



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

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Winter 2016

Readers Report Scams

Triad has received a number of calls from readers reporting two scams. We have run both of them before but they are so widespread now that we present them again.

IRS Scam - In this scam, someone phones to say that they represent IRS and you owe back taxes. He says that you can settle this issue for less than you owe if you send money now. The amount required seems to vary from several hundred dollars to several thousand.

These callers can be quite intimidating. The caller may say that you will be arrested if you do not make the payment. Sometimes they say that they will shut down your business or have you deported. To avoid these penalties, the caller may tell you to wire money or buy a debit card and call back with the card number.

If you get a call like this, hang up. Do not even talk to these people.

Know that the IRS does not deal with debt collection this way. Everything is initiated by mail so you would have the issue in writing.

Computer Repair Scam - This scam seems to disappear for a while and then returns. Here the caller tells you that he is from Microsoft or another company and that your computer is sending out messages that show that it has been infected with a virus. The caller says that if you give him a credit card number and the code numbers to enter your computer, he can repair the problem remotely for you. (The remote repair method is used by reputable

companies but you would call them when you are having a problem, they would not call you.)

Before the caller will make "repairs", you had to give him a credit card number so if you agree to let him "help" you, he has that information. By giving him the access code to your computer, he can put software onto your computer that can allow him to copy your files or follow your future Internet visits.

Just hang up on these callers. They are persistent and will continue to call for a while but will give up eventually if you do not talk with them.

If you have an answering machine, use it. For scams that are carried out by phone, the scammer will leave a few messages and if you do not call back, they will quit calling you.

To help, you can contact the office of the Maine attorney general. While they work on trying to find the source of the calls, they also collect the types of scams that are coming in. They send out warnings to the public about the current scams through television, newspapers, and radio to try to inform as many people as they can. The toll-free phone number for the Maine Office of the Attorney General is:

1(800) 436-2131

and the e-mail address is:

consumer.mediation@maine.gov

Read About More Current Scams inside →



Triad

See How They Are Scamming Us Now!

Scam Aimed at Veterans - Scammers are phoning widows of deceased veterans saying that the deceased left a large life insurance policy. This can be an active military family or a person who served in any branch of the military at any point. The caller says that he represents the Veterans Administration and that the policy premium is in arrears. If the survivor will send the money to bring the payments up-to-date, then, the full policy can be paid out.

This is a dreadful scam being targeted at survivors when they are especially vulnerable. The caller will ask for personal information and sometimes other financial information in order to ensure that you are the right beneficiary. The caller will at least want your Social Security number and may also ask for bank account information so the payment for the insurance premium can be withdrawn directly.

There are other similar scams being done under the pretense that there is a change in policy regarding veterans' benefits. The caller will also ask for personal information saying he needs to ensure that he has the right person.

Hang up on such callers. Any official contact from the VA will be done by letter.

Credit/Debit Card Scam - Credit and debit card companies are in the process of mailing new cards that have a chip imbedded in them to help reduce fraud and counterfeiting of the cards. There are reports of people receiving e-mail messages from scammers posing as the card company. The message says that you need to confirm some personal information in order to be issued a new card with a chip. Sometimes it will also tell you to click on a link to complete the process.

If you give your personal information in the e-mail, the scammer can commit identity theft. If you click on the link, the scammer can install software that will allow him to collect

information from the files on your computer or to send spam out of your computer to everyone on your e-mail contact list.

There is no reason for a card issuer to contact you for your personal information. They already had everything required when they originally issued a card to you.

If you are still unsure about a letter, e-mail or phone message from your card company, call the phone number on your card. They will be happy to answer any questions you may have.

House Alarm Scam - Alarm systems do not have to be very expensive and can give you peace of mind when you need to be away from home. There is a scam showing up where a person comes to the door of a home with an alarm or other security system and says that he is there to upgrade or update your system. So you let him in. What he does is to disconnect your system and install something else or just appears to install something different. Then, he asks you to sign a document. What you do not realize at the time is that you have just signed a contract with this person

Most people do not know anything is wrong until their regular security company calls to say that their system is not working. If the original was not disconnected, some people have even started getting two bills, one from the company they think they use and the new one.

There is another twist on this scam where the person who shows up at the door says that your company has gone out of business and his company is taking over the accounts. In this instance, the person may insist that you need to buy new equipment and sign a new contract.

It is always safer to say "no" at the door to someone trying to sell something than it is to get him out after he is inside. If the person continues to pressure you, call the police.



More Scams

Free iPhone Scam - You get an e-mail or see a posting on social media claiming that Apple is looking for people to test the iPhone 7. You have been randomly selected as a tester. To be a tester, you need to fill out a survey with some information about yourself and as a gift, you will get a free iPhone 6.

If you click on the website, everything looks fine and the survey is easy. When you get to the end, it says that you need to enter a credit card number as they need to charge you for the shipping costs on the free phone. Do not do it. These scammers can use the card to make fraudulent charges and use the personal information provided to commit identity theft.

Sweepstakes Winner Scam - You get a letter saying that you are a winner in the Publisher's Clearing House Sweepstakes. The letter even includes a check to "cover the taxes" on your winnings. It says that all you need to do is to cash this check in your bank and wire the tax money to a third party or send it using a prepaid debit card. According to the letter, once that is done, Publisher's Clearing House can release your winnings.

This scam has nothing to do with Publisher's Clearing House. The check is bad. If you put it into your account and send the money on as directed, you eventually get a notice from your bank stating that the check was not valid. You are out the amount of money you sent to the scammers plus any bank charges.

Syrian Refugee Scam - In this scam, you get an e-mail that says that a person in Syria needs help in getting a very large amount of money transferred out of that country. A sample message reads "I am looking for an honest person to help us sell our gold so we can leave Syria because of the war here." For your help, the scammer will offer you part of the funds he or she is looking to transfer, often several hundred thousand. If you get involved, you will find that there will be many setbacks in getting the money moved out of Syria. The person will ask you to send money for bribes, taxes, and other costs that are involved in getting the money out of this war-torn country. If you help, the charges just keep going on and there will never be any money coming to you.

This is an old scam. Previously, scammers were saying that they were trying to get money out of Nigeria, or Iraq, or Afghanistan. Today they are using Syria. Same scam, new details. Obviously, the lure of a lot of money for very little effort fools some people into falling for it.

There are some tips that can help spot a scam like this.

- If it sounds too good to be true, it probably is. When opportunity falls into your lap like this, there is probably a catch.
- Be wary of scammers claiming to be overseas somewhere. Living abroad should be a red flag as you cannot contact them in person and authorities from this country cannot prosecute them for fraud.

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 is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Triad Not Really a Scam, Just Misleading Advertising

There are lots of misleading ads. They appear in magazines, newspapers, and on radio and television. A reader pointed out a recent ad for silver bars that could make you think it is something that it is not. The ad says that it comes from a mint and that the silver is offered at a low price. It goes on to say that the price is so good that they have put on extra staff to deal with the anticipated high volume of orders.

The reader could easily think that this ad is from a government mint. Although the term "mint" is used most often in connection with the production of money, it also means the manufacture of a product. You may see the word in connection with figurines, plaques, commemorative plates or coins, or many other products. If you look at the very fine print at the bottom of this silver ad, it says this mint is not affiliated with the U.S. government but it would be easy to overlook this statement.

The price of the silver in this ad implies that it is low. In reality, it is several times greater than the going price for an ounce of silver.

The fact that an ad appears in a respectable publication or on a national broadcasting station does not mean that the company's ad is legitimate or ethical. Neither does it mean that the people behind the publication endorse whatever the advertiser is selling. Those producing the publication or airing programs sell advertising in order to help cover the cost of production. They do not investigate the advertisers before they accept ads.

Grove Cemetery Chapel

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

Call Steve Bogue at 338-2264

You can find misleading ads for most any product or service you are considering. Know that any seller is in the business of trying to get you to buy. Some do it ethically and some do not. The buyer is always responsible for looking out for himself when it comes to purchasing anything. It does not matter if you need a plumbing service or want to buy a mattress, be sure you are likely to get what you think you will get before you part with your money. You can find ratings for many businesses online at the Better Business Bureau at www.bbb.org/search. You will find ratings for accredited businesses and customer complaints on both accredited and those not accredited.

Buying from known businesses can be a safer option. You can also ask people you know who have used a service about their experiences with a specific company or which company they would recommend.

You need to check it out. The message is always **"Buyer Beware!"**



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



Things to Know

University of Maine Cooperative Extension

For over 100 years, the University of Maine Cooperative Extension has provided education to the public. There have been publications, classes, workshops, TV spots, and videos to help children and adults learn to improve their skills for daily life and for their personal or commercial agricultural pursuits. These continue to be available through the offices located in each county. (The Waldo County office is located on Route 137 in Waldo.)

A new dimension is being offered for the digital era. There are short YouTube videos on many subjects. If you have access to a computer, you can learn about a wide array of topics that is growing all the time. At the moment, there are 169 videos. The length of each presentation ranges from about 2 minutes to 6 minutes. You can watch at any time it is convenient from the comfort of your own home.

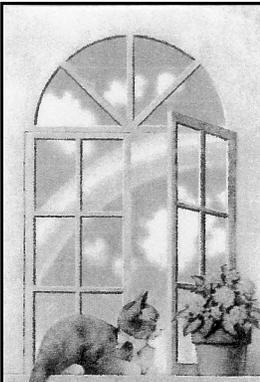
Here are a few of the topics:

- Exercises for Seniors to Help Prevent Falls
- Protecting Yourself from Mosquito-Borne Disease
- How to Wash Fruits and Vegetables
- How to Maintain a Home Lawn
- Native Plants in Maine
- How to Prune Apple Trees
- How to Keep Food Safe When Camping or Hiking

- How Do I Insulate My Attic?
- How Do I Seal Windows for Summer and Winter?
- How Do I Do a Home Energy Audit?
- Home Composting Basics
- How to Save on Home Energy and Heating Costs During a Maine Winter
- How to Freeze Tomatoes
- How to Freeze Strawberries
- How to Freeze Green Beans
- How to Make Strawberry Jam
- How to Get Rid of Japanese Beetles
- Extending the Gardening Season Using Raised Beds - Parts 1, 2, 3, & 4
- Gardening in A Limited Space Using Containers
- How to Get Rid of Invasive Plants
- How to Prune Forsythia
- How to Prune a Lilac Bush
- Tick Removal
- Growing Grapes
- Dry Vegetables
- Dry Fruits
- Dry Herbs
- Smart Shopping at Farmers Markets
- Identifying and Harvesting Fiddleheads
- How to Talk to Children when Bad Things Happen
- How to Keep Food Safe After a Power Outage

These represent just a few of the videos available. Some winter's day when you want to think about spring or about doing something to improve your fitness level or just enhance your knowledge, go to the website and check out a few videos. You will find videos plus publications, blogs and other resources at:

extension.umaine.edu/resources



CAT HAVEN INN
958 SWAN LAKE AVENUE
SWANVILLE, MAINE 04915

SMALL IN SIZE...  ...BIG ON LOVE!

PAMPURRED CAT BOARDING
Donnamaria Talarico, Innkeeper

207-338-5806

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.



Things to Know About Triad

Friendly Caller Program

If you live alone and worry that you might fall and not have help when you need it, you might find Triad's Friendly Caller Program helpful. Enrollees call the Waldo County Communications Center every morning. They chat with a staff person and that person knows the caller is okay. If the person does not call, the staff will call and if there is no answer, they will send someone to the residence to check on the individual. To join the program, call **338-2040**. Tell the person who answers that you want to become a part of the Friendly Caller Program and they will get a registration form to you.

Warm Coats for Seniors

In November, Triad distributed hundreds of coats, sweaters, mittens and hats and scarves (many handmade). There were also 700 blankets from Bank of America. Garments were sorted by size and made available through the Neighbor to Neighbor program, the USDA food program and food cupboards. Triad wishes to sincerely thank all of those who were so very generous in helping to keep the older persons of Waldo County warmer this winter.

Triad Auction

The 2015 Triad fall auction raised the most money in the history of Triad auctions. We wish to express sincere thanks to the great efforts of Donnamaria Talarico for collecting items to sell and serving as the auctioneer. We also want to thank Ray Paul for storing Triad items prior to the auction and the Tarratine Tribe for letting Triad use its space to hold the auction. Most of all, we want to thank those many businesses and individuals who donated goods to be sold. These funds all go toward programs for seniors.

Triad's Facebook Page

Visit the Triad Facebook page to find out what the organization is doing. Find the page at:

<https://www.facebook.comWaldocountyTriad>

Reflective House Number Signs

Triad offers reflective house number signs. These green signs are designed to be attached to a rural mailbox or on a metal post. The numbers can be arranged to run across the sign or up and down as you prefer.

The signs can be purchased for \$15. To order a sign, call Triad at **1-866-426-7555**. Give the numbers that you need and whether you want them to appear horizontally or vertically on the sign. We will arrange for the sign to be delivered and installed for you. Make a check payable to Waldo County Triad.

You can also mail your request to:

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

Drug Turn-In Day

This past fall, Triad held two drug turn-in days where people could bring their unwanted prescription and over-the-counter medications. Drugs were collected in Belfast, Searsport and Unity. Residents brought in over 500 pounds of pills. This means that all of these pills were taken out of circulation and disposed of properly.

You can bring unwanted drugs to the Triad collection box in the lobby of the sheriff's office. The office is open on Monday to Friday from 8:00a.m. to 4:00p.m.



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

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: Jan. 27, Feb. 24, Mar. 30

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.

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

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**

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.

The following are **free** physical activity programs offered by Waldo County General Hospital. All classes are for the beginner level. Supplies and equipment are provided for all classes. Participants must be 15 or older. For more information, contact Hester at **930-2514** or at hkohl@wcgh.org

Stretch Around - Basic Physical Activity

(offered by hospital volunteers)

Dates: Mondays and Fridays

Time: 1:00p.m. to 2:00p.m.

Place: St Margaret's Parish Hall, Court St Belfast

Fun Interval Training (F.I.T.)

with Mirja Pitkin

Dates: Mondays

Time: 5:15p.m. to 6:15p.m.

Place: East Belfast Elementary School Gym

Move It to Lose It

with Mirja Pitkin

Dates: Thursdays

Time: 5:15p.m. - 6:30p.m.

Place: East Belfast Elementary School Gym

Participation in this program requires a Body Mass Index (BMI) of 30 or more *and* your doctor's permission.

Beginner Zumba

with Nicki Dunbar

Dates: Tuesdays

Time: 4:15p.m. - 5:15p.m.

Place: Belfast Dance Studio (109 High St, Belfast)

Gentle Yoga

with Lisa Newcombe

Dates: Wednesdays

Time: 4:30p.m. - 5:45p.m.

There are lots of opportunities available during the winter months. Get out and do something for yourself and spread the word!





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

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Editor ----- Pat Pierson
 Proofreader ----- Ruth Murphy

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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

Winter 2016

Change Service Requested

Waldo County Triad
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