

Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 21, Issue 3

Summer 2023

Events

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. There will be plenty of gift certificates, too.

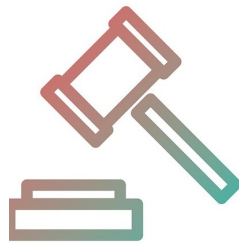
If you would like to help Triad continue to bring safety services to the older residents of Waldo County, consider donating an item which is either new or in good condition to this auction. Donated items can be left at the office of the Waldo County Sheriff at 6 Public Safety Way (just off Miller Street) in Belfast during office hours of 8:00 a.m. to 4:00 p.m. on weekdays. If that does not work for you, you may be able to arrange for items to be picked up by phoning **338-6786**.

Triad cannot accept electronics, clothing, household appliances or large pieces of furniture. Other items will be gladly accepted.

The auction will be held:

Friday, September 8
Tarratine Hall
153 Main Street
Belfast

Viewing - 5:00 p.m.
Auction - 5:45 p.m.



Food will be available for purchase beginning at 5:00 p.m.

**COME FOR A GOOD TIME, SOME GOOD
BUYS AND TO HELP A GOOD CAUSE!**

Disposal and Recycling Day

Triad and the Belfast Lions Club joined forces to collect unwanted medications, old documents containing personal information and eyeglasses and hearing aids that were no longer needed. People brought in hundreds of pounds of medications, approximately 3-1/2 tons of paper for shredding and about 200 pairs of eyeglasses and several hearing aids. The medications have been destroyed, the paper recycled and the glasses and hearing aids will be refurbished to be used by someone else. We wish to thank everyone who participated.

There will be another Drug Take-Back Day on a Saturday in late October. Shredding will happen next spring and has been arranged for Saturday, April 27, 2024.

Senior Appreciation Day

Triad was pleased to have a good turnout for the annual Senior Appreciation Day. There were over 20 area exhibitors with information about services for older people and that is more than at any previous event.

Triad would like to recognize the volunteers from Bank of America for serving food and generally helping to make it a pleasant experience for those in attendance. We appreciate the help of the volunteers and staff of the Belfast Area Soup Kitchen. Also, we thank the Tarratine Tribe #13 for providing the Bingo caller and supplies and the use of their building.

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 Submitted by Our Readers

Medicare Advantage Scam

A reader received a call saying she might be eligible for a free Medicare Advantage plan. The person was very polite and worked to make the listener comfortable by making small talk. The reader did not complete the call, but if she had, she would have been asked a series of questions just as if she were enrolling in a plan. She would be asked for her Medicare identification, her name, mailing address and other personal information. Once the caller has this information, they can use it in a variety of ways to steal from you or from Medicare.

Know that a legitimate insurance company does not call you unless they have a contract with you or unless you called them first. Legally, they cannot make cold calls.

Scam Involving IRS

A reader received a letter from IRS stating that he had paid about \$15,000 in income tax and had overpaid by more than \$8,300. In a few days a check in that amount arrived. The letter included a phone number to use if he had any questions about the refund.

The reader paid somewhat less than the \$15,000 stated in the letter so he knew something was wrong. If he had cashed the check, most likely he would get another letter or a call immediately saying the funds had been sent in error and that he had to return that amount or be subject to fines and penalty. The check he received would be invalid and he would be out the amount of money he returned.

If you get a letter similar to this, contact the IRS to inquire about its validity. You can call the helpline at 1-800-829-1040 from 7:00 a.m. to 7:00 p.m. on weekdays for assistance with questions about tax-related issues. You will get to speak with a live person.

Thank you

to **Tarratine Tribe #13** for their support in helping Triad to keep Waldo County seniors safer in their homes and communities.

Publishers Clearing House Scam

A reader received a letter stating that she had won over a million dollars in a Publishers Clearing House drawing. The letter included a check of just under \$10,000 as partial payment. The rest was to follow. The excited reader took the check to the bank and the teller told her it was bogus. Bank personnel can be very helpful in determining the validity of checks you receive unexpectedly. They have considerable training in recognizing financial scams.

Extended Vehicle Warranty Scam

A reader received a call offering an extended warranty on her car. (This same offer often comes as a post card.) The Federal Trade Commission recently settled a case against one of these companies because they were calling people saying they were affiliated with a car manufacturer or dealership. They misrepresented the terms of the product they were selling claiming it provided full vehicle protection and if the buyer changed his/her mind after buying a policy, a 100% refund would be provided. When buyers received the contract, there were many exceptions to the coverage. Buyers had to pay for the warranty before the contract was received so they had no opportunity to learn about the exceptions to coverage. Although the buyer was supposed to be able to get a refund, no refund was available.

Do not pay for any insurance until after you have a contract to read. Think twice before buying insurance from a telemarketer, or an ad on social media, TV or from a post card offer.

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

Misleading Offers

Many people are trying to buy items made in the USA. Some sellers are trying to take advantage of this audience by describing their item as “shipped from the USA.” That does not necessarily mean the product is **made** in the USA. Most often it means it is made in a foreign country and sent to an American warehouse for distribution to buyers. These ads are most often seen on social media. You may notice some reputable sellers include a notation in the description saying something like “imported”. That allows you to make an informed choice as to whether you want to buy the product if it is not American-made.

Scams Involving Artificial Intelligence

Currently, there is a lot of hype around artificial intelligence. Artificial intelligence (AI) is the ability of a computer to do things that are normally done by a person. For example, computer programs can be made to write articles on any topic, mimic any voice and do a huge number of other things unheard of until recently. This technology has peaked people’s interest and scammers are taking advantage of it.

Social media sites as well as regular search engines (Bing, Google) have ads for bogus AI software. If you click on one of these ads, you are taken to a site that downloads software that infects your device and is undetectable by you. The software allows the scammer to take any information used such as passwords, credit or debit card numbers, and bank account information. These criminals are using software that is not detected by anti-virus software including the social media safeguards designed to locate dangerous advertising.

Don’t click on ads that download software for AI. If you want to learn more about AI and search for it on a search engine, ads are likely to be at the top of the results and may carry a label that says “Ad” or “Sponsored”. Scroll beyond those entries to get other results not provided by the sellers of these products.

Subscription Scams

The Federal Trade Commission is receiving many reports from people who are being charged for magazine subscriptions they do not want and did not order. If they call the company, they get a message that they must call another company who handles subscriptions. If they do that, no one answers the phone and you cannot cancel online as you just get an error message.

First, know that you never have to pay for something you did not order. If you get it in the mail, you do not have to return it. If a company got your billing information, any unauthorized charge is a crime.

To cancel a subscription, contact the company that handles the magazine’s subscriptions. If the company has instructions on how to cancel, follow those and keep a dated copy of your cancellation request. Also, keep notes of any phone conversations you had about cancelling.

Next watch your credit or debit card statements to be sure the charges stop. If they do not, file a dispute with your card company. You can do this online or by calling the number on the back of your card. The card company can cut off payments for the subscription.

Investment Scams

Investment scams are huge right now. Last year, Americans reported losing \$3.8 billion to scammers. That is more than double the amount reported in 2021. Undoubtedly, many people do not report their losses so the figure is likely to be considerably higher.

- Don’t accept unsolicited offers for investments.
- Don’t believe high-pressure offers that tell you to imagine what life will be like when you have all this money but the offer is only good for a very short time so you must act soon.
- Don’t believe guarantees that you will make a lot of money with little or no risk. There are no guarantees with investments.



More Scams

Tax Relief Scam

Some people owe back taxes and don't have the money to pay them. There are tax relief companies saying they can help by lowering or eliminating your tax debt and stop back-tax collection. They say you they will apply for IRS hardship programs on your behalf for a fee, of course.

The truth is most taxpayers do not qualify for the IRS hardship programs the scammers advertise. In many cases the company does not do anything to settle your debt and some don't even send in the paperwork to the IRS to apply to programs which may help you.

If you owe back taxes, ignore the promises from businesses that say you qualify for a tax relief program. Only the IRS or the State Bureau of Taxation can decide if you qualify for a program.

Here are a few things to remember:

- Don't do business with anyone who tells you to pay the whole fee upfront.
- Steer clear of a company saying they will charge you a monthly "maintenance fee." Some companies say they will resolve your matter quickly and you will be paying the fee for just a few months. However, it is likely the months will drag on and the fees will add up.
- If a company guarantees a positive result, know it is a scam. Each taxpayer's situation is unique and the results you desire cannot be guaranteed.

If you have trouble paying state or federal taxes, go to the State Bureau of Taxation or the IRS. They are set up to assist taxpayers with a variety of payment arrangements.

Fake Job Ads

Many older people are choosing to return to the workforce due to the high cost of heating, groceries and other essentials. Social Security alone is not enough to keep them going. Scammers are taking advantage of this. One thing they are doing is to take outdated ads from real employers and changing them and posting them on employment websites. This makes the modified ad look like a real job with a legitimate company. The purpose of changing the ad is to trick people into sharing personal information.

Some of these jobs are for work from home opportunities. It might say it is for a personal assistant or a customer service representative. If you contact them, they will say they need your Social Security number for submitting payroll taxes and your bank account number so they can supposedly deposit your salary.

Before you apply for an online job offer, try a few things to help protect yourself:

- Go to the official website of the organization or company you are considering. Check under the "careers" or "jobs" section to learn about any openings.
- Look up the name of the company along with the words "scam", "review" or "complaint". If this is a scam, you may find information from others who have lost money.
- Some of these so-called businesses will send you a check prior to employment to "buy supplies to get started." Don't deposit a check from someone you do not know.
- If the employer sends you a check and asks you to send part of the money back to the company or to someone else, don't do it. That is always a scam.

Something To Keep In Mind

If an offer sounds too good to be true, it probably is!

Triad has a Website!

Check it out at
Waldo County Triad



Things To Know

Libraries

Libraries are not just for borrowing books any more. They are offering all manner of services and programs to cardholders. The offerings vary from one library to the next so you will have to check to see what is happening at the libraries near you.

Here are a few things available from various Waldo County libraries:

- free e-books to download onto your device,
- free movies to stream,
- free craft instructions to download,
- free Wi-Fi,
- concerts,
- poetry readings,
- poetry-writing groups,
- lectures,
- mini music lessons,
- book clubs,
- meet the author events,
- game sessions,
- seeds for flowers, herbs and vegetables for the taking,
- computers available for your use while in the library,
- computer, internet and technology classes,
- computer programs that are accessible to cardholders from their homes,
- staff to help you in the library with genealogy,
- photos depicting the history of life in the town,
- book sales,
- activities for children,
- passes to loan for Maine parks, Botanical Gardens or museums,
- regular meetings of needlework groups including knitting, crocheting, quilt-making, and embroidery, and
- movement sessions such as Tai Chi.

Check out the library in your area to see what is happening. If you have not connected with a library for a while, you may be surprised to see how things have changed.

Dogs

Having a pet is great for many people. It gives you someone to talk to and something to nurture. Because a dog needs to be exercised, a dog can even get you out of the house to do some walking yourself.

Buying a purebred dog can be pricy. There are loads of dogs in need of a good home. Purebred and mixed breed dogs are available through animal shelters. Some people prefer a specific breed of dog, maybe a german shepherd, lab, beagle, or chihuahua . There are rescue groups that deal in only one breed of dog. It maybe faster for you to find a dog of your preferred breed through one of these organizations. You can foster a dog if you want one on a short-term basis until a permanent home has been located so he can be in a home atmosphere or you can adopt one to keep. You can even give the dog a test-run before you decide to foster or adopt it. If you are in the market for a dog of a particular breed, you can find dogs of all ages in these rescue programs from puppies to senior dogs. The programs are located around the state so you may not have to go far to find one.

To find a program near you, type in the name of the breed and Maine. You will find places nearby for a number of breeds.

Pitch on Clothes

Summer is the time when we tend to be outside most. A potential problem is that you get pitch on your clothes. It does not come out if you just launder the garment. Instead, the area becomes black and stiff. One surprisingly simple treatment will get the sticky substance out of fabric fairly easily. Wet the pitch area thoroughly with rubbing alcohol. Let it set a few minutes and launder the garment as usual. You are likely to find no sign of the pitch once it is dry. If it is not completely gone, repeat the process. Clothes have been discarded because the owner could not remove the pitch. Next time you get into the sticky stuff, get out the rubbing alcohol and quickly dissolve the substance.



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 Triad in 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 check on them. 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

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. - 4:00 p.m.

Contact Triad

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

1-866-426-7555

or

triad@waldocountyme.gov



Community Opportunities

Triad Website

If you have internet access, you can keep informed about Triad events by going to our new website. You will also find other information about our organization there, too. Search for Waldo County Triad.

Triad Auction

Date: Friday, September 8

Location: Tarratine Hall
153 Main St., Belfast
Viewing at 5:00 p.m.
Auction at 5:45 p.m.

Next Drug Take-Back Day

This event will happen on a Saturday in late October. The location will be announced later. If you want to dispose of medications earlier, you can bring them to the secure drug collection box in the lobby of the sheriff's office on weekdays between 8:00 a.m. to 4:00 p.m.

Next Shredding Day

People often begin asking soon after a shredding event as to when we are going to do it again. We decided to set the next date for the coming year so as many people can know about it as may wish to take part.

Date: Saturday, April 27, 2024

Location: to be announced

Waldo County Pet Food Pantry

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

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

Location: VFW Hall, 34 Field St, Belfast

Requirement: Rabies certificate for each animal

The pantry accepts pet supplies no longer needed. If you have supplies you would like to donate, there is a drop-box at the VFW hall near the door. If you have pet items you no longer use or wish to buy something to contribute, the volunteers of the pet food pantry will be most appreciative.

Veterans' Services

A representative of the Maine Bureau of Veterans' Services will be at Spectrum Generations on the third Tuesday of each month if people signed up to see him. Appointments are required. There is no walk-in service.

Date: Third Tuesdays

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

Location: Spectrum Generations
18 Merriam Rd, Belfast

Appointment: Call **338-1190**

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 Lincolnville Ave., Belfast

Registration: Call **338-4598**

Searsport Senior Drop-In

The new Searsport Senior Drop-In center is open to anyone. There are 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

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 it, Aging Well may be able to find another solution.



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.

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Summer 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

Change Service Requested

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