



Frank G. Cousins, Jr.
Sheriff

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Official Newsletter of the Essex County TRIAD

TRIAD TELEGRAM



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District Attorney

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TRIAD is a partnership of law enforcement, senior citizens and community organizations. The purpose of TRIAD is to increase senior citizen safety through education and crime prevention.

Combating Elder Abuse on the North Shore

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Elder abuse is a growing problem, as people live longer and require help, often from family, friends, neighbors, or caretakers, to remain living independently. As we age, changes in health or financial status, the loss of a spouse or caretaker, can cause family dynamics to shift in ways we don't always anticipate.

Increasingly, grown children are helping to care for ill or aging parents, often while juggling the demands of their own children and careers.

It's easy to see how, even in families where good communication exists, power and control can easily become unbalanced. One of the best ways to stop Elder abuse is to raise awareness about the problem, help people recognize the warning signs, and talk about ways to develop and maintain healthy relationships.

The Elder Justice Network, a multidisciplinary coalition sponsored by Greater Lynn Senior Ser-

vices, is made up of people from a variety of backgrounds, age groups, and professions. This network, all with a common interest, ensures that seniors in our communities are living in safety and being treated with dignity and respect.

Their mission is to raise awareness about this growing, highly under-reported, problem by speaking to as many people and groups as possible, from local senior centers and libraries to faith communities and garden clubs. Elder abuse is a complex problem. Breaking the silence about it is probably the best way to make a difference and help prevent it.

How can you get involved? Lend your voice to the growing community of concerned citizens by joining the Elder Justice Network or invite them to make a presentation to a group to which you belong.

(See Combating Elder Abuse, Page 4)

To submit items to the Newsletter please contact Capt. Jason Ebacher, Esq., at the following address:

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Tel: (978) 750-1900 x3322
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Keeping Your Credit Card Safe

(Article excerpts were originally published in the AAA Valley News)

Last August, the Department of Justice announced the indictment of 11 people involved in the largest credit-card-fraud and ID scheme ever identified.

According to a Javelin Strategy and Research report, more than 40 million credit and debit card numbers were stolen. Furthermore, in 2007 more than 8 million Americans fell victim to credit card scams.

Below, please find the first 5 of AAA's 10 Tips to Keeping Your Credit Card Safe. The remaining 5 will be displayed in the Spring 2010 Essex County TRIAD Telegram.

1. Safeguard your credit by treating your cards like cash. Keep them securely in your wallet or at home when not needed.
2. Review your monthly statements in a timely manner to ensure all charges are ac-

curate and frequently check your account online. This will also help victims of skimming detect fraud immediately. Skimming often occurs in restaurants and bars where credit cards are out of sight of the cardholder. Secret copies of the magnetic strip are made to produce a counterfeit card.

3. Report billing errors and lost or stolen cards immediately to resolve problems in a timely manner and reduce possible fraudulent activity.
4. Be skeptical of all e-mail that directs you to a Web Site in which credit-card or personal information is entered. One of the largest forms of fraud is "Phishing," in which victims receive an e-mail that directs...

(See Keeping Your Credit Card Safe, Page 5)

TRIAD Surveys now available!

During the month of July, the Essex County TRIAD delivered surveys to all of the participating Essex County TRIADs.

In addition to identifying the concerns of Essex County seniors, the Essex County TRIAD is interested in determining whether or not seniors are aware of TRIAD and the programs it offers.

These two-page surveys ask questions ranging from how a senior predominately gets their information or news, what issues they would like to learn about, and to gauge their familiarity with the Essex County TRIAD.

If you are interested, surveys can be obtained at Essex County Senior Centers and Council on Agings. Please complete the survey to the best of your ability and return it to your local Senior Center or Council on Aging by October 1, 2009. After the return date, representatives from the Essex County TRIAD will then tally the results and share them with the TRIAD Councils in the Spring 2010 Essex County TRIAD Newsletter.

Home Improvement Scams

(Courtesy of Captain Jason R. Ebacher, Esq., Essex County Sheriff's Dept.)

In addition to Telemarketing and Charity Fraud, the third of this three part series on scams, that target the elderly, pertains to Home Improvement Scams.

Each year contracting fraud ranks among the top five most common complaints received nationwide. According to the U.S. Department of Health and Human Services, 60% of older persons live in homes more than 20 years old. As houses age, so do the homeowners who may require ramps and grab bars.

The majority of complaints received involve shoddy workmanship, deceptive pricing, and failure to honor warranties or make refunds.

To guard against this ever growing scam, elders are advised to adhere to the following points:

- Watch for contractors who come to your home unsolicited claiming that your home needs expensive repair work for damage that you never noticed. Common approaches involve work on your chimney or driveway. These contractors often offer a special "deal" because they claim to have material left over from another job in your neighborhood.
- Never agree to have work done on the spot. Determine what you want done and seek qualified contractors.
- Get at least two written estimates from reputable contractors that include specific information about the materials and services provided for the job.
- Check for references by contacting the Better Business Bureau, local licensing authorities, previous customers, banks and suppliers.
- Do not pay the full amount up front or other unreasonable advance sums. Negotiate a payment schedule tied to the completion of the job and pay by check. Do not pay with cash.
- Get any promises in writing and make sure the project is thoroughly described in your contract. If you can, ask a lawyer to review the terms of the written contract before you sign.
- Don't be bullied or pressured. Call the police and get a license plate number if a door-to-door contractor won't take "no" for an answer.



Meet the Police in West Newbury

Recently a W. Newbury senior called 911 for an emergency at her home. Minutes after contacting the W. Newbury Police Department, a Police Officer arrived to assist her in her time of need. After recovering, the senior, during a recent TRIAD meeting, explained how professional and kind the police officer was who assisted her and that she would like to recognize him for a job well done. The senior continued by stating, that she was surprised that she was not familiar with that police officer with W. Newbury being such a small community.

From that exchange, the W. Newbury “Meet The Police” Program was established. Under the guidance of W. Newbury Police Chief Lisa Holmes and COA Dir. Theresa Poore, a member of the W. Newbury Police Department meets once a month for breakfast with W. Newbury seniors.

While attending the monthly breakfast, seniors are introduced to a different member of the Police Dept., who not only lectures the

group on educational topics affecting senior citizens but also informs the group of his/her background and why they decided to become a police officer.

Initial reactions to the program have been great as seniors are not only meeting



their police force but also learning about important topics that are affecting their age group.

W. Newbury’s “Meet The Police” program is open to anyone. If you have any questions or are interested in the time and date of the next meeting, please contact the W. Newbury COA at (978) 363-1104.

Combating Elder Abuse on the North Shore (cont.)

(Combating Elder Abuse, from page 1)

The most important thing you can do is, if you suspect abuse, don’t be afraid to report it! All reports are confidential, and the reporter’s identity is protected.

What happens when a report is made? Elder Protective Services investigates all reports and, when needed, works with seniors, their families or caregivers, and service providers to resolve problems and improve quality of life, with the ultimate goal, *always*, of maintaining the elder’s dignity.

To join the Network or to schedule a presentation to your community group, contact Elizabeth Cochran by calling 781-586-8511 or by e-mail at ecochran@glss.net.

TRIAD Lecture Series

Identity Theft, Scams and Prescription Drug Disposal are just some of the topics being discussed in Essex County. Throughout the past few years, TRIAD representatives from the Essex County Sheriff's Department and Essex District Attorney's Office have traveled to numerous locations lecturing seniors on various topics affecting today's senior population.

The following is a comprehensive list of topics representatives from the Sheriff's Department and the District Attorney's Office have spoken about during the last few years:

- Identify Theft
- Senior Scams
- Prescription Drug Disposal
- Grab & Go Program
- Health Care Proxies & Durable Power of Attorneys
- Elder Abuse



If you or your TRIAD are interested in reserving a lecture for your group, please contact Capt. Jason R. Ebacher, Esq., of the Essex County Sheriff's Dept. at 978-750-1900, ext. 3322.

Keeping Your Credit Card Safe (cont.)

(Keeping your Credit Card Safe, from page 2)

you to a phony Web Site that is an exact copy of a real site and asks users to input personal and financial data supposedly to verify accounts.

5. Carry credit cards as needed. Reducing the amount of cards you carry will decrease exposure to loss or theft.

TRIAD Banner and Certificates of Appreciation Available!

TRIAD BANNER: The Essex County TRIAD Council has a beautiful banner available for groups who would like to borrow it to display at any kind of event which promotes the TRIAD Program. Contact Captain Jason Ebacher at 978-750-1900, ext. 3322.

CERTIFICATES OF APPRECIATION: Essex County TRIAD Certificates of Appreciation are available for retiring TRIAD council volunteers. If your community would like a certificate, signed by both the Sheriff and District Attorney, in appreciation of their service, please contact Debbie MacGregor in the DA's Office at 978-745-6610, ext. 5081.

***TRIAD Spotlight*
 Peabody TRIAD**

Since its inception six years ago, the Peabody TRIAD and the Council on Aging (COA) have worked harmoniously together fostering a unique system of presenting the TRIAD programs to the people who do not, for various reasons, travel to the Peabody Senior Center.

By going on the road, the TRIAD has provided programs and meals to the individuals that sign up and attend the TRIAD event. During the course of the year, every Senior Housing Complex and Apartment building, in Peabody, is or will be visited. Not only have these TRIAD luncheons been well attended and received, they have been extremely successful in that the TRIAD has made a concerted effort to reach the seniors who fail to attend events and programs at the senior center.

In addition to the Essex County Sheriff's Department and Essex District Attorney's Office, senior volunteers, representatives from the Peabody Police & Fire Departments, Peabody Board of Health, Veterans Services and Atlantic Ambulance help comprise the TRIAD.



The Peabody TRIAD is fortunate to have the financial support from the Friends of the Peabody COA. The Friends have funded the purchase of the File of Life program. The Friends also funded the purchase of a shredder to help prevent Identity Theft. Once a month at the COA, the Peabody TRIAD will meet seniors, by appointment, to assist them with the shredding of their personal information.

The Peabody TRIAD recently presented a community update meeting at the Senior Center that was well attended. Various departments and offices were represented. Mayor Michael Bonfanti expressed

his on-going support for TRIAD by commending the dedication and enthusiasm of the members of the Peabody TRIAD. In recognition of each member's hard work, Mayor Bonfanti presented each member with a beautiful Certificate of Appreciation.

To have your TRIAD recognized under the Community Spotlight section, please contact any member of the below-mentioned editorial board.

Essex County TRIAD Telegram