



The

S.A.L.T.

Communicator

Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

July 2019

SSA: Overview of a Vital Agency and its benefits

Presented at the July SALT Meeting

Megan Forristall provided a fundamental review of the Social Security Administration (SSA) in its role overseeing both Social Security and Medicare. Social Security is the income benefit for retirees age 62 or older who pay Social Security taxes and have earned 40 credits (generally 10 years of work). Additional benefits may be payable to eligible children, spouses and survivors of a deceased retiree. Social Security Disability Insurance (SSDI) is funded through payroll taxes for those who are considered "insured" because they have worked for a certain number of years and have made contributions through FICA Social Security taxes. Supplemental Security Income (SSI) is strictly need-based and funded by general fund taxes, not from the Social Security trust fund. Medicare provides health insurance coverage for individuals 65 or older, or those on Social Security Disability for 24 months, or who have kidney failure or ALS. Medicaid, it should be noted, is a state health program for people with limited incomes and resources.

Since the SSA manages eligibility for Medicare and Social Security benefits, people who begin receiving Social Security retiree benefits prior to age 65 or have been collecting Disability for 24 months are automatically enrolled in Medicare Part A, hospital insurance, and Part B, medical insurance, once they turn 65. If an individual turns 65 and is not collecting Social Security, he or she must file an application to receive a Medicare benefit. This can be done online at [socialsecurity.gov](https://www.socialsecurity.gov), over the phone at 800.772.1213, or in person at a local Social Security office. Enrollment in Medicare Part D, prescription drug coverage, must be active. The enrollment period encompasses the seven months around one's 65th birthday: three months prior, the month of, and the three months afterward. If someone does not enroll at this time, the General Enrollment Period of January 1 - March 31 affords the next opportunity. Those covered under a group health plan

based on current employment will

be eligible to sign up during a Special Enrollment Period as long as the individual or spouse is working and covered through the employer group health plan.



Megan Forristall

Social Security Administration
Public Affairs Specialist

Megan recommended the establishment of a personal Social Security account at [socialsecurity.gov/myaccount](https://www.socialsecurity.gov/myaccount). Recent security enhancements include a second method of verification, a security code sent to either a cell phone or email address, in addition to the first step requiring username and password. Megan advised when creating a PIN to avoid the too-common mother's maiden name or the last four digits of a SSN. She also suggested memorizing the PIN and not writing it down.

Social Security does not contact citizens by telephone for customer-service purposes. The SSA will never threaten an individual for information or with arrest or legal action. In those cases, the call is fraudulent. The recipient should hang up without giving out any information. When identity theft has occurred, action steps include placing a free fraud alert with one of the three credit bureaus (the company you contact must tell the other two), asking the bank to flag the account and notify of unusual activity, and requesting a change of PIN and password.

The SSA can help by correcting an SSN card, issuing a new or second card, verifying SSA records and correcting earnings records. They cannot correct credit records, file ID theft reports or act as an advocate. Megan recommended [identifytheft.gov](https://www.identifytheft.gov), the government's resource to report and recover from identify theft.

	Equifax	Experian	TransUnion
Report Fraud	800.525.6285	888.397.3742	800.680.7289
Request Free Credit Report	800.685.1111	888.397.3742	800.916.8800

Scams Report

Common Travel Scams



Arnold Shifrin
Director of Communications, SALT

Camera Theft: You'd like a photograph of you and your travel companion at a tourist site, but both of you can't be in the picture together. Someone standing nearby sees your predicament and offers to take your picture. The person is friendly and looks like any other tourist at the site. So you hand over your cell phone or camera and proceed to pose for the photograph. Suddenly, the individual runs away and escapes with your device.

In a variation of this scam, the individual doesn't run off with your phone or camera, but demands payment for taking the picture. If you refuse, the individual creates a scene in front of the other tourists in an attempt to embarrass you into forking over some money.

How to avoid being a victim:

- Don't hand your phone or camera to someone you don't know to take your picture.
- Practice taking "selfies" so that you and your companion can both be in the photographs you take.

Phony Phone Calls: You wish to make a purchase or pay a restaurant bill with a credit card and hand your card to the cashier or waiter to complete the transaction. As the card is processed, you notice that the individual waiting on you is talking on a cell phone. What may actually be occurring is he is taking a picture of the front and back sides of your credit card, including the security code. He can then purchase items online and charge them to your account. Your card information may also be sold to other scammers who make purchases that are charged to your account.

How to avoid being a victim:

- Pay for purchases with cash.
- Closely watch anyone to whom you hand your credit card. Be especially alert for anyone holding a cell phone while processing your card, as the individual may be taking photographs of your card.
- Always check your monthly statements for unauthorized charges. Contact your bank immediately if you notice any irregularities.

Hotel "Room Inspectors": You hear a knock on your hotel room door. You open the door to two men who claim to be hotel "room inspectors." One man waits outside while the other enters the room to look around. While you're distracted, the second man sneaks in and takes valuables you may have left on a dresser or in a drawer. Both men leave before you realize anything is missing.

How to avoid being a victim:

- Do not open the door or allow anyone to enter your room if you are not expecting them.
- Immediately call the hotel desk if anyone knocks on your door claiming to be a "room inspector."

Taxi Driver Scam: You hail a taxi. When you arrive at your destination, the driver informs you that the meter is broken. You're charged an exorbitant fare for the ride.

How to minimize your risk:

- Negotiate the fare with the driver before you depart.
- Take a picture of any license or identification posted in the cab.
- Report the incident to authorities.

SALT will meet at a new venue beginning with our September 9th meeting.

We will meet at the **Wheaton Public Library, 225 N. Cross Street, 2nd floor, conference room H** at 10 am on the second Monday of each month (except August).

SALT thanks Betsy Adamowski, Executive Director of the Library, for her warm welcome.

You are most cordially invited to join

Milton Township offers all DuPage residents the opportunity to join and become trained in our Community Emergency Response Team. CERT is an all-volunteer community trained and equipped organization dedicated to responding to and meeting the needs of our citizens during a disaster. Upon undergoing 21 hours of Homeland Security-base curriculum, CERT members receive instruction from our own Milton Township Highway Department, DuPage County Sheriff and College of DuPage Homeland Security staff. Team members learn fire safety and suppression, disaster medical operations, damage assessment, light urban search and rescue, organization, terrorism and disaster psychology and disaster preparedness. Upon graduation, CERT members are certified by the State of Illinois and are recognized by all of DuPage County first responders.

CERT Executive Director Marty Keller warmly invites all Milton Township seniors to consider joining Milton's CERT. In addition to providing a vital support to the community, it is an opportunity to make new friends and get out of the house. Be assured, there is a place for you! For more information please refer to www.miltontownship.net under the CERT tab. Our next class begins on Thursday, August 29th.

DuPage County Resources for Seniors

The Communicator continues an ongoing series by highlighting a program offered by DuPage County Senior Services. To obtain further information on this or programs featured in prior issues, please visit dupageco.org and click on Senior Services, or phone 630.407.6500.

Outreach Visits

Arranges agency-initiated visits to the elderly when face-to-face assistance is needed. Provides information on available resources, helps apply for benefits and attempts to obtain appropriate services. If you know of a senior citizen that you are concerned about you can make a referral to our office and we will make an unannounced visit to see if we can assist them. This service is available to all individuals over the age of 60 residing in DuPage County.

Money Management Program

The Money Management Program is sponsored by the Illinois Department on Aging. Seniors over the age of 60 receiving Community Care Program services or Elder Abuse services are eligible within certain income and assets guidelines. Trained volunteers are supervised and monitored by a Money Management Coordinator. Volunteers are matched with eligible clients throughout DuPage County. Volunteers act as Bill Payers sorting mail, balancing checkbooks and helping access outside resources; Representative Payees work with the Money Management Coordinator to make decisions about clients' money when clients are not able to and are allowed to sign checks; monitors visit clients every three months to ensure the program's integrity and check accounts; and office volunteers assist the coordinator with mailings, filings and phone calls.

Life-saving smoke detectors offered through grant

The Village of Glen Ellyn recently received a grant allowing for 55 smoke detectors to be given to and installed in the homes of local area seniors. If you are interested in obtaining a smoke detector from this program, please call Jodi Hefler, Senior Services Coordinator for the Village, at 630.858.8343.

An Early Invitation

The SALT Annual Senior Auto Inspection will be held this year on Saturday, October 5th from 9 am - Noon at Wheaton Fire Department Headquarters at 1 Fapp Circle in Wheaton.

Metropolitan Family Services DuPage:

Serving Seniors, Supporting Families

Presented at the May SALT Meeting

Metropolitan Family Services DuPage (MFSD) contributes critically-needed services within the county but remains, as Kathleen Drouin identified, “the best kept secret in DuPage County.” Kathleen spoke to SALT on the extensive work of her agency. Metropolitan has grown to offer a wide spectrum of support services within each area of the county: Individual counseling and support groups for seniors and family caregivers; Adoption, Support and Preservation program; Early Childhood Education, WeGo Together for Kids - counseling within schools in West Chicago and counseling for the Family Self-Sufficiency - and the Supportive Housing Initiative with Catholic Charities. Most recently MFSD has merged with Family Shelter Service, to provide expertise in domestic violence treatment.

MFSD conducts its work at the main location in Wheaton and at additional locations in Naperville, Elmhurst, and Woodridge. Kathleen, in addition to caregiver counseling, facilitates a family caregiver support group on the first and third Monday of each month. Many participants care for a loved one with dementia. She also leads The Life Transition group for women 60 and over on the first and third Tuesday of each month. MFSD also offers a Grand-parents Raising Grandchild group on the second and fourth Monday of each month. Situations which render parents unable to raise their own children include traumatic events such as death, divorce, mental and/or physical health disabilities or drug/alcohol-related challenges. Childcare and therapeutic play is offered for the children during this time.

Grants from the Agency on Aging make it possible for MFSD to provide counseling and support services at no cost. MFSD is also funded through United Way and other grants and state funds.

Kathleen reports 65 million people, or 29% of households in America, provide care for chronically ill, disabled, and/or an aging family member. Many of



Kathleen Drouin, MSW, LCSW

Senior Counseling Caregiver Specialist
Metropolitan Family Services, DuPage

these caregivers are growing older themselves and one-third report being in fair to poor health. She named the value of informal caregiving at \$375 billion. The economic effects extend to the decision for some to stop paid work in order to provide care.

With the expense of long-term care daunting to many, spouses and family members opt to fill that role themselves. It may surprise some to learn that most folks believe that Medicare will cover long-term care, but it actually only covers care received for rehabilitation.

The challenges in these situations are manifold: stress, anger, guilt, loss of friends from isolation and because people often aren't comfortable with illness. Our community's first responders carry the burden of responding to calls for frequent falls. As a person loses capability, difficult conversations must take place about safe living arrangements. Barriers to getting help include embarrassment about how a family member may present and worry about lack of financial reserves. Such responsibility can greatly impact an entire family emotionally and can lead to depression in the primary caregiver.

Kathleen emphasized that our county has phenomenal senior services, but information on these resources must reach more people. She identifies one unmet need within the county as respite care, which comes at a cost; some financial assistance is available from DuPage County Senior Services and MFSD through funds provided by the Agency on Aging.

Metropolitan Family Services, through private and public funding, ensures that no one is turned away due to inability to pay for services. For more information, call 630.784.4800 or visit their website at metrofamily.org.

S.A.L.T. On-line Resource Library

Where will you go to find helpful links and resources for senior's questions about safety & communications, legal and financial help, food security, health, transportation, scams and so much more? Check the resources at www.MiltonTownshipSALT.com.

The Lions Clubs of Wheaton and Glen Ellyn: In service to all

Presented at the April 2019 SALT Meeting

Lions Club of Wheaton and Lions Club of Glen Ellyn visited SALT to share their unified mission and respective work.

The Lions, an international service club focusing on vision and hearing, diabetes, hunger, childhood cancer and the environment, strengthen each community in which they serve.

Rachel Benning noted that the Glen Ellyn Lions Club is the oldest service club in DuPage County. In 1923, Melvin Jones, founder of Lions Club International, established the Glen Ellyn Lions. At a 1925 Lions convention speech, Helen Keller exhorted them to become “knights of the blind in the crusade against darkness”. Their response reverberates today in service to restore sight and has grown to encompass hearing loss and other needs.

Glen Ellyn Lions Club focuses on low-cost and free vision screenings and vision correction aids. Dr. Kelly at DuPage Family Eye Care in Glen Ellyn screens and offers services for the Club. The Lions also fund hearing screenings and low-cost refurbished hearing aids from the Lions of Illinois Hearing Aid Bank. The Lions of Illinois fund a Mobile Hearing Screening Unit from March through November each year to screen for hearing loss. While not a complete examination, trained technicians offer an early warning to those who are not hearing within normal range to encourage them to complete a full hearing evaluation.

Martin Findling of the Wheaton Lions Club spoke on their Club’s main focus, the Sight & Hearing Program. They provide services to many children in District 200 and individuals in Wheaton and Carol Stream. The Club assists people for whom no other option is available with examinations for sight or hearing or eye glasses. If an individual could obtain assistance through public aid, insurance or any other source, he or she wouldn’t be eligible for the program.

Martin noted an exception to this rule. The eight- to twelve-week wait time to obtain eyeglasses through Medicaid causes too long a delay for schoolchildren. Therefore, children are allowed to obtain glasses even if covered by Medicaid. The Program Director works closely with District 200 school nurses as well PADS



Martin Findling *left*,
Wheaton Lions Club, outgoing
Sight & Hearing Program Director

Rachel Benning, *right*
Glen Ellyn Lions Club
President

caseworkers and other charitable organizations in the area to find and assist those in need.

The Sight & Hearing Program takes advantage of LensCrafters “One Sight” program which provides an eye exam and glasses at no cost when requested by a 501©(3) charity. Potential clients, or their parents, are asked to fill out a referral form. This is reviewed by the Sight & Hearing Committee. Of the referrals received by the Wheaton Lions, most are individuals or families at or near the poverty level. In District 200, 28% of students are at or below the poverty line, and this service provides much needed help to children. Since 2010, the Wheaton Lions Club has approved over 310 eye or hearing exams including glasses or hearing aids for students.

Both Lions Clubs rely upon marquee fundraisers to provide much needed vision and hearing services. For the Glen Ellyn Club, the Arts Fest, every 4th week-end in August, earmarks proceeds to a specific charity. In 2018 the Club chose the Humanitarian Service Project of Carol Stream. Its annual Pasta Dinner is held each spring ; this year funds went to the Glen Ellyn Food Pantry. The Wheaton Lions Club also relies upon signature fundraisers during the year, most notably the Reindeer Run each December put on by the Wheaton Park District. Both clubs round out their fundraising efforts with an Annual Golf Outing and Candy Days in the fall.

Glen Ellyn Lions Club:

glenellynlions.org or via its Facebook page

Meet first and third Tuesday of each month at 7 pm at Barone’s Restaurant in Glen Ellyn

Wheaton Lions Club:

wheatonlions.org or via its Facebook page

Meet Tuesdays from noon—1 pm at Masonic Temple Building in Wheaton



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

S.A.L.T. Council Members

Chuck Smith, Chairman · Jodi Hefler, Vice Chairperson · Penni Cannova, Social Services Coordinator, Milton Township · Arnold Shifrin, Director of Communications · Officer Jill Uhler, Wheaton Police Dept. · Officer Kayte Witten, Wheaton Police Dept. · Officer Joe Nemchock, Glen Ellyn Police Dept.

DuPage Sheriff's Office

Sergeant Bob Harris · Corporal Troy Agema - Sheriff Liaisons

Chief Bill Schultz, Wheaton Fire Dept. · Fire Administrator John Chereskin, Glen Ellyn Volunteer Fire Dept. · Sue Davison, Glen Ellyn Senior Center · Chief Philip DiMenza, Winfield Fire Dist. · Fire Marshal Lee Westrom, Warrenville Fire Dist.

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!

Note our new venue at the Wheaton Public Library for SALT meetings starting in September!
See page 2 for details.

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