



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 19, Issue 4

Fall 2021

Triad Programs

Opportunity to Turn In Unwanted Items

Triad and the Belfast Lions Club are joining forces on Saturday, October 23. Triad is collecting unwanted medications for proper disposal as part of the National Drug Take-Back Day. The Lions Club is collecting unwanted eyeglasses and hearing aids to be refurbished and given to those who cannot afford them.

This will be a drive-through event. Bring your items to Public Safety Way using the entrance off Miller Street. Head toward the sheriff's office. People will be there to collect the items. You can then continue out the other end of the street. You won't have to get out of your vehicle.



Saturday, October 23

10:00 a.m. - 2:00 p.m.

Public Safety Way (off Miller Street)

Belfast



Friendly Caller Program

Triad offers the Friendly Caller program through the Waldo County Communications Center. People living on their own can call in daily to let someone know they are okay and to have a chance to chat for a few minutes.

If you do not phone in, you will get a call to check that you are okay. If there is no answer, someone will be sent to check on you.

The program is designed to provide a social connection, give reassurance to those living on their own and ensure their safety. Since this program began, numerous people have fallen and been unable to get to the phone for help. Someone sent to the house has been able to get them the assistance they needed.

If you would like to take part in this program or to learn more about it, call: **338-2040**.

Triad Fundraising Activities

Triad had planned to hold its fall **Handcrafters' Day** and the **Annual Auction** to raise funds to continue its programs to help improve the safety of the older residents of Waldo County. As preparations began, the Covid situation had improved making it possible to safely hold indoor activities.

As time has gone on, the Covid situation has substantially worsened, particularly in Waldo County. The Triad executive committee feels that it cannot go ahead with either of these planned events at this time. The activities will be postponed until it is deemed safe to hold them.

We wish to thank the many people who have given time to prepare classes or have donated gift cards and goods to make these two events

Read about lots of 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.



Scams Submitted by Our Readers

Theft of Debit Card Information

A reader uses a debit card for paying bills. She got a call from a person who said she was calling from her bank regarding the use of her debit card. It was the right bank but knowing that so many people are pretending to be someone else these days, she hung up and called the bank using the number she knew was right. She discovered that it was actually a representative from her bank who had called asking if she had tried to make charges amounting to about \$6,000. The bank had denied these charges so the thief was unable to make the purchases. Since someone was fraudulently using her debit card, the bank issued a new card to her.

Calling the bank with a number she sure was correct was just the right thing for the reader to do. It is too easy for someone to spoof the number that shows on caller ID.

Banks are doing a good job in helping to keep their customers safer from scams. They have personnel who are hired for this purpose, computer programs to catch unusual activity on an account and they train customer service staff to recognize some of the tell-tale signs of fraud.

Online Casino Winnings Scam

A reader received an email message stating that he had won \$5,500 at the Lucky Creek Casino. He was directed to click on a link to confirm the information they have about him was correct. If he had replied, he would be told he needed to provide the bank account number into which the winnings were to be direct deposited and his Social Security number so they could notify the IRS regarding the winnings so taxes would be paid on the amount.

He did not reply as he did not play online casino games. The information they wanted would give the scammers the information needed to claim to be the reader so they could make purchases using the bank account, get loans using the Social Security number and more. Never click on a link from an unknown sender.

Stop Receiving Junk Emails Scam

Another reader received a message stating that he could stop getting junk emails. Junk email messages are getting to be a major problem for many people and this offer could be appealing. All he had to do was to click on a button that read "confirm". What he would have been doing was to prove that his was an active email address. That would allow the sender to sell it on to other scammers. This is one more reason not to click on links or make a reply to an unknown sender.

Scam Involving Student Loans

A reader received an email message stating that his student loan might be eligible for forgiveness under the stimulus legislation. The reader is directed to call a toll-free number to take advantage of this benefit.

The reader has no student loan. If you call, they would say they needed your Social Security number, date of birth, mailing address and other personal information to be sure they are forgiving the loan to the correct person. That would give the scammer all that is needed to change his identity and become the person contacted.

Messages similar to this one are going out as automated phone calls, text messages and email messages around the country. Scammers purchase contact information from a source who hacked into a large business or government entity and stole the data. Thousands of these messages are going out daily. This shotgun approach is likely to find some people who actually have student loans.

Scam Involving Venmo

Venmo is a person-to-person electronic payment app from Pay Pal and is used worldwide to send money between individuals. A reader received a notice on her phone saying that \$500 was waiting for her to claim. She just had to confirm her identity. The message does not say who is sending the \$500. It just says click here to confirm acceptance. This is another example of when clicking on a link may get you into trouble.



More Scams

Scam Involving Stimulus Funds

Lina Khan is the chair of the Federal Trade Commission (FTC). People report receiving email messages that appear to be from her saying that you need to sign up to get another round of stimulus funds from the FTC. The message says you must provide your full name, date of birth, bank account number and other personal information in order to have the money sent to your bank.

Stimulus money has been provided by the IRS, not the FTC. The IRS has all the information required to determine if you are eligible to receive more funds should there be any more provided.

This fake email message saying it is from the FTC is a scam. If you get an unexpected email that asks you to reply or to click on a link, don't do it. It is most likely a scam being run by someone trying to steal from you.

Scammers Target Unemployment Benefits

Millions of Americans are receiving text messages about their unemployment benefits, whether they receive them or not. The scammers figure that some of those receiving the texts are getting unemployment benefits. Those who actually do receive these benefits are supposed to be fooled into making "necessary corrections" to the unemployment claim or "verify" personal information or "reactivate" their benefit account.

If you click on the link, you are taken to a website that looks like the real one. Once you get there, you are asked to put in your Social Security number and other personal information. This is another scammer trying to get your personal information, your unemployment benefits or both.

Protect yourself. Know that state and federal agencies do not send text or email messages asking for personal information. If you get a message that asks you to reply or follow a link, don't do it. If you are wondering about whether a message is valid, phone the Department of Labor directly. That call can keep you from losing your benefits and possibly a lot more.

Work From Home Scams

With the pandemic continuing, many people are focusing on work-from-home jobs. Scammers know this and are posting what sounds like the perfect work-from-home job. They claim you can be your own boss, set your own schedule and make a lot of money in a short amount of time with little effort. When a person responds to one of these offers, there is one of two things that happen. Either they ask you for a lot of personal information or they ask for money.

How do you avoid one of these scams? Here are a few tips from the Federal Trade Commission:

- **Don't pay for the promise of a job.** Only scammers will ask you to pay to get a job.
- **Do your own research.** Look online for independent sources of information. The website describing the job may show testimonials or reviews from satisfied employees, however, these may be fake. Google the name of the company or person doing the hiring plus the word "scam" or "complaint". Often this will give you information about the experiences others have had with the job offer.
- **Take Your Time.** Before you send a potential employer your personal information, run the job posting by someone you trust.
- **Don't send money back to your new boss.** Some scammers say that they will send your money back if you are hired. When they return it, the amount is considerably more than you paid. They will tell you to send the excess money on to someone else or to buy gift cards and call them back with the numbers on the card. Know that it may take a couple of weeks for a check to clear the banking process. When the bank discovers the check is fake, you are out the money. That money is already gone and there is no way to retrieve it.

Be wary of online work-at-home job offers. If the offer looks too good to be true, it probably is.



More Scams

Fraudulent Stem Cell Marketing

Many people are using the internet to find ways to help maintain and improve their health. There is a lot of misleading and false information out there. One area includes what some promoters are saying about stem cell therapy.

The Food and Drug Administration (FDA) has the authority to regulate the use of stem cell products. To date, stem cell treatment is only approved for conditions that affect the production of blood.

However, there are clinics and products available claiming to **cure** many other conditions with stem cell products including osteoarthritis, tendonitis, degenerative disc disease, multiple sclerosis, ALS, Alzheimer's disease, Parkinson's disease, epilepsy, stroke, heart disease, COPD, emphysema, autism, macular degeneration, blindness, and many types of pain. Virtually none of these conditions are approved to be treated with stem cell products. These claims are being illegally marketed. The methods are not been shown to be either safe or effective and in some cases may be harmful to the patient. Not only are they of questionable use for all purposes other than the production of blood but the products and procedures are very expensive. Since they are not approved for uses other than for the production of blood, other uses will not be covered by insurance. The patient is left paying for a product and service that may be harmful, potentially leaving the person in a worse condition than when the process began.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.
 1-800-522-3304

Pet Sitter Scam

Lots of people are moving into rural states. This is creating another opportunity for scammers. A legitimate job site or a social media post may say that a family is moving to your area and is in immediate need of a pet sitter. Some older people are responding to these offers as they may see it as a way to supplement their income and give them something interesting to do.

If you call the number provided, the "family" will give you their names, type of jobs they hold, what type of pets they have, hours they need help, the hourly wage etc. If you say you are interested, they say an in-person interview is not necessary.

Once a person agrees to accept the job, the scammer gets down to business. They will ask for your full name, mailing address, and Social Security number saying they will need this information in order to pay the employer part of Social Security. They will also want a bank account number so they can make an advance payment to you. When the direct deposit comes, it is often larger than the amount they say they would send. They may tell you to send the extra money to someone else so they can purchase the pet supplies and have them sent to the new location. Of course, the electronic transfer is fake. There is no job. You have given out your Social Security and banking information to scammers. Now while you were trying to pick up some extra cash, you are out the money you sent to the person for pet supplies using your own check, plus all your personal information is out there so the scammer can drain your bank account and use your identity to make purchases, get loans or whatever else he plans to do.

Never give out your personal information to strangers. Only give this to businesses or persons you trust. Understand that it takes a few weeks for a money transfer to get funds into your account. If you are not sure about a check or electronic funds, wait 30 days before you spend any of it to give the bank time to verify it.



Things To Know

Shopping Online

The holiday season is a short few weeks away. Americans are doing more online shopping than ever due both to the pandemic and the ease of finding what you want. This has set up more opportunities for scammers. There are some things you can do to protect yourself. Here are a few suggestions:

- **Do some comparison shopping.** Compare prices on different websites. You may find the same item available at substantially different prices.
- **Think critically about online reviews.** Reading what other people have to say about a product can help you make a decision. However, some reviews are written by people paid to say what a great buy the item is. If you buy from a well-known company, this is less likely to happen since the risk of getting caught is not worth the blight on their reputations.
- **Check out the company before you buy.** Google the name of the seller plus a term like “complaint” or “scam”. You can see what other people say about the business.
- **Pay attention to the details.** Before you buy, know when the item will be shipped and how to return it if you are not satisfied with the item. Sellers are supposed to ship an order within the time stated in their ads or within 30 days if the ad does not specify a time. If the shipper cannot send it in the time promised, the company must give you a new shipping date with the opportunity to cancel the order or accept the new date.
- **Pay with a credit card.** Using this method will let you dispute a bill if you get billed twice for the same item or if you never receive it.

Avoiding Disaster Scams

Every year there are many natural disasters in this country. Currently, because of the devastation left by Hurricane Ida and the fires in the west, there are a great many people in dire need of help. Many have lost everything. Americans are generous when someone is in need of help. Scammers know this. Each disaster offers them opportunities to collect money saying it will go directly to the victims when in reality it goes directly to the fraudster.

In donating to a cause, you want to be sure your donation counts. There are some clues that a cause is really a scam. Here are a few tips from the Federal Trade Commission:

- If you are asked to donate in cash, by gift card or by wiring money, don't do it. These are favored methods of scammers.
- To be safer, use a credit card.
- It is a good practice to keep a record of your donations. Review your statements to be certain you are charged only the amount you agreed to donate. Some scammers sign you up for a repeated donation, perhaps monthly.
- Don't let anyone rush you into giving. This is something scammers do.
- Know that scammers can change the caller ID that appears on your phone to make it look like it is a local person calling.
- Scammers use names that sound a lot like the real charities. Be sure they are using the correct name of the organization to which you intend to give.
- Bogus organizations may claim your gift is tax deductible. If the organization is not recognized by the IRS, then the donation is not deductible.
- Do some research before you donate. There are online ways to get a report on how reputable a charity is. These include Charity Watch, BBB Wise Giving Alliance, Charity Navigator, and Guide Star. Also, you can visit the IRS's Tax Exempt Organization Search to see if your gift is going to a recognized charity.

Thank You!

Waldo County Triad wishes to recognize the
Waldo County
Emergency Management Agency
 for helping Triad to continue its work.



Things to Know About Triad

Support 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.

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!

Reflective House Number Signs

Triad offers green, double-sided, reflective house number signs. The sign can be attached to a rural mailbox or a metal post. Order yours by phone or mail. Give the numbers you need and whether you want the sign to read horizontally or vertically. The sign will be delivered and installed for you.

The cost is: \$10 without a post
\$15 with a post

To order yours:

call: 1-866-426-7555

or

mail to: Waldo County Triad

P.O. Box 125

Belfast, ME 04915

or

email: triad@waldocountyme.gov

Make a check payable to Waldo County Triad.

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 the services Triad offers.

Contact Triad

If you want more information about Triad services, contact Triad at:

1-866-426-7555

or email

triad@waldocountyme.gov





Community Opportunities

Triad and Lions Collection Day

Bring unwanted medications, hearing aids or eyeglasses to the drive-through event.

Date: Saturday, October 23

Location: Sheriff's office
Public Safety Way (from Miller Street)
Belfast

Time: 10:00 a.m.- 2:00 p.m.

Car-Hop Dining at the YMCA

Triad is one of the sponsors of the drive-through luncheons held at the YMCA each month for those 60 or over. To take part, you need to register so they know how many meals to prepare.

Date: Last Wednesday of each month

Start Time: 11:30 a.m.

Location: Front Circle at the YMCA
157 Lincolnville Ave., Belfast

Registration: Call **338-4598**

Volunteers for Window Dressers

Window Dressers is an all-volunteer organization that creates tightly-fitting, clear inserts to help reduce heat loss from windows during the cold months. The inserts are offered at the cost of materials and there is special pricing for low-income customers.

There is still time to place an order. You can do that by calling **596-3073** or by visiting the Window Dressers website at:
<https://windowdressers.org>.

The making of the inserts involves a number of simple tasks for which volunteers are trained onsite. If you are interested in taking part in a meaningful project, you can contact a local coordinator through the website or you can phone the local coordinator directly. The Searsport construction workshops will take place from October 18 - 27 and the Belfast workshops will begin on November 8.

Belfast - Corliss Davis - 930-3562

Searsport - Dianne and Ray Smith - 548-2141



Home Repair Volunteers

The Mason's Elder Outreach program helps older homeowners with small home maintenance jobs like changing lightbulbs in ceiling fixtures or outdoor lights, changing batteries in smoke detectors, cleaning gutters, cutting up branches that have fallen in the yard, adding a handrail to the stairs, or replacing a board on the steps. This program is available to older people who need a little help in maintaining their home safely.

If you would like to request help with your home or property, call Aging Well in Waldo County at:

218-0207 and select Option 2

Leave a message about what you want done and your call will be returned.

If the project is something the Masons can do, they will send a volunteer. If they cannot do the work you require, Aging Well in Waldo County may be able to recommend a solution for you.

All of Belfast Climate Dialogues

The Belfast Free Library is asking the public to submit their concerns, observations, memories, perspectives and hopes about the impacts of climate change in the greater Belfast area. Topics might be the extreme heat days, sea level rise, the ticks and brown tail moths, or the impacts for farmers, fishermen or others. Maybe you are just curious about some of these topics or others that effect the change in climate.

You are invited to go to their website and upload photos, videos, stories, essays, letters, poems and more. You can also see what others have submitted to the project.

Check it out at **<https://belfastlibrary.org>** and click on All of Belfast Climate Dialogues.

Triad Auction

Postponed to a later date.

Handcrafters' Day

Postponed to a later date



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
email: triad@waldocountyme.gov

Triad Officers
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Newsletter Staff
Editor ----- Pat Pierson
Proofreader: Linda Didelot

Collating and Mailing Team:

Marion Burke Mary Gilman Mike Lawson
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Waldo County Triad programs are open to all regardless of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information or veteran status.

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 triad@waldocountyme.gov

Fall 2021

Change Service Requested

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