



“Increasing opportunities for persons with disabilities through advocacy, services, and public education.”

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## The Affordable Care Act: When Scams Follow the News

The Affordable Care Act is in the news lately. And one thing we've learned at the Federal Trade Commission is that scams often follow the news. Natural disaster? Charity scams will follow. Implementation of a major new law affecting millions of people? Scammers will be there.

To cut through some of the clutter in the environment with all the articles and discussion of the Act, here's one key fact to hold onto that can help spot and avoid scams:

**Enrollment in the new Health Insurance Marketplace doesn't start until October 1, 2013. Anyone who claims to be able to sign you up sooner is trying to scam you. Please report them.**

We've heard from consumers and from other federal agencies that scammers are trying to convince people to act now. Scammers always want to get your money before you have time to stop and think. So remember that date: October 1, 2013. That's the first

time anyone, anywhere can sign up for health insurance through the Health Insurance Marketplace under the Affordable Care Act.



And please: if you see someone trying to enroll people for health insurance under the Act before October 1, 2013, say something. We can only investigate the scams we know about, so every report helps us find and stop the bad guys. Thanks in advance!

— Tracey Thomas  
Attorney, Division of Marketing Practices, FTC

# 10 Ways to Avoid Fraud

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information.

Here are 10 things you can do — or not — to stop a scam.

## What to Do

1. **Know who you're dealing with.** Try to find a seller's physical address (not a P.O. Box) and phone number. With internet phone services and other web-based technologies, it's tough to tell where someone is calling from. Do an online search for the company name and website, and look for reviews. If people report negative experiences, you'll have to decide if the offer is worth the risk. After all, a deal is good only if you get a product that actually works as promised.
2. **Know that wiring money is like sending cash.** Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers, to sellers who insist on wire transfers for payment, or to anyone who claims to be a relative or friend in an emergency and wants to keep the request a secret.
3. **Read your monthly statements.** Scammers steal account information and then run up charges or commit crimes in your name. Dishonest merchants bill you for monthly "membership fees" and other goods or services without your authorization. If you see charges you don't recognize or didn't okay, contact your bank, card issuer, or other creditor immediately.
4. **After a disaster, give only to established charities.** In the aftermath of a disaster, give to an established charity, rather than one that has sprung up overnight. Pop-up charities probably don't have the infrastructure to get help to the affected

areas or people, and they could be collecting the money to finance illegal activity. For more donating tips, check out [ftc.gov/charityfraud](http://ftc.gov/charityfraud).

5. **Talk to your doctor before you buy health products or treatments.** Ask about research that supports a product's claims — and possible risks or side effects. In addition, buy prescription drugs only from licensed U.S. pharmacies. Otherwise, you could end up with products that are fake, expired, or mislabeled — in short, products that could be dangerous to your health. Learn more about buying health products online.
6. **Remember there's no sure thing in investing.** If someone contacts you with low-risk, high-return investment opportunities, stay away. When you hear pitches that insist you act now, that guarantee big profits, that promise little or no financial risk, or that demand that you send cash, report them at [ftc.gov](http://ftc.gov).

## What Not to Do

7. **Don't send money to someone you don't know. Not to an online seller you've never heard of — or an online love interest who asks for money.** It's best to do business with sites you know and trust. If you buy items through an online auction, consider using a payment option that provides protection, like a credit card. If you think you've found a good deal, but you aren't familiar with the company, check it out. Type the company or product name into your favorite search engine with terms like "review," "complaint," or "scam." See what comes up — on the first page of results as well as on the later pages. Never pay fees first for the promise of a big pay-off later — whether it's for a loan, a job, a grant or a so-called prize.

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# Outdoor Recreational Opportunities for People with Disabilities in Illinois

Did you know there are many opportunities for outdoor recreation for people with disabilities in Illinois? Illinois residents with a Class P2O (previously a P2) or a Class P2A card are exempt for a hunting or fishing license. Veterans with disabilities are exempt from both a fishing license and hunting license regardless of Illinois residency.

You can pick up a P2O or P2A application at your nearest Secretary of State's office.

Want to know more about recreational opportunities in Illinois? E-mail your questions to [jay.d.williams@illinois.gov](mailto:jay.d.williams@illinois.gov) or call 618-949-3305.

For more information on outdoor opportunities and programs for persons with disabilities, please contact IDNR: 618-949-3305. General information about IDNR may be obtained by writing the Illinois Department of Natural Resources, Office of Public Services, One Natural Resources Way, Springfield, IL 62702 or calling (217) 782-7454. Deaf and hearing impaired individuals may call IDNR's TTY number (217) 782-9175, or use the Ameritech Relay Number at 1-800-526-0844.



**Please also visit the website at:**  
<http://www.dnr.illinois.gov>

Under Quick Links choose—Disabled Outdoors.



A Volunteer Celebration was held on April 30th at 2 pm at SCIL. Volunteers received a certificate of appreciation, a gift, and a volunteer pin. Volunteers and SCIL staff enjoyed cake and ice cream. **Volunteers, thank you for all you do!**

**Malieka Davis**

**Toby Basil**

**Hannah Burke**

**Aneka Davis**

**Belinda Duncan**

**Zachary Khan**

**Melinda McDonald**

**Shane Pastrovich**

**Marlon Bailey**

## Abilitylinks Job Fair

Abilitylinks.org is hosting a virtual jobs fair **Monday, June 24 through Friday, June 28.**

If you are looking for a job, please register.

Abilitylinks.org is a free job opportunity website for persons with disabilities and inclusive employers. Abilitylinks also provides resume consultations and a mentoring program to any job seeker that posts a resume on the site, [www.Abilitylinks.org](http://www.Abilitylinks.org).

# Be Prepared for Disaster: Wireless Emergency Alerts!



## WHAT ARE WIRELESS EMERGENCY ALERTS?

- Wireless Emergency Alerts, or WEAs, are free messages sent directly to your cell phone, warning you about severe weather, AMBER Alerts, and threats to safety in your area.
- WEAs are sent to you by your state and local public safety officials, the National Weather Service, the National Center for Missing and Exploited Children, and the President.
- WEAs are a new technology and may already be on your wireless cell phone or other wireless device.
- WEA's will be no more than 90 characters and will provide brief critical information about a threat in your location or AMBER emergency
- The WEA notification is designed to get your attention and alert you with a unique sound and vibration. The unique sound and vibration is particularly helpful to people with hearing or vision-related disabilities.
- WEAs resemble a text message on your cell phone or other wireless device – but WEAs will not interrupt calls in progress.
- WEA messages allow alerts to be sent to cell phones in a geographically targeted affected area.
- WEAs are one-way alerts that are sent to any mobile device in range of the broadcasting cell tower which ensures that authorities cannot collect any data from an individual.
- WEAs are not affected by network congestion.
- Wireless customers will not be charged for the delivery of WEA messages and may contact their wireless mobile provider to opt-out of Imminent Threat or AMBER alerts, but may not opt-out of Presidential alerts.

## UNIQUE SOUND AND VIBRATION.

- The unique sound and vibration (Common Audio Attention Signal and Vibration Pattern) you receive when a WEA message is broadcasts are prescribed in part 10 of the Code of Federal Regulations for use in Alert messaging only. The unique sound and vibration cadence are particularly helpful to people with hearing or vision-related disabilities.

- To find out more about how your mobile device is configured, contact your local carrier or device manufacture.

## WILL I RECEIVE AMBER ALERTS ON MY CELL PHONE?

- WEA messages can save lives. Do not ignore these messages!
- WEAs only contain basic information so if you receive a WEA, seek additional information from the other sources, such as radio or TV.
- To find out if your Mobile device is capable of receiving WEA alerts, contact your cellular service or check out [www.ctia.org/WEA](http://www.ctia.org/WEA)
- All the major cell carriers are participating in WEA on a voluntary basis.
- As with all new cellular services, it will take time for upgrades in infrastructure, coverage, and handset technology to allow WEAs to reach all cellular customers.
- Wireless carriers are currently selling mobile devices with WEA capability included; however, not all handsets now on the market are capable of receiving WEAs.
- For more information on WEA Alerts, go to Ready.gov: <http://www.ready.gov/warning-systems-signals>

## HOW DO AUTHORITIES REGISTER TO SEND WEA ALERTS?

- Government agencies at the federal, state, local, tribal or territorial level wishing to utilize WEA must execute a Memorandum of Agreement with the Federal Emergency Management Agency (FEMA) Integrated Public Warning and Alert System (IPAWS) program. Information about the application process can be found on the IPAWS website.
- Alerting Authorities will not be charged by wireless carriers for sending WEA messages.

**For more information:**  
<http://www.fema.gov/ipaws>  
**To contact the IPAWS Project Management Office:** [ipaws@dhs.gov](mailto:ipaws@dhs.gov)



# SCIL Holds Emergency Preparedness Workshop

The American Red Cross is collaborating with the Illinois Department of Public Health's Disability and Health Program and Centers for Independent Living throughout Illinois to provide trainings for people with disabilities on how to be better prepared for emergencies by developing an emergency plan and emergency kit. SCIL held the first training in Illinois at the INCIL office in Springfield on March 13, 2013. Thirty individuals attended this training with a mix of individuals with disabilities, caregivers, and individuals representing agencies that provide services to individuals with disabilities and the senior population.

The free workshop covered the importance of being prepared for emergencies and provided specific examples of what a person can do to become better prepared. Information was shared about how to shelter in place or relocate to another location during a disaster. The two-hour training provided specific tips for people with different disabilities or needs. Materials and resources were provided to assist the participant in creating their own emergency plan/kit to meet their individual and specific needs in a time of disaster or emergency.

**For more information on disaster preparedness, please go to:**  
<http://www.ready.gov/>

## Students from the Illinois School for the Visually Impaired (ISVI) Visit SCIL

Eight students from the Illinois School for the Visually Impaired (ISVI) visited SCIL on Wednesday, May 8, 2013. The students, accompanied by their teachers Brenda Christian and Cindy Kemp, were given a tour of the SCIL office, and were introduced to staff members and learned a little about SCIL programs and services.

After the tour, several staff members met with the students where Pete Roberts, Executive Director, provided an overview of the history of the independent living movement and explained why the Illinois philosophy is so important to individuals who have disabilities. Other SCIL staff members participating in the discussion were: Susanne Cooper, Dave Munroe, Melissa Norman, Christina Bormida, and Karen DeLay. ISVI students chatted with SCIL staff members and were given an opportunity to ask questions and learn more about centers for independent living.

The students were encouraged to describe themselves and what they would like to do after high school. SCIL staff and the ISVI students enjoyed a relaxed meeting and gained a great deal of information about each other!



**In front: Dave Munroe with his dog, Homer, and Melisa Norman. Back row: Pete Roberts, Joe Lamperis, Susanne Cooper, Dylan Hassler, Ms. Kemp, Trevor Ely, Joe Sansone, Rachel Owens, Collin Price, Maggie Lourash, Ms. Christian, Gage Mossberger and Christina Bormida.**

# Successful Community Event Held in Menard County

A community event was held in Menard County on March 27, 2013, in the Hillside Terrace Community Room on West Antle Street in Petersburg, Illinois. The event highlighted SCIL services and programs and provided an opportunity for community members to meet SCIL staff.

Information was provided about the free ITAC Amplified Telephones, PA Training and Referral, the Independent Living Advocate services, Youth Transition services and many other available programs and services. The meeting was well attended by members of the community as well as individuals representing agencies from Menard County.

The Independent Living Advocate, Christina Bormida, provided information about services available to individuals living in SCIL's rural county areas. Christina supports consumers to direct their own lives as they develop their individualized plan and pursue their own goals. Services are provided in a convenient location for the consumer and sometimes are provided in the convenience of the individual's home. Individuals who reside in Christian, Logan, Menard, Montgomery or rural Sangamon counties may contact Christina at: 800-447-4221 for more information.

Bradley Kinney, PA Specialist, announced an upcoming PA Training that will be offered to residents of Menard County.

## Coming Soon: Personal Assistant Training in Menard County!

Menard County residents interested in becoming a personal assistant (PA) are invited to attend a free training to be held in Petersburg, Illinois on:

**Wednesday, June 19; Thursday, June 20;  
and Friday, June 21**

The training class size is limited and applications are being accepted on a "first-come first-served basis." All individuals interested in receiving this training must:

- ◆ Submit PA Training Program application. (This application is NOT an employment application; it is an application to receive training.) PA Applications may be picked up at SCIL (open Monday – Friday from 8:30 a.m. – 5:00 p.m.) Call SCIL at (217)523-2587 v/tty or (800)447-4221 for more

information, or if you need an application mailed to you.

- ◆ Agree to complete mandatory 2 ½ day training

***Attendees will not receive pay while in training. The training is free to accepted applicants.***

**To register, or request accommodations, please contact Bradley Kinney, PA Specialist at SCIL: (217)523-2587 v/tty or (800)447-4221.**

PA Trainings are held in Springfield at the SCIL Office at least 3-4 times per year. If you are interested in receiving training at the Springfield location, please contact Bradley Kinney at SCIL.

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8. **Don't agree to deposit a check and wire money back.** By law, banks have to make funds from deposited checks available within days, but uncovering a fake check can take weeks. You're responsible for the checks you deposit: If a check turns out to be a fake, you're responsible for paying back the bank. Someone who overpays with a check is probably a scam artist.
9. **Don't reply to messages asking for personal or financial information.** It doesn't matter whether the message comes as an email, a phone call, a text message, or an ad. Don't click on links or call phone numbers included in the message, either. It's called phishing. The crooks behind these messages are trying to trick you into revealing sensitive information. If you got a message like this and you are concerned about your account status, call the number on your credit or debit card or your statement and check on it.
10. **Don't play a foreign lottery.** It's illegal to play a foreign lottery. And yet messages that tout your chances of winning a foreign lottery, or messages that claim you've already won, can be tempting. Inevitably, you have to pay "taxes," "fees," or "customs duties" to collect your prize. If you must send money to collect, you haven't won anything. And if you send any money, you will lose it. You won't get any money back, either, regardless of promises.

## **Report Scams**

If you think you may have been scammed:

1. File a complaint with the Federal Trade Commission. If you are outside the U.S., file a complaint at [econsumer.gov](http://econsumer.gov).
2. Visit [ftc.gov/idtheft](http://ftc.gov/idtheft), where you'll find out how to minimize your risk of identity theft.
3. Report scams to your state Attorney General.

If you get unsolicited email offers or spam, send the messages to [spam@uce.gov](mailto:spam@uce.gov).

If you get what looks like lottery material from a foreign country through the postal mail, take it to your local postmaster.

— From the Federal Trade Commission

# **CONFERENCE FOR CAREGIVERS**

**For Caregivers of Older Family Members and Friends & Grandparents and Other Relatives Raising Children**

Saturday, August 31, 2013

8:00 a.m. to 3:00 p.m.

Northfield Inn, Suites & Conference Center

3280 Northfield Drive, Springfield, Illinois

## **Presented by**

Area Agency on Aging for Lincolnland

Funded by the Older Americans Act through the Illinois Department on Aging

This event will be of interest to caregivers of older family members and friends and grandparents and other relatives raising children.

If respite service is needed, please notify us at the time of registration.

**For registration information, contact Area Agency on Aging for Lincolnland-- 217-787-9234 or 1-800-252-2918.**

**AREA AGENCY ON AGING  
FOR LINCOLNLAND**





**SPRINGFIELD CENTER FOR  
Independent Living**

330 S. Grand Ave West  
Springfield, IL 62704  
(217)523-2587 v/tty

Non-Profit Org.  
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MAY 2013

**COPIES OF THE  
NEWSLETTER ARE  
AVAILABLE IN  
BRAILLE, LARGE  
PRINT AND ON  
COMPUTER CD**

## Monthly Support Groups

**Heads Up Group**

Contact Dave Munroe at SCIL:  
(217)523-2587 v/tty

**Paralysis Group**

Contact Dave Munroe at SCIL:  
(217)523-2587 v/tty

**Personal Assistant  
Employers Group**

Contact Bradley Kinney at  
SCIL: (217)523-2587 v/tty

**Post-Polio Group**

Contact Bradley Kinney at  
SCIL: (217)523-2587 v/tty

**WREN (Women's Resource  
Empowerment Network)**

Contact Susanne Cooper at  
SCIL: (217)523-2587 v/tty

**BEST (Becoming Empowered  
and Successful Teens)  
and Parent Transition  
Support Group**

Contact Carolyn Thorpe at  
SCIL: (217)523-2587 v/tty

**Having trouble hearing  
on the telephone?**

Illinois has a **FREE**  
amplified phone  
program!

**Call us or stop by:**  
**SPRINGFIELD CENTER FOR  
INDEPENDENT LIVING**  
330 South Grand Avenue West  
Springfield, IL 62704  
217-523-2587

Monday-Friday 8:30 A.M.-5:00 P.M.

[www.itactty.org](http://www.itactty.org) A FREE program required and governed by Illinois law.