



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 23, Issue 1

Winter 2025

Triad Happenings Events

Drug Take-Back & Shredding Day

Unwanted medication, eyeglasses and hearing aids will be collected again this spring. 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. Bring any documents for shredding containing personal information. This includes outdated tax materials, old bank statements, and unwanted medical records. Triad can accept up to three banker's boxes of papers to be shredded from each household. If you wish, you can watch your documents being destroyed.

Saturday, April 26
10:00 a.m. to 2:00 p.m.
Belfast Public Works
54 Crocker Road, Belfast

The event is free to Waldo County households. We will accept donations to help defray the cost of the rental on the shredder truck if you wish to contribute.

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, Seaport Police Department, Seaport Family Practice and local pharmacies.

Weekend Workshops

Triad will be holding Weekend Workshops in the spring. 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 be on the Triad website in February at:

waldocountytriad.com

If you do not have a computer and printer, you can get the workshop program and registration materials through the mail when available in early February.

To get on the mailing list, call:

322-4149

or

email: triad@waldocountyme.gov

Triad Senior Appreciation Day

Plans are underway for another Senior Appreciation Day in June. There will be exhibitors from many organizations that provide services to older people. There will be a free luncheon and Bingo with prizes.

Watch for more details in coming editions of this newsletter. Plan to attend and bring a friend. It will be fun and additionally, you may be able to find a service that can make your life easier.

Read about 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

Beneficiary Scam from Reader

A reader received a letter supposedly from an accountant with a financial institution. It said a person died leaving no will and a life insurance policy worth millions. Since the recipient of the letter has the same last name as the deceased, the company has chosen to present the reader with the funds. In order to receive them, she needs to provide her name, mailing address, email address, occupation, and phone number. Once this information is provided and the accountant is sure she is the real beneficiary, the letter states she will receive detailed information about the amount coming to her. The writer asks her not to share this document but to keep the matter private.

This letter is an obvious scam. First, a life insurance policy would have a named beneficiary since the purpose of having such a policy would be to provide financial support for a specific person. A firm would not go looking for someone with the same last name as the deceased and claim that person was the beneficiary. Secondly, there are numerous grammar errors and odd word usages in the letter; errors that would not appear if English were his first language. In some places, it appeared the writer looked up the translation of a word. Next, being told she must not tell anyone about the money she is about to receive is a red flag. The scammer hopes the offer of millions will excite the reader into acting quickly without sharing the letter with others who might try to convince her it is a scam.

If she had replied to this letter, undoubtedly she would have been asked the bank account number where she wanted the funds to be deposited. The scammer would have everything needed to steal her money.

Something To Keep In Mind

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

Scam Involving Hospice

Nationwide, people are reporting being contacted by a person saying they represent Hospice. Contacts are coming as phone calls, texts, emails, ads on social media and sometimes by door-to-door visits. The offer is for Medicare recipients to get free services through the Hospice program to help make it easier for them to remain in their homes. They claim to be able to sign you up to have someone come in to do cooking and cleaning for you.. If you respond to the contact, they ask for your Medicare number and other personal information to get you started.

Hospice care is a specialized service offered to people with a terminal illness who are within six months of the end of their lives. Only a doctor can certify a person is eligible. The service includes spiritual, physical and emotional comfort provided by a team of persons including professionals and trained volunteers. Those professionals might include a doctor, nurse, clergy, social worker, and hospice director.

Medicare pays for Hospice services. However, those services do not include cooking or cleaning help. The scammer really wants your Medicare number and other personal information. They know many older people find it difficult to do their own housecleaning and some have trouble with preparing meals. Scammers claim help is available in these areas because it appeals to a wide number of people. Anyone who contacts you saying they will provide a service paid for by Medicare is a scammer. Those services can only be initiated by a health care professional who sees you as a patient. People coming to your door or contacting you by phone, text, email or a social media ad offering free Medicare services are committing fraudsters.

Thank You!

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



More Scams

More Scams Involving the IRS

There have been many scams where an impersonator claims to be from the IRS. There is a new one making the rounds now. People are getting email or text messages about a “tax refund”. The scammer is trying to trick people into clicking on a link in the message saying you will be able to view your tax refund statement or you can get a form to receive your refund. If a person clicks on the link, the scammer can put malware on your computer or phone and steal personal information from you.

It is important to know the IRS does **not** use email, text or social media to let people know about a refund or to get personal information from them. Only scammers do this.

If you want to know the status of a federal tax refund, go to the IRS website:

IRS.gov

and then to “where’s my refund”.

Loan Scams

The interest rates on mortgages and some other loans have dropped recently and this is another area scammers have stepped into. People report getting calls and emails from what seems to be their loan company. The message is they can lower the rate of interest on your loan for an upfront fee. They offer to handle all the paperwork.

Before you act on one of these offers, think about it. First, it is illegal for a company to charge you for debt relief or improving your credit score before they provide the service. Next, the paperwork is going to include a lot of personal information. If a person follows through with this offer, they have lost the amount of the fee they sent to the scammer plus they have given out personal information the scammer can sell to other scammers.

If you want to reduce the interest rate on a loan, contact the lender you used to get the loan. They will know how to help you explore options to lower your payment. Don’t get caught in one of these scams.

Made in the USA?

More and more people are looking to buy goods made in America or to avoid products made in certain countries. The label or packaging for an item sold in this country must clearly provide information on where it is produced. That makes it easy to find the country of origin if you are buying in a store.

If you are buying online, it may not be so simple. Sometimes you can find where the manufacturer is located by reading the product specifications. If the specifications do not give the country of origin, sometimes they give the name of the manufacturer and you can Google the name to learn where the company is located. Some merchants use the term “imported” which just means not made in America. Sometimes there is no indication at all as to where the item was made.

Some online retailers use the term “ships from the USA”. That does not necessarily mean the item was made in America. Many retailers import goods to their distribution center and sell them in this country.

At this time, online merchants are **not** required to list where a product was created. Currently, the only way to know where an item came from, is to buy in a store.

The terms online merchants use are legal but they can be misleading. Certainly the lack of information is not helpful to a consumer interested in knowing the source of an item. Congress recently passed a law that all American flags used in government building must be made in America.

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.



Scam Involving Police

Around the country, older people are getting calls from someone claiming to be from the police or the FBI. The caller says your identity has been stolen and you need to move your bank accounts to protect them. You might be directed to withdraw the money from all of your accounts and send it to a secure location or you might be told the caller will put it in new bank accounts for you. Usually the withdrawals are supposed to be made in increments over a few weeks rather than closing the accounts all at once. Often the caller tells you to not tell anyone about this issue. If you follow the instructions, you have sent your bank holdings to a scammer and no friend or family member has had the opportunity to help you think about it before you transfer your funds.

Ideally, the bank would flag unusual transactions. They might contact the account holder to try to confirm the withdrawals were for legitimate purposes. Frequently, the customer will assure the bank staff that they are removing the funds for a good reason.

Several states are trying to set up banking regulations that allow banks to report and put a short-term hold on suspicious transactions being made by people 65 and older while law enforcement investigates to be sure the funds are not going to a scammer. To delay a transaction under these new regulations, the bank must contact the account holder and a listed contact to let them know why the funds are being delayed. It is anticipated that as these laws come into effect, some customers are going to be angry even if they happen to be in the middle of being victimized as they will not believe it. Most states are setting up these regulations so the customer cannot sue the bank when the staff are well-intentioned and trying to prevent a scam from happening to an older person.

Not all states are doing this yet. Some are taking a wait-and-see approach before giving the banks more power to stop transactions. Eventually, more will take the best approaches from the experience of other states.

Online Shopping Scams

Online shopping is really convenient. You can do it anytime of the day or night. Online shopping scams are among the most often reported, particularly buying a product through an online ad. It often begins when we scroll through social media. Many people keep their payment information on their phones so when they see an ad for a great item, it is easy to make a quick payment without checking out the merchant's website for complaints or going to the Better Business Bureau to see if complaints have been made there.

The number of people reporting that they lost money when they bought an item through a social media ad rose by 25% in 2024 over the same period in 2023. It is likely to get even harder to detect a fraudulent website as criminal use Artificial Intelligence to create a perfect copycat website of major retailers or to create a website for a company that does not exist.

AARP offers some of the common ways criminals work to get you to buy from their websites:

- They may buy up every domain name possible if someone were to mistype the name of a real business. With one wrong keystroke, you are visiting the fake website.
- Some criminals deliver merchandise but it is a shoddy knockoff worth far less than what you paid for.
- Some scammers are declining your credit card information and tell you to try another card. If you put in the information from a second card, you may find both cards have been charged.
- Some scammers seed their websites with malware so your phone or computer becomes infected. Don't visit a website you are not familiar with.

Thank you

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



Things to Know

Develop a Fire Plan

The American Red Cross recommends every household have a home fire escape plan as it can save lives. Only a small percentage of people have such a plan. If you do not have one, here are tips from the American Red Cross for developing one:

- Install a smoke detector on every level of your home and outside of sleeping areas and test them every month. If the alarm uses replaceable batteries, change them at least twice a year.
- Have a fire extinguisher in the kitchen for small fires. Know how to use it and check it monthly to be sure the pressure is up.
- Make sure each person in your family knows two ways to escape from every room.
- Practice the escape plan with all family members at least twice a year.
- Determine a meeting point in the event of fire so you will know everyone is out.
- Consider escape ladders for rooms on the second floor or higher. Make sure everyone knows how to use them and keep them near a window.
- Have family members practice low crawling so they know how to keep below most of the smoke.
- Teach all family members to stop, drop and roll in the event their clothes catch fire.
- Make sure all family members know how to call 9-1-1.
- Once you are out of the home, do not go back inside for any reason until the fire department tells you it is okay to do so.
- Never open doors that are warm to the touch.
- Keep a towel in each bedroom so if smoke, heat or flames block the exit routes, you can place it under the door to help keep smoke from entering. Go to the window and signal your location. Open a window from the top and bottom but do not break it.

Elder Abuse

The Centers for Disease Control (CDC) estimates one in ten older adults are victims of elder abuse. Elder abuse is defined as “an intentional act or failure to act that causes harm or creates a risk of harm to someone aged 60 or older.” Harm can be physical, emotional, psychological, financial or neglect.

It is believed elder abuse is more prevalent in rural areas than in urban ones due mainly to the fact that there are fewer agency employees per capita working directly with older people. Abuse tends to be more concealed from professionals in rural areas. Also, since rural areas are less populated, there are often fewer neighbors dropping in on older folks and there are usually fewer social activities so members of the public do not get an indication a person is being mistreated. If the victim does not have access to transportation, it may be difficult for the person to get to events or other public places, including the grocery store or to medical visits.

The rural victim may not be seen regularly by professionals or friends. Frequently, the abused is not willing to report the abuse themselves. Most often the abuser is a family member and people tend to be hesitant to report them. If the abuser is also the caregiver, the victim may fear retribution from that person, making life even worse. Consequently, abuse remains a hidden problem for many.

Many people do not know how to report suspected abuse. Maine law requires clergy, police, social workers, physicians, dentists, physical therapists and others to help victims. Reports can be made to these sources or directly to:

Adult Protective Services at **1-800-383-2441** or Legal services for the Elderly at **1-800-750-5353** or Domestic Violence at **1-866-834-4357**.

It can be helpful to visit older people or invite them to go to events. Elders who have some social connections tend to be abused less as the abuser does not want to be discovered. Also, it might be enjoyable for both of you.



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

Spring Drug Take-Back & Shredding

Date: Saturday, April 26

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

Location: Belfast Public Works
54 Crocker Road, Belfast

Bring unwanted medications for proper disposal and eyeglasses and hearing aids to be repaired and given to someone who could use them. Bring any outdated documents containing personal information that you want to have

Weekend Workshops

Experienced volunteers will share their art or craft in day-long workshops. The brochure and registration materials will be available in early February on the Triad website or through a direct contact. If you are not on the mailing or email list, you can be added by calling or emailing Triad.

Senior Appreciation Day

This event is being planned for June. The day will include:

- Exhibits from organization serving seniors
- Free lunch
- Bingo with prizes

Watch for the details on date, time and location. In the coming editions of this newsletter.

RFID Sleeves

RFID sleeves block the transmission waves that come from credit/debit cards that allow a card reader to take payments as is done at the grocery store. Scammers have a device that can read the data stored on the card. Triad will have protective card sleeves available at coming events. Be sure to pick one up.

Dining at the YMCA

Date: Last Wednesday of the month

Start Time: 11:30 a.m.

Location: YMCA
157 Lincolville Ave., Belfast

Registration: Call **338-4598**

(Please register so they have the right amount of food for those attending.)

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 made appointments to see him.

Date: Last Wednesday of the month

Time: by appointment only

Location: Spectrum Generations
18 Merriam Rd, Belfast

Appointment: Call **338-1190**

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.

Triad has a Website!

Check it out at

Waldocountytriad.com



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

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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 at 322-4149 or email at triad@waldocountyme.gov

Winter 2025

Change Service Requested

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