



The

S.A.L.T.

Communicator

Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

October 2020

**Loneliness: Now more than ever
the need to connect is vital**

Presented at the July SALT Meeting via Zoom

Kathleen Drouin
Senior Counselor
Metropolitan Family Services



Kathleen Drouin graciously accepted the invitation to be SALT Council's first speaker at a virtual meeting. Fitting that her topic was attendant to the times: loneliness amongst seniors in the time of pandemic. Kathleen noted how even she, a full-time worker, feels somewhat socially isolated. A sadness can certainly take hold when one has fewer people with whom to keep company. The mental well-being of seniors is beset by the very isolation from family and friends meant to protect their physical well-being.

Loneliness also poses a threat to health. Even before the pandemic, 43% of seniors felt lonely on a regular basis, and seniors who reported feeling lonely showed a 45% increased risk of mortality (*C. Perissinotto, I. Cenzer, K. Covinsky. Loneliness in Older Persons A Predictor of Functional Decline and Death. Arch Intern Med. 2012; 172 (14):1078-84.*). In the United Kingdom, loneliness is recognized to be such a problem that in 2018 then-Prime Minister Teresa May instituted a Ministry of Loneliness as part of her government's first-ever loneliness strategy.

Kathleen encouraged all to reach out to those who are isolated. Families and friends can send cards to a loved one, or offer to run errands and make deliveries. A phone call is always welcome. While no virtual activity feels as satisfying as an in-person encounter, connection and engagement are still possible. For seniors who are more digitally able, FaceTime offers a vivid one-on-one encounter, while Zoom allows groups to gather online. Bridge is one game that lends itself to on-line playing and other games are also available to play via phone, tablet or computer. For seniors who are not as digitally connected, she recommends audio books and puzzles for interest, and writing notes to stay connected to loved ones. Two people separated by distance can also watch the same movie or even a recorded sports game together from their respective homes. Kathleen mentioned also the YMCA Sunshine Line, in which a volunteer calls to check on someone and shine 'a little sunshine' into their day.

Local librarians contributed ideas to help seniors engage in programs and receive books and audiobooks. Tanya King, Glen Ellyn Library Outreach Librarian, delivers books and other library items to residents. The library has a drive-up window for items reserved ahead by members. The Library also has several free virtual programs for a variety of interests. The Wheaton Public Library offers curbside pick up and also delivers to home-bound residents already enrolled in the program. The Wheaton Library also offers virtual programs of interest to seniors. For those not comfortable with Zoom videoconference format, many programs are recorded and uploaded to the library's own YouTube page. Live programs, offered on the Zoom platform, and prior programs are both available on the website. Both libraries are open for limited amounts of time for patrons with somewhat restricted hours. Seniors should check the website of each library for the most up-to-date offerings.

Wheaton Public Library: wheatonlibrary.org
Virtual offerings: wheatonlibrary.org/AVL

Glen Ellyn Public Library: gepl.org
Virtual offerings: gepl.org/adult

People's Resource Center: A Gem by any definition

Presented at the September SALT Meeting via Zoom

SALT heartily welcomed Christina LePage, Senior Director of Programs at People's Resource Center (PRC), to speak on the nature of their work. Christina oversees coordination and delivery of basic and empowerment services for the PRC, a description which encompasses its goal to meet basic human needs with dignity and justice, providing hope and opportunity for DuPage neighbors.

The PRC has grown from its original location in a small house on Indiana Street in Wheaton when its founder, Dorothy McIntyre, responded to need she witnessed by gathering and providing 125 food boxes to neighbors in need of food. That year was 1975; the PRC now occupies two hubs at 201 S. Naperville Road in Wheaton and at 104 E. Chestnut in Westmont. They also operate a school-based food pantry at Lemay Middle School in West Chicago. In total, these sites serve 40,000 shopping carts of food to community members each year. Additionally the PRC also partners with churches, libraries and other sites. They offer computer training, free access to computers through refurbishment, adult learning and literacy tutoring, a clothes closet, an art studio and classes, job search assistance and social services. Importantly, they give emergency assistance to qualifying individuals and families experiencing financial crisis.

In recent years prior to the pandemic, their food pantry provided 3.8 million pounds of food per year, and is greatly aided by 250 monthly food rescue pickups made by volunteers. For a snapshot of need throughout the county, of those served by the PRC, 52% are working households, 13% include a senior citizen, 19% have a family member with a disability, and 52% have young children. They operate debt-free, with a cash budget of \$3.4 million; including in-kind support, their budget totals \$10.7 million. They are rightly proud of their four star Charity Navigator rating which means that the organization exceeds industry standards and outperforms most other charities in its causes. Individual donors account for most of their operating budget, with only 2% from government funds, which are dedicated to emergency assistance and social service delivery.

These figures inspire respect, but only fill in part of the

Christina LePage
Senior Director of Programs,
People's Resource Center



picture as to the PRC's ability to provide these services to so many. The answer is two fold: they rely upon and deeply value volunteers. Each day 130 volunteers are needed to carry out their many programs. Every year 2,600 volunteers give over 99,000 hours so that expenses remain as low as possible. Volunteer roles are numerous: intake for social services, food rescue runs to fetch free produce, dairy and other food items from local grocery partners, parking lot guides, computer class teachers, Clothes Closet workers, event planning and staffing, and tutoring.

After presenting the SALT group a good outline of its mission, services and spirit, Christina then gave the group a look into how their work has been impacted by the virus. In the spring, the organization immediately prioritized its Food Pantry and Social Services as the most critical services that must continue, though in modified form. From their prior innovation as a client-choice food pantry, they adapted to pack the food and deliver carts to clients waiting in their cars outside. The welcoming lobbies and conference rooms at each facility are now staging areas, full of shopping carts of shelf-stable foods, waiting for meat, dairy and additional produce before being conveyed out the door for contact-less delivery to clients in the parking lot. Both Food Pantries operate under modified hours four times per week, serving 3,000 families and individuals. No more than sixteen volunteers work each shift, ensuring that each can remain a safe distance apart from fellow workers.

For the current time, the Clothes Closet is put on hold, as its space was needed for the packing of food and staging of grocery carts. Job Assistance has moved on-line and via phone, while art programs, literacy and computer training is slowly scaling back up, online for now. The PRC has developed tutorials for using the Zoom platform to help their clients suddenly needing such skills, as so many of us adjusted to life during the pandemic. That perhaps provides an important insight into the PRC motto of *Neighbor to Neighbor*—we are all similar in our needs and our desire to be treated with dignity and respect as we work to obtain jobs, maintain and improve our skills, feed our families and see ourselves as fully human.

Christina welcomes all to volunteer at the PRC; their loyal and numerous volunteers embody the spirit of their work. Please contact the PRC at 630. 682.5402, or visit peoplesrc.org. Christina LePage can be reached by emailing clepage@peoplesrc.org or calling 630.384.1335.

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



Criminals have devised a new strategy for fraudulently inducing victims to reveal their personal information. The scam is typically carried out on the telephone but can also be conducted electronically by email or text message. The practice is known as “phishing” if conducted by email and as “smishing” if conducted by text message.

How it works: You receive a telephone call from someone claiming to represent a reputable online shopping website such as Amazon. The caller tells you that a recent purchase from Amazon was charged to your credit card. You are told the purchase was for an expensive item and that you are being contacted to confirm that the transaction was made by you. When you inform the caller that you were not the buyer, you are instructed to call Amazon “Support” to receive a credit and are given a number to call. When you call the number, the “Support” person apologizes for the inconvenience and tells you that Amazon will credit your account. You’re asked for your Amazon login credentials and credit card information in order to process the credit.

WARNING: Once you provide the requested information, your identity has been compromised and you will suffer a financial loss. The call from Amazon to confirm the purchase was a ploy to obtain your personal information. In fact, nothing was purchased and charged to your account.

What you should do if you receive such a call or electronic message :

- Hang up the phone. Do not engage the caller in a conversation. If you were contacted by email or text, delete the message. Do not click on any links.
- Do not call the “Support” number you’re given to receive a credit. The “Support” person is a participant in the scam. Victims of this scam have told authorities they were anxious to have their accounts credited and didn’t think twice about providing the personal information that was asked of them.
- Report the incident to the business the scammer claimed to represent. When you contact the business, be sure to use the phone number or email address obtained from a recent statement or from the company’s website. This is information you can be certain is legitimate. WARNING: Do not use the contact information provided by someone else.
- For your peace of mind, you can confirm at the time you report the incident to the business that no unauthorized purchases were charged to your account.
- If a charge appears on your credit card statement that you don’t recognize, file a dispute with the credit card company.
- If you are a victim of this scam and gave information to a business imposter, file a report with your local police department.
- Report the incident to the FTC at <https://www.ftccomplaintassistant.gov>.

-Resource: FTC

The SALT Council canceled its Annual Auto Inspection this fall.

We were so hoping to host the Inspection, however current government restrictions associated with COVID-19 will not permit us to hold this event this year. We are so very thankful to all of our mechanics, volunteers, and the Wheaton Fire Department for all of their past support.

We eagerly anticipate the Annual Auto Inspection in October of 2021!
Here’s to next year!

Social Security Benefits: A Primer in Benefit Basics

A little over a year ago, the *Communicator* reported on Medicare and Social Security Disability Insurance from the Social Security Administration (SSA), having enjoyed a presentation from Megan Forristall, SSA Public Affairs Specialist. We wish to provide a further background in retirement income benefit offered to each worker or spouse.

A senior qualifies for retirement benefits through SSA by earning 'credit' when working and paying Social Security taxes during one's working life. Each individual needs 40 credits (each \$1,410 in earnings gives one credit, with a maximum of 4 credits able to be earned a year equates to 10 years of work to meet the minimum) and must be 62 years of age or older. The Social Security Administration determines benefit based upon earnings, which are adjusted for changes in wage levels over time, determining the monthly average of the 35 highest earnings years resulting in an average indexed monthly earning.

An individual's retirement benefit will be higher if delayed. Full retirement age, the age at which a person may first become entitled to full or unreduced retirement benefits, depends upon the year of birth. No matter what full retirement age is, one may start to receive benefits as early as age 62 or as late as age 70. And while one can retire any time between age 62 and full retirement age, starting benefits early will reduce benefits by a fraction of a percent for each month prior to full retirement age. The chart below lists age 62 reduction amounts and includes examples based on an estimated monthly benefit of \$1000 at full retirement age.

Even someone who has never worked under Social Security may be able to receive his or her spouse's benefits if at least 62 years of age and his or her spouse receives retirement or disability benefits. For those who qualify and apply for their own retirement benefits and also for benefits as a spouse, SSA always pays one's own benefit first.

Full Retirement and Age 62 Benefit by Year of Birth

			At Age 62:			
Year of Birth	Full Retirement Age	Months between Age 62 and Full Retirement Age	A \$1000 retirement benefit would be reduced to	Retirement benefit reduced by	A \$500 spouse's benefit would be reduced to	Spouse's benefit reduced by
1937-earlier	65	36	\$800	20%	\$375	25%
1938	65 + 2 mos.	38	\$791	20.83%	\$370	25.83%
1939	65 + 4 mos.	40	\$783	21.67%	\$366	26.67%
1940	65 + 6 mos.	42	\$775	22.50%	\$362	27.50%
1941	65 + 8 mos.	44	\$766	23.33%	\$358	28.33%
1942	65 + 10 mos.	46	\$758	24.17%	\$354	29.17%
1943-54	66	48	\$750	25%	\$350	30%
1955	66 + 2 mos.	50	\$741	25.83%	\$345	30.83%
1956	66 + 4 mos.	52	\$733	26.67%	\$341	31.67%
1957	66 + 6 mos.	54	\$725	27.50%	\$337	32.50%
1958	66 + 8 mos.	56	\$716	28.33%	\$333	33.33%
1959	66 + 10 mos.	58	\$708	29.17%	\$329	34.17%
1960 - later	67	60	\$700	30%	\$325	35%

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[-ssa.gov/planners/retire/agereduction.html](https://ssa.gov/planners/retire/agereduction.html)

Medicare Open Enrollment

Each year, seniors can make changes to their Medicare Advantage or Medicare prescription drug coverage for the following year.

Open enrollment will run from **October 15 to December 7** for coverage effective in 2021.

You may:

- Switch from Original Medicare to a Medicare Advantage Plan, or the reverse, from a Medicare Advantage Plan to Original Medicare
- Switch from a Medicare Advantage plan with drug coverage to one without, or the reverse, to a plan with drug coverage
- Join or leave a Medicare prescription drug plan
- Switch to a new plan with current insurer or switch to a new insurer

-medicare.gov and aetnamedicare.com



-image: Nat'l Council on Aging

October is Fire Prevention Month

When you move your clocks back one hour on November 1, switch the batteries in your smoke and carbon monoxide detectors as well.

Certain municipalities have smoke detectors available for seniors and will provide assistance in installation.

Glen Ellyn residents, please phone Fire Administrator Nicole Shanley at 630.469.5255.

The City of Wheaton does not offer this service at this time.

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If the benefit as a spouse is higher than one's own retirement benefit, the individual will receive a combination of benefits equaling the higher benefit. The benefits as a spouse do not include any delayed retirement credits the spouse may receive.

If under full retirement age and continuing to work while receiving benefits, benefits may be affected by the retirement earnings test which effectively defers benefits for people whose earnings are above a given threshold. If under full retirement age for the entire year, SSA deducts \$1 from benefit payments for every \$2 earned above the annual limit. For 2020, that limit is \$18,240. In the year that a person reaches their retirement age, SSA deducts \$1 in benefits for every \$3 earned above a different limit. In 2020, the limit on earnings is \$48,600 but SSA only counts earnings before the month an individual reaches full retirement age. Beginning with the month of full retirement age, earnings no longer reduce benefits, no matter how much the individual earns. This means that the amount that benefits were reduced when someone was working and below full retirement age are not actually lost. SSA will increase the benefit at full retirement age to account for benefits withheld due to earlier earnings.

At full retirement age, the benefit as a spouse cannot exceed one-half of the spouse's full retirement amount. Benefits paid to an individual as a spouse will not decrease the spouse's retirement benefit. In fact, the value of the benefits received by the individual, added to the benefits received by the spouse, may help the spouse decide if taking benefits sooner may be advantageous. You can explore this and all SSA benefits further through a personal SSA account. If you have not yet created an account, please visit www.socialsecurity.gov/myaccount. You may also call SSA at 800.772.1213.

-SSA

[Upcoming SALT Meeting](#) Tuesday, October 13, at 10 am via Zoom
Contact P. Cannova at the township for the link at pcannova@miltontownship.net



Want to read a past issue of this newsletter?

www.miltontownshipsalt.com

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 Joe Nemchock, Glen Ellyn Police Dept.

DuPage Sheriff's Office

Sergeant Ed Castillo · Corporal Troy Agema · Deputy Terri Albright

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Recycling Extravaganza
Milton Township Highway Department
Saturday, October 3, 9 am—Noon
23 W 040 Posa Street in Glen Ellyn
Bring your electronics, scrap metal, and much more. You may recycle latex paint for a small fee and up to four boxes of paper shredding will be accepted.

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