

**APRIL-MAY 2015**

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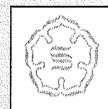
**TRANSPORTATION**

**DIRECTOR**

SUSAN VOSMIK

**SENIOR SERVICES**

- Transportation
- Legal Assistance
- Outreach Program
- Income Tax Preparation Assistance
- Free Notary Services
- Employment Services
- Medicare Counseling
- Social Events/Parties
- Home Visits
- Information and Referrals
- Alzheimer Support Group
- Veteran's Assistance
- Social Security Information
- Property Tax and Energy Assistance Programs
- Pharmaceutical Assistance Information



*Village of Schaumburg*  
**SUPPORT OUR SENIORS COUNCIL**

*Presents*

## SENIOR SCAM PREVENTION

We have two **FREE** presentations designed to provide awareness of scams that target senior citizens.

A morning and evening presentation are scheduled:

**Thursday, April 30, 2015 at 10:30 a.m. and 6:30 p.m.**

(vendor tables and refreshments provided 1 hour prior to presentation)

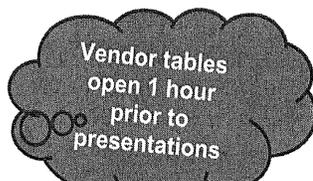
**Schaumburg Township District Library  
130 S Roselle Road, Schaumburg - Rasmussen Room South**

***CAREGIVERS AND FAMILY MEMBERS OF  
SENIOR CITIZENS ARE ENCOURAGED TO  
ATTEND!!!***

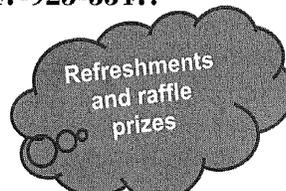
Speakers include detectives from the Schaumburg Police Department Investigations Division.

Seniors needing transportation to the daytime presentation can call **Dial-A-Ride at 847.352.8097** or Schaumburg Township at **847.882.1929**  
(You must reserve a ride prior to the event)

Please RSVP for this event by contacting:  
**Schaumburg PD Crime Prevention Specialist Paula Diaz at 847.348.7274**  
or the Schaumburg Township Library at **847-923-3347.**



  
Village of Schaumburg Police Department  
1000 W. Schaumburg Rd., Schaumburg, IL 60194-4198  
847.882.3586 / [WWW.VILLAGEOFSCHAUMBURG.COM](http://WWW.VILLAGEOFSCHAUMBURG.COM)



# SAVE THE DATE

## RECYCLING EVENT

School District 54, the Village of Schaumburg and the Schaumburg Township District Library will host a **FREE** recycling event.

**WHERE:** Rafferty Administration Center  
524 E. Schaumburg Road  
Schaumburg, Illinois

**DATE:** Saturday, April 18, 2015

**TIME:** 10:00 am-3:00 pm

The following items will be recycled:

**Electronics:** Televisions, small appliances, microwaves, monitors, computers, keyboards, radios, cassette recorders, telephones, fax machines and more.

**Document Destruction:** Paper shredding up to two box limit. Envelopes with windows, paper clips and staples are OK. No plastics, CD's or plastic bags.

Clothing, shoes, purses, linens and other house-hold textiles.

Automotive and household batteries

Motor oil and antifreeze

Holiday lights, wiring, extension cords

Bicycles, fluorescent light bulbs, cell phones, eyeglasses, fire extinguishers

American flags

Books

**Paint, gas, paint thinner and other hazardous waste will not be accepted.**

For more information, call 847-895-7100 or visit [www.villageofschaumburg.com](http://www.villageofschaumburg.com).

## AARP DRIVER SAFETY COURSE

**WHERE:** St. Alexius Medical Center  
1555 Barrington Road  
Hoffman Estates, Illinois

**DATE:** April 21 & 22

**TIME:** 5:00 pm

To register call 866-253-9426

\*Must attend both days.

## AARP SMART DRIVER'S COURSE

**WHERE:** Schaumburg Park District  
Senior Center  
505 N. Springinsguth Road  
Schaumburg

**DATE:** May 18 & 19

**TIME:** 12:00 pm

To register call 847-490-7026.

\*Must attend both days. Completion of the course may allow you to receive a discount on car insurance.

# "Swing into Spring"

## SENIOR EXPO 2015

Friday, April 24, 2015 • 9 a.m. – 2 p.m.

Golf Mill Shopping Center, Niles, IL

### SPONSORS



Clerk Gary K. Warner



For more information, call the **Maine Township MaineStreamers** at **847-297-2510** or visit the Senior Expo section of the township's website: [www.maintownship.com/seniorexpo](http://www.maintownship.com/seniorexpo)

# MONTHLY EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<i>PINOCHLE-11 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM – 1 PM</i>	<i>JOB COUNSELOR BY APPT 10 AM – 3 PM</i>  <i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING</i> <i>YOGA</i> <i>10:30 AM-11:15 AM</i> <i>SENIOR ZUMBA</i> <i>4:30 PM-5:30 PM</i>	<b>** LUNCH/BINGO</b> <i>VETERAN SERVICES</i> <i>9:00 AM – 4:00 PM</i> <i>GROCERY SHOPPING</i> <i>ALZHEIMER'S MTG 7 PM</i>	<i>KNIT/CROCHET 9 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM-1 PM</i>  <i>GROCERY SHOPPING</i>
<i>PINOCHLE-11 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM – 1 PM</i>	<i>JOB COUNSELOR BY APPT 10 AM – 3 PM</i> <i>WILLS BY APPT</i> <i>9 AM–12 PM</i>  <i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING</i> <i>YOGA</i> <i>10:30 AM-11:15 AM</i> <i>SENIOR ZUMBA</i> <i>4:30 PM-5:30 PM</i>	<b>** LUNCH/BINGO</b> <i>VETERAN SERVICES</i> <i>9:00 AM – 4:00 PM</i>  <i>GROCERY SHOPPING</i>	<i>KNIT/CROCHET 9 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM-1 PM</i>  <i>GROCERY SHOPPING</i>
<i>PINOCHLE-11 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM – 1 PM</i>	<i>JOB COUNSELOR BY APPT 10 AM – 3 PM</i>  <i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING</i> <i>YOGA</i> <i>10:30 AM-11:15 AM</i> <i>SENIOR ZUMBA</i> <i>4:30PM-5:30 PM</i>	<b>** LUNCH/BINGO</b> <i>VETERAN SERVICES</i> <i>9:00 AM – 4:00 PM</i> <i>GROCERY SHOPPING</i> <i>HEALTH CLINIC 12 PM</i>	<i>KNIT/CROCHET 9 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM-1 PM</i>  <i>GROCERY SHOPPING</i>
<i>PINOCHLE-11 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM – 1 PM</i>	<i>JOB COUNSELOR BY APPT 10 AM – 3 PM *</i>  <i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING</i> <i>YOGA</i> <i>10:30 AM-11:15 AM</i> <i>SENIOR ZUMBA</i> <i>4:30PM-5:30 PM</i>	<b>** LUNCH/BINGO</b> <i>VETERAN SERVICES</i> <i>9:00 AM – 4:00 PM</i>  <i>GROCERY SHOPPING</i>	<i>KNIT/CROCHET 9 AM</i> <i>RETAIL SHOPPING</i> <i>11 AM-1 PM</i>  <i>GROCERY SHOPPING</i>

**\* JOB CLUB 4<sup>TH</sup> TUES OF EVEN MONTHS**  
**APRIL 28<sup>TH</sup>**

**\*\* BY RESERVATION**  
**FYI ZUMBA TIMES MAY CHANGE AFTER APRIL 15<sup>TH</sup>**



## MONDAY & FRIDAY RETAIL SHOPPING



<b>APRIL</b>	<u>DATE</u>	<u>STORES</u>	<b>MAY</b>	<u>DATE</u>	<u>STORES</u>
FRIDAY	– 3RD	TARGET HIGGINS	FRIDAY	– 1ST	TARGET HIGGINS
MONDAY	– 6TH	WALMART BARRINGTON	MONDAY	– 4TH	WALMART BARRINGTON
FRIDAY	– 10TH		FRIDAY	– 8TH	
MONDAY	– 13TH	TARGET BARRINGTON	MONDAY	– 11TH	TARGET BARRINGTON
FRIDAY	– 17TH		FRIDAY	– 15TH	
MONDAY	– 20TH	WALMART ELK GROVE	MONDAY	– 18TH	WALMART ELK GROVE
FRIDAY	– 24TH		FRIDAY	– 22ND	
MONDAY	– 27TH	TARGET HIGGINS	MONDAY	– 25TH	CLOSED
			FRIDAY	– 29TH	TARGET HIGGINS

## MEDICARE REMINDER—TEMPORARY DRUG FILLS

A transition refill is typically a one-time, 30-day supply of a drug that Medicare drug plans must cover when you're in a new plan or when your existing plan changes its coverage. Every year, Medicare drug plans may change which drugs they cover and the rules and restrictions associated with obtaining coverage for those drugs.



**Transition fills aren't for new prescriptions.** You can only get transition fills for drugs you were already taking before switching plans or before your existing plan changed its coverage. All Medicare Part D drug plans must cover transition fills. The rules apply to both Medicare Advantage plans that include drug coverage and Medicare Stand-alone drug plans. When you use your transition fill, your plan must send you a written notice within three business days. The notice will tell you that the supply was temporary and you should either change to a covered drug or file a request with the Part D plan (called an exception request) to ask for coverage.

Medicare Rights  
December 4, 2014

## DEPARTMENT OF HEALTH AND FAMILY SERVICES

Many who went without health insurance last year didn't know they would face a penalty. The Marketplace is providing individuals and families who owe a fee one last chance to get covered for 2015. This tax season, consumers who didn't have coverage in 2014 face a fine of \$95 per person or 1 percent of income, whichever is greater, under the federal Affordable Care Act. That fine increases each year, to \$325 or 2 percent of income in tax year 2015 and \$695 or 2.5 percent of income in 2016.

A Special Enrollment Period will begin on **March 15** and ends on **April 30** for people who were uninsured in 2014 and owe the fee.

The end of the special enrollment period doesn't shut the door for coverage if there's a "life changing event" at any time during the year. Events include getting married or divorced, having a baby, losing a job and gaining citizenship. The person has to apply for coverage within 60 days of the event.

Medicaid accepts applications all year. **If you are receiving benefits from Medicare, you are not eligible to sign up for insurance through the Marketplace.**

## TOO COOL COULD COST YOU!

Are you overcooling your food? Adjusting your refrigerator and freezer to the optimal temperature can save you money and energy. The following are some helpful tips:

- Set your fridge temperature between 35-38 degrees
- Keep your freezer set at 0 degree
- An old working refrigerator or freezer can cost you up to \$150 a year in electricity—  
Recycle yours and save.

ComEd will pick up your old, working fridge or freezer for FREE, recycle it, plus send you \$35.



**Township of Schaumburg Offices will be closed  
On Monday, May 25, 2015  
In Observance of Memorial Day Holiday**

## SPOUSAL IMPOVERISHMENT LEVELS FOR 2015

Medicaid law provides special protections for the spouses of Medicaid applicants to make sure the spouses have the minimum support needed to continue to live in the community while their husband or wife is receiving long-term benefits, usually in a nursing home.

One of the most important protections is the “community spouse resource “allowance” or CSRA. In order to be eligible for Medicaid benefits a nursing home resident may have no more than \$2000 in assets. The community spouse may keep one-half of the couple’s total “countable” assets up to a maximum that changes each year. This is the “maximum CSRA,” the most that a state may allow a community spouse to retain without a hearing or a court order. The least that a state may allow a community spouse to retain is called the “minimum CSRA”.

The federal government just announced the new spousal impoverishment figures for 2015, which include the minimum and maximum CSRA:

Minimum Community Spouse Resource Allowance: \$23,844

Maximum Community Spouse Resource Allowance: \$119,220

elderlawanswers.com 1/5/2015

## VOLUNTEERS NEEDED

Schaumburg Township Senior and Disability Departments will be sponsoring a “**Spring Clean Up Day**” for resident township Seniors and People with Disabilities who are unable to do the work themselves. Volunteers are needed on **Saturday, May 2, 2015** to make this free service a success. If interested, please contact Kim at 847-884-0030 ext.2014.

Teams will start at 9:30 am and should be finished by noon. Garbage pick-up and raking will be the only services provided. Drinks and snacks will be provided. All children must be supervised.

\*Please bring your own rake and/or gardening supplies.

Let’s try and make this an annual event!

## INSOMNIA

Will a bedtime snack help me sleep better? There is some evidence that eating late actually makes it harder to sleep, especially if you eat fatty foods. In addition, it’s a good idea to avoid certain foods late in the day because they can lead to digestive problems. Here are a few things to keep in mind:

**Avoid large, high-fat meals late in the day.** Studies have shown that eating a large meal close to bedtime may make it harder to fall asleep.

**Avoid caffeine late in the day and avoid alcohol at bedtime.** Both can interfere with sleep. It can take several hours for the stimulating effects of caffeine to wear off. Alcohol may make you sleepy, but it can also prevent deep sleep and cause you to wake up during the night.

**Don’t drink too many fluids before bedtime.** Drinking lots of fluids before bed can cause you to wake up repeatedly to use the bathroom.

**Maintain a healthy lifestyle.** Eat a balanced and varied diet with plenty of fresh fruits, vegetables, whole grains and low-fat protein sources. Eating a healthy diet, maintaining a healthy weight and getting appropriate exercise can help you sleep well.

Everyone has trouble sleeping from time to time. If you frequently have insomnia, see your doctor to find out what steps you can take to improve your sleep.

(Mayo Clinic)

## REVERSE MORTGAGE

A reverse mortgage allows a homeowner who is at least 62 years old to use the equity in the home to obtain a loan that does not have to be repaid until the homeowner moves, sells, or dies. But the homeowner is required to pay property taxes and homeowners insurance premiums on the property.

Soon borrowers will have to pass a financial assessment before they can take out a reverse mortgage. The new rules are meant to prevent loan defaults, but they will make it much more difficult to get a reverse mortgage. The new assessment rule will require borrowers to demonstrate the ability to pay property taxes and insurance premiums on the property. For the first time, lenders will look at the borrowers' income and credit histories to ensure they can timely meet their financial obligations.

Borrowers who don't meet the financial requirements for the loan have the option of setting aside money from the loan to pay the taxes and insurance premiums. The amount depends on a formula, but it can be quite large and may make the loan impractical for some. Borrowers who meet the credit requirements for the loan, but don't have enough income can do a partial set-aside, which requires them to put aside less money. The rules were originally scheduled to take effect March 2, 2015, but implementation has been delayed. The new effective date is expected to be later this spring.

[www.elderlawanswers.com](http://www.elderlawanswers.com) (Feb 2015)

## COMMUNITY PAINT-A-THON

The 28th annual Community Paint-A-Thon will be on **Saturday, September 12th**. The program provides exterior painting for single-family homes at no cost to those who meet the criteria. To qualify, homeowners must own and occupy the home and have limited financial resources, and are 60 years of age, or a veteran, or have a permanent disability that hinders them from doing the work themselves. Homes that have peeling, fading or worn paint should consider applying.

Applications are now available for this community service project by calling **Catholic Charities at 847-253-5500** and are due **June 15th**.

Once a home is determined eligible, assigned volunteer teams will scrape, prime, and then paint the house. The Community Paint-A-Thon covers 10 townships including Barrington, Elk Grove, Hanover, Maine, New Trier, Miles, Northfield, Palatine, Schaumburg, and Wheeling. The Paint-A-Thon is a communitywide event that involves recruited teams of volunteers from businesses, churches, social and civic groups.

**If you are interested in volunteering, please contact Annette Sommer at HandsOn Suburban Chicago at 847-228-1320.**

## SOCIAL SECURITY-FYI

Social Security offices will expand their hours effective March 16, 2015. Offices will be open to assist customers on Monday, Tuesday, Thursday and Friday until 4 pm. Offices will close on Wednesdays at noon so employees can complete their work or training. For additional information call 1-800-772-1213 or visit [SSA.gov](http://SSA.gov).



# Explore new products, experience the fun!

**Chicago • June 12-14, 2015**

**Renaissance Schaumburg Convention Center**

1551 Thoreau Drive North • Schaumburg, IL 60173

Friday 11 AM - 5 PM • Saturday 11 AM - 5 PM • Sunday 11 AM - 4 PM



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**FREE  
ADMISSION**



**www.AbilitiesExpo.com**  
Register online for priority access!

Schaumburg Township  
One Illinois Boulevard  
Hoffman Estates, IL 60169  
www.schaumburgtownship.org



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**\*\*IMPORTANT\*\* NEWSLETTER ATTENTION!!!!!!**

If anyone knows of a senior who has moved out of the Township, is deceased, or receives more than one newsletter, please call us with this information.

**YELLOW DOT PROGRAM**

The Illinois Yellow Dot Program is a statewide initiative designed to provide vital information on vehicle drivers/passengers. Information on the medical card can assist first responders immediately following a serious accident. This can mean the difference between life or death. Information packets may be obtained from the Village of Hoffman Estates, Schaumburg Police Department, Schaumburg Township Senior Department or visiting the website at [www.YELLOWDOT ILLINOIS.org](http://www.YELLOWDOT ILLINOIS.org).

**SENIOR DEPARTMENT 847-884-0030**

**TRANSPORTATION DEPARTMENT 847-882-1929**

**DEPARTMENT CLOSING**

The Senior Department will close at 4:00 p.m. daily so that the staff can return phone calls and process necessary paperwork.

**APPOINTMENTS ARE NECESSARY**

**HOME DELIVERED MEALS**

Are you unable to cook or shop? Call Kenneth Young Center at 847-524-8800 for Meals on Wheels.

**REPRINT REMINDER**

We thank other newsletters, which have been reprinting our articles with proper credit. Any organization may reprint articles from any of our newsletters provided that proper credit is given by name of newsletter and date. Any question please call 847-884-0030 ext. 2016.