

INTERFAITH NEWS

33 years of linking older adults with a caring community Summer 2010

Who Benefits from Cudahy-St. Francis Interfaith? Who Supports It?

Obviously, the most direct benefit is to our clients. We have over 100 regular clients and serve many dozens more each year in various ways. But the benefit doesn't end there. First, there is the benefit to clients' families. Some are out of town and find peace of mind knowing we are looking in regularly on their loved one. Some are nearby but find it difficult or expensive to take off work to get dad to the doctor or mom to her weekly beauty parlor appointment.

There is also a direct benefit to businesses. At the top of this list are hospitals, health clinics, and doctors and dentists offices. Next would be grocery stores (90% of our shopping rides are to Pick n Save). Put beauty salons, drug stores and "dollar stores" on that list as well. However, C/SF Interfaith gets very little support from these sources. (Aurora St. Luke's did sponsor this newsletter for many years, and we're glad to announce that the Fine-Lando Clinic has just become a sponsor.)

Instead, our biggest corporate supporters are **Ladish** (\$6000/yr) and **Vilter** (\$1000/yr). The **Cudahy Lions** are also a major sponsor (over \$2000/yr), as are **St. Mark's Lutheran** (\$2300 last year), **St. John** (\$2000 last year) and **Sacred Heart Catholic** (\$1050 last year) and **Nativity Catholic** (\$5000 in-kind). **Thrivent Financial for Lutherans** matches some of our fundraising to the tune of well over \$1000 a year. Last year both the **St. Francis Association of Commerce** and the **Cudahy Chamber of Commerce** made generous donations as well. Without these great community partners, we would probably not exist.

Most of our clients give us regular donations, but often they can only afford a few dollars. The great majority of individual donations come from our own volunteers and a small number of supporters in these communities. A few generous donors don't even live in the area – some may be families of clients or former supporters who've moved. We do ask our clients to encourage their families to contribute, but this is not a large part of our support.

Currently, the executive director is trying to meet with parish and community members to ask them to pledge support for C/SF Interfaith. **Currently less than 300 of the 15,000 households in Cudahy and St. Francis give.** If we could find 100 more to pledge just \$100 a year (less than \$10/month!), we would raise \$10,000. 200 more would more than balance our budget, and 500 more would mean no more dependence on government funds.

We ask you to consider becoming one of Cudahy-St. Francis Interfaith's "Golden Donors." In the next newsletter, we will publish a list of those who respond to this appeal for a \$100 annual contribution. To see your name there, pledge by Nov. 15!

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

SAVE THE DATES!

Grand Time Out: Sunday, Sept. 26
Pulaski Inn, Noon to 3 PM
Doors Open at 11:30 (details p. 4)

Benefit Concert for CSF Interfaith: Sat. Oct. 2
2 PM - St. Mark's Lutheran, 3515 E Van Norman

Interfaith Older Adult Programs
2nd Annual "Chair-ity" Event
Friday, November 12, Clarion Hotel
5311 S. Howell Ave. \$35/person
TV Celebrities, Auction, Raffles, Lunch

Medicare and the New Health Care Law — What It Means for You

The guaranteed Medicare benefits you currently receive will remain the same. Your choice of doctor will be preserved. During open enrollment this fall, you will continue to have a choice between Original Medicare and a Medicare Advantage plan. Medicare will continue to cover your health costs the way it always has, and there are no changes in eligibility. But, there are some important benefits that you and your family can take advantage of starting this year. Look for more details in your Medicare and You Handbook coming this fall. Improvements include:

- More affordable prescription drugs
- Next year: free preventive care services like colorectal cancer screening and mammograms, and a free annual physical to develop and update your personal prevention plan.
- Improvements to Medicare Advantage and new tools to fight fraud and protect your benefits
- In 2018, seniors can expect to save on average almost \$200 per year in premiums and over \$200 per year in co-insurance compared to what they would have paid without the new law.

For more information about the new health care law call the State Health Insurance Assistance Program (SHIP) at 1-800-242-1060.



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.

Where's My \$250?



The Affordable Care Act passed by Congress and signed by President Obama this year contains some important benefits for Medicare recipients. If you have Medicare prescription drug coverage, and aren't already getting Medicare Extra Help, Medicare will automatically send you a one-time \$250 rebate check after you reach the coverage gap (also called the "donut hole") in 2010.

The Explanation of Benefits notice, which your drug plan mails to you each month when you fill a prescription, will tell you how much you've spent on covered drugs and whether you've entered the coverage gap. **There are no forms to fill out.** Medicare will automatically send a check that's made out to you. You don't need to provide any personal information like your Medicare, Social Security, or bank account numbers to get the rebate check.

These checks will begin to get mailed to beneficiaries in mid-June. Checks will be mailed monthly throughout the year as beneficiaries enter the coverage gap.

What if I don't get the rebate check when I should?

Beneficiaries who hit the donut hole after the program has begun should expect to receive their check within 45 days. If you don't get your rebate check, contact Medicare (phone # below).

Help stop scams against seniors...

You don't need to provide any personal information like your Medicare, Social Security, or bank account numbers to get the rebate check. **Don't give your personal information to anyone who calls you about the \$250 rebate check.** Call 1-800-MEDICARE (1-800-633-4227) to report anyone who does this. TTY users should call 1-877-486-2048.

Questions about C/SF Interfaith? We've Got Answers!

Who Are We? Cudahy-St. Francis Interfaith is part of Interfaith Older Adult Programs, founded in 1975. They have many different programs ranging from employment services to caregiver support to in-home assistance. They also run the county senior centers like Kelly and Wilson. Many of their programs also depend on volunteers. They act as foster grandparents, work at special events, provide yardwork and snow shoveling help, and of course, they are the drivers, visitors, home chore helpers, office volunteers and board members who are the absolute lifeblood of this "division" of Interfaith, which is known as a Neighborhood Outreach Program, or NOP.

What Does an "NOP" Do? Our primary goal is to help seniors remain in their own homes or an independent living situation and avoid assisted living as long as possible. One of the biggest obstacles to independence is lack of transportation. We have over 30 volunteer drivers who provide over 100 rides a month. People also need help with home chores and yardwork. The need is much greater than the 7 or 8 volunteers we currently have can handle, but we do what we can. Another problem is loneliness, and we currently have visitors for about a dozen seniors.

Beyond that, we also provide information and referral services. First, there's this newsletter, in which you can always find helpful information about programs and resources available to seniors and family caregivers, such as this issue's article on Medicare. We also have a full time director who takes people's calls and helps them find answers to their questions or help with their problems. We have many other volunteers who help out in the office, calling clients, updating our databases, putting out the newsletter mailings. Finally, there are the events and fund-raisers we put on each year – the Grand Time Out, the Prayer Breakfast, the Jewelry Sale, etc. Board members and volunteers also make these happen.

Cudahy-St. Francis Interfaith Has Been Here for 33 Years. Will It Be Here When I Need It?

The future is not guaranteed. Times have changed. The churches, who sponsored and organized Interfaith, are fewer and their congregations are aging and shrinking. All of them face serious financial challenges. Businesses are hurting too, and far fewer are locally owned and therefore not as committed to supporting local charities. And the seemingly permanent recession has cut deeply into people's personal donations. Last year, we ran an \$8000 deficit.

Over the last decade or more, we have become very dependent on government funding. This year, half of our revenue is Community Development Block Grant funding, which comes from the federal government and is given out by counties and municipalities. We are getting a total of \$37,000 from Cudahy, Milwaukee County, and St. Francis. But the county's \$15,000 this year was a stopgap for us and won't be there for long. We will find out soon if we get anything next year. We expect this money to dry up substantially over the next few years.

Beyond the financial challenge, there is the volunteer challenge. Many of ours have been around for a decade or more. Given that most of them started after retirement, they won't be able to continue a lot longer. Meanwhile, those shrinking congregations, which used to provide us nearly all our volunteers, are providing only a few new ones each year. More are coming from the community at large, but not enough to keep up with the aging population.

What Will It Take to Keep Interfaith Alive and Growing? It's tempting to say "More money and more volunteers," but that begs the question – from where? *The answer is: the community.* We can't expect the government to continue to keep us afloat; the people of Cudahy and St. Francis have to take ownership, in order to ensure a future for this vital outreach.



For Your Generosity!

The following donations were received between
May 1, 2010 and August 15, 2010

Corporate & Organizations

Happy Pets/Dr. Mark Thomas
Joe Sanfelippo Cabs*
Knights of Columbus So. Milw.**
Rotary Club of Mitchell Field****
Sacred Heart of Jesus Parish**
St. John Ev. Lutheran Parish**
St. Mark's ELCA Parish***
Vilter Foundation *****

Individuals

Ray Adamski
Eleanor Barrette
Ruth Bartz
Alan & Jill Batka
Martha Beck
Penny Becker
Gerald & LaDonna Bowe*
James Bowe, Jr.
Joseph & Rita Chovanec
Doris Christensen
Nicholas & Julie D'Addario
Sharon Decorah
James & Stella Dembowiak
Jaci Duvall
Thomas Eisen*
Marion Fischer
Donald Fischer*
Beverly Freeman**
Geraldine Gibas
Virginia Gibes
Lois Grey
Esther Grochowski
Theodore Gronski
Mary Harder
Carol Harzke
Francis & Betty Jane Hauerwas
William & Sharon Henning**
Elizabeth Hershberger
Antoinette Hill*
Eugene & Anne Holubowicz
Irene Hoppe
Robert & Alma Igowski
John Jacoby**
Barbara Janicek
Tommy & Mary Javorek

Grace Jennaro
Trudy Kaprelian
Gerald & Teresa Kearney
Richard & Regina Koronkowski
Avalon Krygier*
Thomas & Lois Kujawa*
Sylvia Kulik
Robert & Irene Lewandowski
John & Vivian Littman
Eleanore Mankowski
Leonard & Adeline Maslowski*
Paul & Judy Mikolajczak
Damian & Loretta Mogilka
Eleanor Mongold
Sharon Morris
Alvina Novacin
Chester & Alice Nowicki
Irene Nushardt
George Opper
Jerome & Adele Ortloff*
Ann Papastefan
Thomas & Joan Paul
Judy Phipps*
Pinter Family & Friends***
Susan Ploetz*
Camille Prondzinski
Ann Psenko
Donald Regenfuss
Rev. Philip Reifenberg***
Delores Rodziczak
Chris & Marilyn Rosland
Barbara Rothe
Catherine Rutland
Randall & Penny Scherf
Thomas & Caroline Schmacher
Bud & Sally Schmidt
Robin Schmitt**
Delores Schoessow
Virginia Sedlacek
Adolf & Rosa Seewald
Theresa Simon
Norma Sinner
Arthur Skwor
Wally & Frieda Slogaski
Marcelline Smolen
Don & Arlene Stuermer**
Raymond & Regina Suchorski
Virginia Szuta
Charles Taube
Olga Uher
Robert & Therese Wasikowski

Robert Weber
Carmen Wheeler
Rick Wier*
Henry & Evangeline Wojtysiak
Mary Jane Young
Vivian Zielke
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 in this time period and don't see your name, or see any inaccuracies, please call 483-4474.

The Grand Time Out is Coming!

Sept. 26, 2010

A special afternoon of delicious food in the beautiful Pulaski Inn, followed by door prizes and music by the Skyliners. Bring your dance partner!

Because of the continuing recession, we are once again holding ticket prices to \$12—the same price as back in 2004!

We had a larger crowd last year than the year before, so tickets may go fast! Call 483-4474 TODAY to reserve yours, or call your church office to see if theirs are in yet.

In Loving Memory of...

Dolores Hohenfeldt

Ann Psenko

Edmund Hermsen

Fr. Phil Reifenberg

Mike Pinter

Family & Friends
Fr. Phil Reifenberg

Carl Sopik

Fr. Phil Reifenberg



In Honor of...

**Arland & Della Essig's
60th Wedding Anniversary**

Gerald & Teresa Kearney

**Pastor Bruce Cheever's Ministry
in Cudahy**

Susan Ploetz

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.

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: Saira Kahn, MD, Family Medicine; Anna Lamnari, MD, Geriatric & Integrative Medicine; Gilberto Marquez, MD, Internal Medicine; and Victoria Yorke, MD, Family Medicine

New Volunteers

Delores Bacon

Vi Bentz

Marie Boknevit

Deb Cieslak

Nate Ihlenfeldt (Board)

Dorothy Fontaine

Bonnie Meyer

Jerry Ortloff

Susan Ploetz

Deloris Pruszka

Lillian Wesley

Volunteer Needs: Fall leaf rakers; Home chore help; Stockbox deliveries to senior apt complexes (need van)

Volunteer Spotlight

Over the past two months **Char Busse** has worked tirelessly organizing volunteers to sort jewelry and work our table at the Sweet Apple-Wood Festival. Char left no detail to chance, and thanks to her dedication we made over \$1000 on the sale this year. Thank you, Char!

Pat Rozek of Nativity of the Lord went from Vice-Chair to Chair of our Board of Directors when Pastor Bruce Cheever left town. Pat is also a leader of our Program Committee, which is currently soliciting area businesses for door prizes for the Grand Time Out. Her leadership is an example to all of us!



New driver **Bonnie Meyer** heard about our financial challenges, so she took it upon herself to write letters to friends and business people she knows to ask them for their support. To date, she's brought in over \$100. Way to go!

Our Wish List

Donation of new phone system
for our office (about \$200)

Volunteers to go door to door on
a Saturday or Sunday to hand
out Interfaith literature to
Cudahy & St. Francis residents

A photographer to take pictures
at our Grand Time Out on 9/26

Have You Remembered Cudahy-St. Francis Interfaith in Your Will?

Choosing to leave a gift in your Will to Cudahy-St. Francis Interfaith is easy, sure way to leave a legacy.

Bequests are welcome in any amount. You should consult your legal advisor when making a Will or when adding a codicil to your existing Will, to ensure it fully represents your wishes.

The following wording is suggested: **"I give to Cudahy-St. Francis Interfaith Older Adult Program, (% of estate, the residue of my estate, or sum of money, or write description of property or asstes) for general purposes, for which the receipt of an authorized officer of the Foundation shall be a full and sufficient discharge to my trustees."**

Why Don't More Seniors Use Interfaith?

For some, it's because they don't know about us. For many others, it's because they are embarrassed or too proud to ask for help. If you know someone like this, please let them know we are here and that we want to help!

One way to make sure that you will never be afraid to ask for help when you need it is to "bank" some time with us before then. If you can volunteer some time now, you can "withdraw" that investment later, when you need help yourself.

Can't volunteer? Then consider a donation. That's another way of offering support now so what when you need us, you won't have to hesitate to ask for help.

Can't do either right now? Then please help spread the word about us to others and let them know of our services and needs. For more information on Interfaith, call 483-4474.

Thank you notes we've received in the last few months...

We really do appreciate your help. It is so great to know there are so many people who care. We want to say thank you to Mark, Denise and all the volunteers. Jim, our Senior Companion, is a real gentleman. He is so nice and willing to help. He is good company for my my husband, and is also a good grocery shopper! Just wanted you to know we really are lucky so many people donate their time and themselves.

To all my dear people at Cudahy-St. Francis Interfaith: I've moved into assisted living in South Milwaukee. I want to thank all your lovely people for giving so much help, enabling me to stay in my apartment one more year. Thank you all, and I wish you much success.

Make A Difference Day Saturday, November 6, 2010

Rain or shine, volunteers will be moving throughout Milwaukee County to help seniors with yard clean-up, raking and window washing on **Saturday, November 6th** from **9:00 am to 1:00 pm**.



In order to make this event a success, many volunteers are needed to help seniors with these chores. Make a Difference Day is a national day of service. Locally, the Volunteer Center of Greater Milwaukee is recruiting volunteers. Individuals or groups are welcome to join us.

Please call the Volunteer Center at 414-273-7887 or email: dknepke@volunteermilwaukee.org.

A kickoff breakfast will be held at the Washington Park Senior Center at 8:00 am. You'll be matched with a group of people who WILL make a difference in an older adult's life.

"A Caregiver's Journey" is a little book that will mean the world to anyone whose loved one has been diagnosed with dementia. Author Gertrude Payton, a retired Milwaukee schoolteacher, and her beloved husband "Mack" had been married 33 years when he began his gradual slide into dementia and she became his primary caregiver. This handbook describes the many forms of dementia (Alzheimer's, Parkinson's, etc) and how to get through this challenging journey, as well as the importance of caring for oneself. Copies may be ordered by sending a \$25 check to the author at 7722 W. Carmen Ave. Milwaukee 53218.
(Reviewed by Mary Becker)

At the local senior center a group of seniors were sitting around talking about all their ailments.

"My arms have gotten so weak I can hardly lift this cup of coffee," said one. "Yes, I know," said another. "My cataracts are so bad I can't even see my coffee."

"I couldn't even mark an 'X' at election time, my hands are so crippled," volunteered a third. "What? Speak up! I can't hear you!" said a fourth.

"I can't turn my head because of the arthritis in my neck," said a fifth, to which several nodded weakly in agreement. "My blood pressure pills make me so dizzy I can hardly walk!" exclaimed another. "I forget where I am, and where I'm going," said an elderly gent.

"I guess that's the price we pay for getting old," winced an old man as he slowly shook his head. The others nodded in agreement.

"Well, count your blessings," said one woman cheerfully, "thank God we can all still drive."

If it's time to give up the car keys, call C/SF Interfaith at 483-4474. We can help with up to four rides a month and can tell you about other transportation options as well.

**Inside: The Future of Interfaith
New Health Care Law: What Does It Mean For You?
Grand Time Out Sunday, Sept. 26
2010 Make A Difference Day**



United Way
of Greater Milwaukee

Your volunteer and financial help is needed.

Older adults in Cudahy and St. Francis need help with transportation, shopping, home repairs, yardwork and snow shoveling. Lonesome, homebound individuals would appreciate a friendly visitor or telephone call.

To volunteer call 483-4474.

To make a donation, mail your contribution in the enclosed envelope or drop off at: Cudahy-St. Francis Interfaith Program, 3767 E. Underwood Ave., Cudahy, WI 53110. Your donation is tax deductible to the extent allowed by law.

**Cudahy-St. Francis Interfaith Program for Older Adults Mission:
To link older adults with a caring community**

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