



Help & Happenings

Changes

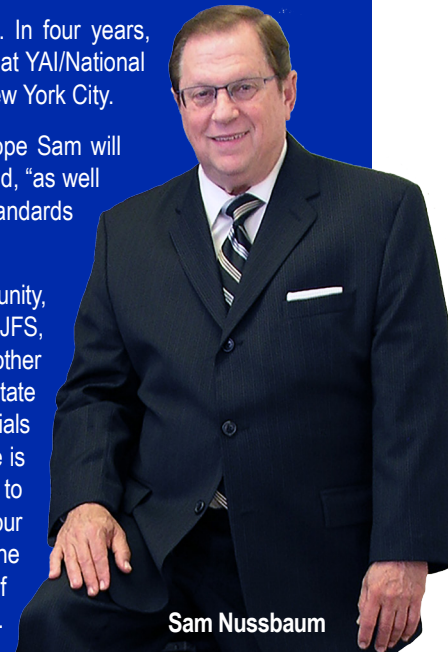
In June, JFS welcomed our new CEO, **Sam Nussbaum**. After a thorough and lengthy interview process and unanimous vote by our Board of Trustees, he replaced Sara Levine, who recently retired after a long successful tenure. "Sam comes to us with a stellar background with over 30 years of successful leadership in both secular and Jewish organizations," said Jack Goldberg, Board President.

Trained as a social worker, with significant clinical and administrative capability, Sam has substantial fundraising experience. He raised \$2 million, along with the Board, for Solomon Schechter Day School's new athletic center, as well as overseeing its construction. Sam was the Executive Director at this K-12 conservative Long Island Jewish Day School with 660 students. In four years he grew a budget of \$4 to \$6 million as Executive Director of the Association for Children with Down Syndrome, a birth through five pre-school and early intervention program, by securing new funding sources, rate appeals, and a 40% increase in fundraising. As Executive Director of The Hampton and New York Synagogues, in his first year, Sam increased fundraising proceeds by over \$300,000

during the economic downturn of 2008. In four years, he increased fundraising by \$1.4 million at YAI/National Institute for People with Disabilities in New York City.

"This is the kind of smart growth we hope Sam will bring to JFS," said Treasurer Jeff Einbond, "as well as continuing to maintain the highest standards for which JFS is known."

Sam has been getting out into the community, calling individuals who have supported JFS, just to say hello. He has met with other local agencies, religious leaders, a NJ State Assistant Commissioner and local officials to reach out and see how JFS fits in. He is looking forward to improving partnerships to develop new programs and better serve our community. As he learns more about the community, he sees the many strengths of JFS, and it's clear we have a great impact.



Sam Nussbaum

Evie's Story

Approximately twenty-four years ago as a young mother with two children, one severely autistic, Evelyn Hill came to work for Jewish Family and Vocational Service, as it was known then. "Evie" had gone to Brooklyn College and then back to school for computer training. She had been out of the workforce for ten years and needed a job that was flexible. She interviewed with the "Family Oriented Agency" and the connection was made.

When she started, the agency was located in a house on Ford Avenue in Edison, with a staff of approximately fifteen, three of whom were support staff; Evie was the Computer Coordinator. As the agency grew, they moved to Plainfield Avenue in Edison, with the Counseling portion working out of a house at another location. In 2006, Jewish Family and Vocational Service (JFVS) and Jewish Family Service of Southern Middlesex County (JFS) merged to create a county-wide Agency. The merged agency moved to Milltown and added the Monroe office.

Evie, who is now the Senior Administrative Assistant, has worked for four Executive Directors, and seen the agency grow to a staff of approximately 40, with 325 volunteers to meet the needs of the community. Over the years, Evie has learned Jewish tradition, about the holidays and even Jewish words. She loved those holiday times of togetherness, and the "Family Oriented Agency" has become her home away from home.



Evelyn Hill

History

Over the years as JFS has grown and changed - so has our logo and motto. What has remained is the tree. Whether stylized or more realistic, the tree and its roots are the foundation of the family and this organization. Like trees, we need something to anchor us to the ground so we can thrive, and JFS is here to help individuals and families succeed through our support, as roots support a tree.

A general symbolic meaning of a tree can be interpreted as protection. A tree is symbolic of nurturing energies, it can represent... a recovery from illness, ambition or wishes fulfilled, things having to do with family, blessings of nature, good fortune, stability, shelter and security.

The symbolism of the tree contains all the values Jewish Family Services embodies and the services we offer, each leaf corresponding to a segment of the help we can provide for the community.

Our mottos too have changed, from "Values you know, Opportunities to grow." to "A Lifetime of Support" which made a strong statement in two ways. First JFS supports people/families from the time they are young until they are older. Secondly it established that JFS is a long standing organization which will be there for the community for a long time into the future. Now we simply say "We're Here to Help" and serve people of all races, ethnic origins and religions. That says it all.





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Helping Women Help Themselves



The Women's Center Stories That Matter

Anna could no longer bear the escalating anger and volatility. She asked her husband to leave. The 45 year-old mother of four knew she wouldn't be eligible for public assistance as long as she was married and the apartment was in her husband's name. Upon her separation, she had no job, no money for food and mounting bills while trying to support 2 younger children and 2 teen-aged stepsons. She could only find a part-time minimum wage job after being out of the labor force for 10 years. Anna knew she had the qualifications for many positions except for her rusty computer skills. She felt she wasn't receiving responses to the many resumés she sent because of this.

Anna came to the JFS Women's Center. At her first meeting, she received a community resource referral for help with her utility bills and food from our food pantry. She returned to meet with the Career Specialist to learn job search techniques and resume improvement. Upon completion of Microsoft Excel computer classes, responses came to her resume submissions. She is now working and able to support her family,

"The JFS Women's Center taught me computer skills, resume development and interviewing skills. Today, I have a full-time job with full benefits. I cannot thank the Women's Center enough."

The Women's Center assists women experiencing major transitions, with focus especially on displaced homemakers – women who are separated, divorced, widowed, or living with a disabled spouse or partner. Free services include educational counseling, career planning and assessment, job readiness/job search training, life skills workshops, financial management, along with computer classes, resumé writing and more.

For more information about The Women's Center and the Career Services, at JFS call 732-777-1940 or visit <https://jfsmiddlesex.org/career-services/>

Project Citizenship

We came to the United States because it would give us a better chance to do things with our lives and for the opportunities. The decision to leave everything behind was hard. We left family, friends, our language and all we knew to begin a new life here. I couldn't speak a word of English.

I am proud of my culture and my ancestry. I'm proud of my family, but I wanted to be part of the American culture and I wanted to become a citizen. It was very important to me.

Jewish Family Services of Middlesex provided me and other immigrants like me with services to learn English to study for citizenship. They assisted us step by step through the process and represented us at citizenship and green card interviews. Jewish Family Services helps immigrants and refugees from all over the world.

I am grateful I have become a citizen and pleased with all the doors it has opened for me. I would not have been able to do it without Jewish Family Services.

JFS Citizenship Services include: Assistance with all immigrant applications including citizenship, Green Card and Family Visa Representation at USCIS interviews, Legal Advocacy, Civics-focused English as a Second Language classes, citizenship interview preparation classes and tutoring, immigration/citizenship information workshops



For more information about JFS Immigration Services, call 732-777-1940 or visit <http://www.jfsmiddlesex.org/services/immigrantservices/>

Senior Medicare Patrol



Senior Medicare Patrol programs, or SMPs, help Medicare and Medicaid beneficiaries prevent, detect and report health care fraud. They not only protect older persons, they also help preserve the integrity of the Medicare and Medicaid programs. Because this work often requires face-to-face contact to be most effective, SMPs nationwide rely on approximately 5,000 volunteers who are active each year to help in this effort. SMP of New Jersey at Jewish Family Services of Middlesex County is part of the national SMP network funded by the U.S. Administration For Community Living.

For more information about Senior Medicare Patrol, call 732-777-1940 or visit <https://jfsmiddlesex.org/senior-medicare-patrol/>



Medicare Open Enrollment - Are You Aware of Your Choices?

By **Charles Clarkson, Esq.**
Jewish Family Services of Middlesex County
Project Director/VP, Senior Medicare Patrol of New Jersey

Every year between October 15 and December 7, a period known as "Open Enrollment," Medicare beneficiaries can make changes in their Medicare coverage. The Senior Medicare Patrol of New Jersey (SMP), a Federally funded program of the U.S. Administration for Aging, believes that if you know your options you can avoid being scammed and make the right choices giving you the best coverage at the least cost.

Why make a change? Whether you have Original Medicare (Part A and/or B), Part D (prescription drug plan), or a Part C Medicare Advantage Plan, your plan can change. Premiums, deductibles and coverages can all change. Even if they remain the same, your health or finances may have changed. SMP encourages all beneficiaries to re-visit their coverage and decide whether or not to change during Open Enrollment.

Beneficiaries have these choices:

1. If you are enrolled in Original Medicare, you can change to a Medicare Advantage plan with or without drug coverage. These plans are private companies approved by Medicare and give you the services of Original Medicare. If you join a Medicare Advantage plan, you do not need (and are not permitted) to have a Medicare supplement insurance plan (also known as a Medigap policy), and if your Medicare Advantage plan has drug coverage, you will not need a Part D plan.
2. If you are in a Medicare Advantage Plan, you can switch to another Medicare Advantage plan or drop your Medicare Advantage Plan. If you decide to drop a plan and not switch to another plan, you will be enrolled in Original Medicare. You should then consider enrolling in a Medicare supplement insurance plan to cover the costs that Original Medicare does not pay for and enroll in a Part D plan for drug coverage.
3. If you are in Original Medicare with a Part D plan, you can stay in Original Medicare and switch your Part D plan.
4. If you are in Original Medicare and do not have a Part D plan, you can enroll in a Part D plan. If you join a Part D plan because you did not do so when you were first eligible for Part D, and you did not have other coverage that was, on average, at least as good as standard Medicare drug coverage (known as creditable coverage), your premium cost will be penalized 1% for every month that you did not enroll in Part D. You will have to pay this penalty for as long as you have a drug plan. The penalty is based on the national average of monthly premiums multiplied by the number of months you are without coverage, and this amount can increase every year. If you qualify for extra help (low income subsidy), you won't be charged a penalty.

Why change Part D plans?

Beneficiaries may want to change Part D prescription drug plans (PDPs) for a number of reasons: (i) the PDP has notified the beneficiary that it plans to drop one or more of their drugs from their formulary (list of available medications); (ii) the beneficiary is reaching the coverage gap (donut hole) sooner than anticipated and may want to purchase a PDP with coverage through the coverage gap, if one is available; (iii) the PDP has notified the beneficiary that it will no longer participate in the Medicare Part D program; (iv) the PDP will increase its premium or co-pays higher than the beneficiary wants to pay and a less expensive plan may be available and (v) a beneficiary is not happy with the PDP's quality of service or the plan has received low rankings for a number of years. For 2018 beneficiaries in New Jersey can expect to choose from a number of PDPs. The plans are announced in late September or early October, 2017.

Continued on next page.

Medicare Open Enrollment -

Continued

Compare plans each year.

Beneficiaries should remember that PDPs change every year and it is recommended that beneficiaries compare plans to insure that they are in the plan that best suits their needs. When comparing plans, keep in mind to look at the "estimated annual drug costs," i.e. what it will cost you out of pocket for the entire year, from January 1 through December 31 of each year. Plans can be compared at the Medicare web site: www.medicare.gov. If you do not have access to a computer, call Medicare at 1-800-Medicare to assist in researching and enrolling in a new plan. Medicare can enroll a beneficiary over the telephone. When you call, make sure you have a list of all your medications, including dosages. Another resource for Medicare beneficiaries is the State Health Insurance Assistance Program (known as SHIP), telephone 1-800-792-8820. SHIP is federally funded and can provide beneficiaries with unbiased advice. Call SHIP to make an appointment with a counselor. You do not need to use a broker or agent who may not be looking out for your best interest. Brokers and agents are usually being paid to enroll you in certain plans. Beneficiaries can also call the Senior Medicare Patrol of New Jersey at 732-777-1940.

Medicare Open Enrollment can also be a time of fraudulent schemes that can cost you money. The SMP wants you to be on the alert for scams involving new Medicare cards. Back in the spring of 2015, Congress passed the "Doc Fix" bill which mainly dealt with the long standing problem of the Physician Fee Schedule. At the same time, Congress sought to remedy the problem caused by having Social Security numbers on the red, white and blue Medicare ID cards.

The new cards will be rolled out starting in April of 2018. Since it will take a period of time to mail new Medicare cards to all Medicare beneficiaries, there will be a transition period through December 31, 2018 when beneficiaries will be able to use either card. All cards should be issued by April of 2019. You should start using the new Medicare card once you receive it. Make sure that the Social Security Administration and Medicare have your current address to insure that you get your new card.

This card change is both a blessing and a curse for Medicare beneficiaries. By removing Social Security numbers, the change greatly decreases the financial havoc that a stolen Medicare card can cause, but it opens the door to scammers presenting a golden opportunity to take advantage of Medicare beneficiaries. Remember, there is never a charge for the new Medicare card. Scammers already are calling and scaring seniors into paying \$300 or more for a new Medicare card and asking for their checking account information to pay for the new card's fee.

What do you do when you realize that a scammer is calling? Just hang up. Do not be polite and just hang up. Also, do not open any emails about the new Medicare cards that appear to be coming from a legitimate source, such as Medicare. They are most likely scams. Any questions about the new Medicare cards, call the Senior Medicare Patrol of New Jersey at 732-777-1940.

Heath & Life Insurance Plans

- * Medicare & Marketplace Plans
- * Senior Solutions
- * Medicare Part D Pharmacy Plans
- * Long Term Care Insurance
- * Dental, Vision & Travel Insurances
- * Individuals And Small Groups



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JFS SERVICES THAT MATTER

CAREER SERVICES

Career Counseling
Women's Center

COMMUNITY SERVICES

Kosher Food Pantry
Senior Medicare Patrol of New Jersey
JRecovery
Intake and Referral Desk
Volunteer Opportunities

COUNSELING SERVICES

Individual & Family Counseling
Bereavement Groups
Caregiver Groups
Adoption Services

IMMIGRATION SERVICES

Citizenship Classes
Immigration Application Assistance
Refugee Services
Legal Representation and Advocacy

SENIOR SERVICES

Kosher Meals on Wheels
Geriatric Care Management
Senior Activity/Lunch Programs
Senior Adult Social Daycare
Socialization Clubs
Holocaust Survivor Services

You Helped You Healed



Selma Josephson participated in our Elderday and Cameo Programs. Her daughter, Susan, wrote this letter to JFS in her memory.

THANK YOU!! I do not have enough words to express how thankful I am to each and every one of you. You were a life-saver to my Mother. Without your help, care, support and yes the tons of LOVE you provided to my Mother she never would have made it as long as she did. Thank G_D there are people like you. Every day you put a smile and a purpose in my Mother's life. Every day she would call me with a new story of what happen or what is planned at Jewish Family. She made friends that provided another smile and purpose to her life. These friends came from going to the meetings, enjoying and opening-up with others. The day my Mother walked through the door into Monroe Township Jewish Family was the start of my Mother enjoying life again. As you know, she walked through those doors thinking she had no need for Jewish Family. She was reluctant. Not an enthusiastic participant. However, after a couple of meetings my Mother became your biggest cheerleader. Along with me watching from the sidelines and cheering all of you on. Again my THANKS and APPRECIATION.

I know there were many times either one of you or someone else came and helped my Mother by offering something. Yet for all the many times she shared with me how you helped, I am sure there are many she "forgot" to tell me. I heard or witnessed many stories, for example when she was in the ... Hospital or Rehab and you or someone from Jewish Family would visit her. Or her car broke down, someone gave her a ride home. Or she went on one of the trips, but she could not walk far, and yet there was always someone there sitting with her and helping. Or even just the daily meetings where the conversation focused on current events or any other topic that made her think and realize there is life outside. I cannot mention all of the different ways you helped and provided all of the healing my Mother needed. You helped heal her after my Father's passing. You helped heal her after many hospital and rehab stays. YOU HELPED. YOU HEALED.

This check is a little something towards Jewish Family Services in my Mother's memory. You deserve so much more. In the Memory of my Mother Selma Josephson THANK YOU!!!!

Sincerely, Susan Josephson

For more information about our programs for Seniors, call 732-777-1940 or 609-395-7979 or visit <https://jfsmiddlesex.org/senior-services/>

Holocaust Survivor Services

We hear their stories and know the pain they suffered. JFS is here to assist eligible Holocaust survivors maintain their independence and to help them live out their lives in dignity. Our services include personal care, housekeeping services, home-delivered meals, socialization programs, case management services, and transportation. This help is made possible through grants and donations from individuals like you.

Funding from the Conference on Jewish Material Claims Against Germany provides Café Europa. Luncheons, dances, talks, and community happenings are hosted by agencies worldwide. Free for Holocaust survivors and their spouses, these events allow them to meet over a meal and feel genuinely comfortable among others who have shared similar experiences and instinctively understand each other. It helps to encourage strengthening of the social bonds between those that have shared in their perseverance.

The program was named for a café in Stockholm, Sweden where survivors met after the war to find family and friends. The experience helps nourish the soul and is as important to their well-being as any of the other services provided. It immeasurably adds to quality of life and in many cases gives them emotional strength to keep going. If you know a Holocaust Survivor who may qualify for these services call Fay Ross at JFS 609-395-7979 ext. 2107

Behind Every Name a Story

Jakob - It was winter and the cold burned us; all the camp was flooded and muddy. They took our winter clothes and in exchange gave us light clothes that looked like striped pajamas.

Rosa - I saw girls weeping - my friends, girls I had grown up with. Their bundles were placed in the last car and the people were herded onto the train. We lived not far from Dachau.

Irene - I was born in 1925 in Satu Mare, which was in Romania at that time but in 1940 became part of Hungary. We were four in our family: my mother, father, and one sister, Olga, who also survived and is still living.

Miriam - The man photographed us and after a few days he brought the picture ... My mother said to us: "We will bury the picture."

Place Your Ad in Our Newsletter

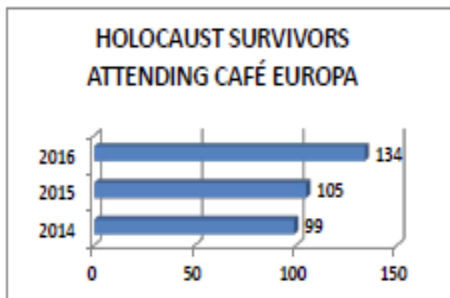
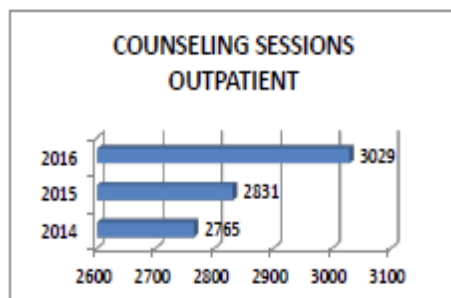
Advertising spaces will be offered in our next newsletter. Business card, quarter page and half page sizes will be available. For more information and cost, please email jeaniej@jfsmiddlesex.org.



YOUR HELP MAKES THINGS HAPPEN! JFS HELPS PEOPLE DIRECTLY.

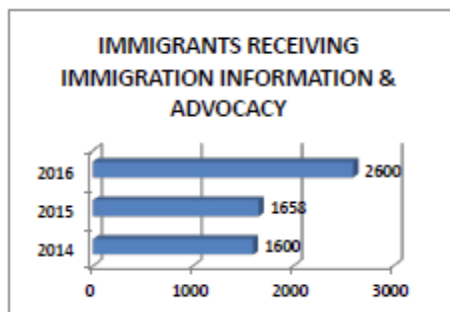
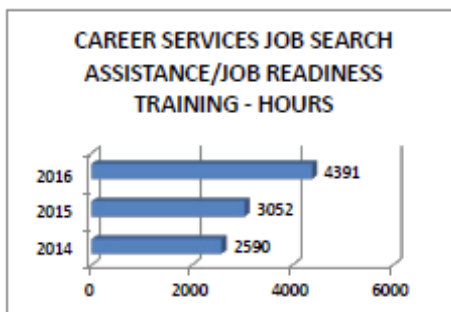
Our staff and volunteers see the faces of those we support every day. They see the look of relief, when counseling offers encouragement, a widower's face in a bereavement group, when someone understands, the smiling face of a Holocaust survivor when a volunteer knocks on the door, the look of accomplishment when new skills are learned at the Women's Center and the immigrant beaming with happiness upon receiving a citizenship certificate. JFS serves with caring, compassion and respect. Your contributions make it possible.

Did You Know? JFS Programs help more people every year.



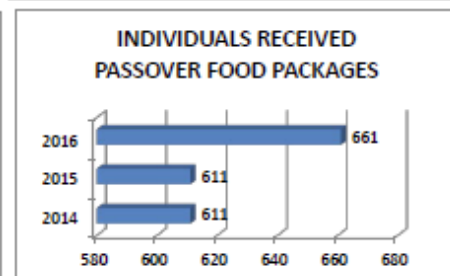
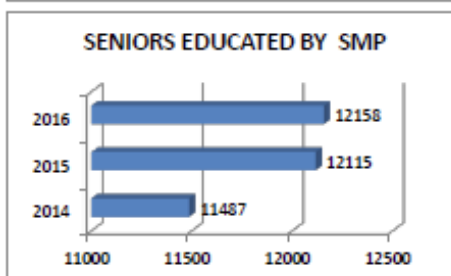
159 Individuals

received supervision under NJ Dept. of Children & Families



Senior Medicare Patrol

also educates many thousands of seniors about Medicare fraud, waste, and abuse via media events, TV, cable, social media, Twitter and the SMP newsletter



Senior Services

partners with the NJ Historical Society, Wilf Campus, JFK Family Residence Program, Care One, and Senior Helpers to provide much needed services for our seniors.

Volunteer Activities

provided 325 volunteers, giving 9,769 hours of their time