



The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

April 2010

Coordinated by S.A.L.T. Chairman Ken McNatt

Citizens Utility Board of Illinois

The Citizens Utility Board (CUB) is a nonprofit, statewide utility watchdog organization created by the Illinois legislature in 1983. It works for the people of Illinois, to lower rates and provide better service from Illinois natural gas, electric and telephone companies.

Knowledge is power and becoming informed through organizations like CUB will allow you as a consumer to make educated and informed choices about your utility services.

Sarah Moskowitz, Director of Outreach, presented a wealth of information to the SALT Council and community participants. She explained that CUB provides a number of topics that offer ways to save. Below are a few available from their website:

- Four Simple Steps to Lower Phone Bills
- Cell Phone Savings
- CUB Energy Saver
- Personalized Energy Plan
- Gas Market Monitor
- Find out about rebates for Energy Star approved equipment and appliances



Sarah Moskowitz

*Director of
Outreach,
Citizens Utility
Board*

Helpful information offered by Ms. Moskowitz included:

- 1) 93% of the time switching gas companies ends with paying more.
- 2) Beware of natural gas suppliers because no one can guarantee a lower rate.
- 3) Make sure Nicor is reading your meter. Nicor is supposed to read your meter every other month. If they cannot, they estimate. If you are under billed, they may only collect the last 12 months and must allow the same amount of time to pay the debt.
- 4) Compact florescent light (CFL) bulbs are better than regular incandescent light bulbs. CFLs use 75% less energy and last up to 10 times as long. Some retailers have discounted CFLs. Go to www.comed.com and get additional information.
- 5) Nicor affiliates are not regulated and contracts do not reimburse you if you pay too much.

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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.

www.miltontownship.net

CUB...continued from page 1

6) AT&T is great for local service; Pioneer Telephone is great for long distance. Review the features you are paying for on your bill. Drop the features that you do not use or need.

7) Commonwealth Edison will pay residential consumers \$25 for old refrigerators and they will pick them up and dispose of them.

CUB is a non partisan organization, overseen by a Board of Directors elected by its membership. CUB is funded

primarily by its members. The CUB voice is published four times a year and is mailed free of charge to CUB members.

If you are interested in becoming a member or finding out more about this organization you can:

Call: 1.800.669.5556

Visit: www.citizensutilityboard.org



New State Programs Help Emergency Personnel Better Serve You

Submitted by: Jodie Hefler

Two new state-sponsored programs can help City of Wheaton Emergency Personnel better serve you: the [Illinois Premise Alert Program](#) and the [Illinois Secretary of State Emergency Contact Database](#).

The [Premise Alert Program](#) is a safety program that supports individuals living with disabilities, while aiding public safety personnel to better respond to their needs.

The Police Department, in conjunction with DuComm, its emergency communications center, is creating a database of individuals with special needs that will be secured in the computer-aided dispatch (CAD) database and maintained by the Police Department at the request of families, caregivers, or individuals with disabilities or special needs. It allows you to voluntarily notify the Police Department about your special circumstances free of charge and helps to better serve these individuals.

To enroll in this program, forms are available at the Wheaton Police Department or you may download it online, complete it, and mail or drop it off at: Wheaton Police Department, 900 W. Liberty Dr., Wheaton 60187.

To read more about the law, see the Illinois General Assembly website.

The second program, the [Secretary of State Emergency Contact Database](#), is managed by the Illinois Secretary of State. It compiles emergency contact information and associates it with your Illinois driver's license and/or state identification card. In the event of a motor vehicle crash or other emergency situation where a person is unable to communicate directly, law enforcement may access this database to help them reach the person's designated emergency contacts. If you would like to participate in this program, please visit the Illinois Secretary of State website.

Questions about these programs can be directed to the Wheaton Police Department:
630.260.4860



I'm getting so old that all my friends in heaven will think I didn't make it

SCAMS: Submitted by Bill Parbs

Be On the Look Out!

Door to Door Salesmen- Beware of salesmen that come to your home. Recent scams include solar panels and utility workers. “Never” consider or use a random salesman that shows up unannounced. Utility workers also will not show up without previous appointments or contact with you.

Helpful websites to assist you in researching who to donate to and how much actually goes to the charity for administration and how much to the consumers of the charity include:

www.givewell.net
www.charitynavigator.org
www.guidestar.org

Telephone Calls from Canada - Beware of any calls that originate from Canada. The caller pretends to be your grandson in need of money because of a car accident. The caller refers to himself “This is your favorite grandson”. They request a dollar amount that is not a round number to make it seem more real. Never send money or give a credit card number to someone who is calling especially if you have not verified who they are. Ask direct questions like “What is your name?” Be persistent ... consider verifying this information with their parents.

Identify Theft Consideration

- Do sign the back of your credit cards.
- Do keep a record of your account numbers, their expiration dates, the companies address and telephone number that issues these cards.
- Get your credit cards back promptly following a transaction.
- Open your credit card bills promptly and reconcile them monthly.
- Notify the company in advance of any address changes.
- Do not lend your credit card to anyone.
- Leaving your credit card statements, bills or the cards laying around is high risk.
- Never sign a blank check or receipt... when signing, draw a blank line through the empty spaces.
- Do not write your account numbers on an envelope or postcard to keep handy. It could be handy for others.
- Do not give out your credit card number over the telephone unless you are speaking with a reputable firm.
- If you lose a credit card or suspect it is stolen contact the company that issued this card immediately.

PICKLES BY BRIAN CRANE



Employment Issues for the 55+ Workforce

Presented by: Cheryl Lockwood, Northeastern Illinois Area Agency on Aging

The Northeastern Illinois Area Agency (NEAIL) on Aging serves an eight county area including DuPage, Kane, Will, McHenry, Lake, Grundy, Kendall and Kankakee Counties. Ms. Lockwood has worked for NEAIL for three years in this capacity and served on the Board of Directors for 13 years. She is budgeted to spend three quarters of her time on the Senior Employment Program (Title V) for DuPage, Kane and Will Counties.

If you are a senior age 55 or older with a limited income and you are finding it increasingly difficult to get your income to cover the month's expenses, you are not alone. The current cost of living increases have made it difficult for everyone but especially those on fixed incomes.

The Senior Community Service Employment Program (SCSEP) is a good place to start. It provides a transition for mature workers from a grant provided by the US Department of Labor under the Older Americans Act and is designed to help those with a limited income who are currently unemployed to receive on the job training and eventually regular employment. It is not a regular job, but it is on the way to finding one for those who participate.

The program uses on the job training with host agencies to accustom you to being back in the workforce. This training is with a nonprofit or public agency for a part time assignment and pays minimum wage subsidy while training for 20-25 hours per week. The transition allows you to begin earning some income while you learn to search for regular job opportunities. In addition, you are also contributing to the community close to where you live by spending 20-25 hours a week



Cheryl Lockwood
*Northeastern Illinois
Area Agency
on Aging*

helping agencies stretch their limited budgets.

Additional training may also be available through the local IETC sites (Work Net) or Community Training Centers. Counseling is provided by an Employment Specialist who is available to discuss your resume, job search or training and it is a good way to get back into the workforce.

Facts about employees 55+ and over:

Have traits that employers want like reliability, high level of commitment, customer service orientation, strong work ethic and motivation that all comes from experience.

Have better attendance records. Statistics show that older employees have a far greater incidence of perfect attendance than any other group.

Often more productive. Age is a poor predictor of mental and physical abilities. They are sometimes more deliberate in their activities; they tend to perform them with greater consistency and fewer errors and accidents.

Tend to have higher retention rates, even though they may have fewer years to devote to work. An AARP study found that many workers ages 50-70 plan to work past traditional retirement age into their 70's and even 80's.

To learn more or to become a host site for training contact
NEAIL on Aging
1.800.528.2000

Submitted by Joseph Vanest

South American Theft Groups

South American Theft Groups are becoming more bold and active. These groups are responsible for the theft of millions of dollars in jewelry, electronics and consumer products annually.

Everyone is an indirect victim of these crimes with regard to the costs in losses to the businesses and insurance companies, who then are forced to pass on the losses to the consumer.

The South American Theft Groups are recognized by the FBI as a violent, organized, criminal organization whose members travel the world conducting crimes ranging from shoplifting to violent commando style carjacking. They have concentrated many of their efforts in warm climate but have spread across the U.S. and recently in Schiller Park, IL, where a robbery was ended by violence.

Be aware of these groups and watchful of your own surroundings when traveling and at home.

Selling Personal Life Insurance

Selling your personal life insurance policy can be very high risk! This is not a new wrinkle in the financial world; it has been around for 98 years! Most recently, it has become a booming market for hucksters and gougers by using the latest technology to prey on desperate and unsuspecting individuals.

The buyer of the policy keeps up the premium payments and eventually collects the death benefit, however the seller should beware! The process is very intensive and time consuming; requiring detailed physical exams and can result in hefty tax bills for the seller. An estimated 15,000 policy holders with death benefits completed life settlements in 2007.

Financial houses are bundling life settlement contracts into investment shares and marketing them. These so called life settlement shares are in turn marketed by unscrupulous individuals as providing big returns on investment. The courts are full of cases where the seller has not been able to pay off the healthy 14 – 20% returns and has not made the premium payments, the policies lapse and the broker goes bankrupt. The person who invested in these “life settlements” is left holding the bag. *Be aware both in selling your personal life insurance, as well as considering any investment into Life Settlement schemes.*

Residential Security Survey Program – Glen Ellyn

Submitted by: Tom Staples, Glen Ellyn Police Department

A residential security survey is an inspection of your home, performed by a specially trained police officer, in an effort to identify areas which you could improve the physical security of your residence. Many security features may be discussed, ranging from simply trimming shrubbery, to changing locks and upgrading exterior lighting. Recommendations may be made to improve the security of your home. There are no obligations to the resident to perform any of the recommendations. The survey takes less than an hour and is offered **free** to Glen Ellyn residents, by appointment.

For further information or to schedule an appointment contact Officer Tom Staples 630.469.1187

Serving & Protecting Senior Citizens



Future S.A.L.T. Meetings

May

IL Attorney General Program

“The Silver Beat”

Helping Seniors recognize and avoid scams
Erin Ruebbelke
Program Specialist

June

US Postal Inspector’s Office

Dealing with mail fraud
Stephanie Sexton
Postal Inspector

July

Glen Ellyn Police

Senior Community Policing Problems
Tom Staples,
Community Liaison

S.A.L.T. Council Members

Ken J. McNatt, Chairman • Joe Vanest, Vice Chairman • Jodi Hefler, Glen Ellyn Senior Citizen Coordinator/Community Relations • Dianna Taylor, Deputy Town Clerk
Bill Parbs, Director of Communications

DuPage Sheriff’s Office

Jim Hatcher, Director of Senior Services • Sgt. Randy Groh, Deputy Sheriff Liaison • Bill Mennell

Richard Veenstra, Asst. State’s Attorney • Chief Greg Berk, Wheaton Fire Chief • Sue Davison
Chief Phillip DiMensa, Winfield Fire Dist. • Fire Chief Jerry Kleinwachter, Warrenville Fire Dist.
Debbie McKenzie, Glendale Heights Police Dept. • Tom Staples, Glen Ellyn Police Dept.
Clifford Mortenson, Wheaton Fire Dept. • Shirley Moreen, Wheaton Women’s Dpt. Club
Patti Terkovich, Arden Courts • Dennis Luehring, Wheaton Mosquito District
Beth Cusack, Glen Ellyn Public Library • Mary Beth James, Comfort Keepers

Citizen’s Committee

Larry Gage • Rose Palma • Jeanne Pitra • Horace Polglaze • Don Russell • Barbara Smith
Chuck Kramer • Leonard Tuggy

In Cooperation with DuPage Sheriff’s Office - John Zaruba, Sheriff

- ▶ Citizens Utility Board of Illinois
- ▶ New State Programs
- ▶ Scams & Identity Theft
- ▶ Employment Issues for the 55+ Workforce

HOT Topics

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