



# The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

April 2007

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

## Are Your Utilities Out of Hand?

**S**arah Moskowitz, Outreach Manager for the Citizens Utility Board (CUB), presented information about the most pressing utility issues facing Illinois consumers. CUB is a nonprofit utility watchdog organization created by the Illinois Legislature to fight for the rights of utility customers across the state.

CUB is the eyes and ears for the general utility consumer in Illinois related to issues in the natural gas, local telephone and electric industries. Ms. Moskowitz provided the S.A.L.T. members with a few tips for consumers:

### Natural Gas

Consumers now have the option to choose an alternative company to supply their natural gas. Nicor buys the gas and sells/delivers it to consumers with no mark up. The alternative option "Customer Select" means you will continue to pay Nicor to deliver the fuel to you, but you will pay a different company for the natural gas itself. There is no guarantee and to date... the alternative companies have not saved money for the consumers. If you are considering a switch to an alternative company:

- Make sure to get a copy of the contract and review it thoroughly before signing up.
- Do not give anyone your utility account number unless you have already decided to change suppliers. Be certain you are talking to the new supplier before giving your number.
- Do not sign up with a new supplier until you compare the prices and terms of service with other companies including Nicor.
- If you do not want to switch suppliers and are concerned about falling victim to a scam, ask your gas utility to put a block on your account, which will prohibit any unauthorized changes to your service.



### Telephone

Many Illinois consumers are paying more than necessary for telephone service. CUB runs a free hotline where customers call to get their bills analyzed by experts. You can call 1.866.688.4282 to find out which telephone plan would be most economical for

*(continued on page 2)*

## 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.

(Utilities continued from page 1)

you based on your usage. You can also save money by following these simple tips:

- Beware of “fixed rate” plans. Most people do not need calling packages loaded with all sorts of bells and whistles. Take a look at your bill, if you see features that you don’t need or use, you may benefit from switching to AT&T’s standard per call rates.
- There are three new “Consumer’s Choice” plans being offered as a result of negotiations with AT&T. Check out [www.consumersutilityboard.org](http://www.consumersutilityboard.org) or [www.ATT.com](http://www.ATT.com) for more information.
- Shop for a low priced local toll plan. Local toll or local long distance calls are those calls to places roughly 15-40 miles away from your home. If you are paying more than 4 cents per minute, you can likely do better by shopping around.
- Shop around for low priced long distance services. Some of the most recognizable long distance companies like AT&T, Sprint, and MCI are also the most expensive. Call 1.866.688.4282 for more information on alternative companies.
- If you have few long distance calls.... Consider dropping your long distance service and use a 10-10 “dialaround” or a calling card to make calls from your home.
- Ask yourself if you really need Line-Backer Service. This covers repairs inside the walls of your home. Most telephone problems however, originate outside the home, where it is AT&T’s responsibility to fix. The average inside wire repairs happen only once every 30 years or so.

- Do not pay for directory assistance. Dial 1.800.411.SAVE or 1.800.FREE-411 services. You may have to listen to a brief advertisement before obtaining your information.

### Electric

The recent increase in ComED rates has caused a great deal of media attention and concerns by consumers. CUB continues to negotiate and discuss options to the “reverse auction” process which is how rates are set for residential customers. Consumers currently have no other choices. To learn about electric regulation and current initiatives by CUB visit our website or call our hotline.

*CUB operates a consumer hotline, 1.800.669.5556 which provides individual assistance to people who have disputes with or questions about their utility service. If you have a question, concern or complaint... call a consumer rights counselor who is trained on the pertinent regulations and may be able to contact the appropriate person at the utility on your behalf if necessary.*



**For More  
Information**

Consumer Hotline  
**1.800.669.5556**  
[www.citizensutilityboard.org](http://www.citizensutilityboard.org)

## Seniors – Thinking of Moving?

*Here's how to manage your move..the simple way*

Once you've decided to move, whether downsizing to a townhome or a condo, or moving to a retirement community, there are countless details to handle. To help ease the transition, here are some tips from the experts:

- ✓ Get your “financial house” in order by analyzing your assets, liabilities and projected income.
- ✓ In selling your home, keep in mind the factors that affect its value, including location, competition, timing, condition and price. Find a Senior Real Estate Specialist who has the resources and experience to handle your special needs.
- ✓ Interview two to three moving companies and get written estimates and references; Pare down your belongings so the items you move work best in your new home.
- ✓ Work with an attorney to develop an estate plan that is individually designed for the transfer, use, and conservation of your wealth.

- ✓ Learn more about planning for the expenses of long-term care, including the role of Medicaid.

To help seniors learn more about planning a move, the Wyndemere Senior Living Campus will bring together experts in relocation, real estate, elder law and finance in a panel discussion called “Managing Your Move...The Simple Way”, Moderated by Randalynn Kaye, Director of Marketing, at Wyndemere. The seminar is *free* and will outline solutions for the special challenges seniors face when planning a move.



**Join Us for this Free Seminar!**

**Tuesday, May 1, 2007**

**1:30-3:30 pm • Auditorium**

**Wyndemere Senior Living Community**

**200 Wyndemere Circle • Wheaton**

**Information/Registration: 866.933.4798**

***When calling, mention you saw this seminar  
in the S.A.L.T. Communicator***

## Good News for S.A.L.T!

**Ken McNatt**, Chairperson for the S.A.L.T. Council since it's inception in 2000, announced recently the collaboration of Wyndemere and the S.A.L.T. Council. Wyndemere, an affiliate of Central DuPage Hospital, celebrating more than 13 years of continued excellence in senior living, will be a sponsor for the S.A.L.T. Communicator for 2007. After several meetings, it was agreed the two organizations have similar missions for seniors. Thank you to Mr. Bob Jacobson for his efforts and introduction.

Wyndemere will be featured in several issues of the Communicator providing helpful information and news for the seniors of Milton Township. **Randalynn Kaye**, Director of Marketing or one of her staff will also present on a topic pertinent to the S.A.L.T. members sometime during this coming year. Watch for upcoming events and news related to this new collaboration.

Wyndemere Senior Living Campus has been named a “Veterans First” community, it was recently announced by the American Association for Wartime Veterans (AAWV). The American Association for Wartime Veterans is a privately-held community outreach service formed to educate wartime veterans and their surviving spouses who reside in long term care, assisted living or enhanced independent living communities.

## Something to Consider!

### *Driver Safety Courses for Seniors*

**D**river safety is a major concern for all of us and as we age...a refresher course may be just what we need. **Gordon Maxson**, a trained volunteer for AARP Driver Safety Program provided useful information on the courses available for seniors. When a senior completes the eight hour course or an online course, they may be eligible for a reduction on the liability portion of their auto insurance. The course is designed to help you:

- ✓ Understand the effects of aging on driving.
- ✓ Learn driving strategies that take into account the changes we experience as we age.
- ✓ Identify the most common crash situations we face and reduce the chances of having a crash.
- ✓ Update your knowledge and understanding of today's roads, vehicles, and other road users.
- ✓ Think about how to drive, and identify when driving may no longer be safe.

You can either go to the AARP website at: **[www.aarp.org/drive](http://www.aarp.org/drive)** to find a course near you by zip code or call **1.888.227.7669**. Most classes are taught in two, four-hour sessions spanning two days, and the course costs \$10. You can search by zip code to find upcoming classes near you.

Information for the online course is also on this web page on the right hand side. The online course is self-paced and interactive and can be taken at the time and place of your choice. The online course fee is only \$15.95 for AARP members and \$19.95 for non-members. Upon completion, you will receive a certificate mailed directly to your home.

*The AARP Driver Safety Program is the nation's first and largest refresher course for drivers age 50 and older that has helped millions of drivers remain safe on today's roads.*



### Things to Note!

*Submitted by Bill Parbs*

1. Before giving to a charity, check their credentials first at: **[www.guidestar.org](http://www.guidestar.org)**.

2. Beware of do it yourself genetic tests sold on the internet, through mail or also found at food supplement stores. The tests ranging from \$80 - \$400 are sold with claims that they predict risk of Alzheimer's disease, diabetes and cancer.

3. Electron Federal Tax Payment System (EFTPS) is a tax payment system provided free by the US Department of Treasury. You can pay federal taxes electronically online or by telephone. Visit or call: **[www.EFTPS.gov](http://www.EFTPS.gov)** or **1.800.316.6541**

4. The Illinois Attorney General, Lisa Madigan, announced as of January 1, 2007 a new law has been passed to protect the Illinois consumer from identity theft by putting a freeze on their credit reports with the three major credit reporting agencies so that potential creditors cannot access your credit history without your permission. For more information visit: **[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)**

5. If you receive any emails requesting personal information, please disregard. No company will ever send their customers emails demanding account information or personal information. Do not respond, you should immediately delete it. *(Submitted by Jim Hatcher, Sheriff's office.)*

## Senior Citizen Real Estate Tax Savings Program

Submitted by Bob Earl, Milton Township Assessor

**Mr. Bob Earl**, Milton Township Assessor presented current information to seniors regarding available tax relief programs. The following programs are available for seniors in Milton Township.

### Senior Homestead Exemption

Provides a \$3,500 reduction from equalized assessed valuation

### Assessment Freeze Homestead Exemption

Provides seniors with limited income protection against real estate increases due to rising property values

### Exemption Questions Contact



Mr. Bob Earl  
Milton Township Office  
1492 N. Main Street, Wheaton  
630.653.5220  
[www.miltontownshipassessor.com](http://www.miltontownshipassessor.com)

## Programs for Seniors

**Senior Housing Assistance Program** – This program assists Wheaton residents by providing financial aid to resident senior citizens who can demonstrate a definite need for such assistance in order to continue living in Wheaton in the face of increasing rental, mortgage or real estate tax payments. [For more information, call Sharon Barrett-Hagen, \(630\) 260-2019.](#)

**Senior Meals Program** – The DuPage Senior Citizen Council coordinates home-delivered meals when a resident needs a hot nutritious meal but is unable to shop, prepare meals, or attend a Senior Dining Center. Income and assets are not considered when determining eligibility, but a donation toward the cost of the meals is requested. The City of Wheaton reimburses the county for service to Wheaton residents. [For more information, call DuPage County Human Services, Senior Citizen Services \(630\) 682-7000.](#)

**Reduced Fare Taxicab Program** – With the Subsidized Taxi Service program, seniors pay \$2 for a coupon worth \$5 of travel anywhere in DuPage County. This program is designed to ease transportation obstacles for senior citizens and persons with disabilities. The program is administered by the county and subsidized by the City of Wheaton. [Wheaton residents must register through the City Finance Department; call \(630\) 260-2000.](#)

Cartoon provided by Joe Vanest, S.A.L.T. Council



The S.A.L.T Council invites you to one of their upcoming meetings.

Learn more by calling the Township  
**630.668.1616**

# Serving & Protecting Senior Citizens



This

Issue

Sponsored

By

## S.A.L.T. Council Members

Ken J. McNatt, Chairman · Joe Vanest, Vice Chairman · Jodi Hefler, Glen Ellyn Senior Citizen Coordinator/Community Relations · Gail Hinkle, Social Services Coordinator  
Bill Parbs, Director of Communications

## DuPage Sheriff's Office

Jim Hatcher, Director of Senior Services · Cpl. Randy Groh, Deputy Sheriff Liaison · Bill Mennell

Roberta O'Leary Asst. State's Attorney · Chief Greg Berk, Wheaton Fire Chief · Sue Davison  
Chief Phillip DiMensa, Winfield Fire District · Fire Chief Jerry Kleinwachter, Warrenville Fire Dist.  
Debbie McKenzie, Glendale Heights Police Dept. · James Monson, Glen Ellyn Police Dept.  
Clifford Mortenson, Wheaton Fire Dept. · Shirley Moreen, Wheaton Women's Dpt. Club

## Citizen's Committee

Larry Gage · Sister Peg Ivers, St. Daniel the Prophet · Rose Palma · Patricia Terkovich, Arden  
Courts · Jeanne Pitra · Horace Polglaze · Don Russell · Claude de St. Paer · Charles Schlabach  
Barbara Smith · Ron Smith · Chuck Kramer · Leonard Tuggy

**In Cooperation with DuPage Sheriff's Office - John Zaruba, Sheriff**



An affiliate of Central DuPage Hospital

Visit Us:

www.  
wyndemereSeniorLiving  
.com

- ▶ Utilities Out of Hand?
- ▶ Seniors Thinking of Moving
- ▶ Wyndemere Senior Living & S.A.L.T.
- ▶ Real Estate Tax Savings Program

***HOT Topics***

1492 N. Main Street  
Wheaton, IL 60187  
[www.miltontownship.net](http://www.miltontownship.net)



PRST STD  
U.S. POSTAGE  
PAID  
CAROL STREAM, IL  
PERMIT NO. 475