Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 22, Issue 4 Fall 2024

Triad Happenings Events

Senior Harvest Luncheon

Triad will hold a senior harvest Luncheon on Wednesday, October 9th at the Tarratine Hall in Belfast. The meal is free to those 50 and over. Also, there will be Bingo with prizes and time to socialize. Come to have a pleasant time and meet with friends.

Wednesday, October 9
10:00 a.m. to 1:00 p.m.
Tarratine Hall
153 Main St., Belfast

Drug Take-Back Day

Unwanted medication, eyeglasses and hearing aids will be collected again this fall. The Belfast Lions will have the hearing aids and eyeglasses refurbished to give to those who cannot afford them. (If you have glasses to donate, leave them in the frame.) Medications will be taken away for proper disposal to help prevent accidental use, theft, or entry into the water supply.

If you cannot come to this event and want to get rid of unwanted drugs, there are safe disposal boxes at the sheriff's office, the Belfast Police Department, Searsport Police Department, Seaport Family Practice and local pharmacies.

Saturday, October 26
10:00 a.m. to 2:00 p.m.
Sheriff's Office
6 Public Safety Way, Belfast

Weekend Workshops

Fall weekend workshops will be held on Saturday, November 2nd and 9th. Some sessions will be one day and some will be continued on the second weekend. Also, different one-day workshops will be held on each of the days. Volunteer instructors will share their knowledge on several topics.

If you have attended previous Handcrafters' Days or Triad Weekend Workshops, you will receive direct notification of the program offerings. If you have not received the notices in the past, the brochure and registration materials will appear on the Triad website in early October at:

waldocountytriad.com

If you do not have a printer, you can get the materials through the mail when available in early October. To get on the mailing list,

call: ***322-4149***
or
email: triad@waldocountyme.gov.

Saturday, November 2 and
Saturday, November 9
9:00 a.m. to 2:30 p.m.
Belfast area

Save the dates. Plan to register to learn something new and have a good time in a casual setting.

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

Data Breach Scam from Reader

A reader received a letter saying it was from the Department of Justice notifying him of a data breach with a contractor. The letter directed him to go online to sign up with Sontiq for free credit monitoring services and credit reports. A phone number was included.

Many people are receiving letters about a data breach regarding some large company or agency with which they have done business. These companies are obligated to inform their customers that their personal information may be used by a hacker at some point. Usually the letters are real. However, because of the widespread problem of data breaches, scammers may send letters, emails or text messages, too. They will use enough accurate information to make the message seem genuine, such as Sontiq - a credit monitoring company now owned by TransUnion. Before you call the number given in the message, be sure it is correct. If a person calls and gets a scammer, the scammer may ask questions to provide himself with more personal information about the victim.

Medicare Advantage Scam from Reader

A reader received a call from a person claiming to be a representative of her Medicare Advantage plan. The caller said there was a problem with her account and gave a number to call to correct it.

The reader phoned the insurance company directly and was told there was no issue. Originally, the calls regarding problems with an account were about Medicare but now they may be about Medicaid, Medicare Advantage, any other insurance, a bank account, a brokerage account, etc. Data breaches have allowed scammers to get lists of customers from many types of services. To protect yourself, never use the phone number provided in one of these messages. Rather, call the company yourself using a number you know belongs to the right business.

"Are You Free for Coffee?" Scam

There are reports of people getting calls or texts from an unknown number asking when you are free to catch up over a cup of coffee. This sounds like it could be from a friend with whom you have lost touch. It may be a scammer looking to start a conversation with you. Not sure how to respond? DON'T!

Scammers will try anything to get your attention. In this case where they ask you to meet for coffee, if you respond, you are letting them know they have reached a working phone number which they can continue to use to pitch scams or can sell to other scammers. If you get a text message from an unknown number, just delete it.

Car Repair Contract Scam

You may have seen the TV ad for CarShield's car repair service contracts. "You will never pay for expensive car repairs again." The Federal Trade Commission got many complaints about this company. For example, once the customer signed a contract, they received a thick document listing numerous exceptions to what the company would pay for. As a customer tried to use the service, they were often told they had to pay someone to find out what caused the breakdown, and then the company would fail to cover the cost of the repairs and decline to cover the cost of a rental car because the claim was not approved. Most repair shops will not take this insurance.

If you are considering buying a car service contract, do some research and remember:

- Never agree to a contract you have not read and as you read it, look for all exceptions to coverage.
- Look for reviews of the business from a variety of trusted websites.

Something To Keep In Mind

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

More Scams

Rental Listing Scams

Rental property is difficult to find these days. That means scammers are hard at work in this realm. There are several ways this is happening now on social media. One is that a scammer steals a legitimate rental listing and pretends to be the landlord. They will collect the damage deposit and first month's rent, then disappear.

In another scenario, they find a photo of a house that is not rent and post it as available. They show the interior of the house as well. Generally, the inside view is not of that same home but one they found on the internet. Once again, the scammer collects the deposit and first month's rent. He may tell you where to meet him to pick up the keys. When you get there, the real owner is very surprised to find someone thinks they are about to move into their house.

In a third arrangement, the address given is a vacant lot or a business property. Again, the money paid is lost and the would-be tenant has no new place to live.

If you are looking for a rental property, there are a few things you can do to help keep yourself safer from scammers.

- Never pay for a property you have not seen.
- Look for the website of the rental company. The property should be listed there. If it is not, it is likely a scam.
- Pay by credit card. This gives you the best protection. Scammers want you to pay in ways that make it hard to get your money back such as with payment apps like Apple Pay, CashApp, PayPal, or Zelle.

Thank You!

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

Inheritance Scam

People report receiving letters from a law firm saying they are holding the will of a deceased person. The letter states that the firm has tried to locate family members but no heir has come forward. Since they cannot locate the heirs listed, you have been declared as the heir. It does not mention how you happen to have been selected. The letter goes on to say the lawyer wants to split the multimillion dollar proceeds among the law firm, you and some charities.

If you reply, they will try to get you to provide your Social Security number, bank account number in which to deposit the funds, and more. Also, they will need money up front from you to cover the cost of the work done to locate you or processing fees or whatever otherwise they can think of saying they are charging for.

Don't respond. Pass this information along to a friend. Scammers keep running these frauds because people reply.

Scammers Target Young Adults

Young people are receiving messages on social media from scammers pretending to be working with artists. The scammer says he has seen a photo of the young person and wants to have a portrait painted, offering thousands of dollars to have it done. They say they will pay up front. A check will come. Along with it is a message directing the individual to deposit the check and send a portion of it to the artist to use to buy supplies. The message goes on to say the supply costs will be reimbursed at a later date.

This is a new twist on an old theme being directed toward a new audience. When the person deposits the check, it will show in the bank account for a while until it reaches the point where it should clear. It does not because the check is fake. The reimbursement check promised to cover supplies never comes. The young person is out the amount sent to the scammer. Never deposit a check where someone says you need to send part of it to someone else.

Scam Involving Prime

Amazon wants the public to know that there are scammers out there saying they represent the company. People are receiving emails, texts or calls from impersonators who refer to an unusual charge on you account or say your membership has expired. The scammer will ask you to verify your account by providing personal or payment information.

Amazon recommends that if you get such a notification, go to the Amazon message center to review authentic emails from Amazon. To verify Prime membership status, authorized payments or make changes to your billing or account information, log into your Amazon account. If you think you have received a communication regarding Amazon that may not be from the company, they ask that you report it to them at ***amazon.com/reportascam***.

New Grandparent Scam

In the new approach to this old scam, call centers are staffed with teenagers who are paid a few dollars for every older person they can deceive. The youth says he or she was with the grandchild and is trying to help. Part of the plan is to provide each "grandparent" with a case number to use when they call back to say they have the money available to cover the grandchild's financial need. They say the case number will help the police find the right situation immediately. The use of young people as direct callers to the household and the use of a case number is supposed to make the scam seem more credible.

If you get a call about a grandchild needing money immediately for car trouble, bail, etc., hang up and call the child or parents. This scam keeps evolving but the bottom line is always that someone is trying to steal your money.

Triad has a Website!
Check it out at
Waldocountytriad.com

Sweepstakes Scam

In earlier versions of this scam, when you were notified that you had won a fabulous prize, you were told you needed to pay to cover the taxes and fees in advance. There is a new twist now. Once you are told you have won, you are asked to validate you are the real winner of the prize. They will require personal information and once that is provided and you are determined to be the actual winner, you must provide a bank account number where the money is to be deposited. Instead of robbing the account right off, they begin by writing small checks to see if the person notices. If they do not, they use the information gathered to obtain credit cards and new bank accounts in your name so they can syphon off more money down the road.

There are very few legitimate sweepstakes with large prizes. You would know if you entered one. If you get a call claiming you won, hang up. Never give out personal information.

Solar Power Scam

Since there are substantial tax credits for solar panels, more people are turning to them to help cut their energy costs in the long term. Scams are popping up around this, too. Someone contacts you claiming to be with the power company or government. They might say they can sign you up for free solar panels and installation through a federal program. You must act quickly as the program is about to expire. The contract requires considerable personal information. If you sign it, you have given away your personal information but you won't see any solar panels.

The federal government does not install solar panels nor is there a program for free solar panels. Anyone who tries to pressure you to act immediately is a scammer. The contract signed in this deal will include personal information that they can then use for their own purposes. You will not be able to locate the salesman once you have signed the contract. He is off trying to scam the next person.

More Scams

Medicare Open Enrollment Scams

The Medicare Open Enrollment Period runs from October 15 to December 7. This is the time when you can make changes to your Medicare, Medicare Advantage, Medigap or Medicare Drug plans. You are likely to receive mailings and see TV ads and you may get email and phone messages as well. A huge number of Americans are involved in the Medicare program so it is a place where scammers will work, too.

The promotions all look real. Some are and some aren't. The people in the ads and on the phone will seem knowledgeable and professional. What the scammers want is your Medicare number, Social Security number and other personal information.

What is all the hype in TV ads about your zip code? Basic Medicare is the same everywhere in the country. However, Medigap and Medicare Advantage programs are not uniform in all states. The options vary by the location and by the insurance company providing the coverage. The price of coverage can vary by location, too. The options available from a company vary from one year to the next so the plan you have this year may not be the best fit for you next year.

There are a number of local agencies and companies dealing with helping people change their Medicare plans. They do it free of charge to the consumer. They know the types of coverage available in our area and the price of the premiums. Also, you can discuss your specific health care needs with these people and they can help find a plan that best suits your requirements. It is safest to select one of these people to assist you rather than contacting someone from an ad or phone call from an insurance company with whom you do not

Thank you

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

Concert and Festival Ticket Scams

The Better Business Bureau states that many reports have come to them about fake tickets to concerts and festivals. Usually these tickets were found on a social media site. The ad tells you to click on a link that takes you to a very professional-looking website with great photos. You enter your credit card information and think you are all set. However, sometimes these events do not exist or the tickets are fake ones to a real event. Either way, the result is the same. You have lost your money and you do not have tickets to an event you thought you bought.

What can you do to avoid fake tickets?

- Check online for the name of the event to be certain it is the same as the name of the event on the tickets you are looking to buy. Scammers often use a similar name to try to trick consumers into buying.
- Be wary of prices that sound too good to be true. If the prices are much lower than elsewhere, it is likely to be a scam.
- Pay with a credit card. You can dispute the charges if valid tickets do not come though. Avoid online sellers that do not accept credit cards.
- Avoid tickets sold on Facebook, Marketplace, Craigslist or other free online listings. Scammers have become very skilled at providing realistic-looking fake tickets and receipts on these sites.

Concerts and festivals can be very enjoyable. Don't let a scammer ruin your fun.

Pass It Along

People who know about scams are more likely to be able to spot them. Triad asks you to share what you know about scams with your family and friends. The Triad board of directors would be pleased to add them to the newsletter list if they have an interest.

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
6 Public Safety Way
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

Many older Waldo County residents live alone without much contact with others. Triad offers the Friendly Caller program to give people a daily connection 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. If you would 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 what Triad does, make a check payable to: **Waldo County Triad** and send it to:

Waldo County Triad
6 Public Safety Way
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**

If you have a File of Life with many edits, we can provide both large and small replacement inserts.

Contact Triad

If you want more information about Triad or its services, visit our website, call or email. Contacts are:

Website: ***waldocountytriad.com***

Phone*: 322-4149*

Email*: triad@waldocountyme.gov*

Community Opportunities

Triad's Senior Harvest Luncheon

Triad will hold a free harvest luncheon with and Bingo with prizes.

Date: Wednesday, October 9
Start Time: 10:00 a.m. - 1:00 p.m.
Location: Tarratine Hall
153 Main St., Belfast

Fall Drug Take-Back

Date: Saturday, October 26
Start Time: 10:00 a.m. - 2:00 p.m.
Location: Sheriff's Office
6 Public Safety Way Belfast
Bring unwanted medications, eyeglasses and hearing aids.

Weekend Workshops

Experienced volunteers will share their art or craft in day-long workshops. The brochure and registration materials will be available in early October on the Triad website or get on the list by calling or emailing Triad. Registration is required.

Date: Saturday, November 2 & November 9
Start Time: 9:00 a.m. - 2:30 p.m.
Location: Belfast area

Shredding

A shredding date has been set for Saturday, April 26, 2025. Mark it on your calendar.

Waldo County Pet Food Pantry

Date: First Wednesdays and Third Saturdays
(Come only one of the two days.)
Time: 12:30 - 1:30 p.m.
Location: VFW Hall, 34 Field St., Belfast

Requirement: Rabies certificate for each animal.

If you have pet supplies you would like to donate, there is a drop-box at the VFW hall near the door. They accept pet food donations. (Partial bags of dry food are okay. Also, they accept new or used leashes, bowls or other pet items. Whatever you can give will be most appreciated.

Searsport Senior Drop-In Center

The 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: Former Lions Clubhouse
44 Prospect St.
Searsport

Veterans' Services

A representative of the Maine Bureau of Veterans' Services will be at Spectrum Generations on the last Wednesday of each month if people have signed up to see him. Appointments are required.

Date: Last Wednesday of the month
Time: by appointment only
Location: Spectrum Generations
18 Merriam Rd, Belfast
Appointment: Call ***338-1190***

Belfast Community Works' Repair Café

Bring your garments for mending, small electrical appliances or bicycle that need basic repair. There will be volunteers on hand to try to fix it. Common parts will be available for purchase. This neighbor-to-neighbor program will help you save money while keeping items out of the landfill.

Date: Third Saturday of the month
Time: 9:00 a.m. - noon
Location: YMCA
157 Lincolnville Ave., Belfast

Dining at the YMCA

Date: Last Wednesday of the month
Start Time: 11:30 a.m.
Location: YMCA
157 Lincolnville Ave., Belfast
Registration: Call ***338-4598***

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: 322-4149

email: triad@waldocountyme.gov

Triad Officers

Chairman -------- Sue Dupler
Vice Chairman --Jeanne McIntyre
Secretary --------- Owen Smith
Treasurer ---------Matt Curtis

Newsletter Staff

Editor ------- Pat Pierson
Proofreader: Linda Didelot

Collating and Mailing Team:

Marian Burke	**Barbara Gould**	**Mike Lawson**
Joyce Chamberlain	**Ellie Hutchinson**	**Sandra Otis-Anderson**
Sue Dean	**Eileen Kelley**	**Sarah Rossiter**
Linda Didelot	**Pat Kelley**	**Evie Tinker**
	Audrey Lawson	

Fall 2024

Triad Board of Directors

- **Mary Mel Bryant**
- **Marian Burke**
- **Joyce Chamberlain**
- **Matt Curtis**
- **Sue Dean**
- **Sue Dupler**
- **Ellie Hutchinson**
- **Eileen Kelley**
- **Pat Kelley**
- **Lori Kuwik**
- **Jeanne McIntyre**
- **Sandra Otis Anderson**
- **Pat Pierson**
- **Sarah Rossiter**
- **Owen Smith**
- **Evie Tinker**

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

To change your mailing address or to add or remove a name to this mailing list, call Waldo County Triad at *322-4149* or email at triad@waldocountyme.gov

Change Service Requested

Waldo County Triad
6 Public Safety Way
Belfast ME 04915

Triad

NONPROFIT ORG.
US POSTAGE PAID
BELFAST ME 04915
PERMIT NO. 26