

Director's Annual Report

In the two years since I became Director of Cudahy-St. Francis Interfaith and Project Concern, both organizations have faced some tough tests. Thanks to "the Great Recession," Project Concern has seen the amount of food it distributes more than double. Last year, we lost a \$25,000 grant and had to lay off our two outreach workers. But Project came through with flying colors, and the credit is due to Debby Pizur and Dick Buschmann, Pantry Co-Directors, and the tremendous support of volunteers and W2 workers. This year they once again won an *Excellent* rating from the Hunger Task Force.

One of the largest pantries and clothing centers in the county, Project Concern is also one of the best-run. It receives literally tons of support from the community, with over 140,000 lbs of food donated and over \$20,000 a year in individual donations, over 40% of its budget. Last year, Project barely made its budget with a last-minute surge of holiday contributions.

C/SF Interfaith has also been tested, starting with the retirement of Phyllis Dettman and the departure of the entire office staff in 2007. Our volunteer driving corps was down to 13; clients being served down to a little over 100. Hundreds of out of date names needed culling from both our client and newsletter lists. Most of all, we were losing money. *Individual donations dropped from \$16,000 to just over \$8000 from 2007 to 2008, and last year we posted an \$8000 deficit.*

OFFICE LOCATION: 3767 E Underwood Ave Cudahy, WI 53110 OFFICE HOURS: Mon-Thurs 9 AM - 1:30 PM PHONE NUMBER: 414-483-4474 WEB ADDRESS: www.interfaithcudahy.org STAFF: Mark Peters, Director Denise White, Service Coordinator Since then, we've more than tripled our driving volunteers, added 2 Senior Companions and several volunteers who do friendly visits, home chores and minor repairs. We now give over 100 rides a month compared to 70 in 2008. We've added nearly 70 new clients and are now serving over 200 seniors, of whom about half are from Cudahy and half from St. Francis. We're connecting more people than ever to fall cleanup services, and providing an excellent student snow shoveling program that no other neighborhood Interfaith program offers. We've referred over 100 people to needed resources and advocated for several who needed help dealing with bureaucracy. We've updated our client database and are now doing regular followup with the 50 or so clients we hadn't heard from in years. 500 bad addresses have been culled from our mailing list, and dozens of new names added.

But there is one challenge we haven't met yet: the financial one. As our reliance on government funding grew over the years, our percentage of support from individuals, churches, and businesses in these two communities dropped. As government funding now decreases, reliance on those other sources, or fund-raising, must increase. Our board is working to increase community, church and business support, and I've been personally asking our clients, their families, and our supporters to begin giving to Interfaith if they don't already, and to increase their giving if they can, even in the midst of these very tough economic times. Last summer, I called for "Golden Donors" to give \$100 to help keep us going – see who came forward on p. 5.

I apologize for going back to money in every newsletter, but until we stabilize our financial base, we simply have to keep begging. We cannot continue to dip into our reserves; eventually changes would have to be made that could hurt our ability to carry out our mission. Please consider how important Interfaith is to you, your loved ones and your community, and give accordingly before the end of the year (see p. 3 for your options). *On behalf of everyone we serve, thank you!*

Mark Peters



Interfaith News is published four times a year by Cudahy-St. Francis Interfaith to increase awareness of resources available to older adults and caregivers.

Every effort is made to verify content. Please let us know of any errors. If you have comments, please call 483-4474 or write to:

Cudahy-St. Francis Interfaith 3767 East Underwood Avenue Cudahy, WI 53110-1934

Mark Peters, Editor

Please Note: The information in this newsletter is not a substitute for professional medical, legal or financial advice. If you have specific concerns, please consult a trusted professional or contact our office to find out where you can go for assistance.

Don't let them



SCARE you!

You may receive a postcard from the "National Processing Center" that describes "proposed cuts to existing government programs including a significant reduction in Medicare, which may result in an increase in premiums and fees that you must pay." They ask you to sign and send back the postcard "for more information about these changes...." Once a senior sends it, they receive telephone phone calls and visits from insurance salesman. Seniors should know this postcard is nothing official from the government or Medicare, and should not be frightened into returning them. Watch this newsletter for regular Medicare updates.

How "Slimby-Quimby" Could Save You \$\$\$

It may have a funny-sounding name, but this Medicaid program can pay for all or part of your Medicare Part A and Part B premiums, which are now deducted from your Social Security payments. To qualify, a couple must have income below \$1639/month (\$19,670/year) or an individual income below \$1218/month (\$14,620/ year). That gets you into the lowest tier of assistance, SLMB+. SLMB stands for Specified Low-Income Medicare Beneficiaries Programs. Both SLMB and SLMB+ will pay for your Medicare Part B premium, including up to 3 months prior to your application date. SLMB kicks in at slightly lower income levels.

If, however, your individual income is below \$902/ month (\$10,830/year) or your couple income is below \$1214/month (\$14,750/year), you qualify for the Qualified Medical Benefit Program (QMB). **QMB will pay** your Medicare Part A and Part B premiums, deductibles and co-pays.

If you are eligible for Medicaid and believe you may qualify for these programs, call SeniorLAW at 414-278-1222 during the hours listed below:

Monday, Thursday, Friday: 9:00 AM to 11:00 AM Tuesday: 1:00 PM to 3:00 PM **Closed Wednesdays**

Information provided by Legal Action of Wisconsin

Some Good News on Medicare Health reform helped extend the Medicare Hospital Insurance (HI) Trust Fund for 12 years, according to the 2010 Medicare Trustees report released August 6. The report states that the Affordable Care Act (ACA) will extend the life of the Trust Fund through 2029, whereas last year's report projected the fund to remain solvent only through 2017. While the report was more solvent only through 2017. While the report was more optimistic than in past years, the trustees cautioned that in order for projections to be met, Congress must fully enact many of the provisions included in the Affordable Care Act (ACA) and implement additional reforms in the future. [Visit www.HealthCare.gov, for answers to questions about health care reform.]

How Can I Give to Interfaith?

Besides sending back the donation envelope included in this newsletter, there are several other ways to make a gift to Cudahy-St. Francis Interfaith:

Automatic Deduction: you can authorize Interfaith to deduct a one-time or monthly amount from your checking or savings account. Filling out a simple form is all that's required. Contact us at 483-4474 for a form. Just \$8.33 a month adds up yo an annual gift of \$100, making you a "Golden Donor" (see p. 5).

Memorial Gifts: You can make a donation in honor or memory of a loved one or on the occasion of a special event. These will appear in our newsletter (see p. 6).

Christmas/Birthday Certificates: For the person who has everything, why not make a donation to Interfaith in their name? We will send a lovely 8.5x11" bordered certificate to anyone you wish explaining that a gift has been made in their name that is enabling Cudahy-St. Francis Interfaith to help older adults live independently in these communities, and thanking them for "inspiring someone to be an Interfaith supporter."

Bequests: What better way to leave a legacy than to designate CSF Interfaith in your will! You can make a contribution to our general operating fund, or designate your gift for a special purpose or program. Call us today at 483-4474 to find out how.

Give the Gift of Yourself! In addition to financial gifts, you can also contribute your time and talent as a volunteer driver, visitor, home chore helper, handyman (or woman), telephone reassurance caller, office helper, or member of our Development or Program Committees. Call Mark at 483-4474 to learn more.

What If I Want to Donate Online?

It's about to become easy! A "Donate" button will be added to our website soon after Dec. 1: www.interfaithcudahy.org.

You can make a one-time or recurring donation. (Please note: There is a 5% surcharge for this service. There is no charge for automatic deduction—see above)

2010 Grand Time Out



Everyone enjoyed the Pulaski Inn's great food... and the dancing!



"I can still jitterbug with the best of them!"

160 people attended the Oct. 26 **GTO** at the Pulaski Inn. Many thanks to proprietors Brian & Karen Swessel and Ted Larsen of Church & Chapel Funderal Homes who sponsored the band!



The *Skyliners* have been the GTO "house band" for many years now



Interfaith volunteers finally get a break and enjoy the meal

St. Mark's Benefit Concert



St. Mark's Brass Ensemble performs Sat. Oct. 2 at a benefit concert for CSF Interfaith. Other performers include the Garlic Mustard Pickers and St. Mark's Chorus and Handbell Choir. The event raised over \$300 for our programs. Many thanks to St. Mark's and chief organizer Lance Uttke!



Corporate & Organizations

Church & Chapel/Ted Larsen** Cudahy Lions Club/Beer Capitol***** Garlic Mustard Pickers* Thrivent Financial for Lutherans**** St. John Ev. Lutheran Parish** St. Mark's Ev. Lutheran Parish**

Individuals

Ray Adamski Marcellyne Amann **Eleanor Barrette** Martha Beck **Ruth Beyer** Thomas & Carol Bindas Louis & Mary Brindza **Dennis & Ruth Broderick** Maurice Budney Joan Burrows Joseph & Rita Chovanec Doris Christensen Cudahy City Hall employees Sharon Decorah Stella Dembowiak Richard & Delores Dickhut Ricki & Maureen Dorgay Marcella Duellman Jacquelynn Duvall Henry Forster Geraldine Gibas

Virginia Gibes John & Ann Gmeindl Estelle Gooder Lois Grey Michalene Gulden Mary Harder** Francis & Betty Jane Hauerwas Elizabeth Hershberger Antoinette Hill* Robert & Alma Igowski **Dolores** Janik Grace Jennaro JoAnne Kern Elizabeth Knoff Darinka Kohl Katharine Kramarich Avalon Krygier* Thomas & Lois Kujawa* Lawrence & Rozanne Lee Robert & Irene Lewandowski Margaret Lippke* Vivian Littman Eleanore Mankowski Paul Maranan Bernita Markowski Leonard & Adeline Maslowski* Patty McCracken Paul & Judith Mikolajczak **Eleanor Mongold Terry Mueller** John & Valerie Ninko Alvina Novacin Chester & Alice Nowicki Irene Nushardt

George Opper Thomas & Joan Paul Betty Petrofsky John & Joan Rosploch Barbara Rothe Delores Schoessow Francis & Carol Schuster Cyril & Virginia Seliger* Theresa Simon Norma Sinner Wally & Frieda Slogaski Dolores Straseski Charles Taube Frank Tryba Adeline Tuskowski* Pearl Tutai Luke & Julie Uebelher Mary Ugrina* James Wagner Robert & Therese Wasikowski **Bessie Waters** Carmen Wheeler Gregory & Mary Witkowski* Vivian Zielke Mary Zodrow* Anonymous * Donations of \$50 or more

Donations of \$100 or more
Donations of \$250 or more
Donations of \$500 or more
Donations of \$1000 or more

If you were a donor during this time period and don't see your name, please call 483-4474

GOLDEN DONORS CLUB

Mary Becker Gerald & LaDonna Bowe Joseph & Dolores Buichl Sylvia Gear Ray & Mary Glowacki William & Sharon Henning James Kieturkus Janice Lee David & Coralie Magnus Jerome & Mary Ellen Mikulay Chester & Carol Nowaczynski Ald. Mark Otto Rev. Phil Reifenberg Arthur Repta Chris & Marilyn Rosland Patricia Suittiee Susan Tetting Virginia Walczynski

These benefactors keep us going!

Individuals who contribute \$100 annually automatically become club members.

In Loving Memory of ...

Patty McCracken

Interfaith Office

Sharon Repta

Art Repta

Frank Taucher

Bess Wahl

Theodore Ulman

Margaret Lippke

Cudahy-St. Francis Interfaith is happy to accept memorial and honorary donations on behalf of loved ones and special occasions such as anniversaries, birthdays and holidays.

A Good Time Was Had By All

CSF Interfaith and Project Concern held a joint Volunteer Appreciation Event on October 27th at St. John Lutheran. Over 50 volunteers showed up for hors d'oeuvres, words of encouragement from Cudahy Mayor Tony Day and Ald. Richard Bartosheyich, SF Ald. Shari Franz, Executive Director Mark Peters and Board Chair Pat Rozek. All received certificates of appreciation from Milwaukee County signed by Co. Supervisor Patricia Jursik.

The most inspiring part of the afternoon was when volunteers **Dottie Kukor**, **Greg Witkowski** and **Bob and Edie Litkowiec** shared some thoughts on why they volunteer and what they get out of it. It was a joyful celebration of some wonderful people!

We gratefully acknowledge Wheaton Franciscan Medical Group Fine-Lando Clinic for making the printing of this newsletter possible Fine-Lando · 3533 E. Ramsey Ave · Cudahy · 769-6600

Accepting new patients: Anna Lamnari, MD, Geriatric & Integrative Medicine; Gilberto Marquez, MD, Internal Medicine; and Victoria Yorke, MD, Family Medicine

New Volunteers

Marge Atwater Marie Johnson Bill & Noreen Klopp David Sartori (Board/St. John) Bruce Schuknecht (Board/At Large) Dick Sweet Margee Walsh Sue & Mike Doolin Kim Marquette Bev Tryba

Board members **Dick Buschmann** and **Nate Ihlenfeld** joined the director for walks on the northeast and southeast ends of Cudahy back in September. The purpose was to raise awareness of our services, identify seniors we can help, and let the community know of our need for support. Other board members plan to go door to door this coming spring.

The CSF Interfaith and Project Concern Boards of Directors welcome new members Nate Ihlenfeld (at-large), Cudahy City Accountant Bruce Schuknecht (atlarge), and David Sartori (St. John Ev. Lutheran). We're thrilled to have them on board!



We were saddened to learn of the passing of **Patty McCracken**. Patty had been an Interfaith driver several years ago, then came back at the request of Director Mark Peters last year. Patty loved to take ladies to their beauty appointments. She will be deeply missed!

Worth Noting...

Many thanks to **Susan Hoffert**, who spent six weeks with our office as a Senior Intern. Through a federal program, we were able to have Sue's services for 20 hours a week at no charge to Interfaith. Sue was a huge boon to the office, updating our newsletter list and calling hundreds of clients to make sure we know their needs. Before going on medical leave she also connected 20 extra people with fall cleanup services and Thanksgiving meals or holiday baskets. Please pray for her speedy recovery so she can come back and join us soon!

Stockbox Program offers free food for seniors: Must be 60 or over and have income of \$1174.00/month or less. Boxes contain cereal, canned and powdered milk, canned vegetables and fruits, fruit juice, pasta or rice, peanut butter, canned meats or tuna, and 2 pounds of fresh Wisconsin cheese. You or your proxy must be able to pick up your boxes, which are available at Project Concern and other locations. Call 483-4474 for more information.

Thanks to the Volunteer Center of Milwaukee for finding the volunteers to provide fall cleanup services to two dozen seniors in St. Francis and Cudahy on "Make a Difference Day" this past November 6th.

Basic phone service for low income: Lifeline involves discounts on the cost of monthly telephone service, and Link-Up involves a discount on the cost of initiating telephone service. These discounts are available for the primary residential telephone, even if that phone is wireless. Call us at 483-4474 to learn more.

Interfaith By The Numbers

	2009	2010
Clients Served Year to Date:	110	210
Active Volunteers:	70	101
YTD Volunteer Hours:	3450	5980
YTD # of 1 Way Rides *	1904	2730
YTD Shopping Trips:	257	64*
YTD In-Person Visits:	217	314
YTD New Client Assessments	5: 14	35
YTD Info/Referral/Advocacy/Followup:		
	126	312
YTD Home Chores/Repairs/Yardwork Hrs:		
	12	125
* 55% of all rides represent St. Francis cli-		

* 55% of all rides represent St. Francis clients; 45% are Cudahy clients. The number of shopping trips was smaller in 2010 because many shopping trips were counted simply as rides.



Testímoníals from our clients/friends

As we grow older, if we are to stay in the comfort of our own homes that we are going to need some outside help.... Interfaith and its crew of very capable, cheerful volunteers will come to the rescue... take you where you need to go... help with various household jobs, and if loneliness is a problem, they will make phone or even house calls. I am eighty-seven years old, and without help from Interfaith, I could no longer stay in my old familiar home. I'm extremely grateful. — Carmen Wheeler

With no car, I don't know what I'd do if it wasn't for Interfaith. I'm very satisfied with the volumeters. They are very kind and courteous and very dependable. — William Johnston

I have been getting help from Interfaith for 4 years now. They never refused me.... All the driv-

– Geraldine Gibas

Winter Shoveling help still available, but call now!



We have recruited student snow shovelers to help clean seniors' public paths within 24 hours of a 4" or more snowfall. You may negotiate with them on the clearing of driveways and other paths. Call 483-4474 to register and hear the guidelines.

Energy Assistance Facts

3 Types of Assistance Available:

- 1. Regular energy assistance to help with your annual home energy costs. This is intended to help pay a portion of heating costs and is not intended to pay the total annual heating cost. The amount of heating assistance benefit varies according to household size, income level, and household heating costs.
- 2. Crisis assistance: retention of utility services, reconnections, oil deliveries and furnace repair or replacement. (Note: furnace repair or replacement is only available when home is owner occupied). It is offered when funds are available.
- 3.Referrals for other heating related services.

New Income Guidelines for 2010

Individual: \$2,047/month (\$24,568/yr) Couple: \$2,677/month (\$32,127/yr)

Applicants must bring:

- proof of all income sources for all household members 18 years or older for the previous three months (i.e., child support wages, pension, etc.). Seasonal employees will require the prior year's 1040 tax forms
- 2. Social Security cards for everyone in the household.
- 3. Current energy bill (gas/electric/oil)
- 4. If your heat is included with your rent: Rent certificate or statement from landlord confirming heat is included in rent.

Energy Assistance Hotline: (414) 906-2800

If you experience a loss of heat after hours, call 211

A Question of Balance

Balance is a critical issue to older people. And more and more, at one-on-one training facilities or at larger health clubs, whether in yoga and Pilates studios or adult-education exercise classes for older adults, balance training is becoming a priority. With good reason.

Unintentional falls among those 65 and older are responsible for more than 18,000 deaths and nearly 450,000 hospitalizations annually in the United States, according to the Centers for Disease Control and Prevention in Atlanta. Most of these falls are caused by a decline in that complex human skill known as balance.

To remain upright and sure-footed, explained Dr. David Thurman, a neurologist and a spokesman for the American Academy of Neurology, "there are several components of the nervous system, as well as motor or movement functions, that need to be intact." These include the vestibular system of the inner ear, vision and proprioception, the ability to sense where one's arms, legs or other parts of the body are without looking at them, as well as the strength and flexibility of bones and soft tissue. "All of these," Dr. Thurman said, "tend to degrade with age, particularly as people move into their seventh and eighth decades."

Unlike many effects of aging, balance can be improved. Studies suggest that strength and balance training can reduce the rate of falls by up to about 50 percent." There are some things you can do on your own, says Dr. Thurman. "You don't have to be standing on one foot, which is often too difficult for some older people. You can challenge your balance while brushing your teeth." Simply put one foot in front of the other while you brush, or stand with your feet closer together. Inside: Director's Annual Report New Health Care Law: What Does It Mean For You? Now You Can Donate Online! Grand Time Out and Oct. 2 Benefit Concert Pictures



United Wav of Greater Milwaukee

60 or Better? You are eligible for our services! Up to 4 free rides per month, help with home chores (as volunteers are available) and information about helpful services, programs and resources.

Retired? "Pay It Forward!" Volunteer a little now, use us later when you need us. Interfaith is a great organization for volunteers - you set your own hours and work as little or often as you like. Call 483-4474 for info.

Help Balance Our Budget! Mail your contribution in the enclosed envelope or drop off at our office (see box on cover). For other ways to donate, see page 3. Your donation is tax deductible to the extent allowed by law.

> **Interfaith Older Adults Program's Mission:** Linking Older Adults with a Caring Community



CUDAHY, WI 53110 3767 E Underwood Ave. Program for Older Adults

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