Jewish Family Services

...HEAR YE...

NEW PHONE NUMBER FOR JEWISH FAMILY SERVICES

Jewish Family Services (formerly Jewish Social Services) now has its own direct phone line. The new number is 364-6594. If, on occasion, we cannot answer the phone, there is an answering machine so that you can leave a message and we will call you back as soon as possible. If for any reason we can not answer the phone and you need to speak to someone immediately, you can call our old number, 366-5007, and leave a message with the receptionist.

Special Announcements

JFS Donation Cards

A donation to Jewish Family Services can do many things for you. With a donation, we will mail out a card saying Thanks, Happy Birthday, Congratulations, in Honor of, or I Love You; or your message can express sorrow or share a dear memory.

At the same time, your donation to Jewish Family Services helps us to continue our services to seniors and their families, parents and children, adolescents, the lonely and ill, those who are unemployed, and anyone Jewish who is experiencing stress and confusion in their lives. All gifts, regardless of size, are deeply appreciated and well used.

To make a donation, call us at 364-6594 or mail to Jewish Family Services, P.O. Box 13369, Charlotte, NC 28211.

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Can You Help Us?

We now have a food chest located in the front lobby of the JCC. We would appreciate your bringing nonperishable items for those in need.

We frequently get requests for roommates, sitters, temporary housing, jobs, nannies, etc. If you can fill any of these needs at any time, please call our office. It's helpful to keep these on file.

Student Loans Are Available

Jewish Family Services is again proud to announce that we will do the screening for interest-free educational loans for college students. These loans are provided by Jewish Children's Service of Atlanta as part of a regional program. During the school year 1986/87, six Charlotte students were awarded student loans and one was awarded a scholarship.

The following are guidelines that determine eligibility:

1. The applicant and family must have been residents of the Charlotte community for at least a year.
2. The money is to be used toward tuition and expenses for college or post-secondary training.
3. Preference is given to students attending state schools, although others have been approved.
4. The applicant must be accepted by a recognized school.
5. Loans are granted on an annual basis for full-time students and paid bi-annually.
6. Financial need must be established. Other funding sources must be applied for.
7. The applicant must agree to provide a progress report of the student status of the grades and adjustment to school annually.

Jewish Family Services will be accepting these applications until May 15. The completed applications must be in Atlanta by May 29. For further information or to acquire an application packet, please call Goldie Weinreb, JFS Secretary, at 364-6594.

Thoughts From Adrienne

By Adrienne Rosenberg
JFS Director

This is a story that most people do not want to read or face until they must. The players in the story are the elderly and their grown children. The scenario is one of insecure times, of facing the realities that there are not enough affordable resources to serve those faced with the situation — a living story for many persons in our Charlotte Jewish community.

Jewish Family Services is seeing more and more seniors and families living this story on a daily basis. Its aspects are usually chronic brought on by the growing awareness that a once independent elderly person is now less able to care for themselves in the same way they did. In fact, many of the seniors in their late 70s that I have had contact with these past two and a half years are facing and living this scenario. They and their families are going through the pain of making decisions about their care in the future — decisions that frequently are hampered by the hard facts of limited financial resources and insurance, governmental changes, and the realities of an aging population that is far exceeding the capacities of available resources.

Old age is not the problem; the problem exists because a community or society responds inadequately to meet needs. Many of the Jewish seniors in our area are struggling with inadequate available resources at affordable prices. When families turn to us for help with this problem they are seeking alternative resources. But limitations often prevent care provision.

What are some of the limitations that make up this story? Why can't an optimum plan be available for every Jewish elderly person residing in the Charlotte area? Perhaps some of the following facts will help answer these questions:

(1) People are living longer, many with chronic health problems. In fact, the fastest growing population in the U.S. is the over 85 age group. The children of these older adults frequently do not live in the same community as the parents, nor is moving an older person a simple matter. The grown children are often limited in their care-giving by their own set of circumstances, including the fact that more women are in the work force than ever before.

(2) Overwhelmingly, most elderly want to remain independent in their own residences. The pain for a grown child is that the parent may accept struggling physically to remain at home rather than allow residential care.

(3) As the proportion of the aged increases, more and more face difficulties in caring totally for themselves, needing some assistance with daily tasks of living (dressing, bathing, cooking, cleaning, etc.). According to a recent governmental report released in January, 3.2 million elderly need regular home nursing or other care at home, but only 1.9 million are getting all the help they need. The push is for the private sector, relatives and home health, not governmental assistance, for care. Medicare currently only pays for limited home health services with rates as high as $7 an hour for an aide. Home health agencies in Mecklenburg County are plentiful; but not always affordable.

(4) Nursing homes serve people who require some form of nursing care. The average cost per day is $62 in N.C. for private pay. Medicare only covers medical problems requiring skilled nursing care or intensive, restorative therapy. It does not cover custodial care. Doctor bills are only covered if extra Medicare insurance had been purchased. Prepaid long term care insurance is too new to help today's seniors.

Medicaid, a state program, is only available for those persons who have less than $1500 in assets. Not all nursing homes accept Medicaid payments, and those that do limit the number of beds available because they are not reimbursed for the full amount. The problem this presents is that even if a senior wants to or is eligible for a nursing home under Medicaid, there may be no bed available. There is a shortage of Medicaid beds available in Mecklenburg County, especially for intermediate care.

(5) It has been assumed that the Blumenthal Jewish Home can be available whenever there is a need for residential care. The reality is that there are waiting lists for both intermediate and skilled care. The last time I checked, in fact, if someone were waiting for a Medicaid bed in the intermediate section, the wait may be almost a year.

Jewish Family Services has always been committed to serving seniors and their families. We always use community resources. But with the growing awareness that community resources are not there for all, we are finishing drafting a grant which, if funded, will expand our senior services. We are hoping to acquire $65,000 to hire a geriatric social worker and two homemakers available on a sliding fee scale within an ethnic component.

The reality is that we have approximately 150 - 200 Jewish seniors over the age of 65 in the Charlotte area. This will only increase. The agency would like to know we are better able to serve those seniors in need of affordable home care. The reality is we are not presently able to do so.

I welcome any comments or concerns or help in adding this service. Call me at 364-6594. This is a story that we will all live one day. Let's pull together to make it better for those living it today.

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