



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 13, Issue 3

Summer 2015

Triad Coming Events

Triad Senior Appreciation Day

Triad will hold its annual Senior Appreciation Day on **Thursday, June 18** at the Tarratine Hall at 153 Main Street in Belfast. The day will begin at 10:00 a.m. Activities will include:

- Morning coffee/tea
- Exhibits by service providers
- Blood pressure checks
- Heartsong Singers
- A sit-down lunch served by police officers
- Bingo with prizes

Everything is **free** to those 50 and over. The entire cost will be covered by Triad partners which include a number of area businesses and other organizations.

Come join in on a fun and informative event designed to show appreciation for the seniors of Waldo County. Bring your friends and make it a social event.

Bottle Drives

Triad will be the recipient of donated bottle returns at Hannaford in Belfast **June 21 - 27**.

You can also donate your returnable cans and bottles by leaving them in Triad's blue recycling container in the lobby of the sheriff's building, just inside the lobby door. The lobby is open on weekdays from 8:00 a.m. to 4:00 p.m.

Thank you for your help.

Triad Auction

Come to the annual Triad auction for a good time and lots of great buys. There will be furniture, household goods, handmade items, art, farm and garden supplies, gift certificates from local businesses and much more. Here are the details.

Friday, September 11

Tarratine Hall

153 Main Street, Belfast

Viewing and Food at 5:00p.m.

Auction at 6:00 p.m.

If you would like to contribute new or gently used items that would be greatly appreciated. Although Triad cannot accept clothing or electronics, we can take most other items. To contribute goods to the auction, small items may be brought to the sheriff's office any time on weekdays between 8:00 a.m. to 4:00 p.m. prior to September 11. To donate larger items, call **338-6786** to make arrangements. Triad may be able to collect them from you.

This is Triad's largest fundraising event. All proceeds from the auction will go toward conducting programs to improve the safety of area seniors. We wish to thank the Tarratine Tribe and the many local businesses and individuals who are helping to make this event a success.

Read About Current Scams inside →



Triad

See How They Are Scamming Us Now!

Help Earthquake Victims Scam

The devastation caused by the massive earthquakes in Nepal and the Katmandu Valley region has left many Americans wanting to do something to help. Our generosity at times like this brings out lots of scam artists who will make urgent appeals for aid by phone, by mail, by e-mail, on websites, and social media sites. Before you make your financial donation, know that many of the requests are not legitimate and the people behind the appeal plan to keep most or all of the money collected. This issue is making it very difficult for legitimate charities to collect needed funds to do their work.

Before donating, consider these tips:

- Donate to those organizations that you know and who have a proven track record in dealing with disasters. Be alert for charities that seem to have sprung up overnight in connection with a specific event.
- Know that charities that may use a name that is very similar to the legitimate one or with a website that looks just the same as the genuine charity.
- To check out charities, use the online resources of the Better Business Bureau Wise Giving Alliance or Charity Navigator, or Charity Watch or GuideStar. They track charity credibility.
- If you decide to give to a disaster relief fund, choose to give to the specific disaster. That way, your money should go to the particular disaster and not to the general fund of the organization for salaries, etc.
- If you get an e-mail, do not open links or attachments in the message unless you are certain who sent it. Some messages that appear to have come from a friend may really be from someone else and can install dangerous software onto your computer to collect information from you.

Giving is great. Just be cautious!

Phony Weight Loss Promises

Millions have gotten e-mail messages from friends that say "Hi! Oprah says it's excellent!". This message did not come from a friend at all but rather from marketers hired by Sale Slash who hacked into computers and social media accounts to get e-mail addresses of friends. This allowed the company to send messages to millions about their weight loss products.

There are links in the message that lead to fake news sites stating that Oprah, The Doctors, national news reporters and others endorse the products offered by Sale Slash. There are also bogus testimonials by individuals hired to make statements about how they lost huge amounts of belly fat without diet or exercise. Everything was false, even the fact that the product worked to cause weight loss. Weight loss scams catch lots of people looking for help.

Before you click on a link or open an attachment from what looks like it came from a friend, check first to be sure that it is legitimate. Scams abound!



We value what you value and want to help you make sure its protected!

Can't come to us?? WE make "house calls"!

15E Starrett Drive
Belfast, ME 04915
207-338-5430

Office Hours:
Monday - Friday
8:00am to 4:30pm

www.crossagency.com

*One of our
licensed agents*

is here to help:

Lourene Rich

Lisa Archer

Amanda Munson



More Scams

Sweepstakes Scams

Harold Diamond won the largest lottery jackpot ever paid out by Mega Millions in New York. Large numbers of people got e-mail messages stating the Mr. Diamond cannot use all of this money and he has selected five people randomly to receive one million each. You happen to be one of the lucky individuals chosen.

The message will include a code number. You are instructed to use this number to verify that you are the winner when you contact Mr. Diamond's lawyer to collect your prize. The code number is supposed to prove that you are the real winner and the lawyer will give you further information on how to collect your prize.

If you contact the "lawyer", he or she will tell you that you must pay the taxes and other fees on this money in order to collect it. No matter how much you send the first time, there will be more "costs" before they can send the money.

Never pay to claim a prize. Neither should you have to buy a product to win a prize.

Most often, scammers will ask you to buy a prepaid debit card to cover the cost of something - taxes, fees, etc. They will then ask you to call them with the numbers on it. You pay good money for the card and then when you give the numbers to the person on the other end of the line, he or she is free to spend that money on anything. You can be sure it will not go toward the collection of your prize.

CAT HAVEN INN
958 SWAN LAKE AVENUE
SWANVILLE, MAINE 04915

SMALL IN SIZE...  BIG ON LOVE!

PAMPURRED CAT BOARDING
Donna Talarico, Innkeeper
207-338-5806

Fraudulent Fraud Department Scam

This is a new twist on scamming people. Someone calls pretending to be from the fraud department of your credit card company. The caller will say that there is a suspicious purchase on your card and asks you to verify that you really made that purchase. The caller makes up some unusual item that he or she says has appeared on your account. You say that you never bought that item. The "fraud specialist" offers to open an investigation into the purchase and is likely to give you a case number for reference.

Up to this point, everything seems normal about the call. Next the scammer says that he needs to have the security code on the card in order to verify that you are really in possession of the card. This is the clue that this is a scam.

The call is not coming from the credit card company but from someone who has gotten your name, phone number and credit card number most likely from a purchase you made. It just takes one dishonest employee to get this information. If you give the caller that security code number, the con artist can make purchases in your name.

If the credit card fraud department calls you:

- don't give the caller any numbers from the account. A genuine fraud specialist would already have that information.
- turn your credit card over and call the phone number on the back of it. That will get you the security or fraud department. Ask about the charges that the caller has told you about.
- Do not depend on the number and name that appears on your Caller ID to be authentic. Scammers are using Internet technology to make the Caller ID look as if the call is coming from any name and number in the world.



Still More Scams

Student Loan Forgiveness Scam

There are scams going on that say they will help erase the debt of student loan holders. These are generally coming as an e-mail message or on social media.

Usually, the claim is that there is a new government program or policy to help with reducing or forgiving student debt. The message will give a company name and list a phone number and hours to call to take advantage of the new opportunity.

If you call, the "company" will ask for an upfront fee to prepare and submit the required paperwork to your lender. Also, they will tell you that they have negotiated student loan forgiveness for large numbers of other clients. What they actually do is to take your money and disappear.

There are other variations of this scam. In one version, the con artist claims to be able to save you money by consolidating your loans. Some charge a fee for a free government service. Others actually move your loan to a private lender with a higher fee.

Here are some things to look for:

- Real lenders do not ask for upfront fees.
- If you are having trouble paying your student loans, contact your lender directly.
- Don't sign anything to give a company the power to negotiate on your behalf. A scam company can use this to control your loans.



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"Creating Future Financial Options"

Magazine Scams

Door-to-door magazine sales come back with the good weather. You answer the door and it is someone selling magazines. The seller may say that the money raised will go to a school or charity. You look at the subscription prices and think they are very steep. Usually they are about three times the price for which the magazine subscription would normally sell. You decide that the money is for a good cause so you purchase one or two anyway. Months go by and no magazine arrives. It turns out that this fundraiser was a total fake.

There are many variations of this scam. Sometimes a salesperson calls rather than coming to the door. Sometimes the money is paid monthly rather than all at once. Sometimes the person selling the magazines does not even know this is a scam.

Tips to avoid the magazine scam:

- Don't fall for high-pressure sales tactics. Scammers tend to push you into a decision so you don't have time to think it over or buy something just so they will go away.
- Ask to see the terms and conditions. Legitimate magazine companies will give you the details in writing, including the commitment period, the total price, and the cancellation instructions.
- Contact the magazine publisher if you are concerned about the subscription. There will be contact information in the first few pages of the publication.
- Know that there are legitimate door-to-door magazine sales. If you wonder about the validity of a seller at your door, tell the seller that you need to think about it. In the meantime, call the charity or school to ask if they are raising funds this way.
- If the charity says that they are not selling magazines, notify the police.



Things to Know

Learn About Waldo County Triad

Triad operates in several counties in Maine. If you would like to learn more about what Waldo County Triad is doing, feel free to drop in to any board meeting. The meetings take place on the second Wednesday of each month at 2:00 p.m. at the sheriff's office in Belfast. You might find that you want to volunteer in a Triad activity or become a board member. If you have any questions, call the Triad toll-free number:

1-866-426-7555.

Cost of Programs

Triad is made up of volunteers so there is no salary, travel, or facilities costs. Most of our services are free to Waldo County residents.

We are often asked about the cost of providing various services. A one-year subscription to the newsletter is \$5 and each File of Life is \$1. The management of the Triad's drug collection, daily call-in and 911 cellphone programs are all donated by member agencies. The smoke/carbon monoxide detector programs are offered when donations and grants are adequate to cover the costs for all interested seniors in one town, about \$60 per household.

If you wish to make a donation to help continue these efforts, make a check payable to: **Waldo County Triad**

and

Send to: **Waldo County Triad**
Po Box 125
Belfast, ME 04915

Need assistance regarding Medicare Health Plans, Final Expense, or Fixed Annuities?

Please call contact us, we are here to help!

Chris Coleman

Email: ccoleman@bluegoosemaine.com

Direct: [207.323.3217](tel:207.323.3217)



Elder Abuse

Every year over 33,000 elders are abused. About 7% of the cases are reported to authorities. Most often elder abuse is perpetrated by family members as physical, emotional, financial and/or sexual abuse. An abused elder is more likely to die early than an older person who does not sustain abuse.

If you think that an older person, including yourself, may be being abused, there is support. Here are some organizations that can help:

- Legal Services for the Elderly
www.mainelse.org
 1-800-750-5353
- Maine Office of Securities
www.investors.maine.gov
 1-877-324-8551
- Maine Office of Securities
www.investors.maine.gov
 1-877-324-8551
- Adult Protective Services, DHHS
 1-800-624-8404 (24/7)
 TTY (24/7) Maine relay 711
- New Hope for Women
www.newhopeforwomen.org
 1-800-522-3304 (24/7)
- Sexual Assault Support Services of Midcoast Maine
www.sassmm.org
 1-800-822-5999 (24/7)
- Maine Assoc. of Area Agencies on Aging
www.maine4a.org
 1-800-353-3771



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Things to Know About Triad

Drug Take Back Day

The Maine Sheriff's Association sponsored another Drug Take-Back Day in April. Waldo County residents turned in more than 500 pounds of pills through the Belfast or Searsport Police Department or the Triad secure collection box. That is a lot of pills that did not get stolen, used accidentally, or put into the waterway.

In addition to pills, people also donated more than 800 returnable cans/bottles to help support the Triad efforts. The collection of pills and the returnables all go to help keep Waldo County seniors safer in their homes and communities. Your support is greatly appreciated.

You can continue to return prescription and non-prescription medications for proper disposal throughout the year at your convenience. Bring them to the secure box in the lobby of the Waldo County Sheriff's office on weekdays between 8:00 a.m.



Give a Triad Newsletter to a Friend

If you would like to add the name of a Waldo County citizen to receive a paper copy of this newsletter, please send the name and mailing address to:

Waldo County Triad
P.O. Box 125
Belfast ME 04915

or

call Triad toll-free at: **1-866-426-7555**

or

e-mail us at: **waldocountytriad@yahoo.com**

If you would like to receive the newsletter online, you can view the current edition plus previous issues at: **waldocountyme.gov/**

File of Life

Triad offers the File of Life. It includes packets in two sizes and each holds health information. The larger File is intended to be posted on your refrigerator door. Waldo County emergency responders know to look for the File there. The smaller packet, contains the same health information and is designed to fit in a wallet, so that your health information is with you when you are away from home.

For your free File of Life, call Triad toll-free at: **1-866-426-7555**. In an emergency, ambulance personnel will not have to search for medications and ask for a list of health issues.

Memorial Donations

The Triad board of directors wish to thank all those who made donations to Triad in the memory of Merlyn Cunningham. She helped to collate many editions of this newsletter over the years. All memorial gifts go to carry out the work of Waldo County Triad.

Safety Supplies for Liberty

One Triad program is to work with town offices and fire departments to provide smoke and carbon monoxide detectors and other safety supplies to older residents who do not have them. We cover one town at a time. Triad recently received a grant and some donations that will allow us to work with the older residents of Liberty in June.

We continue to seek additional funds so we can reach other towns where the selectmen and firemen are interested in working on this project with Triad.

Triad's Facebook Page

Triad now has a Facebook page. Updates will be posted on what the organization is doing and other information that may be useful to you. Find the page at:

<https://www.facebook.com/WaldocountyTriad>



Community Opportunities

Triad Senior Day

Date: Thursday, June 18

Time: 10:00 a.m.

Place: Tarratine Hall, Main St, Belfast

Come join Triad for a day of free morning coffee, Bingo with prizes, lunch, exhibits of services and entertainment. Everything is free to those 50 and older. All provided by Triad, area merchants, and volunteers.

Searsport Senior Day

Date: Thursday, July 16

Time: 8:00 a.m.

Place: Public Safety Bldg., Union St., Searsport
Coffee and donuts will start the day. There will be exhibits, drug turn-in, drawings, Beano with prizes, speakers, music, and **free** lunch.

More Information: Call Sandra at **548-6530**

YMCA Active Older Adult Luncheons

The Active Older Adult luncheons are free to those 60 and older. Donations are accepted. To know how much to prepare, registration is required at least one week in advance of meal by calling: **338-4598**.

Date: Wednesdays:

- June 17
- July 29 picnic at Moose Point State Park in Searsport (bring a lawn chair)
- August 26

Time: 11:30 a.m.

Place: YMCA, Lincolville Ave., Belfast (Route 52)

While at the Y, buy Hannaford/Edwards grocery cards from the Triad volunteers in the lobby. These cards help to support the work of Triad.

Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Boguen at 338-2264

Farmers' Market

The Belfast Farmers' Market will open at Waterfall Arts (256 High St.) on Fridays, beginning May 1. The Unity Farmers' Market will open at the Unity Community Center (32 School St.) on Saturday, May 2. Both locations are open from 9:00 a.m. to 1:00 p.m. and accept SNAP and EBT cards. Spring is here.

Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle without assistance. To schedule a ride, call: **338-2420**

Stretch Around - Basic Physical Activity

offered by hospital volunteers.

Date: Every Monday & Friday

Time: 1:00 pm

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

More information: call Jo-Ann at **930-6733**

Cancer Support Group

This program is designed for those with cancer plus family and friends.

Date: *2nd Wed.* - Jul. 8, Aug. 12, Sep. 9

Time: 4:45 to 6:15 pm

Place: Belfast Free Library, 3rd Floor Conf. Room

More Information: Call Margie Spencer-Smith
930-2500 ext. 4795.

Family Caregiver Education & Support

offered by Waldo Co. Home Health & Hospice.

Date: *1st Thurs.* - Jul. 2, Aug. 6, Sep. 3

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

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

Community Case Management

This is a program of the hospital for people with heart failure or chronic obstructive pulmonary disease. For details, call Jo-Ann at **930-6733**.



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 Phone Number: 1-866-426-7555

Triad Officers
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 Vice Chairman ----- Jan Dodge
 Secretary ----- Vyvyenne Ritchie
 Treasurer ----- Joyce Fenner

Newsletter Staff
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 Proofreader ----- Ruth Murphy
Collating and Mailing Team:
 Joyce Fenner Eileen Kelley Sandra Otis-Anderson
 Donna Hopkins Ruth Murphy Evie Tinker
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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

Summer 2015

Change Service Requested

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 Belfast ME 04915



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