

The **S.A.L.T.**

Communicator

Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

January 2020

DuPage Legal Aid: Access to Legal Representation for all

Presented at the October SALT Meeting

Many services in DuPage County stabilize and enhance the well-being its community members. When legal obstacles impede the ability of residents to live fuller lives, they can turn to DuPage Legal Aid. Ms. Cecilia Najera spoke to SALT recently of the guiding principles and meaningful work of this organization.

The DuPage County Bar Association (DCBA) recognized the need for legal services for many in the county who could not afford to pay outright for such services. The Association created the DuPage Legal Aid Foundation as a 501(c)(3) organization in 1975 to launch the DuPage Legal Aid service. Though distinct entities, the two organizations enjoy a close relationship. Over 400 DCBA members serve as volunteers. Each year, Legal Aid provides over 10,000 hours of free legal assistance in approximately 500 court cases every year.

For those who meet income and asset guidelines, DuPage Legal Aid connects county residents to high quality, compassionate legal representation through pro bono lawyers - a lifeline to those facing a traumatic situation. Ms. Najera noted that generally, a DuPage Legal Aid attorney will stay with an assigned case from beginning to end. The organization provides free legal assistance to those with limited means for bankruptcies, which could allow a senior relief from overwhelming medical debt, expungements for family members with backgrounds preventing them from obtaining employment, and other civil matters. The bulk of their work, though, centers on family law, including orders of protection and working with Adult Protective Services to establish guardianships. For seniors raising grandchildren, DuPage Legal Aid can assist with guardianship. This allows grandparents to act legally as parents and is fundamentally necessary for such actions as enrolling

children in school. Or, for a senior



Cecilia Najera

Executive Director DuPage Legal Aid

whose health is declining, DuPage Legal Aid attorneys can establish guardianship for the protection of assets. Also, seniors who have a disabled child could create guardianship for their child to protect his or her living arrangement, finances, and estate into the future.

Ms. Najera particularly values the fact that DuPage Legal Aid offers multiple tiers of assistance across income and asset levels. One need not be indigent or just above the federal poverty guideline to receive legal assistance. Eligibility begins at 175% of the federal poverty guideline, \$21,858 for a family of one in 2019. The threshold is lower for those who are disabled, 60 years of age or older, or victims of domestic violence. These residents qualify if earning up to 250% of the guideline, \$31,225 for a single person or \$42,275 for a family of two for 2019. And, recognizing that even for those earning more, legal help is often out of reach, the organization will refer applicants whose income is at or below 325% of the federal guideline, \$40,593 for an individual or \$54,958 for a family of two, to the DuPage County Bar Association's Modest Means Program, now known as the Low Bono Program. And, those who don't qualify for a pro bono attorney might be referred to one who does not require a retainer fee.

An individual will first be screened confidentially to determine eligibility. After intake, staff will ask for supporting documents and require a more detailed application to be filled out. Please call 630.653.6212 between 9 am and 2 pm for screening.

In DuPage County, no one with lower means is without legal options.

Find helpful links and resources for seniors' questions about safety, legal and financial help, food security, health, transportation, scams and much more.

Scams Report

Package Delivery Scam

Package deliveries are on the rise due in part to the prevalence of online shopping. This presents scammers with opportunities to dupe victims into sharing personal information.



Arnold Shifrin Director of Communications, SALT

How the scam works: You receive a call from an individual claiming to be your mail carrier or an agent from a parcel delivery service saying they were unable to deliver a package to your residence. If you say that you didn't order anything for delivery, the caller tells you the package is a gift from a friend or relative. You're told that in order to reschedule the delivery, some information needs to be verified. Because of the caller's friendly, professional demeanor, you may not spot this as a scam and willingly furnish the requested personal information. Instead of a telephone call, you may receive an email message about an undeliverable package. The message contains an "official" looking logo and appears to be legitimate. You're instructed to click on a link in the message to track the status of the package. By clicking on the link, you're enabling malware to be installed on your computer. The malware permits scammers to access your personal information (e.g., bank account numbers, credit card numbers, SSN) and makes you vulnerable to identity theft.

How to avoid being a victim:

- Keep track of all online purchases and expected delivery dates. Tracking numbers enable you to know when a package is scheduled to arrive. Having this information available will make it difficult for a scammer to fool you with a fake package delivery.
- If you have questions about a package you're expecting, you should contact the post office or parcel delivery service directly. Do not reply to phone calls or email messages.
- Do not click on any links in unsolicited emails. You may unknowingly allow malware to be installed on your computer if you do.
- Never give out your personal information to anyone you don't know.

Rx Box Sites:

Unused prescription medications stored in homes are a risk to anyone who may seek to experiment with pills or further an addiction by finding and taking pills not intended for them.

Below are a list of Rx Box sites which allow residents to bring unused medicine to be incinerated in collaboration with the Illinois Environmental Protection Agency. Last presented in the *Communicator* in January 2018, the following list shows current drop-off sites within and near Milton Township :

Carol Stream Police Department	DuPage County Sheriff Office
505 E. North Avenue	501 N. County Farm Road in Wheaton
Glen Ellyn Police Department	Walgreens
65 S. Park Boulevard	324 Roosevelt Road, Glen Ellyn
Glendale Heights Police Department	Lisle Police Department
300 Civic Plaza	5040 Lincoln Avenue

Upcoming SALT Meeting

Wheaton Public Library | 225 N. Cross Street | Monday, January 13, 2020 at 10 am Topic - Senior Home Sharing

NM Mobile Stroke Unit: Savings Lives, **Saving Quality of Life**

Presented at the November SALT meeting

Mehr Mohajer-Esfanahi, MSN, RN and Program Manager of the Northwestern Medicine (NM) Mobile Stroke Unit, led a fascinating presentation and tour of the specially-outfitted ambulance at a recent SALT meeting. Fellow team members Lisa Loyd, Registered Radiologic Technologist in Computer Tomography, Scott Vaugn, Advanced life support Paramedic EMT, and Evan Alling, RN and Certified Critical Care Paramedic, all contributed their expertise to the discussion, offering a riveting look into a state-of-the-art community resource.

Mehr opened his talk emphasizing that the best treatment for stroke is the prevention of its occurrence. While current medical care prevents more people from dying from a stroke, it remains a leading cause of disability. He urges individuals to go over risk factors with their physician. Stroke, still the 5th leading cause of death in the U.S., affects 795,000 each year. A stroke, or 'brain attack', occurs when a blood clot blocks an artery, a ischemic stroke, or when an artery or blood vessel breaks, a hemorrhagic stroke. Blockage causes 87% of strokes; bleeding, 13%. Both types interrupt blood flow to an area of the brain, imperiling brain tissue. Each moment that passes after a stroke without treatment equates to loss of brain function.

Risk factors for stroke break down into two types, those which can be changed and those over which one has no control. Non-modifiable risk factors include age, family history, race, sex, and prior stroke or heart attack. Modifiable factors include high blood pressure, smoking, diabetes mellitus (full name of the disease termed diabetes), artery disease, atrial fibrillation, high cholesterol, stress, physical inactivity and obesity. Mehr highlighted that practices which reduce risk of heart attack also reduce the peril of stroke. These include managing blood pressure, controlling cholesterol, reducing blood sugar, becoming or keeping active, eating well, maintaining a healthy weight and cessation of smoking.

What are the signs of stroke? Remember BEFAST:

- Sudden loss of Balance ٠
- Sudden loss of vision in one or both Eyes ٠
- Facial droop ۲
- Sudden Arm weakness ٠
- Sudden slurred Speech, trouble speaking, confusion ٠
- Time is critical: call 9-1-1 immediately



Team members, Northwestern Medicine Mobile Stroke Unit

Lisa Loyd Scott Vaughn Evan Alling RT (R)(CT) EMT-P

RN, CCP-C

Mehr Mohajer-Esfahani MSN, RN & Program

The sooner a stroke is treated, the better the outcome. In the U.S., 1% of patients are treated within the 'golden hour', that first hour during which the best results can be effected. For those who've suffered an ischemic stroke, a 'clot busting' medication, tissue plasminogen activator (tPA), if administered within three, and in some cases up to four and a half, hours of a stroke can make a huge different in outcome. Certain clots can be removed through mechanical thrombectomy, which targets clots in the larger arteries of the brain. This method can be beneficial up to 24 hours after symptoms start. For hemorrhagic strokes such those which occur due to an aneurysm, the key is to occlude, or close up, the bulge or rupture with an embolic agent. Treatment options depend on the size and location of the aneurism and include platinum coiling for small-neck aneurysms, or balloon or stent-assisted stent coiling for wide-neck aneurysms. Strokes which occur due to malformation of a vein or artery benefit from liquid-based injection embolization, which are treatments designed to cork, or stop, the flow of blood from the rupture.

With time as the critical element, the NM Mobile Stroke Unit literally brings the hospital to the patient. The Unit is staffed with a critical care nurse, a CT technician, an EMT driver, and a critical care paramedic. Each play a distinctive role in quick assessment and care of patients. The EMT driver also assures scene safety. Onboard this 33,000-pound specialized ambulance are a CT scanner (the ambulance is lined with lead to protect the public), medications specific to both types of stroke, IV pumps, and telemed technology which allows the medics to livestream a vascular neurologist and radiologist for each call - which allow the team to make the critical determination between ischemic or hemorrhagic stroke.

Additionally, the hospital is far better equipped to receive a patient armed with information obtained through Mobile Stroke Unit team. For cases in which tPA has been administered and the patient has a large vessel occlusion, or blockage, in one of the major arteries of the brain, the patient will bypass the ER and go straight to the interventional lab to have the clot extracted. Saving this kind of time translates to not only lives saved, but people returning to their lives and work with minimal effects from stroke.

The Mobile Stroke Unit is dispatched directly by EMS 50% of the time, and, for the remainder, called in once paramedics on scene determine its need. When the Unit is called out, a page is sent to the entire team. Once on scene and a stroke determined, the medics run a CT Scan and livestream with physicians at Central DuPage Hospital (CDH). They then determine the closest hospital based on proximity. The Unit covers seventeen territories, sixteen within DuPage EMS and the remainder in southern Fox Valley. For patients outside of their service area, NM can arrange for local EMS to meet the Mobile Stroke Unit half way, at a spot within the service area.

The Mobile Stroke Unit made its first run on 1/1/17, the first in Illinois and only seventh in the world. Germany brought the first Unit into practice in early 2011. The first in the U.S. was realized at the University of Texas - Houston in 2014. Dr. Harish Shownkeen, a physician at CDH, first encountered a Unit while visiting friends in Germany and followed one to its destination upon seeing it respond to a call. He brought the concept to CDH and furthered its development with NM.

Twenty-two members make up the team, each recruited with high minimum requirements. Each possess backgrounds in flight or specialty nursing or neurological intensive care nursing at a hospital. The driver of the Unit must have five years of experience as an EMT and also driver of a big fire rig.



Evan Alling, right, discusses the Mobile Stroke Unit with Scott Vaugn, left, to SALT attendees

Participants in the tour view CT Scanner and learn process of diagnosis and treatment





The ambulance is efficiently stocked with medicines and supplies for stroke treatment

The Mobile Stroke Unit speeds life-giving care to stroke victims. Call 911 immediately if symptoms strike.

Did You happen to know?

Law enforcement officers, fire fighters and first responders rush to a home as quickly as possible in an emergency. A missing address can delay their arrival and the necessary assistance they provide.

Be sure that your numerical address is affixed on your home in a rather prominent spot so that police, fire and medics can find your home as soon as they arrive on your block.

The Office of the Illinois Attorney General : A Wide Array of Assistance

Presented at the December 2020 SALT Meeting

The Attorney General of the State of Illinois, as the chief legal officer for the state, protects the public interest of Illinois residents through three mandates: advocate on behalf of the state's residents, legislate with the General Assembly for new laws, and litigate to ensure integrity of state laws. Kwame Raoul currently serves as the Attorney General. Ryan Aderman offered a view into the role of this Office and the assistance it provides. Its Consumer Protection Division functions as its largest with one hundred advocates helping consumers resolve complaints concerning purchases or health care in mediation. The Office dedicates resources also to aid people in avoiding fraud.

Ryan outlined top scams and tips to guard against fraud. For phone marketing scams, the best way to avoid risk is also the easiest: just hang up. The Office of the Attorney General states that it is shrewd, not rude, to hang up when a stranger asks for money or personal information. Staying on the line increases risk of falling prey to a scam. For instance, if a person were to answer 'yes' to a question, such as responding affirmatively when a first name is stated, the scammer can record that 'yes' to play it back when trying to get past an automated line at a bank. When placing his or her own call, a person has a good idea of who is on the other end of the line. But when reversed, the person receiving a call has no idea who is phoning nor his or her intent. To sidestep telemarketer, charity, health care promotion, or IRS or Social Security imposter scams, the Office advises to just hang up, provide no information and place one's own call to ensure legitimacy.

Ryan also described the National Do Not Call Registry. This program is effective against calls originating in the United States. A number of organizations can still call under federal and state laws, including non-profits,



Ryan Aderman,

Community Outreach Liaison, Illinois Attorney General Office

charities and political groups. If a phone number has already been added to the Registry and unwanted calls persist, the calls are likely from scammers who ignore the Registry.

The Communicator explored further options to shut down such calls. Phone carriers often provide services which can manage unwanted calls. Additionally, the Federal Trade Commission (FTC) advises that one of the best ways to stop unwanted calls is to download a call blocking app from a phone's operating system (iOS, Android). The FTC advises checking ratings and looking at online reviews of such apps to gain an understanding of their effectiveness. Some are free while others charge a fee.

The home repair realm provides further potential for scams. The Office of the Attorney General suggests:

- Get all estimates in writing.
- Resist high-pressure sales tactics.
- Fully understand sales contract; ensure that contract contains no blank lines.
- Homeowners age 65 and up have up to 15 business days to cancel contract if signed with an uninvited solicitor in the home. This stands even if work was begun on the home.
- Determine whether contractor will guarantee work.
- Ask for lien waiver for any and all subcontractors. The reason? Suppliers and subcontractors have a right to file a lien against a home if not paid for their labor or materials. To protects against this, demand from the contractor a Sworn Statement - a notarized written statement - that lists all persons or companies hired by the contractor to work on the home before any payment is made to the contractor.

Lastly, when out in public, one should be aware of those

Office of Illinois Attorney General	illinoisattorneygeneral.gov
National Do Not Call Registry	888.382.1222 donotcall.gov/register/reg.aspx
Illinois Attorney General Hotlines: Consumer Fraud	800.386.5438 (Chicago office) ccformsubmission.ilattorneygeneral.net/
Senior Citizens Consumer Fraud	800.243.5377

who might overhear a conversation to obtain personal information in this way. And, separately, Ryan suggested dropping off mail directly to a U.S. Post Office site to avoid a scammer tampering with outgoing mail waiting to be picked up. Serving & Protecting Senior Citizens



Want to read a past issue of this newsletter? www.miltontownship.net

Want to call the Township? 630.668.1616

Want to visit the Township? 1492 N. Main St Wheaton

Questions or comments? p.cannova@miltontownship.net

Want to "go green" and receive The Communicator electronically? Email p.cannova@miltontownship.net with your name, postal address, and email to switch to email-only delivery!

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