

Minnesota Triad



**2nd Quarter 2024
Volume 75, Issue 1**

“Seniors, Law Enforcement and
Community Groups working together
for Senior Safety....
throughout the State!”

MN Triad Board Members

President: Kelly Lake
kelly.lake@co.carlton.mn.us

Vice-President: Julie Duehring
jatazie@gmail.com

Secretary: Pauline Fahey
pauline.fahey@outlook.com
218-536-0899

Treasurer: Mickey Kimmes
kimmeshousehold@gmail.com

Contact Information

Email:
mntriad@outlook.com

Website:
MN Sheriffs' Association

Click on “Sheriff’s in the Community”
and then on Triad.

Facebook
www.facebook.com/mntriad

*A great place to share senior safety
information from throughout the
state.*



WELCOME

to the MN Triad Newsletter
that is by Triad members
for Triad members and anyone interested
in senior safety issues.

We want to hear from you!

Please forward any ideas, concerns, current
fraud schemes, along with what you are
doing in your Triad programs (including
pictures) to us so we can share throughout
the state.

We like to “meet” Triad members throughout
the state in our Featured Members column.
We also like to share recipes from Triad
members throughout the state.

Any information you would like to share can
be sent to mntriad@outlook.com.

*Thank you for making this newsletter the
best that it can be!*

Upcoming Events

2024 MN TRIAD Conference
September 17, 2024
Sourcewell
202 12th Street NE
Staples MN
Hosted by Todd County

Did You Know?

A few random facts this month

15 million older persons volunteer –
nearly half of all adults 65 and older
volunteer in some form

The average age of
senior center participants is 75.

Your brain never stops growing!
We grow new neurons with time,
and the brain is constantly reshaping
itself in response to learning.

*We love
OUR
Volunteers*

Featured Member

2024 MN TRIAD Conference

Todd County will be hosting our 2024 MN
TRIAD Conference and you'll want to be
there!

It will be a one-day conference on Tuesday,
September 17, 2024 at Sourcewell, 202 12th
Street NE in Staples. Tentative agenda will
be as follows:

8:00 AM	Registration and Vendors
9:00 AM	Welcome!
9:15 AM	Off Duty Chief TIM EGGEBRAATEN <i>Finding Your Beat, the Rhythm of Life</i> Jay Haapala, AARP
10:30 AM	<i>Trends in Fraud & Identity Theft</i>
11:30 AM	Box Lunch and Vendors <i>Box Lunch provided by Hilltop Kitchen</i>
12:45 PM	Hilltop Kitchen <i>Statewide Meal Program</i>
1:00 PM	MN TRIAD Meeting & Best Practices <i>MN TRIAD Board</i>
2:15 PM	Wellness in the Woods <i>Warmline and Peer Support for Jails</i>
3:30 PM	Steve Hoover, CMCOA <i>Living with Purpose</i>

Check out www.offdutychief.com to find out
more about our main speaker – from
personal experience, he is awesome!! As
always, we look forward to Jay joining us and
sharing up-to-date information to keep us
safe! Our box lunch will be provided by
Hilltop Kitchen and we will find out more
about this statewide meal program, which is
available to be shipped frozen. Several
insurance companies are covering the cost
of these senior meals in certain
circumstances, like after surgery. Treasured
Treats will be providing cookies for our
afternoon break. Their bakers have 16 years
of experience baking to support the mileage
costs of Home Delivered Meals. We will hold
our MN TRIAD Meeting and Best Practices
together. Come prepared to share
information about your TRIAD program! Next,
Wellness in the Woods will share information
on their program, including Warmline and
Peer Support for Jails. Wellness in the
Woods is a 501(c)3 non-profit that provides
programs and activities centered on
advocacy, education and expanding
statewide peer networks. They are dedicated
to improving access to mental health care
and substance use recovery for all residents
of Minnesota with a focus on reaching
underserved communities. We'll conclude
the conference with Steve Hooper from
Central Minnesota Council on Aging, who will
help us “Live with Purpose.”

Limited rooms have been blocked off at the
Timberlake Hotel, 1212 2nd Avenue NE in
Staples, which is only a couple blocks from
Sourcewell. If you plan on staying on the 16th
or 17th, we encourage you to make your
reservations early!!

This is the first time Todd County has hosted
a state conference and what a great event
it's going to be! We hope you can join us to
learn from some familiar and some new

speakers and organizations - all with the goal of helping us to stay safe, healthy and active....and to live our best life!! And note that there is a law enforcement focus, also, as the law enforcement component is what makes TRIAD a unique senior organization!

We look forward to seeing you there!!!!

It's All About Safety

Latest Scams in 2024

As in previous years, many of the latest scams in 2024 will likely involve twists on time-tested scams. But scammers will always have the same goal-to get your personal information or money. Learning about these latest developments will hopefully help you stay one step ahead of scammers!

1. AI-Powered Scams

These are the most obvious example of scammers using new technology to power existing scams. The potential to create an image, video or voice of someone else could make existing scams even more believable, and opens up new opportunities for scammers.

2. Student Loan Forgiveness Scams

The back-and-forth changes in student loan forgiveness creates a ripe opportunity for scammers. The scammers know people want to believe their student loans will be forgiven, and they'll use that hope for their personal gains. Scammers may contact you via phone or create phony application sites aimed at stealing your Social Security Number or your bank account information. They put pressure on their victims to apply for debt relief "before it's too late." Then they'll charge you a hefty application fee. It costs nothing to apply for student loan forgiveness and the US Department of Education will never contact you by phone. Stay safe by going directly to the Department of Education website.

3. Phone Scams

Scammers may contact you by phone and some phone scams rely on smartphones' capabilities to access the internet and install malware. These can include robocalls, impersonators, apps, QR codes, SIM swapping, one-time password (OTP) bots and text scams. All these have one thing in common-they ask you to click on a link or call a number. Often, these are smishing attempts to get you to share personal information or install malware on your device.

4. Zelle Scams

Scammers are turning to Zelle, a peer-to-peer payment app, to steal people's money. The scammer might email, text or call you pretending to work for your bank or credit union's fraud department. They'll claim that a thief was trying to steal your money through Zelle, and that they have to walk you through "fixing" the issue. Then, they may instruct you to send the money to yourself, but the money will actually go to their account.

5. Cryptocurrency Scams

These scams may involve fake prizes, contests, giveaways or early investment opportunities. The scammers may impersonate celebrities or popular cryptocurrency websites to lure victims into sending them money, sharing login information or "investing" in a project.

6. Romance Scams

These cams aren't new, but their popularity continues to rise. Scammers often steal someone's identity to create fake profiles on dating and social media apps to meet victims. There's no surefire method to detect a fake; however, they may use stock photos and make excuses for why they can't meet in person. After gaining your trust, they may ask you to buy them something or send them money. Or, the person may "mistakenly" send you money and ask you to send it back or forward it to someone else.

7. Online Purchase Scams

Online purchase scams continue to be one of the riskiest types of scams, according to BBB. Most commonly reported is becoming a victim after trying to buy a puppy online. These scams include fake e-commerce stores, buying ads on social media and listing items for sale on online marketplaces, including social media website's marketplaces. These scammers take your money and never send you anything in return. Red flags: too-good-to-be-true prices, lack of details or high-pressure tactics.

8. Employment Scams

These use enticing and hard-to-detect lures to target people who've been out of work. Some scammers take a slow approach with interviews and a legitimate-seeming operation. They then collect personal information from your employment forms, or tell you to buy equipment or training. Other scams get right to the point and promise guaranteed or easy income-if you purchase their program. Sometimes, a fake employer sends a large paycheck and asks you to send the "extra" back-a play on the popular overpayment scam. You may also see job opportunities that involve receiving money and sending funds to another account, or receiving and reshipping packages. These "money mule" and "reshipping mule" jobs are often part of an illegal operation, and you could be personally liable.

9. Check Fraud

This often targets banks rather than consumers, but still something to be aware of. Criminals steal mail and look for checks, then might create a counterfeit check and use it to withdraw money from your account.

How to avoid a scam:

- Be skeptical when someone contacts you. **DON'T SHARE INFORMATION UNLESS YOU INITIATE THE CALL. CHECK IT OUT!**
- Don't click unknown links. **NEVER CLICK WITHOUT CHECKING IT OUT... NO MATTER HOW LEGITIMATE IT LOOKS!**
- Be careful with your phone. If you suspect a span call, don't respond or press a button. **LEGITIMATE CALLS WILL LEAVE A MESSAGE!!**
- Enable multi-factor authentication.

- Research companies before taking any action. **BBB IS A GOOD RESOURCE TO USE TO RESEARCH COMPANIES!**
- Don't refund or forward overpayments.
- Look for suspicious payment requirements.
- Create a family password. Use on the phone to verify it's "really you!"

See full article for more information and what to do if you fall victim to a scam.

Information from Experian Article
[The Latest Scams You Need to Be Aware of in 2024- Experian - Experian](#)
(for full article)

Recipe

Golden Parmesan Potatoes

6 large potatoes (about 3 lbs)
¼ c flour ¼ c Parmesan cheese
1 tsp salt 1/8 tsp pepper
1/3 c butter (or margarine)

Peel potatoes, cut into ¼ to ½" slices. Combine flour, cheese, salt and pepper in a Ziploc bag. Shake a few potatoes at a time, coating well.

Melt butter in microwave. Place potatoes and butter in 9x13" pan (best results with glass pan, otherwise takes longer to bake) and stir. Bake in preheated oven at 375 degrees for one hour. Turn once during baking. For crispier potatoes, bake approximately 1 hour 15 minutes.

MN TRIAD Meetings

Our next MN TRIAD Meeting will be on Monday, May 6th at 11:00 AM at Beck's Burger Co. in Staples, Minnesota. Todd County will be hosting this meeting, as well as the 2024 MN TRIAD Conference on Tuesday, September 17, 2024!

We hope you can join us to find out more about plans for this year's conference, share what your TRIAD program is doing and find out what other programs are doing! This is also an opportunity to show our support to this year's conference hosting county – **SO APPRECIATED** – and to meet others involved with TRIAD!

If you have any questions, items that should be addressed or that you'd like to share with our Triad members throughout the state, please contact our MN Triad Board Members or send an e-mail message to mntriad@outlook.com.

All are welcome and encouraged to attend these State Triad meetings.