



Senior Newsletter

Nov, Dec, 2016 & JAN 2017

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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

MEDICARE PRESCRIPTION DRUG PLANS

Open enrollment for the new prescription drug plans begins **October 15 through December 7, 2016**. This is a good time to review your current Medicare private drug plan. Prescription drug plans change each year. When considering another prescription drug plan, make sure to look at all the costs and not just the premium. Plans change premiums, deductibles, drug tiers, co-pays, and some may even have less coverage or restrictions during the "donut hole".

The Centers for Medicare and Medicaid Services (CMS) announced the **2017 Medicare Part D benefit parameters** as follows:

Annual Deductible (varies by plan)	2016	2017	
	Up to \$360	Up to \$400	
Initial Coverage Limit	\$3,310	\$3,700	
Donut Hole	Discount brand name drugs	55%	60%
	Discount generic drugs	42%	49%
True out-of Pocket (TROOP)	\$4,850	\$4,950	
Catastrophic Coverage generic or preferred	\$2.95	\$3.30	
All other drugs	\$7.40	\$8.25	

To schedule an appointment for Part D, call seniors at 847-884-0030.



*TOWNSHIP OF SCHAUMBURG
OFFICES CLOSINGS
FOR THE FOLLOWING HOLIDAYS:*

*November 24th & 25th
December 26th
January 2nd, 2017*



SAVE THE DATE

CITIZENS UTILITY BOARD (CUB)

Join Cook County, Schaumburg Township and Citizens Utility Board for a free interactive presentation. Experts will discuss the smart meter and home weatherization programs, as well as, rebates and freebies on in-home devices and appliances.

WHERE: Schaumburg Township
One Illinois Blvd
Hoffman Estates

DATE: Friday, October 28th
TIME: 10:00 AM

Bring any questions you may have about your utility bills.

Contact Sarah Edwards, Cook County Energy Efficiency Outreach Coordinator, at 312-603-3459 for further questions or by e-mail at Sarah.Edwards@cookcountyl.gov.

AARP DRIVER SAFETY COURSE



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

DATE: Monday, November 21st
Tuesday, November 22nd

TIME: 12:00 PM

COST: \$15 AARP Members
\$20 Non-Members

Call 847-490-7026 to register.

Must attend both days. Contact your insurance agent for a possible insurance discount.

AARP DRIVER SAFETY COURSE



WHERE: Alexian Brothers Senior & Community Resource Center
600 Alexian Way
Elk Grove Village

DATE: Thursday, November 10th
Friday, November 11th

TIME: 9:00 AM

COST: \$15 AARP Members
\$20 Non-Members

Call 855-456-0093 to register.

Must attend both days.

You may be eligible for an insurance discount upon course completion. Contact your insurance agent for further information.

MUSICALE



Join us for an evening of holiday fun. Music, food, drinks and maybe a few surprises will surely put you in the holiday spirit.

WHERE: Schaumburg Township
One Illinois Blvd
Hoffman Estates

DATE: Tuesday, December 13th

TIME: 6:00 PM

Contact the senior department to reserve a seat at 847-884-0030. Space is limited. Bus transportation will be provided. Call the Transportation department at 847-882-1929.

TIME CHANGE—Saturday, November 5th

Be sure and set your clocks back 1 hour before going to bed and check and change batteries in all your smoke detectors.

HELP FOR VETERAN FAMILIES

Supportive services may be provided to low-income veteran families residing in or transitioning to permanent housing. To qualify for the program, which is funded by the U.S. Department of Veterans Affairs, clients must be homeless or at imminent risk of losing their homes and meet income guidelines. For information contact Polly Maschinski at 847-376-2114.

MONTHLY EVENTS

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

**** BY RESERVATION**

MONDAY & FRIDAY RETAIL SHOPPING TRIPS

NOV	DATE	STORES	DEC.	DATE	STORES	JAN.	DATE	STORES
	FRIDAY – 4TH	TARGET MEACHAM		FRIDAY – 2ND	TARGET MEACHAM		MONDAY – 2nd FRIDAY – 6th	CLOSED WALMART-BARR
	MONDAY – 7TH FRIDAY – 11TH	WALMART BARRINGTON		MONDAY – 5TH FRIDAY – 9TH	WALMART BARRINGTON		MONDAY – 9th FRIDAY – 13th	TARGET BARRINGTON
	MONDAY – 14TH FRIDAY – 18TH	TARGET-MEACH STRATFORD		MONDAY – 12TH FRIDAY – 16TH	TARGET BARRINGTON		MONDAY – 16th FRIDAY – 20th	WALMART MEACHAM
	MONDAY – 21ST FRIDAY – 25TH	WALMART MEACHAM CLOSED		MONDAY – 19TH FRIDAY – 23RD	WALMART MEACHAM		MONDAY – 23rd FRIDAY – 27th	TARGET MEACHAM
	MONDAY – 28TH	TARGET MEACHAM		MONDAY – 26TH FRIDAY – 30TH	CLOSED TARGET MEACHAM		MONDAY – 30th	STRATFORD SQUARE

AARP INCOME TAX-AIDE ASSISTANCE



Free income tax filing for disabled and /or senior residents who reside within Schaumburg Township by the volunteer AARP tax-aide preparers. At the end of this year, you will begin receiving important tax documents such as Social Security 1099, pension, IRA, W-2, interest and dividend statements. Keep all of these documents for income tax filing.

Contact the senior department the last week of January to make an appointment if you need tax preparation at 847-884-0030.

If you are interested in volunteering as a tax-aide preparer, please contact Wayne Bessette at 847-895-3796.

EXERCISE MAY HELP STAVE OFF DEMENTIA



Seniors who get little or no exercise have a 50 percent greater risk of dementia compared with those who regularly take part in moderate or heavy amounts of physical activity, the research found. According to the U.S. Centers for Disease Control and Prevention, moderate physical activity may include walking briskly, ballroom dancing or gardening, bicycling slower than 10 miles an hour.

Dr. Zanldy Tan, medical director of the Alzheimer's and Dementia Care Program at University of California, Los Angeles states "It doesn't require intensive physical activity to decrease risk of dementia," "Even moderate amounts are fine".

A study of participants aged 75 or older gained the most protective benefit from exercise against the onset of dementia. With age, the brain tends to shrink. But people who regularly exercised tended to have larger brain volumes than those who were sedentary.

There are several theories why exercise might help brain health. Physical activity causes increased blood flow, increasing its volume and promoting the growth of additional neurons. Exercise also promotes secretion of helpful brain chemicals which encourages the growth of new path ways that might otherwise be impeded due to age-related brain shrinkage.

Before starting any exercise regimen, it is always recommended to talk with your physician. There are many levels of physical activity, so it is important that you start slow and work up to a level that you can maintain.

HealthDay,
Aug, 2016

SNAP ASSISTANCE

To apply for the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, contact in the General Assistance Department for an appointment, required documents or for further information at 847-884-0030.



GETTING CALLS FROM YOUR OWN NUMBER?



Have you ever received a phone call and the caller ID shows your own number is calling? Think to yourself, this is weird. How can this happen? It's a scammer making an illegal robocall.

Technology makes it easy for scammers to fake information on caller ID's. Scammers use this trick as a way to get around call-blocking and hide from law enforcement. They can be calling from anywhere in the world. They hope you'll answer the phone. Don't do it!

Calls from your own number are illegal. Don't pick up or press buttons that you might be instructed to do. Don't ever give your personal information to anyone over the phone that calls you. This could lead to identity theft and more calls.

FDA SAYS "NO" TO ANTIBACTERIAL SOAPS



The Food and Drug Administration is banning the sale of antibacterial soaps and body washes after manufacturers failed to prove that the products' active ingredients are safe and effective.

Consumers think that antibacterial soaps are more effective at preventing the spread of germs, but there is no scientific evidence that the soaps are better than just plain soap and water.

The ban applies to products containing 19 antibacterial ingredients, including the two most common ones: triclosan, which is found in liquid soaps, and triclocarban, found in bar soaps. Manufacturers have until September 6, 2017 to either reformulate products with any of those 19 ingredients or remove them from the market.

The ban does not apply to other products containing those ingredients, including toothpastes and cleaning products, and it doesn't apply to antiseptic hand cleaners such as Germ-X and Puree, which typically contain alcohol and related compounds.

Consumer Reports argued that antibacterial chemicals in household products likely do more harm than good. These chemicals could be contributing to the global crisis of antibiotic resistance. Antibacterial compounds in consumer cleaning products might pose other health risks. There is evidence that exposure to triclosan interferes with the production and activity of hormones in the body, which could contribute to infertility, early puberty, obesity, and other health problems. When it comes to fighting disease, hand washing with soap and water is key.

Triclosan listed as an ingredient in Noxzema Ultimate Clear Bacteria Fighting Cleanser, Dial Complete Antibacterial Foaming Hand Wash, and CVS Antibacterial Gentle Cleansing bar, as well as in Colgate Total toothpaste. Triclocarban is listed on Dial For Men Power Scrub soap bar, Rite Aid Renewal Antibacterial Gold Deodorant soap and others. Health and safety experts say you should avoid using these products now.

Other banned antibacterial ingredients are also included in many household cleaners. Avoid products that have an "antibacterial" claim on their label.

Consumer Reports
September 2016

SEASONAL FLU PROTECTION

Flu season typically lasts from fall to spring. Each year people die from influenza which is a respiratory infection that can cause serious complications. Experts say an annual flu shot is the best way to avoid the aches, fever, congestion and fatigue that that flu brings and also protects those who are at high risk for flu-related complications.



Some healthy adults feel that the flu may seem like a relatively minor inconvenience, and some go out of their way to avoid vaccination. Receiving the flu vaccine will not give you the flu. Each year the flu strain mutates so the shot that you receive this year is different from the one you got last year because it is made specifically for the prominent strains of the virus.

The U.S. Centers for Disease Control and Prevention recommends everyone older than 6 months of age receive an annual flu shot. People over the age of 65 or have a chronic medical condition such as asthma, cancer, diabetes, chronic obstructive pulmonary disease (COPD) or any autoimmune disease, should get vaccinated. All flu vaccines contain a small amount of egg protein. If you have a severe egg allergy, only receive a flu shot in a medical setting and supervised by a doctor. There is also an egg protein-free vaccine which is an alternative form of protection called "Flublok."

After receiving the flu vaccine, it takes two weeks for your body to develop antibodies against the virus so good hygiene and hand washing is essential to stay healthy.

It is also important to be aware of warning signs and flu symptoms, such as body aches, headache, fatigue, sudden, high fever, sore throat, cough, congestion and runny nose. Getting a flu shot is the best way to avoid the flu.

You can receive a flu shot at many local pharmacies, physician offices or community centers. Stay healthy and don't delay!

MedlinePlus September 2016

NURSING HOMES—FYI

In recent years, patients and their families were asked or forced to sign arbitration agreements prior to being admitted into a nursing home. By signing this agreement, families are not able to sue if they feel the nursing home was responsible for injuries, abuse, neglect or even the patient's death. Once you sign this agreement, you are bound by it.

Now, the Centers for Medicare and Medicaid Services is forbidding these agreements before a dispute arises. Patient advocates have contended that those seeking admission to a nursing home are in no position to make a determination about giving up their right to sue. The nursing home industry has countered that the new rule will trigger more lawsuits that could increase costs and force some nursing homes to close. After a dispute arises, the resident and the nursing facility could still voluntarily enter into a binding agreement as long as they both agree.

Although the rule could be challenged in court, it is scheduled to take effect this November, and will only affect future nursing home admissions. Pre-existing arbitration agreements will still be enforceable.

Consumer Reports, October 2016

Schaumburg Township
One Illinois Blvd
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.

SENIOR DEPARTMENT 847-884-0030

TRANSPORTATION DEPARTMENT 847-882-1929

SENIOR HEALTH INSURANCE PROGRAM (SHIP)

SHIP is a free individual counseling service at local sites throughout Illinois. Trained counselors will be happy to assist with questions on various Medicare issues. For information or to make an appointment, contact the Senior or Disability Services Department at 847-884-0030. Ship does not affiliate with any insurance company and does not sell or solicit any type of insurance.

DEPARTMENT CLOSING

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

MEALS ON WHEELS

Are you unable to cook for yourself or need help with shopping?
Contact the Kenneth Young Center at 847-524-8800.

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 questions? Call 847-884-0030 ext. 2017.