



The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

March 2005

Coordinated by Milton Township Trustee Ken McNatt

First Township Citizen Corps in Illinois!

Chris Heidorn, Milton Township's Supervisor realizing the importance of homeland security and the role of citizen preparedness, in April 2003 registered Milton as the first Township Citizen Corps in the state of Illinois.

Chris currently chairs the Milton Township Citizen Corps Council and recently gave a presentation to the S.A.L.T. Council regarding this important resource in our community. The goal of Citizen Corps is to prepare for and respond to emergencies by bringing together local leaders, citizen volunteers and the network of first responder organizations.

Citizen Corps is about people helping people, rescuer safety and doing the greatest good for the greatest number in a community emergency. The benefits of having a Citizen Corps in our community is to create a greater sense of security, responsibility and personal control. It also builds community pride, unity and patriotism preparing everyone for helping others in a crisis.



Chris Heidorn
*Supervisor,
Milton Township*

To become a Community Emergency Response Team member one needs to attend a 21-hour hands on course. Training is designed to cover:

- ❑ Disaster Preparedness
- ❑ Fire Safety and Supervision
- ❑ Disaster Medical Operations
- ❑ Light Search and Rescue
- ❑ Team Organization
- ❑ Disaster Psychology and Terrorism

The local training prepares volunteers for other situations where the Citizen Corps members may be of service when a local community is in need. The Corps Council will develop action plans to involve the whole community during specific situations, provide public education, training and family safety. This group organizes special projects and community events to educate and promote

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Mission Statement

The purpose of 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.

(Citizen Corps continued)

safety and support. The current Citizen Corps Programs are:

- Neighborhood Watch
- Volunteers in Police Service (VIPS)
- Medical Reserve Corps
- Community Emergency Response Teams (CERT)

Milton Township is one of a handful of communities in Illinois that has taken this important approach to organizing their community for a crisis situation with the goal of educating and getting the general public involved.

Chris Heidorn recognized the value of this and took action to get Milton Township involved. Mr. Heidorn has been a strong supporter of the S.A.L.T. Programs and has also resurrected the Milton Township 's Youth program. He has been a resident of Milton Township for 43 years and served as a Trustee for one term prior to becoming Township Supervisor. ■

For More Information Visit

<http://training.fema.gov>

If You Want to Get Involved Email

miltoncorps@aol.com

**Or Call the Milton Township
Citizen Corps**

630.668.1616



Are You Getting All the Benefits Possible for Prescription Drugs Under Medicare?

Submitted by Jim Sullivan, MAS, CPA

Jim Sullivan, a recognized expert on senior medical coverage issues and a trainer for the American Society on Aging, provided an informative session on Medicare prescription drug discount cards and other reliable sources for lower cost prescription drugs. Mr. Sullivan has received special training from the Centers for Medicare and Medicaid Services (CMS).

TIPS

- Only “one” Medicare approved card can be used.
- Don’t bother learning the rules until you determine if the Medicare card can actually save you money.
- Having the card does not mean you have to use it to purchase any particular drug. For example, you may buy one drug using your Illinois Rx Buying Card and another drug using your Medicare approved card.
- There can be significant differences in discounts among the cards; so *careful shopping* can pay off.

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(Prescription Drugs continued)

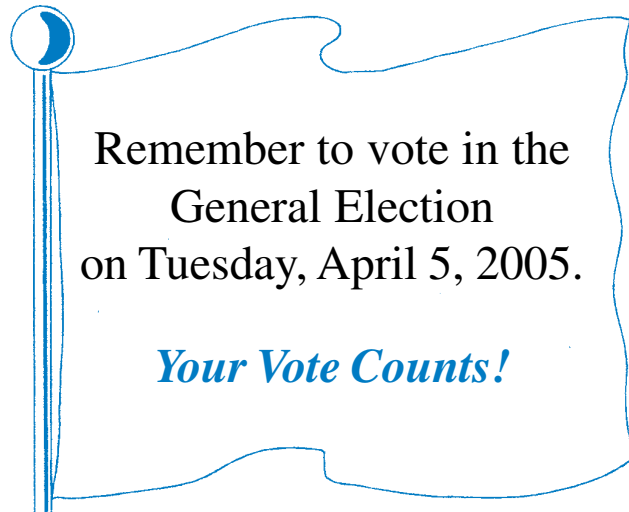
- In general, mail order; 90-day supply orders will be the *least* expensive. Each card does have local pharmacies that will accept the card. If you travel out of state for the winter, you will want a national card.
- If you are a part of the Illinois SeniorCare Program, the Medicare card will probably not save you money.
- Doing a proper drug inventory is the key first step. You must know the name, pill strength and dosage exactly as it appears on the bottle or prescription from your physician.
- Companies issuing the cards may charge up to \$30 per year as an administrative fee. Many charge less than that or nothing at all. The fee is waived if you qualify for assistance.
- You may be eligible for benefits that you are not aware of. Here are some informative sites to check out.
 - www.benefitscheckuprx.org
 - www.pharmacychecker.com
 - www.helpingpatients.org
 - www.needymeds.com
 - www.rxhope.com
 - www.seniorcareillinois.com
 - www.rxassist.org
 - www.medicareights.org

This program will be in effect until Medicare Part D begins in 2006.

A number of points were presented and far too many to be included in this brief overview of Mr. Sullivan's presentation. ■

TO LEARN MORE CONTACT

Jim Sullivan • 630.776.3767
Medicare • 1.800.633.4227
or visit www.medicare.gov



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The *Dial A Ride Program* has a “new” contact number. For reservations call 24 hours in advance.
1.800.713.7445

■
If you need an application for the *Reduced Fare Card* which is required for Dial A Ride, call the Township office at
630.668.1616

■
The *Guardian Program* has a “new” telephone number. If you are not familiar with this program, please call and get some information.
630.407.2400

■
Visit www.milontownship.net on a regular basis to see the updates and current information helpful to seniors. Past newsletters for reading are also posted on this website.

Organized Crime

Submitted by Joe Vanest

The following information was included in a report published by the American Russian Law Institute. Russian Organized Crime (ROC) is an umbrella phrase that captures a variety of crime groups and criminal activities. In some instances, the crimes and forms of criminal organization here differ from those of ROC in Russia or elsewhere in the world.

The characterization “Russian” is used generically to refer to a variety of Eurasian crime groups, many of which are not Russian. Among the active criminals in the U.S. are Armenians, Ukrainians, Lithuanians, and persons from the Caucasus region of the former Soviet Union (Chechens, Dagestanis and Georgians). They are referred to by various names i.e. Russian Mafia, Russian mob, Organizatsys, Bor, Bratva, etc.

It is estimated that approximately 15 of these loosely categorized criminal groups are operating in the United States, and that 8 or 9 of them maintain links to Russia. The estimated membership of those groups is 5-6,000 members. The threat and use of violence is a defining characteristic of Russian organized crime. These varied criminal groups are extensively engaged in a broad array of frauds and scams, including health care fraud, insurance scams, stock frauds and antiquities swindles, forgery and gasoline tax evasion schemes. Russians have recently become the principal purveyors of credit card fraud in the U.S. There is an increased blend of legal and illegal activities and a capacity to tap professional know how in the financial schemes.

No local or media focused schemes have been published in our area at this time, but the information is useful in staying alert.

For additional information you can refer to <http://russianlaw.org>. ■

Scam Alert!

Submitted by Joe Vanest & Jim Hatcher

- Some 28 cases of “Gypsy” scams have been reported locally, where these groups pretend to be roofing and paving companies going around to homeowners in the area.
- Do not contract for services, unless it is a locally owned and operated group or you have checked their credentials.

- Be alert to identity theft. It continues to grow as the *number one crime* issue in the U.S.

- *Online Alert:* One of the most recent twists to online “phising” (fishing) expeditions is to use the names of real banks and retailers to lure you into supplying personal information. The new twist is they tell you their software is being updated or they claim the software glitch has wiped out their records. The messages warn that your account will be suspended if you do not log in. They provide a link. Of course, it is a scam and the message is “steer clear of online solicitations for personal information”.

Tips for Preventing Online Fraud

- 1) Never provide personal or financial information to unsolicited email, phone or pop up website requests.
- 2) Type web addresses into browsers instead of click on links in emails.
- 3) Change passwords and PINS every 30-60 days.
- 4) Keep anti-virus and anti-spam filtering software up-to-date.
- 5) Monitor accounts and credit reports.

Reverse Mortgages

Submitted by Judy Maloney

Judy Maloney, a reverse mortgage specialist for the 1st Reverse Mortgage Store, provided information on reverse mortgage programs. This program was designed by the U.S. Department of Housing and Urban Development (HUD) to strengthen seniors' personal and financial independence by providing access to the money that has been built up as equity in their homes. While there were many problems in the early days of this program, the government has taken firm steps to stop the abuses, which had occurred. A person must be 62 years of age or older to qualify for the program.

The reverse mortgage program has several important benefits including no loan repayment, as well as tax-free funds for as long as you live in your home. There are no income, medical or credit requirements and there are no restrictions on how the loan proceeds are used. Any and all remaining equity after repayment of the loan remains with you and your estate, and you will never owe more than the value of your home at the time of repayment, even if the loan balance exceeds the value of the property. Your heirs or estate will inherit no debt.



The disadvantages of the program are the high closing costs and the substantial fees that are involved. The interest on the loan is compounding which depletes the equity in your home.

Like all financial based programs, we recommend you seek additional advice from resources you trust. Have a family member or friend go with you when learning about these programs so someone else gets the same information you are hearing. This always promotes a more informed decision.

For more information or questions, contact your local broker or bank. ■

Looking for Resources? Not Certain Where to Go?

The DuPage County Human Services Senior Citizens Resource Directory is available for purchase or free through the Internet. It is published by DuPage Senior Citizen Services. Options are:

- Calling 630.407.6500. Press #2 for the Senior Citizen Services Department. Request by mail is \$3.10.
- Stop by Senior Citizens Services at 421 N. County Farm Road, Wheaton, and pick up a copy of the directory for free.
- Go to www.dupageco.org and click on the link for Senior Services Resource Directory. You can download or review it online for free.

CORRECTIONS

The October S.A.L.T. Communicator:

1) referenced a home repair handyman service. The telephone number listed was not accurate. Here is the corrected telephone number 630.620.0804. This number only offers a listing of repairman who have worked in the area. You can also call the local "Better Business Bureau" located in Chicago at 312.832.0500 or online at www.chicago.bbb.org.

2) referenced the new Fair Credit Reporting Act. It does not begin in the Midwest until sometime in March 2005.

We apologize for any confusion this misinformation might have caused for any of our readers!



Serving & Protecting Senior Citizens

S.A.L.T. Council Members

Ken J. McNatt, Chairman • Joe Vanest, Vice Chairman • Gail Hinkle, Social Services Coordinator
Carl Lofgren, Seniors Coordinator/Asst. to Assessor • Bill Parbs, Director of Communications

DuPage Sheriff's Office

Cpl. Jack Dellinger, Deputy Sheriff Liaison • Jim Hatcher, Director of Senior Services • Bill Mennell

Chief Greg Berk, Wheaton Fire Chief • Sue Davison, Medicare Advocate CDH
Chief Phillip DiMensa, Winfield Fire District • Marcy Fairbank, Community Nursing Service
Jodi Hefler, Glen Ellyn, Senior Services • Rich Janske, Wheaton Police Dept.
Fire Chief Jerry Kleinwachter, Warrenville Fire Dist. • Debbie McKenzie, Glendale Heights Police
Dept. James Monson, Glen Ellyn Police Dept. • Clifford Mortenson, Wheaton Fire Dept.
Chief Douglas Riner, Winfield Police Dept.

Citizen's Committee

Hector Fuster • Larry Gage • Sister Peg Ivers, St. Daniel the Prophet • William Krick
Rose Palma • Robin Pecak, Arden Courts • Jeanne Pitra • Horace Polglaze • Don Russell
Claude de St. Paer • Charles Schlabach • Barbara Smith • Ron Smith • Jack Udelhofen

In Cooperation with DuPage Sheriff's Office – John Zaruba, Sheriff

- ▶ Updated Contact Information
- ▶ Scam Alert & Information
- ▶ Reverse Mortgages
- ▶ Prescription Drugs
- ▶ Citizen Corps in Illinois

HOT Topics

www.miltontownship.net
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