



The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

January 2005

Coordinated by Milton Township Trustee Ken McNatt

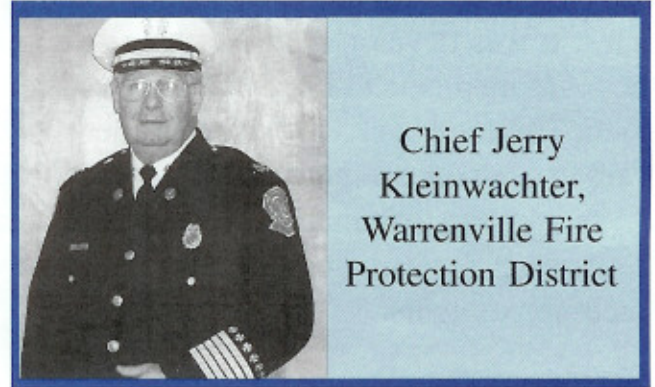
Fire Safety & Service in Your Community!

The S.A.L.T. Council was privileged to have Chief Jerry Kleinwachter, Warrenville Fire Protection District and President of Metropolitan Fire Chiefs of Illinois, speak at their September 2004 meeting. The Chief is also past president of the DuPage County Fire Chiefs Association. The Chief referenced specifically the Warrenville Fire Protection District that is not part of the City of Warrenville, and mentioned all of the points covered in his presentation could be made about fire protection in general for our area.

All of the counties' fire departments have Fire Prevention Bureaus, which inspect and review building plans for commercial properties. This is done to ensure the safety of those who work or shop in these establishments. Individual homeowners can request an "advisory" inspection of their home, which may give the homeowners insights on both life and fire safety. Public education happens in many ways but often through talks to local schools and senior groups. CPR classes are offered, the measurement and recording of vital signs and many other instances of interaction occur with the local residents.

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.



Chief Jerry
Kleinwachter,
Warrenville Fire
Protection District

The answering of emergency calls including medical, fire related, hazardous materials, technical rescue or any other emergency needs are handled by the Fire Protection District. All departments in DuPage County work closely with each other to meet the need. There is a seamless response to the call of an emergency throughout the county and you might see several different fire departments respond.

In the case of hazardous materials and technical rescues the departments have banded together to fund joint teams. This method is the most cost effective due to the specialty equipment needed and generally the number of fire fighters needed in these situations.

All of these shared services and the efficiency of this method is possible due to the organization

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(Fire Safety continued)

called the MABAS (Mutual Aid Box Alarm System). This is a unique organization, which allows members to participate in each other's jurisdiction with similar operating procedures and technology. This system is recognized throughout the USA as a model for mutual aid among similar agencies. It was developed in Northeast Illinois and now has members in Wisconsin, Indiana and Missouri. There are over 500 fire departments that offer aid to each other regardless of geographical area. We are very fortunate to live in this area having such a forward looking and efficiently operated departments.

So...when you call 911 the entire local group in MABAS will immediately be notified, resulting in a speedy response.

Hazardous materials may be dropped off at Naperville Fire Station #4 (Route 59 & Brookdale), Saturday and Sunday mornings.

If you have any further questions or would like to speak personally with Chief Jerry Kleinwachter call the Warrenville Fire District at 630.393.1381. ■

**Come
Join
Us!**

Each month the S.A.L.T. Council offers you valuable speakers, important resources and helpful tips. The Council invites you to attend these *free* meetings. Please contact Milton Township for our next meeting!

630.668.1616

www.milontownship.net

Free Credit Reporting Act

Submitted by Bill Parbs

Earlier this year, Congress updated the Fair Credit Reporting Act to protect against identity theft and help better serve identity theft victims. Included in the new law, you have the right to free credit reports. Everyone is eligible for a free copy of their history from each of the three credit bureaus every year.

Lenders and credit bureaus are now forbidden from reporting negative information that results from identity theft. Lenders must honor fraud alerts by verifying an applicant's identity. Consumers who have been victims of identity theft or who worry that they might be, can put "fraud alerts" on their credit reports. This will advise the lender that the consumer wants to be contacted by phone before credit is granted.

The one call requirement is also new. Consumers will now be able to report identity theft to the credit bureaus with one call, instead of three. You can call Equifax at 800-525-6285, Experian 888-397-3742 or TransUnion at 800-680-7289.

Merchants will not be allowed to print your credit card number on receipts after 2007. Until that time, be certain to keep your receipts and destroy them by shredding or tearing them up to prevent use or theft of these numbers.

#1 Identity Theft is the Number One Crime in the U.S. Today

PROTECT YOURSELF!

Buyer Beware...Buyer Beware...Buyer Beware...Buyer Beware

Variable Annuities: *Buyer Beware*

Submitted by Joe Vanest

Variable annuities are being touted as new and improved but...beware...they still cost. Tax-deferred variable annuities are complex, deceiving and in question as to their investment value. A number of retirement accounts are based on annuities, so it does pay to understand them and know what your personal options are.

There are a number of things to consider before getting oneself into an annuity. They often have high fees; high-pressure sales tactics and often the failure to disclose exorbitant early withdrawal penalties. The industry has been attempting to clean up the image regarding annuities, but just how "new and improved" they are..... is yet to be seen.

According to an article published in Fortune Magazine, October 18, 2004, the "improvements" are dubious. Buyer beware is the best advice. Be certain you clearly understand what you are getting, whether it meets your needs and you probably should have someone else hearing all the information you are being provided when making a decision on a variable annuity. This is one of the safest ways to be certain you clearly understand all the features, costs, drawbacks and ultimate outcome for you and/or your family. ■

**DuPage Senior Citizens Council
Home Repair Program**

Submitted by Bill Parbs

To avoid problems with home repair scam artists, Milton Township senior homeowners can call on the Minor Home Repair Program offered by the DuPage Senior Citizens Council. The program provides qualified, professional "handymen" to handle minor home repairs in plumbing, electrical, carpentry and general maintenance. It is available to all DuPage County residents age 60 and over.

Rates for the handymen who are on the list provided by the DuPage Senior Citizens Council are \$40 per service hour in subsidized communities, \$60 per service hour in unsubsidized communities. ■



For More Information

**Call the DuPage Senior Citizens Council
Home Maintenance Department
630.620.0904**

Yes, I'm a Senior Citizen!

I'm not really grouchy...I just don't like traffic, waiting, crowds, lawyers, loud music, unruly kids, Jenny Craig and Toyota commercials, barking dogs, politicians and a few other things I can't seem to remember right now. I'm sure everything I can't find is in a safe, secure place, somewhere!

S.A.L.T. Auto Inspection Event Successful



Auto Inspection Volunteers

Ken McNatt, Chairman of the S.A.L.T. Council sends out a thank you to all of the seniors who came out this year for the safety auto inspection. Twenty five cars were evaluated and recommendations or suggestions passed along to local car owners. This has become an annual event hosted by the S.A.L.T. Council with a number of volunteers donating their time to assist with this event. If you missed this event, please make a note to join us next year in November. It is a convenient time to have your car inspected as we go into winter with ice and snow on the roads. ■

AARP Driver Safety Classes

Dates and locations for the AARP driver safety classes are available through the S.A.L.T. Council.

Call the Township Hall for information.

630.668.1616



Residents Response Survey

Ken McNatt, Chairman and the entire S.A.L.T. Council, thanks all of the 134 residents who took the time to respond to our resident survey in the October issue of the Communicator. Summary of the results revealed the following:

- 68% of the respondents said they have a computer and the internet
- 12% said they do not own one, but have access to a computer
- 68% said they use the computer themselves for email communication
- 65% said they use the computer for researching information
- 24% said they use the computer for shopping and/or purchasing goods
- 24% said they pay bills via the Internet
- 10% said they personally do not use the computer, but have someone else use one on their behalf

A number of the returns were not completed in total, which does challenge the total response statistics. We do thank you for your time and effort in providing this information to the Council. The information will be taken into consideration, as the Council considers future programs.

The winner of our drawing for the Visa gift card was **Ruth Kerns** of Wheaton.

What Is Character Development?

Character Development is one of several initiatives of Healthy DuPage that is designed to measurably improve the health and well being of DuPage County residents. Healthy DuPage was formed in 1999, as part of the International Healthier Communities movement. It is a grassroots, regional planning and implementation organization that addresses not only the physical health needs in DuPage County but also identifies and addresses other broad health issues related to socioeconomic, mental and environmental dimensions of life in the communities. It is a not for profit organization and receives funding from a variety of sources.

The Building Community Character, Inc. (BCC) Coalition has established an extensive collection of Character Development materials for teachers and other community members at the College of DuPage Library. This is only one of many components to building character in the community.



The Mission is to provide leadership and support for the community in developing and sharing good character. BCC exists because we live in an era of many contrasts and contradictions. Residents must not only model positive character values, but also encourage and engage in dialogue with other adults and youth to embrace the components of a caring community.

If you are interested in becoming a part of the Coalition or participating in some way, contact Evie M. Caprel, at the Abraham Lincoln Center for Character Development **630.681.8371**.

**Creating a "Caring Community"
belongs to all of us!**

Tax Tips

Potential Tax Relief & Current Changes

Submitted by Carl Lofgren

Tax relief for homeowners of Illinois is available.

- The Illinois Residential Exemption is going up from \$3500 to \$5000 per year
- The Senior Residential exemption from \$2000 to \$3000
- The Senior Freeze eligibility will include an income level of \$45,000 or less

A list of warnings cautioning citizens how to behave in unusual circumstances is available through the Assessor's office. If you have any questions or want to know if you are eligible for tax relief, call Jim Gumm at 630.668.1616 or visit www.milontownship.net.

Assistance at Tax Time

Submitted by Don Russell

AARP in cooperation with the IRS offers free income tax assistance for low and middle-income people, age 60 and over, or disabled individuals of any age. The assistance is in completing Federal and State income tax returns. Trained volunteers through the IRS provide this free service.

Locations to contact for more information

Glen Ellyn Park District Recreation Center 630.858.2463

Wheaton Park District Community Center 630.665.1415

If the taxpayer is homebound, volunteers are available for home visits by calling the above number



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

- ▶ Tax Tips
- ▶ Character Development
- ▶ Survey Results
- ▶ Buyer Beware
- ▶ Free Credit Reports
- ▶ Fire Safety

HOT Topics

1492 N. Main Street
Wheaton, IL 60187
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