



Triad NEWSLETTER

COMMUNITY INFORMATION ON
SAFETY AND CRIME PREVENTION



Volume 1: Issue 1



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Welcome to the first Triad Newsletter!

Inside you will find articles written by and for Dane County area seniors. We hope you will find them interesting! Plans are to create a newsletter each quarter.

Please join us! We need volunteers to write articles, research topics, create artwork and cartoons, and do photography. If you would like to contribute, contact Triad Coordinator Mike Thomsen at mthomsen@rsvpdane.org.

We begin here with our late winter edition, with new information along with some articles from winter workshops...because its not over yet!

ENJOY!

Ellen Nelson, Editor

Future Triad Program

March 24, 2021, 10:00am via Zoom

"911:Everything You Need to Know"

by Paul Logan

Training and Standards Manager
Dane Coutu Public Safety
Communications Department

Scams Can Happen to Anybody!

by Mike Thomsen, Triad Coordinator

The other day I ran into an old friend, “Joe.” He had some awful news. Last month a team of slick talkers had scammed him out of a large sum of money. I was totally shocked. Joe? Impossible! Most people assume that frauds and scams only happen to the naive and the inexperienced, but that is wrong. Anybody can be scammed! Just read on to see how it happens.

How willing are you to help a beloved family member solve an urgent problem?

For Joe, it all began with a phone call from his favorite cousin. “Cuz” told him that BigBizCo (not the real name), a well-known, well-respected Fortune 500 company (that is true!), had offered him a refund for a defective purchase he had made. Unfortunately, the BigBizCo customer service agent had told him there was a problem refunding the money due to some problem with his debit card. The agent had asked Cuz if there was somebody else, maybe a trusted relative, who could receive the refund for him. Joe said “Sure, have him call me.”

Is there anyone in your circle - a “Cuz” - you trust implicitly?

Unfortunately for Cuz – and for Joe – things were not as they seemed. The man claiming to be a BigBizCo customer service agent was a scammer posing as a customer service agent. And Cuz had just referred the scammer to Joe who trusted that he would be speaking with a legitimate BigBizCo agent.

How many times each week do you give a total stranger control of something important?

Ten minutes later Joe received a call from the BigBizCo “agent” who thanked him for helping with the refund. He said he just needed Joe’s bank routing number and account number to take care of it. Joe gave those to him and waited. A few minutes later the “agent” returned and said there was a problem transferring the money. He told Joe not to worry because he had another way if Joe still wanted to help his cousin. First, though, he told Joe he would need to verify his identity – “You don’t want any fraud and neither do we,” the “agent” said – and asked him to install a “customer service tool” on his phone to do the verification. Joe told me the request sounded a little odd but that he had used remote tech support before to solve computer problems. And he was working with BigBizCo, he thought.

Do you know the rules for your ATM/debit card at your bank for different types of transactions?

Before moving ahead Joe said he signed into his bank account and transferred all but \$50 out of the account connected to his debit card. He believed he could limit his loss to \$50 if anything did go wrong. Then he installed the “customer service tool” as requested and entered the con-

nection code the “agent” had given him. The “agent” said they could use Google Pay to do the refund. All he needed to do was install the app on his phone, which he did. Unfortunately, Joe was poorly informed about how ATM cards, debit cards and electronic payments are processed by his bank. Leaving just \$50 in his account would not protect him from the scammers.



How often are you baffled by the apps and technology on your mobile phone?

The BigBizCo “agent” told him he needed to send some codes to verify his identity and account. The “agent” asked Joe to be patient. He then entered “499” and “Network Nerd-Works.” Five minutes went by and the “agent” came back on the line and said he needed to enter another “code.” “500” this time. Joe said this continued for about 10 minutes. The “agent” apologized for the delay and asked him to remain patient saying that once his identity was verified the refund would be put through.

How often have you experienced baffling tech talk on a customer service call?

Joe said he was beginning to feel uneasy, so he went to his computer and signed into his bank account. He was shocked to see it was substantially overdrawn. His bank had approved multiple, large payment requests even though the account was deeply overdrawn. Joe, still believing he was working with the reputable BigBizCo, asked the “agent” why his account was suddenly overdrawn. The “agent” had an explanation; they always do. He explained to Joe that it was not really overdrawn but that what he was seeing was just “digital money” that would be reversed after the refund was put through. The “agent” asked him for patience and entered another “verification code.”

..continued on page 3

When was the last time you stuck with a customer service call because the agent told you he was almost finished?

Joe said that before too long he saw the overdraft increase again. He again asked the “agent” when the “digital money” would be reverse. The “agent” apologized for the delay and asked Joe if he had a second debit card explaining that it might be faster. He also made what Joe said was a very strange request. The “agent” wanted Joe to hold his phone still so that he could have a look at his contacts. And at that point Joe said he realized something wrong was going on. He had finally lost trust that it was a real BigBizCo agent he was talking with and realized that the “digital money” would never be reversed. He hung up the phone, locked his debit card and called the bank to report the fraud.

Analysis of the Scam

Over the course of an hour, the BigBizCo “agent” made 20 attempts to pay various parties using Joe’s debit card and Google Pay emptying Joe’s checking account and two savings accounts.

Scams take advantage of three things: 1) the love and care we have for others, 2) the trust we place in our friends, relatives, and institutions, and 3) our lack of knowledge of, and weaknesses in, banking and payment systems. Cuz

was Joe’s favorite cousin and he cared very much for him and wanted to help. The scammer knew that and used it to start the scam and keep it going. Joe also trusted that Cuz was connecting him with a legitimate BigBizCo agent. Joe said Cuz later admitted that he could not find a customer service number on the BigBizCo website, so he searched the internet, found one and called it. It ended up connecting him with the scammers who, pretending to be BigBizCo agents promising refunds, harvested the trusted networks of refund seekers.

Finally, Joe’s trust in his bank and his incomplete knowledge of his bank’s ATM/debit card procedures and rules contributed to the extent of the scam. Joe said he was stunned that his bank would approve multiple \$500 payments from an account that had only \$50 in it. The bank explained to him that he had signed up for “overdraft protection” when he set up his account many years ago. This linked his checking account to his savings accounts. They said that as long as there was money in the savings accounts, they could approve the payments. If “overdraft protection” is not set up properly it can become a pipeline by which scammers can drain your accounts.

For tips on how to avoid scams visit the Better Business Bureau at <https://www.bbb.org/scamtips/>

DID YOU KNOW????

by Mike Thomsen

... our Triad and Triad Conference programs are on YouTube? To help viewers find topics within videos, which are about an hour long, we have created a list of bookmarks in the videos. In the video’s description, click on a timestamp, say 7:00, and jump to that topic in the video, “Patrol Officer Responsibilities.”

Or place your cursor over the progress bar near the bottom of the video and a thumbnail, a topic description and a time stamp will appear. Click there and jump to that topic. To find our YouTube channel click on this link: <https://bit.ly/TriadsYoutube> or search for “Triads of Dane County” in YouTube.

- 0:00 Start
- 1:30 Brief Background: Mental Health Officers at the Madison Police Department
- 2:54 Scope of Mental Health Calls
- 5:45 Overview of the Presentation
- 7:00 Patrol Officer Responsibilities
- 11:00 Law Enforcement Role
- 16:50 Example of Possible Law Enforcement Response with No Collaboration or Pre-Planning
- 22:16 Enhancing Law Enforcement Response with Collaboration, Pre-Planning and Follow-Up
- 29:30 Law Enforcement Officer Mental Health Bulletin and Computer-Aided Dispatch Notes
- 37:51 During a Crisis
- 43:04 After a Crisis
- 47:58 Questions and Answers

We hope this collection of vital information will become an important resource for individuals as well as professionals working with older adults.

What to do in the event of fire!

Knowing what to do in the event of a fire is particularly important for older adults.

At age 65, people are twice as likely to be killed or injured by fires compared to the population at large. And with our numbers growing every year - in the United States and Canada, adults age 65 and older make up about 12 percent of the population - it's essential to take the necessary steps to stay safe.

A Fire and Fall Prevention Program for Older Adults, was developed by NFPA and the Centers for Disease Control and Prevention (CDC) to help older adults live safely at home for as long as possible.

Safety tips

To increase fire safety for older adults, NFPA offers the following guidelines:

Keep it low

If you don't live in an apartment building, consider sleeping in a room on the ground floor in order to make emergency escape easier.

Make sure that smoke alarms are installed in every sleeping room and outside any sleeping areas.

Have a telephone installed where you sleep in case of emergency.

When looking for an apartment or high-rise home, look for one with an automatic sprinkler system. Sprinklers can extinguish a home fire in less time that it takes for the fire department to arrive.

Sound the alarm

The majority of fatal fires occur when people are sleeping, and because smoke can put you into a deeper sleep rather than waking you, it's important to have a mechanical early warning of a fire to ensure that you wake up.

If anyone in your household is deaf or if your own hearing is diminished, consider installing a smoke alarm that uses a flashing light or vibration to alert you to a fire emergency. View a list of product manufacturers.

Do the drill

Conduct your own, or participate in, regular fire drills to make sure you know what to do in the event of a home fire.

If you or someone you live with cannot escape alone, designate a member of the household to assist, and decide on backups in case the designee isn't home.

Fire drills are also a good opportunity to make sure that everyone is able to hear and respond to smoke alarms.

Open up

Make sure that you are able to open all doors and windows in your home. Locks and pins should open easily from inside. (Some apartment and high-rise buildings have windows designed not to open.)

If you have security bars on doors or windows, they should have emergency release devices inside so that they can be opened easily.

These devices won't compromise your safety, but they will enable you to open the window from inside in the event of a fire.

Check to be sure that windows haven't been sealed shut with paint or nailed shut; if they have, arrange for someone to break the seals all around your home or remove the nails.

Stay connected

Keep a telephone nearby, along with emergency phone numbers so that you can communicate with emergency personnel if you're trapped in your room by fire or smoke.

This program has been developed
by the
National Fire Prevention Association

Winter Driving Techniques

By Neil D. McCallum

AARP Driver Safety Program, State Coordinator and Triad Volunteer

Welcome to the February/March finale of this Wisconsin Winter.... A refresher on Winter Driving may be in order.

- ✓ **Check your car**
- ✓ **Check the weather**
- ✓ **Plan your route.**
- ✓ **Emergency kit** in the car.
- ✓ **Vehicle Check**
- ✓ **Clear your car of snow COMPLETELY**
- ✓ **Buckle up and be careful!** Be ready for the unexpected!

Driving in the winter requires you to **slow down!** Roadway speed limits are set for optimum driving conditions, not that of snow and ice! Although there is snow on the road, underneath it might be ice...a very different driving experience. You may want to tap your breaks frequently to make sure of the road condition. Beware of black ice, bridges freeze before the roadway and you may be surprised when you go to stop. If you can, avoid stopping on a hill or incline. Your tires may not grip properly when you slowly accelerate.

Keep back from road clearing vehicles. Wisconsin State law requires that drivers must stay at least 200 feet behind a snowplow with its red or amber lights on, when on a road with a posted speed limit of 35 MPH or more. Many times, the truck is distributing "abrasives (sand/salt)" and as such, you don't want to have your vehicle pitted by those abrasives. Road clearing trucks make sudden stops or swerves.

Move over for vehicles with flashing lights: The **Move Over Law** requires that when approaching law enforcement or other emergency vehicles, tow trucks, highway construction, maintenance or public utility vehicles stopped on or near a highway and using flashing warning lights; drivers must move into a lane not nearest the stopped vehicle and travel in that lane until safely past the stopped vehicle. If it is unsafe to move into another lane, drivers must slow-down until safely past the stopped vehicle.

Be careful when changing lanes. If you can, drive in the tire tracks of other vehicles. When changing lanes, watch out for the "hump" of snow and ice over the lane marker. Keep a firm grip on the steering wheel.

A "Skid" is always a possibility in snowy conditions. Best prevention is to not put yourself in a situation where a skid might occur. Skids are caused by over breaking, over steering, over accelerating and driving too fast for the conditions. Should you get into a skid situation, take foot off of the gas, avoid the brake, let the car slow naturally, Turn the wheel in the direction that you want to go.

Be careful with the sun's glare off of the snow. Snow blindness can occur. Please have your sunglasses at the ready as you never know when the clouds will clear and the sun will shine!

A little advanced preparation and cautious driving will help you stay safe this winter!



What is Triad?

Triad brings together older adults, law enforcement and the community at-large to promote safety and reduce the fear of crime. Providing vital information about personal safety and crime prevention is key to our mission.

We invite you to become an active participant in Triad activities. Volunteers are a key element in our success. To get involved, email Mike Thomsen at mthomsen@rsvpdane.org or call (608) 441-7897."

REMINDERS! BE PREPARED FOR WINTER WEATHER ...IT'S NOT OVER YET!

by Jim Jenkins, Triad member

Winter is not over yet! Here are some reminders from my November Triad talk!

WINTER STORMS

Keep flashlights, radios, and batteries fresh, and keep cell phones and computers charged and ready. Note that you can text 911 for help; texting requires less battery power than phoning.

Practice good lifting techniques if you shovel. Have plenty of gas for your snow thrower. The City of Madison requires snow and ice be removed from sidewalks by noon the day following a storm.

POWER OUTAGES

If the power goes out, keep your refrigerator closed. Without the heat on, keep a trickle of water running through all spouts to avoid frozen pipes.

Do not heat your home with charcoal grills or ovens. Heat only with well-ventilated fireplaces or wood stoves designed for in-home use.

**Report an outage: MG&E 608-252-1111
Alliant 1-800-255-4268**

SAFE DRIVING

Roads can still be challenging! Make sure your tires are still in good shape.

Have a snow brush and ice scraper in your car and completely clear windshield and windows before driving after a storm.

Understand your anti-lock brakes. They will "chatter" when they sense icy conditions when applied. This is normal... they are working. Slow down when driving on snow or ice. It takes much longer to stop!

Keep a longer-than-normal space between you and the car in front. If someone is too close in the rear, signal and gently ease to the side and let them pass.

Even if you have all-wheel or four-wheel drive, you will not have good traction on ice and packed snow. If stuck, feather the gas, don't race it. Rock gently between "D" and "R" to ease out.

Have a charged cell phone handy and call for help if you get stuck. Stay in your car and if you keep the engine/heater on, keep a window cracked and the tail pipe clear.

Most important: stay home if you can!

SAFE WALKING

Prepare for winter walking by having a good pair of boots that are warm and have good traction. (Read Mike's article on traction cleats on page 7!)

Take your cell phone with you.

"Walk like a penguin!" Bend over a bit and point your feet out slightly, like a penguin. Keep your center of gravity low and balanced. Keep arms at your side, not in your pockets.

If you do fall, toss anything you're carrying. Look for a soft landing spot like a snow pile. tuck your shoulder in and roll in the direction of the fall. Protect your head. Call for help.

I hope these tips are helpful. Stay safe!

What's Up with Falling Down

by Jane Bannerman, Triad member

The video from this Triad program presented on Wednesday January 27th, "What's Up with Falling Down," is now available on our Triads of Dane County YouTube channel <https://bit.ly/TriadsYoutube>. It was presented by Kristine Niestrom, Physical Therapist.

Falls are the leading cause of fatal and nonfatal injuries among adults 65 and older and one-in-five falls causes serious injury such as broken bones or head injury. Reducing risks of falling is important to adults over age 65.

This program discussed the following: Facts about Falling; Fall Risk Factors; Risk Assessment; Reducing Risks of Falling; Home safety Checklist and Balance and Stability Exercises. If you are concerned about falling this program provided great information.

Non-Emergency Phone Numbers

Belleville Police	608-424-3129
Blue Mounds Police	608-437-5197
Brooklyn Police	608-455-2131
Cottage Grove Police	608-839-4652
Cross Plains Police	608-798-4100
DeForest Police	608-846-6756
Fitchburg Police	608-270-4300
Madison Police	608-255-2345
Madison Police - West	608-243-0500
Madison Police - North	608-243-5258
Capitol Police	608-266-8797
UW Police	608-264-2677
Marshall Police	608-655-3533
Maple Bluff Police	608-244-1430
McFarland Police	608-838-3151
Middleton Police	608-824-7300
Monona Police	608-222-0463
Mt Horeb Police	608-437-5522
Oregon Police	608-835-3111
Shorewood Hills Police	608-267-1110
Stoughton Police	608-873-3374
Sun Prairie Police	608-837-7336
Town of Madison Police	608-255-2345
Verona Police	608-845-7623
Waukegan Police	608-849-4523

Thanks to Shan Hubanks for this research.

Get Outside Safely!

by Mike Thomsen

We are well into February, but there will be plenty more icy, snowy sidewalks and trails over the next couple of months to make it dangerous for us to get the fresh air and exercise we need.

Unless, of course, you have some sort of traction device, or cleats, for your shoes or boots. Yaktrax® is perhaps the most well-known brand of this wintertime necessity, but there are many other models and brands available to suit your needs. I recently stopped by the Madison REI store to have another look.



For light use on sidewalks, the Yaktrax "Walk" (~\$20) is one of the best-known models. The rubber frame is relatively easy to stretch by hand to pull the cleats on and off your shoes/boots. However, this ease comes with a cost. Occasionally the traction cleats can come off when walking, jogging or on rougher trails.

One alternative is the heavier duty Yaktrax "Pro" (~\$30). It has a velcro strap that wraps up over the top of the foot to better secure it. If weight and ease of use do not concern you, then consider the Yaktrax "Diamond Grip" (~\$45). It uses a very heavy-duty rubber frame and sharp steel beads to cut into slippery surfaces.



A sleek, lightweight cleat the looks well-suited for jogging is the "Blitz Spike" (~\$40) by Black Diamond. It has quarter inch spikes shaped like a shark's tooth to give you traction. Another spike-type of traction device with slightly longer spikes shaped like pins is the "ExoSpike" cleats (~\$60) by Kahtoola.

There really is no reason for you not to get a little fresh air and some exercise and to do it safely. Just be sure you dress warmly, and wear a pair of traction cleats on your shoes or boots.