JF&CS Introduces Financial Literacy Program

With foreclosures in the headlines, it is clear that the economy and predatory lending practices have hit many Americans hard. This is even truer for those living in poverty. In Massachusetts, where the cost of living is 145% of the national average, trying to make ends meet is becoming even more of a challenge, with many families having to choose between paying for food, medicine, or housing.

According to information given by the Federal Reserve Bulletin, approximately 75% of Americans do not feel well informed about managing their household finances, and low-income households are particularly susceptible to financial crisis. To meet this growing need, JF&CS has introduced a Financial Literacy Program to help struggling families learn how to manage their budgets and avoid common financial pitfalls.

The new program exists to help clients understand their financial situation better and to equip them with the tools they need to grow and protect their resources. JF&CS staff will assist clients with individual case management on topics such as budgeting, debt and expense reduction, credit report questions, opening a checking or savings account, and preventing identity theft. In addition, the program will offer workshops on specific topics and in-depth financial literacy classes.

Wayne Kessler, Director of the Center for Family Assistance, said, “JF&CS feels that financial literacy is a key component of improving the lives of our clients.”

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The Business of Being Born

On February 13, JF&CS hosted a screening of the new documentary *The Business of Being Born* for almost 200 people.

The film was produced when actress and former talk-show host Ricki Lake, compelled to find answers after a disappointing birth experience with her first child, recruited filmmaker Abby Epstein to examine and question the way American women have babies.

The film interlaces intimate birth stories with surprising historical, political, and scientific insights and statistics about the current maternity care system.

The New York Times called the film “a passionate, ground-level examination of home childbirth.”

Peggy Kaufman, M.Ed., LICSW, Director of the JF&CS Center for Early Relationship Support, said, “The screening of *The Business of Being Born* brought to JF&CS a community of women to examine the present-day experience of childbirth. It was an opportunity to look at the ways women receive information to be able to make the most informed and empowered decisions about their bodies and their birthing choices.”

After the screening, Peggy led a lively group discussion that allowed the viewers to reflect. The discussion focused on key points of the movie and their various implications for women in America, now and in the future.

The JF&CS Center for Early Relationship Support is a center of excellence for direct services, training, supervision, and consultation that focus on the earliest parent-infant relationships.
JF&CS Chosen to Present at National Conference

Marsha Frankel, M.S.W., Director of JF&CS Clinical Services, and Kathy Burnes, M.Ed., Project Manager of the JF&CS Geriatric Institute, were chosen to present at the Aging in America Conference in March 2008.

Their one-hour workshop, which addresses the important issue of depression among the elderly, is called, “You Can Save a Life: Detecting Depression and Making Referrals That Stick.”

Depression goes undetected and untreated in an alarming number of older adults. This results in worsening health and even suicide. Marsha and Kathy will present the facts on elder depression and suicide and describe university-based curricula to teach frontline home care workers from diverse backgrounds how to detect depression and get help for patients.

The conference is an annual collaboration of the nation’s two largest professional associations on aging — the National Council on Aging (NCOA) and the American Society on Aging (ASA). More than 3,500 ASA and NCOA members and other professionals in the field of aging will gather in Washington, DC, to network with colleagues and attend sessions.
Legacies, a program of JF&CS Schechter Holocaust Services, has expanded to include a holiday visitation program that connects volunteers with survivors like Judy and Morris Jablon of Milton.

The couple, in their 70s, were referred to Legacies when Judy became distraught after the death of her eldest sister last year. She said, “My mother was killed by the Nazis when I was 4, my brother was 2, and my sisters were 16 and 13. My sister was my mom, and when she died I couldn’t get her off of my mind.”

Through the Agency, Judy received grief counseling and, with her husband, met Legacies volunteers Larry and Nicole Kramer.

The two couples have become close friends. Judy said, “The minute they came, we clicked.” Larry said, “Judy and Morris have become part of our family. They’re like an aunt and uncle. We love them and I know they love us.”

Legacies, a component of Holocaust Services, shifted its focus three years ago from working with adult children and grandchildren of survivors to addressing the needs of survivors through a visitation program. Judy and Morris Jablon are among 7,000 victims of Nazi persecution living in Eastern Massachusetts. Ellen Krechmer, Program Coordinator of JF&CS Holocaust Services, said, “Legacies was initiated because there was a mandate to do something for our parents’ generation.”

In partnership with Generations After, the Agency provides holiday visits and baskets of kosher food and small gifts to survivors. Volunteers visit during the high holidays, Hanukkah, Purim, Passover, and Shavuot. Currently, Legacies has 36 client-volunteer matches active in the program.

Larry is a seventh-grade social studies teacher, and Nicole teaches seventh- and eighth-grade Spanish and French in Braintree. He was moved to call JF&CS when he saw a small ad in the Boston Herald that asked “Would you like to spend time with a Holocaust survivor?” He called and spoke with Ellen.

Larry said, “I look for things in my life that are not just about me. I realized this was something I could do, and once I talked to Ellen I was even more excited about it.”

Judy and Morris met here in the U.S. after the war. Morris, who was a concentration camp prisoner, does not like to speak of his experiences. Judy is very open about those terrible years when she hid with 18 other families in the woods outside Munich. Although she cries while telling of the atrocities she witnessed, she bravely persists in sharing her story.

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Four hundred children learned about Judy’s experiences when she visited Larry and Nicole’s schools and spoke to the seventh and eighth grades last spring. Afterward, Judy got letters and graduation invitations. One girl wrote that she wanted Judy to be her grandmother.

Larry said, “My Judaism is a strong source of pride. I teach my students to be proud of who they are.” He added, “It’s 2008, and the survivors are not going to be around much longer. It is really important not to let people forget.”
JF&CS has launched two innovative projects in Brookline to help seniors living alone lead happier, healthier lives.

The first builds on the success of Aging Well at Home, which is an expansion of the current JF&CS supportive housing work in Malden and Brookline Village. The focus is on helping elders who live alone in single-family homes, two-family homes, apartments, and condominiums in a neighborhood in North Brookline.

JF&CS’ new community liaison will run the project. Aging Well at Home is building a community of seniors who are happier, healthier, and more productive and who rely less on government and community assistance. The program does this by developing a multifaceted plan that combats isolation and depression, misuse of medication, falls, and poor nutrition.

Aging Well at Home is nonsectarian and is open to anyone in the North Brookline area who is not in senior housing. Marsha Frankel, Clinical Director of JF&CS Senior Services, said, “We are working closely with the Brookline Council on Aging to avoid duplicating existing services. Our next step is to hold focus groups with seniors and with community providers to find out what residents want and need.”

The second new program is SABAH (Synagogue Alliance for Connecting Brookline Elders Living at Home), a collaboration of JF&CS, Combined Jewish Philanthropies, Kehillath Israel, Young Israel, and Ohabei Shalom. SABAH focuses on helping elder synagogue members by strengthening their connections with the synagogue and the larger community.

David Levitan is the new Community Liaison for SABAH. Now beginning its pilot year, SABAH plans to reach and support as many as 75 seniors with unmet needs.

Both Aging Well at Home and SABAH will help with tasks and commitments that seem simple but can become extraordinarily difficult as people age, for example changing a lightbulb, watering plants, installing or removing an air conditioner, picking up prescriptions, or participating in social activities. Assistance with these activities will provide a mechanism for connecting participants with other community resources and services.

JF&CS will coordinate efforts with each synagogue’s chesed, or Caring Community, and will strengthen the ties between the seniors and their congregations. Toward that end, David will meet with the rabbis each week to keep them informed about their SABAH participants.

Marsha said, “SABAH is helping seniors maintain their vital connection to their congregations and making it easier for them to access current services.”

In order to ensure that members of the community have the best resources at their disposal, JF&CS and CJP support a range of services, including CJP SeniorDirect, the free information and referral service for elders and their families (1-800-980-1982), staffed by JF&CS eldercare experts.

Do you know a senior who needs help?

If you know someone living alone who might want an extra pair of hands to water the plants or pick up a prescription from the pharmacy let us know by calling JF&CS at 781-647-JFCS (5327).
Keeping Warm in New England

With the help of a generous donation, JF&CS is helping families keep warm with a fuel assistance program run by the Center for Family Assistance (CFA).

This year, as the price of crude oil approaches $100 a barrel, New Englanders have prepared for their most expensive winter ever. And the poor, who spend a higher share of income on heating, will be the ones who most feel the pain.

Many families have little choice but to cut back on food, medicine, and other life essentials when their home energy costs rise. With the help of generous donors, JF&CS provides struggling families with a bit of relief when temperatures hit freezing.

The JF&CS Center for Family Assistance handles about 40 calls a month related to housing and utility needs. Wayne Kessler, Director of CFA, said, “Fuel assistance is one of many things we do to help people in need.”

Each year, JF&CS provides about 70 families with grants that average $400 to $600 per family, to help with housing-related needs including rent, mortgage, and utilities. About half of the housing grants are for utilities alone, including heat.

In states like Massachusetts, heating oil prices have increased by more than 120% since 2000, yet the wages for low-income families and individuals have remained stagnant. Though prices have soared, federal fuel assistance has declined. Once again, JF&CS is helping to take care of people in need.
An innovative new program from JF&CS is helping synagogues throughout Greater Boston connect and learn from one another.

The Caring Communities Resource Network (CCRN), a program of Jewish Healing Connections in collaboration with JFS Metrowest, is a collaboration with area synagogues designed to meet the unique needs of each congregation. The network provides training and networking opportunities among synagogues to help them create and sustain caring communities, and also offers consultation, workshops, and resource materials.

Marjorie Sokoll, M.Ed., Director of Jewish Healing Connections, said, “JF&CS is leading an effort to create a sense of connection among congregations so they have the ability to connect and learn from one another. It’s like we’re the hub of a wheel.”

A Caring Community is a group of volunteers who help their rabbi provide services to the congregation. This includes all the ways of caring for their community, whether performing the mitzvah of bikur cholim (visiting the sick), going to a shiva house to form a minyan, welcoming a newborn, or sending packages to college students. Marjorie said, “The great thing about our program is that we are there to support these people in their important work.”

One unusual feature of the network is that it is transdenominational, presently representing more than 30 synagogues from Reform, Conservative, Reconstructionist, Jewish Renewal, Orthodox, and non-movement affiliated communities.

In addition to fostering support and communication among synagogues, one of the goals is to make congregants aware of the variety of services available through JF&CS. Marjorie said, “We want them to feel more connected to the Agency so they have a place to turn for their congregants in need.”

Sue Spielman, MPA, Program Specialist for the Caring Communities Resource Network, said, “This is a really innovative program. We’re among the first to bring together congregations to learn and work from one another.” As the program coordinator, Sue spent months contacting synagogues and found a broad range of approaches, from well-established committees to those in the early stages. She is now conducting a needs assessment survey to determine what topics congregations would most enjoy learning about.

The Network held its first meeting in December. Harriet Stern Warshaw and Sandy Goldstein from Temple Beth Elohim in Wellesley presented “A Guide to Creating a Caring Community” and shared a detailed manual they wrote. The network’s second session will be in March, when Marsha Frankel, LICSW, JF&CS Clinical Director of Senior Services, will discuss the sandwich generation and how to assist congregants who are caring for both aging parents and young children.
### The JF&CS Benefit

**Saturday, March 29**

7:00 pm  
InterContinental, Boston

Dinner, Dancing, and Auction

This is the agency’s largest annual fundraiser, to support all of our programs, which serve 30,000 people each year.

### JF&CS Women’s Breakfast

**Thursday, May 15**

9:30–11:00 am  
Belmont Country Club

Keynote Speaker:

Dr. Wendy Mogel, clinical psychologist and author of *The Blessings of a Skinned Knee*

This event supports programs of the Center for Early Relationship Support that provide critical services to vulnerable new parents and their babies.

### Correction

In the fall 2007 issue of the JF&CS newsletter, the article about The Mother’s Circle omitted the fact that support for the program has been generously provided by the Boston Jewish Community Women’s Fund. We apologize for this oversight and thank the Women’s Fund for its ongoing support of JF&CS programs.

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