



The

S.A.L.T.

Communicator

Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

October 2019

ESSE Adult Day Services:

An Honoring Solution to a Pressing Need

SALT recently visited ESSE Adult Day Services to learn more of the needed service it offers the community. ESSE, Ecumenical Support Services for the Elderly, provides respite for caregivers and a meaningful way for their loved ones to spend their days. For seniors, ESSE Adult Day Services provides stimulating experiences and extensive opportunities to socialize with peers, staff and volunteers. For families, ESSE provides not only respite but the ability to maintain their personal schedules including work, knowing that their loved one is in a safe and engaging environment.

In 1982, nurses, social workers, and a physician came together to find a solution for a great need in the community. With the support of ten local churches, they formed ESSE. Faith Lutheran Church provided its first home and continues today as the site in Glen Ellyn. Due to continuing overflow demand, board members approached more churches hoping to organize and open another site. St. Paul Lutheran Church in Wheaton grew from that effort, opening in 1996. In 2001, ESSE opened a third site at Community Baptist Church in Warrenville. Today, thirty-three churches in Glen Ellyn, Wheaton, Warrenville, West Chicago, and Lombard support ESSE financially and with volunteers and representation on ESSE's board.

Participants may arrive as early as 7 am and stay until 5 pm. A nurse works at each site four hours a day for medication administration, wellness checks, and nursing care plans. Volunteers and staff conduct games, trivia, exercise, sensory stimulation, arts and crafts, music, pet and intergenerational visits, board games, parties and cooking classes. At the time of the visit by SALT, a staff member was reading the day's headlines to a lively discussion of current events among the senior guests, staff, and volunteers. The calendar of daily activities shows myriad extensive and fun pursuits, including



Cathy Davit
Executive Director,
ESSE Adult Day Services

Ring Toss, Bingo, Artist Workshop, Devotions, often with a pastor, chair exercise, bunco, Scattergories, bean bag toss, Reminisce, and a daily topic discussed each day before lunch, such as American Bandstand, Julia Child and County Fairs. It is important to note, with such a dynamic and engaging environment, that guests can rest when they wish, with recliners nearby but set apart from the main activities.

A full day of adult care cost \$65; a half day of four hours or less, \$45. The day includes a continental breakfast and hot lunch, a 3 pm snack, and beverages throughout the day. Staff at ESSE initially interview each applicant and their family to determine their needs and ability to cover the cost. For applicants who qualify, financial assistance is available through the State of Illinois Community Care Program (CCP). ESSE works with DuPage County Human Services Department to determine whether individuals qualify.

Cathy shared the gratitude of spouses and family for ESSE's care of their beloved relatives. She related that certain families who have benefitted from their services continue to donate years later. In addition to the vital funding provided by the supporting churches and donations like these, ESSE hosts one large fundraiser each year, a pancake breakfast every November. This year's breakfast will be on November 9th at 7:30—11:00 am at St. Paul Lutheran Church at 515 S. Wheaton Avenue in Wheaton. A \$5 donation will purchase ticket for entry.

Please call ESSE with any questions or information regarding the program, at 630.260.3773. To gain familiarity with their offerings, visit their website at www.ESSeadulthoodcare.org.

Scams Report

Moving Company Scams



Arnold Shifrin
Director of Communications, SALT

If you're planning to hire a moving company, be aware of some of the tactics scammers may use to try and take advantage of you.

- You receive a quote from a mover, confirm a moving date, and put down a deposit. The mover, however, never shows up. You're now left "stranded" on the day of the move with all of your belongings packed and ready to be picked up. The money you put down for the deposit is gone.
- You receive a quote from a mover and agree to the price. The mover shows up at the arranged time and loads your belongings onto a truck. He then informs you that the actual weight of the load exceeds the weight upon which he based the quote. You're told that the price for the move is now higher because of the additional weight.
- You receive a quote from a mover, agree to the price, and put down a deposit. The mover shows up as planned and loads your belongings onto a truck. You then drive to your new home and expect to meet the mover there. You wait for the truck, but it never arrives. After a time, the mover contacts you and says an additional payment is required before he'll agree to deliver your belongings. You have no choice but to pay. Sometimes, scammers simply vanish with a victim's property and deposit without giving the victim an opportunity to pay the additional amount.

Signs that a mover may be a scammer

- A large down payment or payment in full is demanded in advance of the move.
- Estimates for the move are provided over the phone without your property first being inspected.
- The moving company's website does not include an address or any license or insurance information.
- You're told that any property of yours that is lost or damaged in transit is fully covered by the mover's insurance carrier. In fact, coverage is a set rate per pound and is not "full" coverage.
- The moving crew arrives to pick up your possessions in an unmarked rental vehicle rather than a distinctly marked company truck.

Steps you can take to protect yourself

- Get written estimates from several moving companies.
- When you decide to hire a mover, prepare a written contract that documents all the services you will receive. Don't let the mover try to convince you that a written contract is not needed. Make sure that all costs and pick-up and delivery dates are clearly spelled out in the contract.
- Verify that the company has insurance coverage. Make sure that liability limits and disclaimers are clearly understood.
- Ask for proof that the company is properly licensed.
- Prepare a detailed inventory of all your property. Record the total number of boxes and containers transported by the mover. If possible, take photographs of the boxes before they're loaded onto a truck.
- Verify that the moving company is accredited by the Better Business Bureau (www.bbb.org).
- Check for online reviews of the company from previous customers.
- Be sure to take all valuables such as cash, coins, jewelry, photographs, and important papers with you or ship them separately as insured parcels. Do not let a mover transport these items.
- If you are the victim of a moving company scam, file a report with local law enforcement and the Better Business Bureau.

-Resource: Better Business Bureau

Mission Statement -----

The purpose of the Milton Township S.A.L.T. Council is to determine and to meet the needs of senior citizens by reducing crime and abuse and by enhancing safety through communication and education in cooperation with the Township, law enforcement agencies, and other community agencies and organizations.

Annual SALT Senior Auto Inspection

*Saturday, October 5th
9 am - Noon*



*Wheaton Fire Station One
One Fapp Circle in Wheaton*



*Certified mechanics and volunteers will check on the safety
of each car and make recommendations
for the winter months ahead.*

Did you know...

The Milton Township Assessor's Office offers seniors personalized, one-on-one assistance in completing senior exemption applications. Please stop by anytime Monday through Friday, from 8:30 AM to 4:30 PM, at our easily accessible Wheaton location – there's no appointment necessary! Our professionally trained staff offers free notary for all applications, copies of completed applications to retain for your personal records, free copying of all documents related to the applications, and hand delivery of all paperwork to the DuPage County Supervisor of Assessments Office. The Supervisor of Assessments administers, reviews and determines eligibility for all exemptions.

There are two money saving exemptions offered specifically for seniors 65 and up. The **Senior Homestead Exemption** is based on age and home occupancy. To qualify, the applicant must be turning 65 by December 31st the year the application is completed. Additionally, you must occupy the home and be responsible for paying the property taxes. Simply bring in a current Illinois Driver's License or Illinois ID Card, reflecting proof of age and a copy of your deed or other listed form of property ownership documentation. If you cannot locate any of the required paperwork to prove ownership, we will attempt to locate these records and print copies directly from our office. We'll even provide you with an additional copy of your deed, or documentation, as a courtesy to you!

The **Senior Freeze Exemption** is income-based and applies to any person, 65 or older, whose total household income for the 2018 year was \$65,000 or below. Any senior applying must own and occupy his/her property as of January 1st the year of application, as well as January 1st of the previous year. This exemption freezes the homeowner's assessment, *not* their taxes. To maintain the Senior Freeze Exemption, you must re-apply annually. Please bring in your 2018 1040 or 1040A Federal Income Tax form, so the application can be completed with the total household income accurately reflected. **The deadline to submit the Senior Freeze is October 1.**

We are pleased to serve our senior community by providing information, assistance and paperwork completion of both the Senior Homestead Exemption and the Senior Freeze Exemption, allowing seniors to take advantage of cost-saving options provided solely for them. Please call our office at (630) 653-5220 with any questions you may have. We look forward to hearing from you!

Chris E. LeVan, CIAO
Milton Township Assessor

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.

Senior Medicare Patrol: Everyone's to Protect

Presented at the July SALT Meeting

SALT educates seniors about the perpetration of fraud to protect them and their property from harm. In a similar way, Senior Medicare Patrol (SMP) protects the integrity and funds of the Medicare system by educating Medicare participants about fraud and its consequences. Within the Health and Human Services department, SMP is organized under the U.S. Administration for Community Living. This division dispenses grants nation-wide through local area Agencies on Aging. Tom Teune, a volunteer with SMP and a senior citizen himself, confers with Medicare recipients on how to prevent, detect, and report fraud, abuse and errors in the Medicare health insurance system.

Tom notes that seniors find themselves in the hospital or requiring medical services more frequently than in their youth. A higher rate of healthcare services increases the opportunity for errors in billing to Medicare from private medical providers. It also allows for those who are dishonest to hide deceptive billings among the millions of beneficial medical services. The system, Tom says, is not weak; it is simply a great place for criminals to hide in the weeds.

Why should a senior citizen be vigilant about fraudulent or mistaken transactions in medical billings to their Medicare accounts? As a trust fund, Medicare can be depleted by legitimate medical claims or fraudulent ones. Each citizen can do his or her part to prevent illegal claims from depleting the funds. Just as one reviews a credit card statement, so too should a senior review his or her Medicare summary notice statement. In the case of supplemental insurance and Medicare Advantage plans, each person should review the explanation of benefits statements received from private insurers. Medical providers can only bill Medicare by submitting a claim against an individual's Medicare account. These

Tom Teune, Volunteer
Senior Medicare Patrol



providers must have a Medicare account number in order to receive a Medicare reimbursement. All deceptive or mistaken billings must appear on someone's Medicare account statement.

Prevention of fraud begins with protection of identify. SMP advises that Medicare numbers or private insurance card numbers be given only to trusted medical providers. A review of Medicare Summary Notices, mailed to each Medicare participant four times a year or available any time by setting up an account at www.mymedicare.gov, is essential. SMP advises comparing charges to instances of medical care. Tom suggests keeping a medical journal. A confusing charge should prompt a call to the provider, whose phone number will appear on the summary notice statement. If the answer is unsatisfactory, one should report suspicious charges and those for which no satisfactory answer can be determined to SMP or the Office of Medicare's Regional Administrator.

Prevention of fraud includes wariness of services asking for private Medicare numbers, such as offers for "free" services or medical equipment in exchange for a health insurance or Medicare number. Tom emphasized that a Medicare participant only work with a trusted personal doctor or medical team for medical services and equipment. Medicare does not sell anything or ask providers to contact beneficiaries about services. This wariness should extend to all mail offers of "new" health insurance or Medicare cards, special discounts or additional coverage in exchange for personal bank information.

Prosecutors need evidence of fraud, so individuals who report questionable charges to the authorities will assist with keeping Medicare funded for the next generation.

Wheaton Housing Assistance

The City of Wheaton's Housing Commission sponsors a program to provide monthly financial assistance to senior Wheaton residents who qualify. Senior Wheaton residents must meet the three (3) following requirements to apply for Wheaton Housing Assistance: **Age:** must be **at least 65 years or older**; **Residency:** **must be an incorporated Wheaton resident** for at least the last consecutive **3 years**; **Income:** senior's annual household income cannot exceed **\$26,850**. If you meet all 3 of these qualifications, please contact Lindsay Qualkenbush with the City of Wheaton at 630.260.2019 for more information. **If you are receiving Section 8 or DuPage Housing Authority assistance, you are NOT eligible to apply for this program.**

Cyber Safety: Management of Online

Actions Minimizes Risk

Presented at the September SALT Meeting

In a world in which to be off-line is to be unconnected, learning how to mitigate risk while on the internet is a necessity. Terri Worman of AARP brought her years of experience in fraud prevention to SALT recently to offer advice on remaining connected while staying protected from fraud.

Terri approached the subject in a unique way, asking how people are targeted for deceit online. She pointed out that all scam perpetrators attempt to put their potential victims in an emotional state, an ether, in which their logic recedes and taking its place is a heightened state of fear, such as with a threat to a grandchild, or excitement, such as with the prospect of winning a gift certificate for filling out a survey. Once in this heightened emotional state, anyone becomes more vulnerable to the fraud being attempted.

Understanding the motivation of the criminal helps to guard against potential fraud. Each internet user can also take specific measures to protect his or her privacy and accounts while online. Terri advises the following precautions:

- Monitor bills and monthly statements carefully; contact creditors if a bill includes unrecognized charges.
- When using a public Wi-Fi, do not conduct any banking or financial transactions, or purchase any items. Keep online activity to such generalized actions as checking the weather.
- Check at the counter of the establishment offering the Wi-Fi to verify the true public network name. Criminals are able to create fake Wi-Fi names which can present on your phone as a choice when attempting to log on.
- The safest action is actually to close Wi-Fi altogether and use only one's own data from a cell phone plan or a personal hot spot.



Terri Worman,
AARP
Illinois Associate State Director,
Advocacy and Outreach

- Secure home Wi-Fi by changing the password from the original password given for the router upon its purchase. Continue to change the password for home internet every few months.
- Periodically change password for email and other online accounts.

Many have heard of phishing scams, the attempt to put an unsuspecting person in a more vulnerable emotional state via an email solicitation. Many have likely received legitimate-looking emails asking for the recipient to fill out a survey in exchange for a preloaded gift card. This is simply one example. Terri described how easy it is to pull up nearly any logo and copy the image into a fraudulent email. For instance, typing the words, 'Amazon logo' into a web browser brings an immediate image of the logo familiar all over the world. This can then be easily copied into an email designed to fool its recipients.

In order to verify an email's legitimacy, one should check the sender of the email to find the original source of the email; if the sender is not the same as the company it purports to be, the email is a scam. It is imperative not to click on any links in such emails.

Additionally, strange messages from friends should be treated with wariness. Individuals should read all messages before taking any action to see if it feels suspicious, and, again, check the sender and do not click on any links.

AARP offers a continually updated website, **aarp.org/fraudwatchnetwork** to highlight scams involving any subject, anywhere in the world. The AARP Fraud Watch Network can also be reached by calling **877.908.3360**.

Upcoming SALT Meeting

Join us at our new location at the Wheaton Public Library, 225 E. Cross Street

Monday, October 7 (due to Columbus Day)

2nd floor, Conf. Room H

Ms. Cecelia Najera, DuPage Legal Aid



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

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. ·

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Staying connected and safe while online - Tips from AARP

Esse Adult Day Care - A valuable resource

Senior Medicare Patrol - Everyone plays a vital role

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SALT now meets at our new venue at the Wheaton Public Library!