



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 21, Issue 2

Spring 2023

## Events

### Disposal and Recycling Day

Triad and the Belfast Lions Club are joining forces again to help you get rid of unwanted items for proper disposal and recycling.

Triad will be collecting unwanted medications. These may be outdated or no longer used. They will be destroyed to keep them from getting into the water supply or to be stolen or used accidentally.

Triad will also be offering the shredding truck. Bring your old documents that contain personal information and you can watch them be destroyed. Such documents include old income tax records, bank statements, credit card statements and medical records.

The Lions will be collecting unwanted eyeglasses and hearing aids. They will be refurbished and fitted for individuals who cannot afford to purchase them.

**Date:** Saturday, April 22

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

**Location:** Belfast Public Works Building  
Crocker Road, Belfast



### Senior Appreciation Day

Triad will offer Senior Appreciation Day for anyone 50 or over. Come join us for a day of fun!

- Exhibits
- Bingo with Prizes
- Free Lunch

**Date:** Thursday, June 8

**Time:** 9 a.m. - 2:00 p.m.

**Location:** Tarratine Hall  
153 Main St., Belfast



### YMCA Health & Safety Fair

Triad and many other organizations will be at the fair. There will be activities for children and something of interest for everyone. Join us!

**Date:** Friday, May 12

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

**Location:** YMCA  
Lincolville Ave. (Route 52)

### Triad Auction

Save Friday, **September 8** for the annual Triad auction. There will be lots of items to bid on plus a viewing period beforehand so you can look closely at goods.

If you would like to help Triad continue to bring safety services to the older residents of Waldo County, consider donating an item to this auction. Triad will be able to accept auction items in the near future.

**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.*



## Scams

### Gift Card Scam

You are given a gift card and you make a purchase with it. You don't use the full amount on the card. The next time you use the card, there is a notice saying there is no money on it. You know there should be. What happened?

Some unscrupulous vendors are emptying the card when you buy a product or service rather than taking the correct amount. It is very difficult to prove you did not spend the rest of the money on the card at another location. Americans have lost millions of dollars in this scam during the last few months.

Deal with businesses you know to be sure you are not being scammed. A scammer with a business website can do a number of things other than steal the money on your gift card. They may not send the product. If you make a purchase with your debit or credit card, they may steal your personal information. There are many ways dishonest persons are stealing money from unsuspecting buyers.

### Distance Banking Scam

You don't have to go into a bank today to do your banking business. You can do it by phone or over the internet. Criminals are cashing in on these remote transactions by impersonating bank officials.

These scams begin with a phone call, email or text that appears to come from your financial institution. This will be an urgent warning about a problem with your account or transaction. The message will direct you to click on a link or call a "special" phone number.

Your first line of defense is to know that a reputable bank will not contact you asking for personal information. If you get a call, text or email saying there is a problem with your bank account, don't engage with the caller. Just hang up. Contact your bank using a phone number you know to be legitimate, such as one found on a bank statement. Bank personnel are good at recognizing financial scams and helping customers fix an issue.

### Quiz Question Scams

Social media is full of quizzes. They look like fun and harmless to answer. The questions are often something like "What high school did you attend", "what was the name of your first pet", "what is your favorite hobby", "what was your mother's maiden name" and so on. The message may say you can find out what animal you are most like or some other such thing. Scammers often set these up to gather information about a person. They use the technique as a way to "phish" for possible answers to security questions. They may use that information to reset your account information and steal your bank account or hack your social media account and send scams to all your friends.

One way to protect your personal information is to avoid online quizzes. If you want to play along, don't answer the questions truthfully.

For situations such as banking where you are asked to use your mother's maiden name, you might choose to use a name you can remember but is not correct. It is quite easy to find your mother's maiden name if someone is really interested. Using a different name can help keep scammer from getting into your accounts.

### *Thank You!*

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

### **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!**



## More Scams

### Delivery Scams

Many of us buy goods online. Scammers have set up systems to get money and or information from you. It begins with a text or call from someone who appears to be a delivery driver looking for your home. The message might be something like “Hi, My name is Tony and I work for FedEx. I am trying to find your house. Please call me.” This may seem a bit unusual. Don't delivery vehicles have GPS?

If you call the scammer the person will ask you to confirm your personal details including your name, address, phone number and possibly your credit card information. If you say you did not order anything, the “driver” will try to convince you the package is a gift from a friend. According to the Better Business Bureau, recipients of this call find the person to be friendly and professional, making the scam harder to spot.

Watch out for text messages that ask you to reschedule a delivery or ask for a small delivery fee. These messages can contain official logos and use professional language. If you click on the link to reschedule, you may get malware downloaded that allows con artists to access your personal information and passwords.

If you give out information, you put yourself at risk for identity theft from a scammer. To help keep yourself safer:

- Keep track of orders. A delivery scammer will hope you think they are talking about a package you ordered recently without thinking about the details. It will be harder for them to fool you if you know what packages you are expecting, from what companies they will be coming and when they are expected to arrive.
- Be leery of unsolicited messages. Depending on how you signed up for notification, delivery companies will post messages within a secure portal. They don't call.
- Never give personal information to a stranger, even if they claim to represent a company you trust. If you have questions, call the customer service number to ask if the call is legitimate.

### Scam Involving Social Security

This year millions of retirees received the biggest increase in Social Security benefits in decades. Scammers began to take advantage of this. Last fall, they started calling people telling them that in order to receive the increase, they had to apply. They said they could help with the application. If the person agreed, they were asked for their full name, address, Social Security number and the number of the bank account where the direct deposit should be made. If people provided this information, they were susceptible to identity theft and to having money removed from their bank account.

- Any Social Security increases are automatic. People don't have to request the funds.
- Social Security never calls recipients out of the blue. They will make a return call only if you called them first. All other communication is done by letter. They will write about any changes to your account such as a change in the amount you will be receiving or verify that you have changed a bank account number for direct deposit or other such modifications.
- Some people reported that the person who called threatened them by saying they could never get the increase if they did not apply with them right now. Some callers said there was a charge for the service. Government employees do not threaten or demand immediate payment for service.
- If you have questions about an issue involving Social Security, contact your local office.

Rockland **1-855-269-9179**

Bangor **1-877-406-1448**

*Thank you*

to the **Tarratine Tribe** for their support in helping Triad to keep Waldo County seniors safer in their homes and communities.



## More Scams

### Scam Involving Facebook

You receive an email that appears to come from Facebook. It says something like “recently, we discovered a breach of our Facebook Community Standards on your page. Your page has been disabled for violating Facebook Terms. If you believe the decision is incorrect, you can request a review and file an appeal at the link below.” The message may go on to say that if you don’t act in the next 24 hours, Facebook will delete your account permanently.

The email will include a link that appears to lead to Facebook.com. Because you want to keep your account, you may think about responding. On closer inspection, you are likely to find signs of a scam such as typos, the email address of the sender is not related to Facebook and, if you hover over the link without clicking on it, you will discover it does not point to Facebook’s website.

If you click on the link, you most likely will be taken to an official-looking page and prompted to complete a form to appeal the policy violation. You will be asked for your login, email address, name, phone number, and other details. You will also be asked to provide your password. Now the scammer has all the information required to hack your account.

- Read unexpected emails carefully. Look for indications of a scam before you act. Scammers like to target social media accounts so fake alerts are not uncommon.
- Log into your Facebook account directly. Do not use any link sent to you.
- Check your page for any problems before deciding how to proceed.
- Never enter your login information on another website or a page other than the official Facebook website. Never send your login information to a person via email or Facebook messenger. If you have entered your login credentials into a fake form, change your password immediately.

Scams abound on social media. Be wary!

### Scam Involving Syria and Turkey

The devastation to Turkey and Syria after the massive earthquakes inspired many people to help by donating. Just as with every disaster, scammers were ready to take advantage of our generosity. There are some things you can do to make sure your money goes to help people in need and not scammers.

Scammers use familiar-sounding names to create fake charities. For example, instead of saying they are the American Red Cross, they might say they are the National Red Cross. Since the real organization is generally referred to as the Red Cross, the change in name might be missed. Also, they are likely to ask you to donate in cash or with gift cards.

Before you give, do a little homework. Here are a few ideas:

- **Slow down** - You don’t have to give immediately. Search online for the name of the charity you are interested in supporting and add words like “scam” or “complaint”.
- **Check one or more of the charity watchdog groups.** The major ones are Charity Navigator, Better Business Bureau, Guidestar and GreatNonprofits. You may find information about the organization you are thinking of supporting. Don’t assume charities posted on social media are real.
- **Find out how the money will be spent.** If someone calls asking for money, they should be able to tell you that. You should be able to learn online what percentage of donations goes to administration and what goes to programs.
- **If donating online, look at fees.** Some social media platforms charge a fee to transfer donations to a cause. Be sure you know if some funds will be withdrawn from your gift for this purpose. You will also want to know how long it will take for the money to be transferred to the charity.

It is wonderful to help those in need. Be sure that is who will receive your gift.



## Things To Know

### Window Dressers

Belfast/Searsport Window Dressers are busy making clear window inserts to save residents money on fuel bills, keep homes more comfortable, and reduce greenhouse gas emissions. The inserts are available for apartments, mobile homes, single family homes and commercial buildings with up to 10 inserts being custom-made per residence or business.

The inserts are sold for about the cost of materials. All the labor is provided by volunteers which keeps the cost low. If a customer cannot cover the full cost of the inserts, financial assistance is available.

The inserts can be ordered with pre-painted white or natural pine frames. They can also be ordered with unpainted frames so the customer can stain or paint their own to match their window frames.

Anyone interested in ordering window inserts for next season needs to place their order soon. Orders come fast. Volunteers will begin measuring windows for inserts in the spring. Last year, insert orders had to be closed by July

If you need a repair to an insert purchased in the past, new plastic can be wrapped onto the frame.

To volunteer to help, inserts will be made in Searsport in October and in Belfast in November.

To order inserts or to volunteer, go to:  
[www.Windowdressers.or](http://www.Windowdressers.or).

For questions, send an email to:  
[belfastwindowinserts@gmail.com](mailto:belfastwindowinserts@gmail.com)



INSULATING WINDOW INSERTS



### Top Scams of 2022

The Federal Trade Commission (FTC) collects millions of reports about fraud, scams and bad business practices from the public. At the end of the year, they put together a report on what scammers are currently doing.

In 2022, people reported that they lost \$8.8 billion to con artists. That is more than 40% higher than in 2021. Certainly many people never report, perhaps due to embarrassment or some other reason. Lots more people reported scams to the FTC but the numbers of individuals reporting losing money to the scammers was more than 17% lower than in 2021.

Here are a few of the highlights of the report:

#### **Types of Scams**

Investment Scams accounted for more than 43% of the money reported to be lost last year. People thought they were buying into a sure-fire investments that would return a lot of money in a short time.

Impersonator Scams accounted for about 30% of all money reported lost. In the past, these scammers would likely say they represented a government agency. Last year, most scammers claimed they were from Amazon, Walmart or other big businesses.

#### **Payment**

If people paid larger amounts of money to a scammer, they tended to do it through bank transfers. Smaller amounts were paid through gift cards or other means.

#### **Types of Contacts**

When people were approached on social media, they lost the most money. However, many more people fell for a scam when it came as a phone call.

#### **Ages of Victims**

Although all ages were contacted and fell victim, the largest number of people losing money were between the ages of 20 and 29. Those who lost the most money per person were ages 70 to 79.



## Things to Know About Triad

### Reflective House Number Signs

Triad sells reflective house number signs at cost. Signs are helpful to first responders as they look for a particular house, especially at night. It also helps delivery persons.

You can set the sign beside the road on a post or you can attach it to a rural mailbox. The cost for the sign is \$10.

Send your order to:

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

Include your phone number so someone can contact you when the sign is ready. If it is helpful, someone can deliver it.

### Support Triad with Returnables

Swan Lake Grocery accepts returnable cans and bottles for Triad. You can leave your returnables there and let them know the refund is for Triad. Every few months, the store will send a check to Triad for all the refunds made. We greatly appreciate their willingness to help support improving the safety of older Waldo County residents.

### Friendly Caller Program

The winter months are often particularly lonely for older persons living alone. Triad offers the Friendly Caller program to give people a daily contact with the outside world and the opportunity to let someone know they are okay.

Participants call the County Communications Center every morning to have a chat with someone. If the person does not call in, the dispatchers will try calling the house. If there is no answer, they will contact the person designated by the individual to go to the house to see that everything is okay. Over the years, several enrolled people have fallen and been unable to get up. This program has been credited with saving lives. To register or to learn more about the program, call **338-2040**.

### Supporting Waldo County Triad

Triad is an all-volunteer organization. Funds are used entirely to support programs. Most services are free so that everyone can take part. Some readers like to donate to Triad to help support a particular effort. Below are the costs of three Triad services.

- Newsletter - \$6 per year
- File of Life - \$1.50 each
- Carbon monoxide/smoke detectors - \$40 each

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

To make a donation to help continue these programs, make a check payable to: **Waldo County Triad** and send to:

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

### File of Life

Triad offers a free medical information packet called a File of Life. It should be kept on your refrigerator door in the event of a medical emergency. It comes with a smaller version to keep in your wallet. Emergency responders are familiar with the File and look for it upon arrival. This packet can save the responders time as all the information they need to start helping you is in that packet. To receive a File of Life,

call: **1-866-426-7555** or  
email: **triad@waldocountyme.gov**

### Safe Disposal of Medications

Remember if you have medications you no longer need, there is a box for safe and proper disposal in the lobby of the Sheriff's office. It is available during office hours - weekdays from 8:00 a.m. to 4:00 p.m.

### Contact Triad

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

**1-866-426-7555**  
or email

**triad@waldocountyme.gov**



# Community Opportunities

## Triad /Lions Recycling & Disposal Event

Bring unwanted hearing aids and eye glasses to be refurbished and documents and medications for proper disposal.

**Date:** Saturday, April 22

**Time:** 10:00 a.m. to 2:00 p.m.

**Location:** Belfast Public Works  
Crocker Road, Belfast

## YMCA Health & Safety Fair

Triad and many other organizations will have exhibits at the fair. There will be something of interest for everyone.

**Date:** Friday, May 12

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

**Location:** YMCA  
Lincolville Ave. (Route 52)

## Triad Senior Appreciation Day

Exhibits, Bingo with prizes and a free lunch for anyone 50 or older will be part of a fun-packed day just for seniors.

**Date:** Thursday, June 8

**Time:** 9 a.m. - 2:00 p.m.

**Location:** Tarratine Hall  
153 Main St., Belfast

## Triad Auction

**Date:** Friday, September 8

**Location:** Tarratine Hall  
153 Main St., Belfast

## Home Repair Volunteers

The Mason's Elder Outreach program helps older homeowners with small home maintenance jobs. If you would like to request help, 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.

## Dining at the YMCA

Lunch is served at the YMCA monthly for those 60 or over. To take part, you need to register so they know how many meals to prepare. Triad will be there beginning with the September meal.

**Date:** Last Wednesday of each month

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

**Location:** YMCA  
157 Lincolville Ave., Belfast

**Registration:** Call 338-4598

## Veterans' Services

A representative of the Maine Bureau of Veterans' Services will be at Spectrum Generations on the third Tuesday of each month. Appointments are preferred but walk-ins are welcome with the understanding that those with appointments will be assisted first.

**Date:** Third Tuesdays

**Time:** 9:00 a.m. - 3:00 p.m.

**Location:** Spectrum Generations  
18 Merriam Rd, Belfast

**Appointment:** Call 338-1190

## Searsport Senior Drop-In

The new Searsport Senior Drop-In center is open to anyone. There will be games, Bingo, a free light lunch and a presenter offering information of interest to seniors.

**Date:** Third Wednesdays

**Time:** 9 a.m. - 2:00 p.m.

**Location:** Lions Clubhouse,  
44 Prospect St., Searsport

## Pet Food Pantry

**Date:** First Wednesdays and Third Saturdays  
(come only one of the two days)

**Time:** 12:30 a.m. - 1:30 p.m.

**Location:** VFW Hall, 34 Field St, Belfast

**Requirement:** Rabies certificate for each animal

The pantry also accepts pet supplies no longer needed. If you have supplies you would like to donate, there is a drop-box at the VFW hall.



**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**  
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Spring 2023

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](mailto:triad@waldocountyme.gov)

Change Service Requested

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