



How To Spot A Fraudulent Website

Most of the almost two billion websites on the internet are legitimate. Some sites, however, are phony and are run by scammers trying to steal personal information and money from their victims.

Here are several ways to help spot a fraudulent site:

- 1. Check the web address (URL name):** Scammers create websites with names that are similar to those of their legitimate counterparts. The goal is to trick victims into believing they are dealing with the actual site. The difference in the names of the real and phony sites can be very subtle. For example, you may think you're visiting amazon.com, but you're actually visiting amazom.com. Or, you may think you're visiting microsoft.com, but you're actually visiting rnicrosoft.com. (Notice the spelling of the URL names "a m a z o m" and "r n l c r o s o f t.") Once you've accessed a fraudulent site, you are vulnerable to identity theft and the loss of money from your accounts.
- 2. Look for the padlock icon and "https" in the address bar:** These signify the information transmitted between the user and the website is encrypted and the site is secure. Secure sites are issued a certificate to confirm that users are protected. You can verify that a certificate is valid and view details of the certificate on a PC by following these steps: a) double-click on the padlock in the address bar, b) click on "Connection is secure," and c) click on "Certificate is valid." Some sites that are not secure contain a padlock icon in the address bar with a strike through it or a message stating "Not secure." Do not provide personal or financial information on sites that are not secure.
- 3. Verify the website's privacy and return policies:** Many fraudulent websites do not contain customer return and privacy policies. If the policies are included, they are often brief and poorly written. Before completing an online transaction, be sure to review the site's policies to make sure they meet with your approval. Consider, for example, if you can return or exchange an item without paying a penalty. Avoid conducting business on sites without acceptable policies.
- 4. Check for spelling and grammatical errors:** If a website contains spelling and grammatical errors, it may be operated by scammers in another country with a poor command of the English language. Legitimate sites are designed by trained professionals and are usually error-free. Avoid entering personal or financial information on sites with these errors.

Steps to take if you're the victim of an online scam:

- If you made a purchase on a fraudulent site with a credit or debit card, report it to the issuing bank. They will freeze your account and give you a new card.
- If you provided credit card or personal information on a fraudulent site, report it to one of the three credit bureaus: 1) Experian (experian.com); 2) Equifax (equifax.com); or 3) TransUnion (transunion.com). The credit bureau to whom you report the incident will notify the other two. All three bureaus will freeze your account to prevent fraudsters from taking out loans or opening new accounts in your name.
- File a report with the Internet Crime Complaint Center (IC3) at ic3.gov. The IC3 refers complaints of suspected internet criminal activity to the FBI for investigation.
- File a report with your local police department.

[Sources: Home Bank of California, How-To Geek]



THE S.A.L.T. COMMUNICATOR

Seniors and Law Enforcement Together

Serving and Protecting Senior Citizens

July 2022 Issue

Social Security:

Helpful Information for Seniors

Presented at the January 2022 SALT Meeting

Ms. Megan Forristall presented on various Social Security programs.

Did you know?

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 5.9% in 2022?

How Much Does Medicare cost in 2022?

- Medicare Part B Standard Premium \$170.10/month
- Medicare Part B Deductible for 2022 \$233, you typically pay 20% of Medicare-approved amount after deductible is met
- Medicare Part A Premium for uninsured individuals \$499/month, if you have 30-39 credits \$274/month
- Medicare Part A Deductive for 2022 \$1556

The Representative Payment Program:

Assists the most vulnerable members of society who are:

- Young
- Elderly
- Disabled
- Not capable of managing or directing someone else to manage their finances

Megan Forristall

**Public Affairs Specialist
Social Security Administration**



What is a Representative Payee?:

- Person
- Agency
- Organization
- Institution selected to receive and manage benefits on behalf of an incapable or legally incompetent beneficiary

Who needs a Representative Payee?:

- Children under 18
- Beneficiaries determined legally incompetent
- Beneficiaries determined by SSA to be incapable of handling their money

Beware of Social Security Phone Scams!

Telephone scammers are pretending to be government employees. They may threaten and demand. Do not be fooled!

If you receive a suspicious call:

1. Hang Up
2. Do not give out any information
3. Report the scam at www.OIG.SSA.GOV

Create your personal my Social Security Account Today and rest easy knowing that you're in control of your future. **www.ssa.gov/myaccount**

For more information about Social Security, visit www.SSA.GOV

Upcoming (In Person) SALT Meetings

The second Monday of each month at 10:00AM.

Glen Ellyn Police Department
65 S. Park Blvd., Glen Ellyn, 60137

Social Security's Top Web Pages of 2021

www.ssa.gov/mysocialsecurity

SS Blog: www.blog.socialsecurity.gov

Frequently Asked ?'s: www.ssa.gov/faq

The Milton Township SALT website at miltontownshipSALT.com offers a trove of resources in our community. Check out our tabs on Transportation, Food Security, Housing, Safety & Communication, Legal & Financial services, Health as well as Age Guide.

The Aging Network in DuPage County

Presented at the February 2022 SALT Meeting

Megan Wileman

Aging & Disability Resource Network Specialist
AgeGuide Northeastern Illinois



What is AgeGuide's Mission and Vision?

AgeGuide's mission is to be a vital resource and advocate for people as they age by providing thoughtful guidance, supportive services, and meaningful connections.

AgeGuide's vision is to enhance the quality of life for people on their aging journey.



Older Americans Act

- ◇ Provides funding for a core set of mandatory and optional programs
- ◇ Most available to anyone over 60 years of age
- ◇ No financial requirements to qualify
- ◇ Targets most vulnerable populations

Older Americans Act Funded Services

Aging & Disability Resource Network (ADRN) Access Services

- ◇ Options Counseling
- ◇ Assistance with Medicare (Senior Health Insurance Program—SHIP)
- ◇ Benefits Assistance, including help with Medicaid
- ◇ Outreach
- ◇ Flexible Community Services (Emergency Support)

Special Projects to Increase Social Connection

- ◇ Tablets to Seniors (Education & Technology)
- ◇ Targeted Outreach to culturally diverse older adults
- ◇ Stress Busting for Family Caregivers
- ◇ Music & Memory
- ◇ Good Memories Sing-Along Café
- ◇ Sounds Good Sing-Along
- ◇ Good Memories Choir



Where to Get Help In DuPage County:

AgeGuide Northeastern Illinois: 630-293-5990
DuPage County Community Services: 630-407-6500
DuPage Senior Citizens Council: 630-620-0804
Metropolitan Family Services: 630-784-4838
White Crane Wellness Center: 773-271-9007
Prairie State Legal Services: 630-690-2130

Come Join Us at *Bingo-cize!* Starts April 14, 2022
Hosted at the Milton Township Building
1492 N. Main St. Wheaton, IL



White Crane
Wellness Center

MILTON TOWNSHIP



JOIN US
IN PERSON
IN THE
ACTIVITY
ROOM!

Exercise with a *Twist!*



BINGOCIZE is an evidence-based group exercise program designed to increase mobility and fitness. Exercises offered are appropriate for people at all fitness levels. Join us to improve your health, make new friends, and a chance to win a **PRIZE** every time you participate!

Free Exercise Classes at Milton Township
Beginning Thursday, April 14th, 2022
Every Thursday from 1:00 PM to 2:00 PM.

Milton Township Located on 1492 N. Main Street Wheaton, IL 60187

PLEASE REGISTER AT THE FRONT DESK

Programs and services are funded in part, by AgeGuide, the Northeastern Illinois Area Agency on Aging, White Crane does not discriminate in admission to programs or treatment of employment in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call (312) 814-6200 or (217) 785-5125 (TTY).

Veteran's Corner



Veteran Basics:

How to Navigate the Complicated World of Veteran Resources

Bernadette Wawczak

Case Manager/ Service Officer

Veterans Assistance Commission of DuPage County



Ms. Bernadette Wawczak presented at the March SALT meeting. She presented on the Services of the Veterans Health Administration, Veterans Benefits Administration, and National Cemetery Administration as well as the difference between Federal, State, and County benefits.

Veterans Assistance Commission of DuPage County Services:

1. Emergency Financial Assistance: Rent/Mortgage/Utilities-Auto Payment/Insurance/Repair-Medical/Insurance
2. Food and Fuel Assistance: Target Gift Card, Speedway Gift Card, Food Pantries
3. Transportation to VA Medical: PACE Dial-A-Ride/Curb to Curb to Hines/Aurora/Hoffman Clinic
4. Referral and Resources: CALL (630) 407-5655

(Veterans Assistance Commission of DuPage County- 421 County Farm Rd.



FIELD OF HONOR®

WHEATON, IL | 2022



Seven Gables Park

1750 S. Naperville Rd. Wheaton, IL 60189

June 29th– July 4th

- ◇ 2000 American Flags Perfectly Aligned
- ◇ Patriotic Ceremony each Evening\Bagpipers, Drummers, Vocalists and Honor Guard
- ◇ Missing Man Display
- ◇ Reflecting Pool
- ◇ Display is open to all at *no cost* and received thousands of visitors
- ◇ Flags are tagged with Personal Memorials
- ◇ All proceeds go to Warrenville VFW & American Legion
- ◇ Flags can be purchased on-site or online at <http://www.healingfield.org/wheatonil22>
- ◇ Each Flag can be purchased for \$25

AMERICAN LEGION AUXILIARY UNIT
#76 HOSTS

VA S.A.V.E TRAINING

PRESENTED BY THE DUPAGE
COUNTY VETERAN SUICIDE
PREVENTION COALITION



VA S.A.V.E training will help you act with care and compassion if you encounter a Veteran who is in crisis or experiencing suicidal thoughts.

Light refreshments will be served from 6:30pm-7:00PM. The presentation will begin at 7:00PM, featuring Steve Fixler (Veterans Assistance Commission of DuPage County), Kristy Bassett, LCSW (Edward Hines Jr. VA Hospital), and Jennifer McNair, LCSW (Edward Hines Jr. VA Hospital)

This presentation is open to the public, admission is free and no pre-registration is required.

Thursday, April 21 2022 6:00-8:00PM
American Legion Post #76
570 S. Gary Ave. Carol Stream, IL 60188
For more information, please contact:
Steve Fixler -- 630-407-5655



S.A.L.T.

SENIORS AND LAW ENFORCEMENT TOGETHER

The S.A.L.T Senior Auto Inspection Returns!

Saturday, October 8th, 2022

9am-Noon

Location:

Fire Station One

1 Fapp Circle in Wheaton

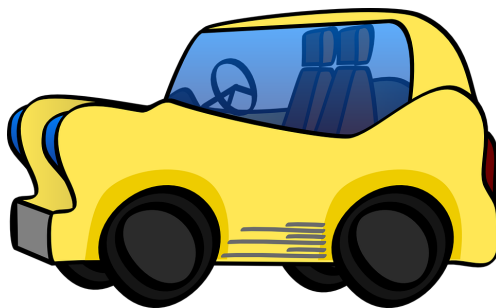
(Behind Target)

Certified mechanics and volunteers will perform a *free* 40-point check of each car and make recommendations for the winter months ahead.

All tires, including spares, will be checked for air pressure and inflated as needed. Fluids will also be topped off as needed.

Coffee and cookies will be provided during your wait.

Please join us!





Serving & Protecting Our Senior Citizens

Would You Like To..

Read a past issue of this
newsletter?

www.miltontownshipsalt.com

Call the Township?

(630) 668-1616

Visit Us At the Township?

1492 N. Main St
Wheaton, IL 60187

Have Questions or comments?

C.bielawski@miltontownship.net

Thinking about “going green” and would
like to receive *The Communicator*
electronically? Please Email
c.bielawski@miltontownship.net

S.A.L.T. Council Members

Chuck Smith, Chairman · Jodi Hefler, Vice Chairperson ·
Carolyn Bielawski, Milton Township Program Coordinator Milton Township
·Arnold Shifrin, Director of Communications · Officers Jill Uhlir and Kayte
Witten, Wheaton Police Dept. · Officer Joe Nemchock, Glen Ellyn Police
Dept.

Chief Bill Schultz, Wheaton Fire Dept. · Fire Administrator Nicole Shanley,
Glen Ellyn Volunteer Fire Dept. · Sue Davison, Glen Ellyn Senior Center ·
Carl Voda, Warrenville Fire Dept. · Wheaton, Lombard & Glen Ellyn Fire
Departments

Milton Township

Supervisor John Monino · Clerk Yadav “Nick” Nathwani
Trustees: Jeff Castle, Drew Ellis, Joe Soto, Dan Milinko

Veteran's Corner

Age Guide

Senior Tax Exemption Information

Scam Seminar

Important Social Security Information

Inside this issue...

www.miltontownship.net

Wheaton, IL 60187

1492 N. Main Street



PERMIT NO. 1352

CAROL STREAM, IL

PAID

U. S. POSTAGE

PRST STD