



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 14, Issue 3

Summer 2016

## Triad Happenings

### Triad's Annual Senior Recognition Day

**Thursday, June 23**  
**Tarratine Hall, Belfast**

*Everything is free!*

9:30 **Exhibits** of local programs for seniors including free blood pressure screening

10:15 - 12:45

**Beano** with prizes donated by area businesses and individuals

11:30 **Lunch**

Hamburgers & Hot dogs  
Pasta Salad & Potato Chips  
Beverage & Dessert

### Triad Auction

**Friday, September 9**  
**Tarratine Hall, Belfast**

Save this date for an evening of fun and great deals. Once again Donna Talarico will auction off a huge selection of goods.

If you have something new or gently used that you would like to donate to the Triad auction, you can bring it on weekdays to the Waldo County Sheriff's office, just off Miller Street. If it is a large item, you can arrange to have it picked up by calling **338-6786**. (We cannot accept clothing or electronics.)

This is the major fundraiser for Triad. Triad is an all-volunteer organization so 100% of the income from all events goes into programs for the 50 and over population of Waldo County.

### Triad Scam Jam

*Scam Jam!*

**Wednesday, July 27**  
**U of M Hutchinson Center**  
**Route 3, Belfast**

Con artists are trying to steal your money one way or another. To help combat the greater frequency and sophistication of fraud attempts, Triad has gathered people who are in the business of knowing the big picture of scams in Maine and working to do something about it. We have put together a big event where you can hear from the experts. You will learn about the types of scams going on in Maine and ways to help protect yourself from their victimization. There is no cost to participants thanks to support from Key Bank, Bangor Savings Bank, AARP, & Healthy Waldo County.

Speakers will come from:

- Maine Attorney General's Office,
- Maine Consumer Credit Protection Bureau,
- Maine State Police Computer Crimes Unit,
- Maine Council on Elder Abuse Prevention,
- AARP, and
- Bangor Savings Bank Fraud Analysis Program

A registration form and detailed information is included as an insert in this newsletter. Be sure to come and bring your friends. Learn to keep yourself and others safer from fraud.

**Register early as space is limited.**

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.*



Triad

## See How They Are Scamming Us Now!

### Readers Share Scams Attempted

**Medical Device Scam** - A reader got a phone call offering a free medical alert device. The caller told her to press #1 if she wanted to accept it and #5 if she wanted a message sent to her provider "not to refer shipment." The caller also offered life insurance in the same call.

The recipient of the call knew that if she pressed either number, she would be confirming something that the caller could use against her. Pressing a number for the device might mean that the caller would ask for a credit card number to cover the cost of postage. Pressing the other number might do something else.

If you get a call where someone offers something free, just hang up. If the call comes from a business that you recognize, hang up and call the real business back using a number from a phone book or business card if you think you might be interested. Scammers can use any name and number to show on our Caller ID so you do not know whether or not it is really from the real business or a fake one.

**Phone Calls Where No One is There** - Triad has received questions from readers about calls that if answered no one is on the other end. These calls are computer-generated. This is a scammer's technique to determine if there is someone to answer a phone at that number or if the number is likely to be answered by a machine. The computer may dial the same number at various times of day to find out if there is a time when a phone is answered. Scammers collect the numbers where there is a person to answer the phone. They sell these numbers to other scammers or use them themselves at a later date. The computer is doing the initial scouting for potential victims. No person has to be paid to collect the desired information and one computer can make thousands of calls every day and at any hour. It is very efficient for the scam artist.

### Disability Application Scams

The Federal Trade Commission reports that scammers are contacting people by phone or computer to offer to help fill out an application for Social Security disability benefits. The choice of contacts are just shots in the dark hoping that they will find people who feel they might qualify. To help you get started in filling out the application, they ask for your Social Security number or ask you to confirm the number. They will also ask for a bank account number into which the benefit payment will be sent.

Social Security does not call people out of the blue to ask if they want to apply for disability benefits. If you want any type of help with a Social Security claim whether it is retirement benefits or a disability application, call the local office toll-free from Monday to Friday at **1-855-269-9179**. You can also go into the office on Park Street in Rockland for assistance. Don't let a person calling you help you fill out any form for any purpose. The caller is trying to steal personal information



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licensed agents  
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Lisa Archer  
Amanda Munson



## More Scams

**Federal Student Tax Scam** - The Federal Trade Commission reports that imposters are posing as IRS agents and trying to trick college students into paying a "federal student tax." This tax does not even exist!

In this scam, the caller knows something about the student that helps make the offer seem legitimate - maybe it is the name of the college being attended or some other piece of information. The caller demands that the student wire money immediately or pay with a reloadable prepaid card. The student is told that if payment is not made quickly, the IRS agent will report the student to the police.

This is a new twist on the old IRS scam that has been going on for years. Students are just a new target. IRS does not call people to tell them they owe money, they send a letter so they have documentation. IRS does not request payment by wire or by untraceable prepaid cards. Let the college students in your life know about this scam to get money.

**Event Scams** - Scam artists are promoting festivals, concerts and other events on social shopping sites. People think they are buying the tickets at a great price but when they show up at the location they find nothing there except the other victims of the scam.

Before you buy tickets online, you might try typing the name of the event in your search engine and add the word "scam" or "fraud" to see if others have been scammed when buying tickets for this event. Summer is the prime time for this scam to be related to festivals. In the fall, the same scam will tend to be related to athletic events.

### *Thank You!*

Waldo County Triad wishes to thank the **University of Maine Cooperative Extension** for helping to keep the cost of printing this newsletter lower so we can help more seniors.

**Drug Theft Scams** - There are a great many variations of this scam going on. In the Damariscotta area, a young woman was going door-to-door asking if anyone had seen her lost dog. Then she would say that she was pregnant and ask to use the bathroom. When she left, medications were gone along with her.

People are reporting similar thefts from a number of other situations. A person comes to inquire about the car for sale in the yard and then asks to use the bathroom. Perhaps someone comes to your yard sale and asks to use the bathroom. Police are suggesting that you let no strangers into your house for whatever excuse they might be using because once they see that there is an older people living in the house, the thief can also conclude that there are some medications that might be stolen from the bathroom or the kitchen table, the two places where people are most likely to keep their drugs.

Police also suggest that you keep your house doors locked even when you are inside. They recommend that you keep your car doors locked as thieves may decide to remove an item from your car, even if it is parked in your driveway. There may not be drugs in the car but there might be something salable that could be used to buy drugs.

Most of us came from a time when our house and car doors were left unlocked and the keys to the car were either in the switch or over the visor. Unfortunately, we are in another time and need to protect ourselves.



**Elder Abuse** is domestic violence.

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

1-800-522-3304



## Even More Scams

**Chip Card Rip-Off** - Banks and credit card companies are in the process of issuing the new "chip" cards to customers. The data is protected in an integrated circuit rather than in a magnetic strip. The circuit resets after each use so they are nearly impossible to counterfeit. However, as these cards are gradually being mailed out, scam artists are at work impersonating card issuers. They are sending email messages requesting personal and financial information saying that this data is necessary in order to issue a new card to you. No credit card company will ask for your personal information before giving you a new card because they already have it.

American Express reports that fraudsters have put out a convincing copy of the company's website with logo, color scheme and even a statement that says "view our privacy policy". If you should get an email message that appears to be from a credit card company but you are not really sure about it, call the number on your card before you respond.

**Medical Identity Theft** - Most people think of identity theft as stealing your credit card information and using it to buy things. If you report that someone bought something with your card, you are not responsible for the charges. It is different with medical identity theft. In this type of scam, someone steals your Medicare or other insurance card and uses it to cover their health care costs. These charges might include medical tests, prescriptions, doctor visits or even surgery. You can be held responsible for these charges even though you never received the services.

Be especially wary of free health checks offered at malls or other locations from unknown companies. They sometimes ask you to give your Social Security number or want to copy your medical cards. If this is a free service, then, they don't need your insurance details. It may be a scam to get your medical identity.

**Property Deeds Scam** - If you own your home, the deed is on file at the county office of the Register of Deeds. If you want a certified copy, you can get one for a small charge to cover the copying. People are receiving letters around the country that appear to be an official bill for a copy of your deed for a cost of between \$80 and \$100. The letter may use words such as "official" or "U.S. government" to make it seem genuine. Property ownership, parcel numbers, assessed value and other information is often available from public records online. Do not pay this "bill" as it is just another scam.

**Lower Your Property Tax Scam** - People are receiving letters or phone calls saying that a company will help you to lower your property tax bill if you send them \$200. Actually, if you want to dispute your property tax bill, you can do it yourself by going to your town/city office with evidence that market conditions are such that your property is worth less than the amount assessed or perhaps that you no longer own an item included in the assessment.

**Vacation Scams** - Summer is the biggest time for offers for a free cruise, stay at a resort, or airline tickets. An email might say that it is from some trusted travel agency but if you click on the link to get the details, you often get malware installed on your computer so scammers can get your files or track what you are doing on the Internet.

Sometimes these offers come by phone instead of email. These often include heavy pressuring to get you to join a travel or vacation club.

A scam will require a credit card deposit or sensitive personal information in order to get the "free" offer. A "free" offer should not require that a business hold your credit card information or that you make a "refundable" deposit. If it sounds too good to be true, it probably is a scam.



## Things to Know - Maine Harvest Bucks

The Maine Harvest Bucks program was designed to help lower-income people to get more fruits and vegetables in their diets. It is also meant to help area farmers and to keep more money in the local economy. The customer, the farmer and the general public wins with this project.

The SNAP program stands for Supplemental Nutrition Assistance Program, formerly the Food Stamp program. People eligible for the program get money transferred to a card each month to use to buy food. Often fresh produce is not included in the diets of lower-income people due to the cost. Their diets often end up being deficient in fiber, vitamins and minerals and the antioxidants provided by fruits and vegetables.

The Maine Harvest Bucks program provides SNAP shoppers more food for their SNAP funds when they buy fruits and vegetables at participating locations. For each dollar they spend on fruits and vegetables, they either get a voucher to buy more fruits and vegetables or a 50% discount on the purchase price of the food.

How can the seller afford to do this? The seller gets reimbursed for the difference in the usual price and the price paid by the SNAP customer. This means that area farmers have more customers and they also have more income to spend in the local economy.

There are several places in Waldo County where people can now use SNAP cards to get extra fruits and vegetables.

**Belfast Food Co-op** at 123 Main St in Belfast  
Open daily from 7:30am to 8:00pm.

**Belfast Farmers' Market** open every Friday from 9am to 1:00pm from April to October at Waterfall Arts, 256 High Street, Belfast

**Dickey Hill Farm** in Monroe offering CSAs (Community-Supported Agriculture shares) from June to October For more information, call 525-4425.

**Unity Farmers' Market** in Unity at the Community Center, 32 School Street. Open every Saturday from 9:00a.m. to 1:00pm from May to November.

**Unity Food Hub** in Unity at 69 School Street. Open every Thursday from 4p.m. to 6p.m. from June to March.

Each year there are more growers/sellers participating in this project to help lower-income people to provide better food for themselves and their families. If you have SNAP benefits or if you know someone who does, you might let them know about this opportunity.



### *Thank You!*

Waldo County Triad wishes to thank the **Tarratine Tribe** for helping to keep the cost of our programs lower so we can help more seniors

**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](mailto:ccoleman@bluegoosemaine.com)

Direct: [207.323.3217](tel:207.323.3217)



### Grove Cemetery Chapel

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

Call Steve Bogueen at 338-2264



## Things to Know about Triad

### Thank you to Angler's Restaurant

Triad wishes to thank Angler's Restaurant in Searsport for donating proceeds from evening meals purchased on Tuesday, April 5th through their Dine for a Cause program. We also appreciate all of those who came to dinner on that day. Your meal helped Triad.

### Triad Drug Take-Back Day

During the April Drug Take-Back Day, area residents brought in 293 pounds of pills. Think about the weight of one pill to get an idea of how much was collected. That much was not stolen, used accidentally or disposed so it might end up in the water supply.

### Triad Safety Supplies to Troy

Triad received a grant that will allow us to work in two towns this year to provide safety supplies to older residents. The first community completed this year was Troy. People were offered reflective house number signs, combination smoke/carbon monoxide detectors, Files of Life, this newsletter, 911 cell phones and more. Triad volunteers and members of the Troy fire department delivered and installed the items.

Efforts are underway to make this happen this fall in another town. It requires the commitment of the fire department and town officials to make it work. We have been fortunate enough to have funds and community support to complete this in five Waldo County

### Reflective House Number Signs

Triad offers green reflective house number signs to attach to a rural mailbox or a metal post. Numbers can be arranged to run across the sign or up and down as you prefer. The cost \$15.

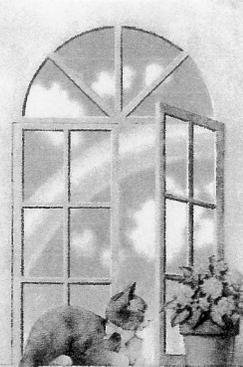
Order by calling Triad at **1-866-426-7555**. Give the numbers you need and whether you want them to run horizontally or vertically. The sign will be delivered and installed for you. Make a check payable to Waldo County Triad and mail to P.O. Box 125, Belfast, ME 04915.

You can also mail the information required to get the type of sign you prefer.

### File of Life Health Record

If you have a Triad File of Life health information packet readily available in the event of a medical emergency, be sure to keep the File up-to-date with a list of medications, names of doctors, and medical conditions. If you use a pencil to fill the form out, you can easily change it as needed. All Waldo County emergency responders know to look for this information on your refrigerator door or in a wallet if an emergency occurs away from home.

If you do not have one of these small health records, contact Triad by calling the toll-free number at **1-866-426-7555**. A Triad volunteer will see that you get one for each person in the household. The File of Life means that if a medical emergency should occur, all your information is available for emergency responders to begin providing help right away.



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### Waldo County Wanderer Program

Do you worry about a loved one who wanders? Register him or her with the Waldo County Wanderer Program to help make a return quicker.

Registration forms are at the offices of the Belfast and Searsport Police and the Waldo County Sheriff as well as on their websites.

**Sign up today!**



# Community Opportunities

## Triad the Bottle Return Recipient

Triad is the recipient of the returned donated bottles and cans at Hannaford in Belfast during the week on **July 3 to July 9**. This is another way to help Triad.

## Triad Scam Jam

Save the date of **Wednesday, July 27** to attend the Triad program on current scams. Hear from those who are trying to help stop the scammers and how you can help yourself and others to be safer from them. No cost to attend. A registration form is included with this edition of the newsletter.

## YMCA Active Older Adult Luncheons

To know how much to prepare, registration is required at least one week in advance of a meal by calling: **338-4598**.

**Dates:** Wednesdays: Jul. 27, Aug 31, Sep 28

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

**Place:** YMCA, Lincolnton Ave., Belfast (Route 52)

**Cost:** Free - donations accepted

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.

## Triad Auction

Triad is already collecting items for the annual auction. There will be lots of great buys.

**Friday, September 9**

**Tarratine Hall**

**Main St., Belfast**

## Maine Celtic Festival

There will be music, games and other activities for the family in a celebration of the Celtic heritage of the coastal Maine region.

**July 15 - 17**

**Heritage Park, Belfast**

## Belfast Fourth Friday Art Walk

On the fourth Friday until October, from 5:30 to 8:00, the art galleries are open and there are performing artists on the street playing instruments, singing, and maybe reading poetry.

## Rides to Doctor Appointments

The Belfast City Police offer 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.**



## Community Case Management

Call Jo-Ann about a hospital program for people with heart failure or chronic obstructive pulmonary disease. **930-6733**

## Lifetime Fitness for Older Adults

Learn to improve flexibility, strength, balance, coordination, and heart/lung capacity. Drop in when it fits your schedule.

**Dates:** Monday, Wednesday, Friday

**Time:** 2:00p.m. to 3:00p.m.

**Place:** YMCA, Lincolnton Ave., Belfast (Route 52)

**Cost:** Drop-in Fee for Non-Members of the Y

## Family Caregiver Education & Support

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at

**930-2500 ext. 4795.**

## Cancer Support Group

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at

**930-2500 ext. 4795.**

## Newsletter Offer

If you would like to receive this newsletter by email rather than in the mail, we can do that. Just send your name and email address to our newsletter address at:

*waldocountytriad@yahoo.com*

You will be notified when the next edition is ready and you will get the link to the site. Back issues are available there, too.



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

To change your mailing address or to add or remove a name to this mailing list, call Waldo County Triad toll-free at 1-866-426-7555 or e-mail [waldocountytriad@yahoo.com](mailto:waldocountytriad@yahoo.com)

Summer 2016

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# Waldo County Triad Presents



## “A Scam Jam”

Waldo County Triad is sponsoring “A Scam Jam”, a fraud prevention conference for older residents of Waldo County. Hear the experts who work to counter fraud talk about local and national scams and how to avoid them.

Con artists are always coming up with schemes to take advantage of those who are unaware. Join us as our speakers discuss the issues and tips on how to protect yourself, your friends and your family.

**When:** Wednesday, July 27<sup>th</sup>  
Registration: 8:30a.m. - 9:00a.m.  
Program: 9:00a.m. to Noon

**Where:** U.M. Hutchinson Center  
Route 3, Belfast

**Cost:** No Cost to Waldo County Seniors,  
area professionals, caregivers, and  
family members



**Space is limited. Please register in advance.**  
Either email your name & phone number to  
[waldotriad@gmail.com](mailto:waldotriad@gmail.com) or mail the registration  
form below.



### Mail-In Registration for “A Scam Jam”

Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email (if available): \_\_\_\_\_



Send to: Waldo County Triad, PO Box 125, Belfast, Maine 04915