



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 19, Issue 4

Fall 2020

Waste Disposal Event

Triad is joining forces with the Waldo County Sheriff's office and the Belfast Rotary Club to bring an event to the county where people can get rid of a variety of unwanted items. **This is free to individuals and businesses.**

Unwanted Medication Disposal

It is important to dispose of outdated or unwanted medications. This is an opportunity to get rid of them and have them disposed of safely. Bring:

- **Prescription medications**
- and
- **non-prescription medications**

Get them out of your house so they do not get stolen, used accidentally, or get into the water supply.

Personal Document Shredding

Bring **outdated personal documents** to be destroyed such as:

- **Tax Records**
- **Bank & Credit Card Statements**
- **Medical Information**
- **Investment Statements**
- **Personal Correspondence**

There is no need to remove staples, paper clips or small binder clips as they can go right through the huge shredder. All shredding will be done onsite so you can watch while your personal materials are destroyed.

Electronic Equipment Disposal

If you have electronic equipment that you would like to discard, bring it to this event. Items accepted include:

- **Televisions**
- **Desktop and Laptop Computers**
- **Monitors**
- **Desktop Printers and Copiers**
- **Cellphones**

Saturday, October 17

9:00 a.m. to 2:00 p.m.

NEW Belfast Public Works Dept.

54 Crocker Road, Belfast

(Rain or Shine)

The space is large enough so anyone bringing items will not have to get out of their car. You will still be able to see your documents shredded and electronics destroyed if you like.



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.



Scams From Our Readers

Philanthropy Scam

A reader received an email message stating that the writer was a philanthropist and founder of one of the largest foundations in the world. He says his belief is that the wealthy should use their money to help people. He is randomly giving gifts of \$13 million to individuals around the globe. The reader is one of the chosen ones. The reader just has to click on a link to ensure that the email address used is a valid one. After that, the reader will receive further instructions.

A reply to this message will undoubtedly ask a number of questions such as your name, address and other personal information. The writer will also say that you need to provide a bank account number to be used to deposit the money. The next thing you know, there will be little or no money left in your account.

Foundations do not give large amounts of money to unknown recipients. Foundations give money for a specific purpose to organizations (and rarely individuals) with a successful history in carrying out programs on topics the donor supports.

Scam Involving Amazon

A reader reported receiving an email message saying "thank you for your order." It then lists an item that was supposedly purchased. In this case the message said an Acer laptop was purchased at the sale price of \$379. The message goes on to say that Amazon needs confirmation to ship your order. Then it says "if you think this was sent to you by mistake, please reply with this is not my item."

The real Amazon company would have all of your shipping information by the time you completed the order. This message is an attempt to get into your computer. If you look at the email address from which it was sent, it is a strange collection of letters. Replying to a message like this can give someone the opportunity to hijack your computer and lock it up until you pay or add a program to your computer to collect information from your files or do other damage.

Scam Involving the U.S. Postal Service

A reader submitted an email message stating that if he completed a survey about the U. S. Postal Service, he would get \$90 in free services. He just had to click on a link to do that.

The sender's email address appears to be from China. The message has several grammatical errors in it. If you think about it, it is probably unlikely that China is interested in answers to questions about the U. S. Postal Service. Undoubtedly there is another motive.

In this particular message, it is unlikely that the U.S. Postal Service is giving away \$90 in free services to everyone willing to take the survey. The Postal Service is billions of dollars in debt

Taking online surveys is getting to be more risky than it once was. This can be a way for someone to capture information from your computer and either do harm to it or to use your information for fraudulent purposes.

Scam Involving Celebrities

People report receiving messages on social media that appear to be from celebrities. Scammers hack into the celebrity's real account and send out messages to fans who follow them. The message may ask for money for a charity, exclusive tickets to an event or even money for the star personally. Recently, a woman thought she was sending \$11,500 to Bruce Springsteen because the message said he was strapped for cash as his wife was divorcing him.

Beware of celebrity posts that asks for money for any reason. Also watch out for celebrity posts that send a message saying you have won a prize but need to pay a fee to receive it. It is very likely to be a scammer asking for money and the celebrity won't even know it is happening.

Thank You!

Triad wishes to thank the City of Belfast for allowing us to use their Public Works location for a drug take-back and recycling event.



More Scams

Scams Between Stimulus Packages

As we write this, a second stimulus package has not been finalized by Congress. Any second payment is likely to be issued just as the first one was, using the information provided on the latest federal income tax form. Depending on the information included on the form, eligible persons automatically received either a check, a direct deposit or a debit card.

During the wait, scammers are making use of the opportunity. People report getting phone calls offering help in getting another payment. They will ask for your name and mailing address, Social Security number, taxable income, and bank account number. They will say they need all of that in order to find the right amount of payment for you. Once they have all of this information about you, they will ask for payment for doing the work to get money for you.

If you get a call from someone offering to help get stimulus money for you, hang up. If and when another bill is passed, any money due will be sent automatically. The caller cannot get it for you any faster. The caller ends up with the money you provide for the so-called help plus your personal information.

Because there are many people unemployed at this time, scammers are also calling and charging to help find jobs. Scammers are also posting jobs online. If you apply, you will be asked to provide all your personal information as you would in any job application and you are asked for a fee to process the application. Do your research before you provide your information to apply for a job.

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 quicker return.

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!

Imposter Scams

Scammers are posing as representatives of a business or a government agency to pressure people into giving out their personal information or sending money. It might be a phone call from someone saying they are from a company and your credit card has been charged a large amount for an order. If you say that you did not order the item, the caller provides you with a phone number for what they say is the customer support division of the business. Of course, the phone number will actually get you another one of the scammers. That person will say that you need to provide your credit card number, the name on the card and the security code on the card. That gives them everything they need to use your credit card.

If you get a call like this, hang up. Do not call the number they gave to you. If you are concerned about a purchase they say was made, call the number on your credit card to find out if there actually is a charge like the caller describes. If there is, create a disputed charge so the bill will not be paid by the card company or charged to you until the card company investigates. It is likely that there is no such charge and all the information in the phone call is a fabrication to get your data.

Reduced Interest Rate Scam

According the Federal Trade Commission, a company has recently been charged with allegedly defrauding people by promising to substantially and permanently lower the interest rate on their credit card. The caller pretends to be from the credit card company and says that for a fee they could provide better rates that would save thousands of dollars in interest. In reality, the scammer opened a new credit card with a low introductory rate in the person's name without their permission. People paid several thousand dollars for the scammer's service to dramatically lower their credit card debt. In reality, nothing happened with the original debt so they still had that debt, a new credit card, and had paid a fee to the scammer.



More Scams

Political Donation Scams

The Better Business Bureau is warning the public about scammers using the presidential election season to work another fraud. People are getting phone calls that usually begin as a robocall. The recording says that in order to get your favorite candidate elected, you need to donate immediately. If you press the number they say is the one for making a contribution, you get a live person on the line. That person will ask for your credit card information.

Sometimes in this scam, the caller will say you are going to win a prize if you donate to a certain candidate. In this scam, you have to pay the shipping and handling costs to get the item as well as make a donation. Of course, the prize never arrives.

The Better Business Bureau suggests that you do not respond to requests from an unsolicited robocall. If someone calls you out of the blue, it is most likely a scam. The best practice is to hang up without interacting with the call. **Do not** “press 1 to be removed from our list” as that shows the scammer that they have reached an active number and they can use that themselves or sell it on to other scammers.

Scams After a Disaster

This year has seen devastating disasters including hurricanes, wildfires, and tornadoes. After each event when people have lost everything, scammers step in offering help. Some are saying they can provide immediate clean-up and debris removal. Others are offering housing to those who have lost theirs. Scammers are quoting outrageous prices and demanding up-front payment for services. Sometimes no one shows up to help clean up the debris or there is no house to rent. Scammers are taking money from victims after nature has taken their other possessions.

Scammers are also setting up websites where others can donate to help victims. Before you donate, be sure your donation will actually go to victims and not to a scammer.

Free Help During the Pandemic Scams

The news media has been reporting many things that large companies are doing to help the public at this time. Scammers are using this as the basis for some of their newer fraud. There are messages on Facebook and WhatsApp offering free help to get through the pandemic. The messages appear to be from Walmart, Target, Pepsi and other big-name brands. The messages offer grants, coupons for food or other free items. These messages are fake and not from real companies at all.

The message usually appears to have come from a friend. It will direct you to click on a link to get your money or free items. That either leads you to a survey to take or a place to enter your name, address, phone number or other information. The messages often say that you must forward this message to several friends in order to be able to receive your assistance.

In reality, these big companies are not sending you money or other help. It is another scammer at work. The message might have been sent by a friend but it is more likely from a friend’s account that has been hacked by a scammer.

If you get one of these messages, do not click on any links. Opening the link could download a program onto your device and that can allow scammers to expose you to more scams or if you got the message on your phone, they can sell your phone number to other scammers. Delete messages like these. Do not share them. If you got the message from a friend, call that person to be sure they really sent it and if they did not, let them know their device has been hacked.

Big companies are certainly doing a great deal to help people through the pandemic. To find out what they are really doing, go to the website for the business. There will be a place there where you can learn about the community support being offered and how to participate in it. Generally the businesses are giving to community-based organizations that know who needs help and has a way to distribute it.



Even More Scams

COVID-19 Scams

People are afraid of the virus so it makes a great topic for scam artists. The Federal Trade Commission has closed down hundreds of businesses selling products claiming to prevent or treat the virus. Claims have been made about zappers, herb combinations, and a host of other products and the sellers have no evidence that these items do anything to help. It is illegal to make false statements about the health benefits of a product but the sellers generally manage to make a lot of sales before they are caught so they keep trying.

If you want information about the fight against Coronavirus, talk with your health care professional or go to the CDC website. There are treatments in development but you are not likely to get good information from social media, print ads, or phone calls. Scammers are everywhere about this topic. Be wary.

Scam Involving Digital Greeting Cards

Digital greeting cards are fun with the music, graphics and animation. Scammers are finding them an opportunity to rip people off. You get an electronic greeting that has an innocent-sounding subject line but does not say who it is from. It might say "friend" or "classmate" or "secret admirer". When you click on the link, it may be child pornography or malicious software that could enable criminals to access your personal files. They can say they know you have child pornography on your machine and can lock up your device and try to blackmail you. Be sure there is a name and email address of someone you know in the subject line.



Elder Abuse is domestic violence.
For help or information call
NEW HOPE for WOMEN.
1-800-522-3304

Weight Management Scams

Approximately 70% of American adults are overweight or obese. Many claim to be trying to lose weight. This has fueled a \$70 billion dollar weight-loss industry. Many of the products are only going to reduce your bank account.

Scammers are using a variety of methods to get people to buy their products. Some create websites that look like legitimate magazines or news organizations and fill them with phony articles claiming that celebrities have achieved amazing results using their products. Recently, the Federal Trade Commission found a scammer who was hacking email accounts and sending messages through them to trick potential customers into thinking a friend was trying to urge them to try some miracle product.

These swindlers do not just leave customers disappointed, they can also do real harm. The Food and Drug Administration recently found several weight-loss products that contained a drug that had been taken off the market because it can significantly raise blood pressure and heart rate potentially leading to heart attack or stroke.

Even some of the "free" trial offers can actually be costly. Sometimes people are finding that when they put in their information to pay for the shipping costs, they unknowingly enrolled in a costly subscription plan. Many of these companies offer money-back guarantees but it is almost impossible to cancel or get a refund.

There are some warning signs. Here are a few:

- The ad talks about a revolutionary or miracle product or a scientific breakthrough.
- The product or program says that you will lose a certain amount of weight in a given time period.
- Check out the company's reputation by checking the Better Business Bureau database.
- Don't trust the testimonials that appear in ads. They are often fake.
- Check with your doctor or a dietitian before you buy a weight-loss product. They can help you figure out if it is safe and effective.



Things to Know

Triad is Still Open for Business

While Triad has had to discontinue its group activities, there are still many aspects that remain available to the older people of Waldo County. Here is what we continue to offer:

Friendly Caller Program - Older people who live alone are invited to sign up to call in to the Waldo County Communications Center on a daily basis to let someone know they are okay and to have a conversation. If the person does not call, the Communications Center will call them. If the senior does not answer, a patrol deputy is sent to the home to check on them.

This program is credited with saving the lives of several people who had fallen and could not get to the phone. In these days of social isolation, this program may be more important than ever as it also offers an opportunity for a conversation. To sign up, call **338-2040**.

Newsletter - We will continue to provide this newsletter to help keep people aware of some of the many scams out there designed to trick the public into sending money or giving out their personal information to use for a fraudulent purpose. The newsletter is free to Waldo County residents 50 and over.

File of Life - This is a small free packet for your medical history. This information is useful to first responders as they need to know about medications and medical conditions before they begin treatment. You will get a larger one to leave on the refrigerator door and a smaller one to carry in a wallet. All first responders in the county know to look for them.

Reflective House Number Signs - Triad is still making reflective house number signs. The sign can be set on a post to put near the edge of the road or made without a post to attach to a rural mailbox. A sign is \$10 without a post and \$15 with a post. Someone will deliver and install your sign if that is helpful. We will continue to make signs on posts until the ground freezes. Then, we will take a break until spring or when the post can be driven deep enough into the ground to allow it to stand properly.

Collection of Unwanted Drugs - Triad has two secure drug collection boxes where people can leave medications that are expired or no longer needed - one in the lobby of the Searsport Public Safety building and another in the lobby of the Waldo County Sheriff's office. These boxes can be accessed during business hours. Every year, Triad collects hundreds of pounds of pills in these boxes. By getting unwanted medications out of the house, these drugs don't get taken accidentally, get stolen, or end up in the water supply.

Wanderer Program - Triad registers those who are prone to wander away from home. Once a family reports a person missing, a photo goes out immediately to all police along with any special information they need to know about the person. It is an opportunity to bring people home safely and quickly.

911 Cell Phones - If you do not have a cellphone, Triad can provide you with a free one that can be used to dial for emergency help. These phones can only be used to dial 911. Persons are provided with a phone and a charger and the phone will be tested at your location to be sure there is a signal.

If you want more information about any of these services, or to take part, contact Triad at:

1-866-426-7555

or email

triad@waldocountyme.gov





Community Opportunities

Waste Disposal Event

Triad, the Sheriff's office and the Belfast Rotary Club will offer a waste disposal event. Bring:

- **Unwanted medications**
- **Electronic Equipment** - computers, monitors, desktop printers and copiers, cellphones, and televisions
- **Personal Documents to be Shredded** - outdated tax records, bank and credit card statements, medical information, and personal correspondence

Saturday, October 17

9:00 a.m. to 2:00 p.m.

**NEW Belfast Public Works Lot
54 Crocker Road, Belfast**

Reaching More Seniors

Waldo County Triad reaches approximately 2,500 Waldo County residents who are over 50. The board of directors is interested in reaching even more area seniors. If you know an older person who is not familiar with Triad, perhaps you can let them know. We can send them a brochure on Triad services in Waldo County or we can add them to this newsletter mailing list. We would like to connect with all seniors interested in what Triad offers.

Supporting Triad with Returnables

There are now a few places that accept returnable cans and bottles on behalf of Triad. If you wish to donate your returnables to Triad, you can do so at the following locations:

Belfast:

- Waldo Avenue Redemption, Waldo Ave.
- Hannaford through the Triad CLYNK account (If you are not familiar with the CLYNK program, you can inquire at Hannaford.)

Swanville:

- Swanville Grocery, Route 141

All donations will go toward continuing Triad safety programs for older residents.

Email Newsletter Offer

If you would like to receive this newsletter by email rather than by mail, just send your name and email address to our newsletter address at:

triad@waldocountyme.gov

You will be notified when the next edition is ready. Back issues from the past several years are available at the Waldo County website under the tab for the sheriff's office.

We are happy to provide the newsletter without charge via email to anyone regardless of where they live.

Paper copies are free to Waldo County residents. Also, we send paper copies to addresses outside of Waldo County. We ask that those persons contribute \$5 to help defray the cost of postage and printing.

Maine State Library

As the weather gets cooler and you are spending more days indoors, you might want to check on some of the many offerings of the Maine State Library. There is a wide variety of resources available free to Maine residents. Some can be borrowed while others are used online.

To learn more about what is there, go to:

www.maine.gov/msl

Preparing This Newsletter for Mailing

This mailing is put together four times each year. It takes a lot of volunteers to assemble pages, fold, seal and add the labels to about 2,000 newsletters. Currently those who put it together come to the sheriff's office to pick up all supplies and take the materials home to work on them. They return the completed newsletters a few days later.

If you would like more information or think that you might be able to help:

call: **1-866-426-7555**

or

email: ***triad@waldocountyme.gov***

