



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 10, Issue 1

Winter 2012

See How They Are Trying to Scam Us Now!

The Arrest Warrant Scam

Around the country, people are receiving phone calls stating that the caller has an arrest warrant for you or a family member. The person may say that the charge is in regard to bad checks, or skipped loan payments, or other charges involving money. Sometimes the caller has the names of family members that they have found at social media or web look-up sites. This can help to make the claim to seem more legitimate.

The calls are made over the Internet so the caller can create any name and number desired to show on the caller ID of your phone. The name displayed may be that of a law firm or area police. The caller will say that if you send the money, the warrant will be destroyed.

Do not send money! When police plan an arrest, they do not call beforehand.

Social Security Scam

Identity thieves are contacting older persons by phone, letter or e-mail saying that they are updating Social Security records. They say that they need your Social Security number, date of birth, mother's maiden name, and bank account number. This provides everything that they need in order to steal your money.

There are other callers who will say that they can help you to get a bigger Social Security benefit and they will do the filing for you for a fee. If you think that you are due more money, you can appeal at no cost. If you need help, then, you should contact someone yourself and not pay someone who contacts you out of the blue.

Read about more scams inside

Wrap Seniors in Warmth

Triad's Warm Coat project finished the year having collected over 250 coats, more than one hundred sweaters, and many hats, mittens and scarves. These were given out through the food distribution centers in Waldo County. Thanks to some unknown angels who provided hand-knit mittens and hats and others who deposited brand new snow jackets and pants for kids in the boxes. Many people helped by picking up and delivering the items. Some who assisted are, Sandra Otis-Anderson, Joyce Fenner, Judy

and David Beebe, Gail Knox and Corliss Davis. Many thanks to the kind people at the collection points at the Waldo County YMCA, the Belfast Police Department, Town offices of Searsport, Prospect and Winterport, as well as the First Church in Belfast. A special thank you goes to Debbie Mitchell for coordinating the project and Harold Roy for once again housing the items until they were all collected and prepared for distribution. Triad greatly appreciates all the generosity in helping others to stay warm.

Waldo County Triad is a partnership of citizens, law enforcement, and other local organizations dedicated to the improvement of the safety of older Waldo County residents through education and service.

More Scams!

Credit Card Scams

New York has had a major problem with the theft of credit cards when people passed a card to a waiter or store clerk. These persons were also part of a crime ring. They were stealing the information from credit cards when a patron paid a bill. The information stolen from the cards was provided to another set of persons in the ring who would put the information on fake credit card blanks. There were other persons in the group who used credit cards to shop for merchandise that was easy to sell - new computers, handguns, designer shoes and expensive watches. The items purchased were then taken to Eastern Europe and China for resale. The same people were creating blanks to make authentic-looking drivers' licenses for any state. Police have arrested 86 individuals and are still seeking others.

Some credit card companies are now beginning to put a computer chip in each card. Eventually, credit card machines will not accept a card without a chip. However, for the present, try not to let a credit card out of your sight in a restaurant or store. It is very easy for someone to take the card away and quickly use their cellphone to take a picture of both sides of it.

Another Credit Card Scam

If you make an unusual purchase, your credit card company may call you. That is a good thing. However, there is a scam where a person calls, gives a name and badge number and says the call is being made by the Fraud Department of your card company and the call is to inquire about an unusual purchase made on your account. The caller usually asks if you made a purchase of an Anti-Telemarketing Device that cost something just under \$500 from a business in Arizona. (It could be a different item but will usually cost less than \$500.) When you say "No", then, the caller says that to verify that your card has not been stolen, just give the 3-digit PIN number. The caller says he will mail you the credit to your mailing address. The person thanks you and says that if you have any

questions, just call your credit card company. Most people do not do this as they are pleased that someone is helping them to avoid fraud.

You did not say much. You are just waiting for the refund to arrive in the mail. If you think about it, credit card companies do not send refunds for purchases, they just credit your account. By the time you get your next monthly statement, you find that you really did buy that Anti-Telemarketing Device and you gave the caller all the information required to finalize the addition of that item to you account.

If this happens to you, call your credit card company immediately to get the charge removed.

Financial Abuse of Older Persons

A credit fraud detection organization analyzed data to find the number of persons using the same Social Security number. We might expect that those persons using someone else's Social Security number would be a criminal on the run or an illegal alien. The biggest number of people were found to be family members and were using the number issued to an older person or a child. These people use the stolen number to get loans, credit cards, etc. Eventually, the older person may begin to get calls from collection agencies, bills for things they did not buy, etc. They end up with tarnished credit and the emotional trauma associated with a family crime. It is believed that this crime often goes unreported because of embarrassment. Many older victims just pay the bills. It is a crime whether it is perpetrated by a family member or a stranger.





Still More Scams

Readers Share Scam Information

Triad has received information from several people who have offered to share some of the scams that are coming to them. These are all from Waldo County residents.

One reader received many e-mail notices that he had not paid the traffic ticket that he had gotten in New York. To correct it, he had to click on a link. He did not follow the link. However, if he had, he might have been asked for personal information and an account number from which to pay the fine. This would allow the sender to use the information to draw any amount he wished from the account. The other thing that could have happened by responding to this link is that it would allow malicious software to be downloaded to his computer without his knowledge, then, the sender could access files on the computer as well as any bank account information used to pay bills. This reader certainly knew that he had not gotten a traffic ticket in New York, so he was very suspicious about such an e-mail. Know that the police do not conduct business via e-mail.

Several readers had received e-mail messages stating that UPS was attempting to contact them regarding a package they had been unable to deliver. Over the holidays, this might have been a scam someone would have fallen for. Just like the previous scam, the recipient was directed to follow a link. The possible results could have been the same as those given above. If you order an item over the Internet to be delivered by UPS, FEDEX or other carrier, you are given a tracking number. You can go to the website of the carrier, enter the number and find out where your package is. If for some reason, the carrier cannot find the address, the carrier may phone the number that you provided when you made the purchase. They do not e-mail you.

"I want to be your friend on Facebook" is another approach being used to get you to provide personal information. Unless you know who the person is and want to be in contact with them, do not reply to these offers.

Scam Via Texts - "Smishing"

AARP author Sid Kirchheimer offers the following information. Your cellphone rings and there is a message from your bank stating that your account has been frozen. You need to call the number included to clear this up. Now that people are becoming familiar with phishing e-mails, scammers are moving to the cellphone. When you call the phone number provided, you get the scammers. The person answering the call asks for your account number, PIN, and Social Security number. This technique is referred to as "smishing".

The text does not necessarily have to be about your bank account. You might get a message stating that you are eligible for a free computer or that you have won a lottery. One of the latest offers is a free security app for you phone but when you click on it, you actually download software that can be used to steal you identity.

If you get one of these messages, do not reply. Do not send a "remove" or "stop" message as these will tell the scammer that your number is active and you will continue to get messages. Do not click on any links in a text sent to you by an unknown person. Do not store credit card or account login information in e-mails or notes on a phone. Block suspicious numbers. Set your phone to time out and lock after a short period. If it is stolen, thieves will not be able to get personal information. When you get updates to your cellphone software, install it immediately. If you are in doubt as to the source of the update, call your cellphone or app provider to confirm the validity. Don't let yourself get smished!



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"Creating Future Financial Options"



Triad

Services to Know About

Adult DayBreak of Spectrum Generations

For every person with Alzheimer's disease, there is usually at least one person who cares for them at home for a few years. The disease not only affects the patient but can also have great impact on the caregiver.

Adult day care is an option to explore. It can help families with the day-to-day challenges of Alzheimer's disease. It is much more affordable than assisted living. Spectrum Generations in Belfast is a licensed site for caring for people with the disease. It offers a safe environment. It also provides much-needed respite for the caregiver, affording a break from the physical demands and stress of providing round-the-clock care.

Adult DayBreak offers people with Alzheimer's disease opportunities to improve their physical and mental health, and can help to maintain a level of independence. Persons are provided socialization and support among peers. Staff lead planned daily activities including music, art and exercise. Nutritious meals are provided for breakfast, lunch and a snack each day. The program offers a positive experience for the person affected with the disease and it gives peace of mind and a break to the person who has the primary responsibility as the caregiver. If you are a caregiver for a person with Alzheimer's disease, this service may be an answer for you.

Adult DayBreak in Belfast is located on Merriam Road. There are also locations in Waterville, Skowhegan and Hallowell. The staff invites interested persons to come by to visit a site. They will be most willing to give a tour of the facility. They also offer more information about any of the locations by calling 1-800-639-1553. They have a website that gives information, too. That is www.spectrumgenerations.org.

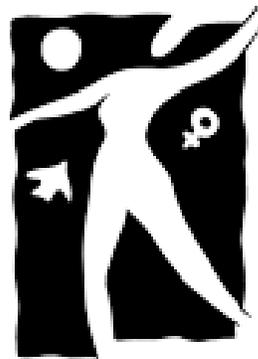
New Hope for Women

Stalking has become a major problem in the United States. Each year over three million people are stalked, usually by someone they know. Each of us needs to take an active role in keeping ourselves and our loved ones safe at all times.

New Hope for Women offers some tips for personal safety and healthy relationships for a person who is a potential stalking or domestic violence victim.

- Walk or park a car in a lighted area.
- Do not allow yourself to be alone in an isolated area.
- If someone approaches you, say "No" once clearly and then ignore the person. Repeated responses just tends to encourage a stalker.
- A person who demands all of your time is not respectful and is trying to isolate you from family and friends.
- Criticism of the way you look, of your dress, or your ideas and dreams is not healthy.
- Pressure to do things that make you uncomfortable or that you feel are inappropriate is not respectful and should be a huge red flag in any relationship.

If you want more information about stalking or domestic violence, call New Hope for Women at 1-800-522-3304.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Things to Know

Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you travel or walk alone or feel you could be in a position to need help some time, call the Waldo County Sheriff's office at 1-800-660-3398 or your local police department. An officer will deliver a free 911 cell phone to you and make sure that it works at your home. A charger and a spare battery is included. (These phones work only for dialing 911.)

File of Life

Triad offers the File of Life, a magnetic pocket that contains health information. When you receive a pocket, you will get a larger one that is intended to be posted on your refrigerator. The emergency responders of Waldo County know to look for the File there. You will also get a smaller one that fits in a wallet so the information is with you when you are away from home. If you would like to have a free File of Life to keep your medical information readily available in the event of an emergency, call Triad toll-free at **1-866-426-7555**.

Hannaford/Edwards Cards Help Triad

You can help support the work of Waldo County Triad if you purchase Hannaford gift cards through Triad. Triad is given 5% of the value of each card sold. A card costs \$25 and can be redeemed for that amount of merchandise at any Hannaford or Edwards store. You can buy Hannaford gift cards that support Triad in:
Belfast: YMCA at the Active Older Adult Luncheons on the last Wednesday of the month
Unity: Pat Clark at **948-5610**

For more information, call Joyce at **338-2062**.

Thank you

to the Triad partner **Univ. of ME Cooperative Extension** for helping Waldo County Triad to keep printing and mailing costs lower so Triad can serve more Waldo County seniors.

Supporting Waldo County Triad

Waldo County Triad is an all-volunteer organization - no staff. It makes its services available to all older people living in Waldo County. In order that everyone can participate, seniors are not charged for this newsletter, the File of Life, Emergency Beacon Lights or other services offered by Triad. Funding comes primarily from individual donations. Other support comes from grants from foundations and local fundraising events. One hundred percent of funds received go to Triad projects.

Some people like to donate for a specific item and others want to help one or more persons in general. Here is the breakdown:

- \$1 = one File of Life packet
- \$9 = one Emergency Beacon Light
- \$5 = one year's newsletter subscription

If you would like to help contribute, send your donation to: Waldo County Triad
PO Box 125
Belfast ME 04915

Triad Helpers

Periodically, Triad needs help with its projects.

- Currently, help is needed for more drop-off & pick up points for used cell phones. To help with this call Paul at **338-0350 or 322-3961**.
- Every 3 months, volunteers give a half day assembling this newsletter for mailing. The next edition will be prepared in mid-March. To get on the list of people willing to help with this mailing, if available on the date, call **1-866-426-7555**.

Memorial Donations to Triad

Waldo County Triad has been listed as a potential recipient of memorial gifts in a few obituaries. The thoughtfulness of these families has allowed Triad to reach many older residents of Waldo County with safety services. We wish to express our sincere appreciation to the families and the donors for this support.



Opportunities

Supplemental Food for Seniors Program

The US Department of Agriculture is making commodity foods available to limited income persons who are over the age of 60. For a household of one, the income needs to be less than \$14,088 per year or below \$18,960 for two. The limits increase for households of more individuals. Persons fill out a form and give proof of income. Recipients must agree not to sell or give away the food.

Boxes of these foods will be available once per month in Belfast. Participants must arrange to pick up the foods at the Belfast location or to sign an agreement to have another person collect it. If a person does not collect the food for two months in a row without contacting staff, he/she will be removed from the program.

The cost of groceries is rising. If your food budget is tight and your income is within the boundaries, you might find the supplemental food program to be helpful. For a form or more information, call Joyce at **338-2062**.

Active Older Adult Programs of Waldo County YMCA

Chair Yoga - Polly Ireland will lead a yoga series for people with chronic conditions such as arthritis. This is designed to help to improve strength, balance, flexibility, respiration, and circulation; and reduce tension. All exercises are done from a chair or in a standing position.

Date: Six Thursdays from Jan. 5 to Feb.9
Time: 9:00 to 10:00 a.m.

Place: Waldo County YMCA, Route 52, Belfast
Cost: \$25 for annual members, \$30 for others
Register: Call **338-4598** by December 30.

Shaking the Winter Blues - Judy Mathieu, licensed therapist, will offer a program focused on simple activities to help get through the long, dark winter months.

Date: Tuesday, January 24
Time: 9:00 to 10:00 a.m.
Place: Waldo County YMCA, Route 52, Belfast
Cost: \$5 for each person
Register: Call **338-4598** by January 19.

Winter Wonders - Cloe Chunn will talk about various ways to enjoy winter from indoors and out by looking at trees, wild plants, and stars. The program is sponsored by the YMCA and the Belfast Watershed Coalition.

Date: Friday, February 3
Time: 9:30 to 10:30 a.m.
Place: Waldo County YMCA, Route 52, Belfast
Cost: \$5 for everyone
Register: Call **338-4598** by January 31.

What Birds Tell Us About the World - Seth Benz will explore what the timing and movement of bird flocks can tell us about our towns, forests, oceans, wetlands and climate.

Date: Tuesday, February 28
Time: 9:30 to 10:30 a.m.
Place: Waldo County YMCA, Route 52, Belfast
Cost: \$5 for everyone
Register: Call **338-4598** by February 24.

Healthy Waldo County

As part of the Healthy Maine Partnerships, Healthy Waldo County, works to promote healthier lifestyles through community involvement. The partnerships work on five main areas of health promotion; Tobacco, Substance Abuse, Nutrition, Physical Activity/Sun Safety, and Chronic Disease in the areas of: Early Detection and Access to Self-Management Supports. Please contact us, 207-930-6761, if you have interest in helping promote the work of prevention in any of these areas, and stay tuned for more information.



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 Belfast, ME 04915**
Phone: 207-930-6761
Fax: 207-338-6207
Email: vritchie@wchi.com
 website:
www.healthywaldocounty.org
 A Local Healthy Maine Partnership



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10 Shoreland Drive, Belfast, Maine 04915
www.penobscotshores.com email: penshore@wchi.com



More Opportunities

Meetings for Friends/Family of Terminally Ill

If you are caring for someone who is dying or have a close friend or family member who is dying, there is a support group to help you through this difficult time. You can talk with others, share your experiences, and learn how others cope. Just drop in.

Date: 3rd Thurs. - Jan. 19, Feb. 15, Mar. 21

Time: 1:00 p.m.

Place: Harbor Hill, 2 Footbridge Rd, Belfast

Organizers: Margie Spencer-Smith & Jessica Porter

Information: 338-5307 or 930-2500 ext 4795

Family Caregiver Education & Support Group

If you are a caregiver, you are invited to the monthly education and support group sessions offered by the Waldo County Home Health and Hospice. Feel free to drop in at the time of any scheduled session.

Date: 1st Thurs. - Jan. 5, Feb. 2, Mar. 1

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

(in the motel building across from the hospital)

More information: call Margie Spencer-Smith
930-2500 ext. 4795

Community Case Management

This is an ongoing program of Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. Participants learn to live more comfortably, to require fewer hospital visits and to reduce complications and symptoms. For more information, call Jo-Ann at 930-6733.

Stretch Around

This is a basic physical activity program offered by volunteers of the hospital's Case Management Program. Drop in. A new participant needs to sign a form stating that the doctor has approved exercise, and needs to give emergency contact names and numbers.

Date: Every Monday & Friday

Time: 1:00 pm

Place: St Margaret's Church, Court St, Belfast

More information: contact Jo-Ann at 930-6733

Cancer Support Group

For those with cancer plus family and friends

Date: 2nd Wed. - Jan. 11, Feb. 8, & Mar. 14

Time: 4:45 to 6:15 pm

Place: Waldo Co. Gen. Hospital Education Bldg.

More Information: Call 930-2500 ext. 4795.



Waldo County Home Health & Hospice

*Providing Quality Home Health & Hospice Care
in Waldo County and Beyond*

Our services:

Registered Nurses	☞	Interdisciplinary Hospice Team
Physical Therapy	☞	Emergency Response Team
Home Health Aids	☞	Medical Social Work
Speech Therapy	☞	Occupational Therapy

**For more information, call
338-2268 or 1-888-254-5133**



119 Northport Ave ☞ PO Box 407 ☞ Belfast, ME 04915

A Not-for-Profit Organization Affiliated with Waldo County Healthcare, Inc.



Waldo County Triad is a partnership of **seniors, law enforcement, and local organizations** dedicated to improving the safety of people 50 and older in their homes and communities through education and service.

Triad Officers

Chairman ----- Jeff Trafton
 Vice Chairman ----- Ron Young
 Secretary ----- Suesan Packer
 Treasurer ----- Joyce Fenner

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 Proofreaders ----- Ruth Murphy & Joan Sheldon

Collating Team:

Elizabeth Beattie	Jane Lawson	Kip Stinson
Connie Clements	Ruth Murphy	Carolyn Wingate
Fran Haas	Grace Stevenson	Jeanette Work
	Gene Stinson	

Triad Board Representatives

- | | | |
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| • Area Seniors | • New Hope for Women | • U M Cooperative Extension, Waldo County |
| • Belfast/Searsport Gen. Assistance | • Retired Senior Volunteer Program | • Waldo County Communications Center |
| • Belfast Rotary | • Searsport Police Dept | • Waldo County Home Health & Hospice |
| • Broadreach Family Services | • Senior College | • Waldo County Firefighters' Assoc. |
| • Healthy Waldo County | • Spectrum Generations | • Waldo County Sheriff's Dept |
| • Lincolnville Police Dept | • Unity Ambulance Service | • Waldo County YMCA |
| | • Unity College | |

Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

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