



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 13, Issue 1

Winter 2015

## Smoke/Carbon Monoxide Detectors

Smoke and carbon monoxide detectors save lives. Triad obtained funds from the Waldo County Firefighters' Association, The Maine Community Foundation and Modern Woodmen of America to purchase and install smoke and carbon monoxide detectors to households where the residents are 65 and older. The funds were enough to cover three small towns. Triad volunteers and firemen teamed up to install the detectors in homes of interested people in Brooks, Searsmont, and Morrill. These persons were also offered the File of Life, this newsletter, 911 cell phones, the Friendly Caller Program, and other services of Waldo County Triad.

Triad has spent all of the funds received to date. Currently, the board of directors is seeking other sources of money to continue to offer this service to older persons in other communities in 2015.

## Friendly Caller Program

Many older people live on their own with no family living nearby. If they should happen to fall and not be able to get up or have another personal emergency, they may not be able to get the help they need. The Friendly Caller Program can help these people to be safer.

The staff at the Waldo County Communications Center offers to have older people register to call them every day between 6:00a.m. and 10:00a.m. The caller lets the person who answers the phone know that he/she is okay and has an opportunity to chat with the staff person. If the older person does not call during the times allotted, a staff member will make a call to the individual. If there is no response, a designated person is called. (This might be a neighbor.) Otherwise a police officer will come to the home to be sure that everything is okay. To enroll or for more information about the Friendly Caller Program, call **338-2040**.

## Triad Auction

The Triad board of directors wants to thank all of those who contributed items to or bought goods from the recent auction. We wish to give special thanks to Donna Talarico and Ray Paul for their help in making the event possible.

This Triad auction generated the most income ever. The first \$2,500 was matched by Modern Woodmen of America, so this gave us an extra \$2,500 beyond the sale. Triad will use the funds to bring more services to Waldo County residents who are over the age of 50.

## Drug Turn-In Day

Triad participated in the 2014 fall National Drug Take Back Day where people could bring their unwanted medications for proper disposal. The amount of pills collected in Maine in September was 19,060 pounds, the largest ever. That is 9-1/2 tons of pills that were removed from homes to help prevent accidental usage or theft. Of these quantities, Waldo County collected 262 pounds of pills.

Read About Current Scams inside →

*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.*



# See How They Are Scamming Us Now!

## Local Readers Are Reporting Scams

**Your Own Number Scam** - Many people are reporting that they are receiving phone calls where the number or the name displayed on the Caller ID is their own. If you answer one of these calls, someone will ask for verification of information on a credit card --- name, number, expiration date and code. They can use the card to do their own shopping.

If the call is not answered, the individuals will call at different times of the day in an attempt to find someone at home. Eventually, the calls will become less frequent and finally stop once they determine that a call appearing to be from yourself is not going to be answered by you.

If you get one of these calls, contact your local police department, the Waldo County sheriff's office or the office of the Maine attorney general. These law enforcement agencies can work on tracing the source of the calls and help get the word out to residents around the state.

Belfast Police Department - 338-2420

Searsport Police Department - 548-2304

Waldo County Sheriff's Office - 338-2040

Maine Attorney General - 1-800-436-2131

**IRS Scam** - The caller says that IRS has issued a warrant for your arrest and you need to call a specified phone number immediately. If you make the call to the number that the caller provides, you will find that your next phone bill will carry a very large charge for each minute you are on the line. That charge might be \$30 to \$40 per minute and the scammer collects all but the actual cost of the call.

The IRS does not call people to tell them they are about to be arrested. If the IRS has an issue with something that you have done, they will send you a letter through the post office.

**IRS Telephone Scam** - Triad is receiving reports of phone calls being received where the caller says he is a Federal Investigator for IRS. He gives a badge number. He says that the matter is time-sensitive and urgent. He goes on to state that an audit of your tax returns shows that you are hiding money from the Federal government. He also says that you must call immediately using his direct line.

Although no number is given in the message, Caller ID gives a number and states that it comes from Washington, D.C. Some people have reported that the caller has a very heavy foreign accent and is difficult to understand. He has some trouble with words in the script he is reading.

Triad does not know what he says if you call back as no one has reported trying that. He may offer a deal to reduce the amount of tax you owe if you give him your credit card number or if you buy a Green Dot card for a specified amount and give him the number on that.

Whatever the scam may be, you can be certain that it is not an IRS official calling but rather an impersonator. Although the Caller ID says the call comes from Washington, D.C., it can be from anywhere in the world with modern technology and a devious plan. Protect yourself. Either hang up on such callers or use the Caller ID to screen the calls you answer.

### Grove Cemetery Chapel

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

Call Steve Boguen at 338-2264



# More Scams

## Veteran's Benefit Scam

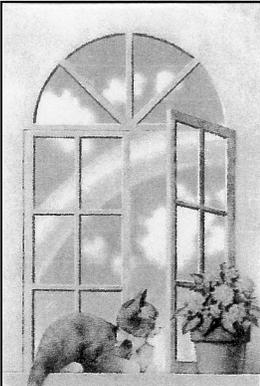
A man recently received a call from a person offering him a government benefit because he is a disabled veteran. All the man had to do was to pay the taxes up front before the "government" would release the money. The man bought \$1,000 in Green Dot money cards and gave the access numbers on the back of the card to the caller. The scammers are insistent, persuasive and manipulative. They play on people's emotions until they get what they want and that is your money.

Be wary of strangers who call asking for money. Very often they tell you that it is to pay taxes or fees on a prize or grant award or to avoid having a service eliminated (power, etc.). Those asking for Green Dot money cards are very likely to be scammers. It used to be that scam artists asked people to wire money or to provide a credit card or bank account number. Now many ask for Green Dot cards. Western Union has made it much more difficult for scams to be carried out with their wire service so a new approach was needed. The Green Dot cards are Visa or MasterCard products but they are not trackable like their credit cards are. These companies are working on ways to trace who buys these gift cards and where they are used. At the moment, that service is not available. So be on the alert. These scammers are very practiced at taking money away from the public without getting caught.

## Pension Scams

There are scammers who are offering those with a steady income from a pension the opportunity to tap into their future income in order to get a lump sum payment now. One man had bills that he thought he could manage if he had an advance of \$42,131. The deal was that he would turn over \$1,070 of his pension every month for the next eight years. A friend of the man calculated the repayment for the \$42,131 was \$102,720 or 244%. Once the man realized that he had made a major error, he went to a lawyer to try to get out of the agreement or to have the repayment period reduced. The lawyer agreed to take the case and as he looked into the company, he found 61 other retirees who had taken advancements from the company. The lawyer agreed not to charge the clients until he won the suit. He did win the case and the judge ordered the company to stop taking any more payments from the clients and to repay \$3 million to them. Within weeks the company declared bankruptcy. The lawyer is now trying to get money for the clients through the bankruptcy proceedings. At this time, neither the clients nor the lawyer has gotten any money from the process. What they eventually may get is likely to be only a small percentage of what they are owed.

Pension advance companies keep under the radar by saying that they are not banks so do not need to adhere to lending regulations. Congress is working on laws to include these companies.



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## Still More Scams

### Employment Scams

In this era when there are quite a few people unemployed or working part-time and wanting more hours, there are many scammers taking advantage of the situation. They are setting up many fake job scams and in the process, may steal your identity, ruin your credit and install software on your computer that can take even more information from you.

Here are a few of the current trends in scams related to employment:

- Autosurf Payments - These offers usually describe the deal as an opportunity to collect oodles of money just by surfing the Internet for credits that you can redeem for cash. Most often, they require you to leave your computer on all of the time. These autosurfing ads are used particularly by those who are into stealing information from computers.
- Background Checks - The site says that you cannot be considered for a job until a background check is done on you. This is a standard practice in most jobs today. In order to do the background check, anyone needs your Social Security number, date of birth, etc. All this information is required for a legitimate background check. They also need a fee to cover the cost of doing the background check. If this is a scam, they have the fee plus the information to steal your identity. You have no new job, are out the fee, and may have someone else using your identity.
- Cleaning Services - Perhaps you post your contact information on a legitimate site stating that you are willing to do cleaning. You may be contacted by someone who says they are expanding their business to your area and want to hire you. Next, they "accidentally" send you a money order and when they realize it, they ask you to cash it and send part of it back and keep some for the "mistake". The money order is fake and you are out the amount you returned. There is no new job here either.
- Envelope Stuffing - The company assesses you a small fee to get set up (\$2 - \$10). You get envelopes and usually ads to recruit more envelope stuffers. This is a pyramid scheme and if you agree to do this, you are considered a scammer, too.
- Game Testing - The ad promises sizable payments for testing games, perhaps \$100 per hour. You send in the one-time registration fee to become a game tester. That is the last time you hear from them - No games, no job, no fun!
- Government Jobs - These ads require a fee for a list of "undisclosed federal government jobs". The listing is false. All county, state and federal jobs are posted and available free to the public. If you reply, you are out the fee and have no new government job.
- Test Sample Scam - The most common form of this scam is that the ad states that writers can submit a short sample of their work. If the "agency" likes it, they may provide you with a small fee, perhaps \$10. Next, they will offer to hire you to write a positive review of their business. You give the positive review but you never get any money. Now they have the great review to post on their website and to use in their printed materials. That review only cost the "company" the amount they sent for the original sample and you have no money for your work.
- Become a Travel Guide Scam - This is often aimed at people who travel extensively. You are offered travel discounts if you register. The registration fee might be \$200 but that seems okay considering the benefits to be received. Once the fee is paid, you may get a worthless card or no further contact at all.

### **Thank you!**

Waldo County Triad wishes to thank its partner **University of Maine Cooperative Extension** for helping to keep printing costs lower so Triad can serve more seniors.



## Things to Know

### Grandparents and Medication Storage

The Centers for Disease Control report that over 60,000 children age 5 and under come to hospitals each year due to consuming pills that they found around the house. Nearly 25% of all grandparents surveyed say that they leave medications out in plain sight, probably to help themselves to remember to take it. However, it makes it easy for children to find, too.

Here are a few precautions you can take to keep the children in your life from becoming a statistic:

- Keep all medications including vitamins up and out of sight. Try a high or locked cabinet, or other place less accessible to young children.
- If you have medications or vitamins in your purse or coat pockets, keep those items out of reach and out of sight.
- Never leave medications or vitamins out on a table, countertop, or bedside table when children are around and be sure the pill container caps are locked.
- Make a reminder to take medications and vitamins on your refrigerator door or other place you will check on a daily basis.
- Put the National Poison Control Help number and the hospital number in your telephone contact list or other place where it would be readily available should you ever need it. The Poison Control number is:

**1-800-222-1222**



**Elder Abuse** is domestic violence.

For help or information call  
**NEW HOPE for WOMEN.**

**1-800-522-3304**

### Water Line Insurance

Triad has received a number of calls from people who have received letters about water line insurance. The insurance is offered on the connecting pipe between the supply and the house - either the public water main or the well. This length is not usually covered by either homeowner's insurance or the town/city.

Triad has learned that most homes built from 1970 and later have copper piping. If that was buried below the frost level, it should not break except in the case of damage by construction equipment or an earthquake. Older homes may have galvanized pipe connecting to the water main and that does not last like copper. Of course, this may have been replaced at some point by a previous owner. If you have public water supply and do not know what type of connecting pipe was used the last time your house was connected, you can contact your local water district.

The water line insurance companies are not offering fraudulent products. For a monthly fee, they will pay **part** of the cost of the repair if the piping should break. It is much like an extended warranty. It might be more worthwhile if you have galvanized piping as it is more likely to break at some point than if you have copper piping. Repair is costly. Before you buy this insurance, figure out how much the coverage would be compared to the cost of the job. It may or may not work for you.



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# Things to Know About Triad

## Learn About Triad

If you are interested in learning more about what Triad is doing, drop in to one of our board meetings. They are held at 2 p.m. on the second Wednesday of the month in the new Sheriff's building just off Miller Street, behind the Communications Center. Come to a session to see what is happening. You might find that you want to volunteer in an activity or become a board member. If you have any questions, call the Triad toll-free number:

**1-866-426-7555.**

## File of Life

Do you have a file of life health record for your wallet and your refrigerator door in case of emergencies? It could mean faster medical treatment if you should ever need it. Get a free one from Triad at **1-866-426-7555**

## Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Most of our services are free so that everyone can participate in them. Some readers like to donate to Waldo County Triad to help support a particular effort. Below are the costs of two Triad services.

- Newsletter - \$5/year
- File of Life - \$1

The cost of Triad's drug collection, daily call-in and 911 cellphone programs are all donated by member agencies.

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**

## Unwanted Medications

At the sheriff's office, Triad has a disposal box for unwanted prescription and over-the-counter medications. If you leave them here, the drugs do not get stolen, accidentally used, and the chemicals do not get into the water. The sheriff's building is located just off Miller Street in Belfast at the end of the driveway into the Waldo County Communications Center. The drug box is in the lobby door. You just put medications into the box yourself.

## Triad Bottle and Can Drives

One way to help support Triad activities is to donate your returnable cans and bottles. Returnables can be left in Triad's blue recycling container in the lobby of the sheriff's building next to the drug disposal box, just inside the lobby door.

## Hannaford/Edwards Grocery Cards

Triad sells grocery cards for use in either Hannaford or Edwards supermarkets. You pay face value for the card and Hannaford lets Triad keep 5% to help support safety programs for older people in Waldo County.

You can buy the cards at the YMCA luncheon on the last Wednesday of the month. You can also call Joyce to make other arrangements.

**338-2062**

## 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 your local police department or the Waldo County Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home.

To donate a used cell phone for this program, you will find a collection box at the Belfast Police station, Searsport Police station and the Waldo County Sheriff's office.





# Community Opportunities

## 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**

## 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. - Jan. 28, Feb. 25 and Mar. 25

**Time:** 11:30 a.m.

**Place:** YMCA, Lincolnville 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.

## Stretch Around

This opportunity is a basic physical activity program 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. - Jan. 14, Feb. 11, Mar. 11

**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

This is both an education and support group for caregivers offered by Waldo Co. Home Health & Hospice.

**Date:** 1st Thurs. - Feb. 5, Mar. 5

**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 Waldo County General Hospital for people with heart failure or chronic obstructive pulmonary disease. For information, call Jo-Ann at **930-6733.**



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**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**

Chairman ----- Jeff Trafton  
 Vice Chairman ----- Jan Dodge  
 Secretary ----- Vyvyenne Ritchie  
 Treasurer ----- Joyce Fenner

**Newsletter Staff**

Editor ----- Pat Pierson

Proofreader ----- Ruth Murphy

**Collating and Mailing Team:**

Jan Dodge	Donna Hopkins	Cheryl Moore
Joyce Fenner	Romaine Johnson	Ruth Murphy

Residents of the Maine Coastal Regional Re-Entry Center

**Triad Board Representatives**

- |                  |                        |                    |
|------------------|------------------------|--------------------|
| • Joanne Cookson | • Donna Hopkins        | • Pat Pierson      |
| • Jan Dodge      | • Ellie Hutchinson     | • Vyvyenne Ritchie |
| • Joyce Fenner   | • Kathryn Kreamer      | • Evie Tinker      |
| • Linda Hoeschle | • Sandra Otis-Anderson | • Jeff Trafton     |

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

Winter 2015

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