We're not getting any younger in Vermont! Did you know that….

- Vermont is second oldest state in nation. 23 Vermonters turn 65 each day, and many will live well into their 80s and 90s.
- Seniors are the fastest growing demographic in the state. Today, 1 in 6 Vermonters is 65 and older. By 2030, 1 in 5 Vermonters will be 65 and older.
- One in three households includes someone over the age of 60.
- For the cost of caring for one senior in a nursing home, three can be cared for at home.

Our mission at Central Vermont Council on Aging is to “support elders and family caregivers to lead healthy, meaningful and dignified lives.” But what does that mean as our senior population ages at these rates?

It means working with seniors ranging in age from 60 to well over 100. Some are healthy and just need a little help with Medicare Part D. Some are at the end of their lives. It means working with caregivers to know they are not alone with the stresses and joys of caregiving. Central Vermont Council on Aging helps all these folks gain access to what they need, whether that is transportation, mental health counseling, public benefits, meals on wheels, nutrition counseling, exercise programs, chore support, housing, or other services. It also means working with some younger individuals with disabilities who need services to stay in their homes.

Increasingly, it means helping seniors stay healthy by staying active, eating well, and having creative outlets as we age and live longer lives. It means working to protect seniors from fraud and abuse, chronic disease, mental illness and substance abuse. It means advocating for innovative, evidenced-based programs for individuals and communities to promote healthy aging now and in the future.

So when you look at the above statistics, know that as Vermont continues to age, Central Vermont Council on Aging will be there for you and your loved ones. We can’t do this work alone, however. We rely on a wonderful network of volunteers and service providers without whom we could not be successful. And with federal and state funding remaining stagnant or decreasing (even as our senior population ages), it means we will rely more on individuals, businesses and foundations. Thank you to those who have become CVCOA “partners” in this mission.

On a personal note, I want to end with dedicating this annual report to Wilmer Brandt, of Marshfield, who died this October at age 96. Wilmer was a neighbor of mine, a surrogate grandparent to my children, and a role model for healthy aging. Wilmer graced our agency brochures, was a regular donor, and was also Central Vermont Council on Aging’s Senior of the Year in 2002. Wilmer died as he lived—simply, quietly and without fuss. Thank you Wilmer for being a friend and supporter!
A Message from the Board of Directors

CVCOA has once again served thousands of elders by giving them the care, support and assistance needed to improve the quality of their lives and remain in their homes.

Our staff has spent many hours applying for and procuring grants that supplement our state and federal monies. New procedures have been developed and implemented to reach more elders or to support clients in varying ways. New fundraising initiatives are in place or are being developed to increase diversification of revenue.

On behalf of the Board of Directors, I would like to commend Beth Stern, senior management and staff for their dedication and for their ability to “get the job done well.” We believe elders in our area has benefited tremendously from the efforts of the CVCOA.

Are you interested in joining CVCOA’s Board of Directors?

This is a chance to shape the direction of senior services and help us to continue to meet the needs of elders, both now and in the future.

Contact Beth Stern, 476-2676
Supporting Seniors to Stay at Home

Senior Helpline
Our staff is on hand Monday-Friday to respond to your calls about any aspect of senior services. If your question is more involved, we will refer you to appropriate staff for a one-on-one meeting or to the appropriate service.

Case Management
Central Vermont Council on Aging connects Vermonters with to a full range of coordinated programs, services, information and supports for independent living. In the past year, we have partnered with 1,344 seniors, and their families and caregivers to provide more than 1,242 hours of service to support seniors – that’s an increase of 2,415 hours of service from the year before.

Information and Assistance
Staff will help you assess what you need and through a collaborative process help you build an action plan to address your concerns about aging. We help you to access a wide range of programs, benefits and services that are available to seniors. Last year, our Information and Assistance team handled 3,845 calls.

Volunteers
Our dedicated volunteers, including Senior Companions and RSVP, provide companionship and help alleviate social isolation of elders. Whether delivering Meals on Wheels or leading an exercise class, our volunteers help elders remain connected to the community. Assistance with grocery shopping, transportation, organizing bills, or stacking wood enable our older neighbors to remain at home. Above all, our volunteers are a friendly face and a reminder to elders that community members care about them. We greatly appreciate our 165 volunteers who provided the over 16,500 hours of service this past year.

Legal Assistance
Central Vermont Council on Aging partners with Vermont Legal Aid to provide legal services and representation to elder Vermonters. In the past year, 93 seniors were assisted through Vermont Law Help on topics such as health insurance, housing issues, consumer protection concerns, and access to public benefits. An additional 25 seniors were represented through the Senior Citizens Law Project with more in-depth assistance.
Supporting Seniors to Stay Well

**Nutrition**

Central Vermont Council on Aging provides federal and state funding to 14 meal sites. Our partners served 212,509 home-delivered and community meals for seniors. Our nutrition director works with each meal site to implement best practices for food safety, nutrition, and adequate funding to meet the nutritional needs of an increasing number of seniors who need healthy meals. Our registered dietician provides individual seniors with nutritional counseling, especially for managing chronic disease and working with meal site cooks around menu development.

**Family Caregiver Support**

Central Vermont Council on Aging “CARES” for family caregivers:

- **Caregiving** for elders and loved ones at home, in the community and at a distance
- **Activities** to remain connected, such as Caregiver Teas and Memory Café
- **Resources** including funds for care and respite
- **Education** – “Powerful Tools for Caregivers” and more
- **Support** through compassionate attention and problem-solving

**Activities for Wellness**

Remaining engaged and active is key to wellness. Central Vermont Council on Aging promotes evidence-based wellness opportunities through our volunteer programs. RSVP volunteers lead exercise classes that provide companionship, as well as promote balance and strength. These motivated volunteers lead Bone Builders and Tai Chi classes at local senior centers and community venues.

**Health Insurance Counseling**

Last year, Central Vermont Council on Aging offered 57 free Medicare Workshops for anyone turning 65. We assisted 1,857 seniors with Medicare A and B, Private Advantage Plans, Supplemental Insurance Plans and Medicare Part D. Our Senior Health Insurance Plan (SHIP) Regional Coordinator is certified by the Federal Government Center for Medicare and Medicaid Services.
Mental Health Counseling

Mental and emotional health is a crucial part of successful aging. CVCOA partners with Washington County Mental Health to provide in-home counseling for seniors with issues such as anxiety, depression, loss, or other concerns that interfere with their daily life. Three Elder Care Clinicians provided 121 seniors with 1,931 hours of support this year.

Transportation

Through our partnerships with Green Mountain Transit Association, Rural Community Transportation and Stagecoach, over 661 elders were able to maintain their health and remain connected to their communities. Over 20,285 rides were provided for medical appointments, socialization and meals at senior centers, grocery and other shopping, and personal trips.

Supporting Healthy Aging in your Community

Advocacy

Central Vermont Council on Aging advances policies to ensure elders remain active and healthy in their homes and communities. This includes educating the public and engaging policy leaders to support initiatives that respect elders and promote healthy aging.

Public Awareness

We participate in public health events to promote healthy aging, accept referrals, and assist and educate members of the public who need help and assistance with aging and family issues. We promote healthy aging in the news media, social media and public speaking before community groups.
Business Donors

Many area businesses have chosen to show support of our elder community through gifts in support of CVCOA's programs.

When you visit these businesses, please take a second to make note of their generosity and say “Thank you” for working to improve the lives of seniors!

Green Mountain Power
Hooker & Whitcomb Funeral Home
McLean Electric
Montpelier Granite Works
Montpelier Pharmacy
Mountain View Security Systems, Inc.
Mutuo, Inc.
Peter Backman and Annie Christopher Fund
Rock Of Ages
Salvador & Babic, PC
Swenson Granite Works
The Canadian Club
The Mailing Center
The New School of Montpelier
True Colors Home Decorating, Inc.
Union Mutual Fire Insurance Company
Washington Electric Cooperative
Women’s Alliance of the Unitarian Church of Montpelier

Financial Activity - Fiscal Year 2015
(unaudited)

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Percent</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>51.38%</td>
<td>$1,848,833</td>
</tr>
<tr>
<td>State</td>
<td>31.21%</td>
<td>$1,122,833</td>
</tr>
<tr>
<td>Local Fundraising</td>
<td>6.96%</td>
<td>$250,036</td>
</tr>
<tr>
<td>Medicaid</td>
<td>10.46%</td>
<td>$376,319</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>100%</td>
<td>$3,598,021</td>
</tr>
</tbody>
</table>

Chart of Revenues:

<table>
<thead>
<tr>
<th>Revenue Category</th>
<th>Percent</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>17.45%</td>
<td>$627,719</td>
</tr>
<tr>
<td>Case management</td>
<td>26.84%</td>
<td>$965,710</td>
</tr>
<tr>
<td>Congregate meals</td>
<td>5.56%</td>
<td>$200,194</td>
</tr>
<tr>
<td>Family Caregiver and respite care</td>
<td>5.21%</td>
<td>$187,464</td>
</tr>
<tr>
<td>Fundraising</td>
<td>0.98%</td>
<td>$35,394</td>
</tr>
<tr>
<td>Home Delivered meals</td>
<td>15.02%</td>
<td>$540,531</td>
</tr>
<tr>
<td>Information &amp; Assistance</td>
<td>5.36%</td>
<td>$192,710</td>
</tr>
<tr>
<td>Legal services</td>
<td>1.42%</td>
<td>$51,122</td>
</tr>
<tr>
<td>Mental Health</td>
<td>1.13%</td>
<td>$40,802</td>
</tr>
<tr>
<td>Nutrition Education</td>
<td>0.73%</td>
<td>$26,401</td>
</tr>
<tr>
<td>RSVP</td>
<td>4.99%</td>
<td>$179,700</td>
</tr>
<tr>
<td>Senior Companion</td>
<td>10.80%</td>
<td>$388,541</td>
</tr>
<tr>
<td>SHIP</td>
<td>1.78%</td>
<td>$64,181</td>
</tr>
<tr>
<td>Special services, In-Home services, Flex funds direct services, and other miscellaneous grants</td>
<td>1.50%</td>
<td>$53,352</td>
</tr>
<tr>
<td>Transportation</td>
<td>1.23%</td>
<td>$44,200</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>100%</td>
<td>$3,598,021</td>
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**Donor Recognition**

Central Vermont Council on Aging announced a new partnership with donors in 2016. Thanks to an anonymous donation of $10,000, we unveiled new levels of giving. The highest or “Distinguished Partner” giving level is $10,000 and above. Donors giving $10,000, $5,000 and $2,500 will be honored as a Central Vermont Council on Aging “Stars” in an original art display. The new donor levels reflect our ongoing effort to partner with individuals, businesses and foundations to meet the needs of our rapidly aging population.

**Individual Donors**

**Distinguished Partner - $10,000+**
Anonymous

**Champion Partner - $5,000+**
Anonymous

**Premier Partner - $2,500+**
Anonymous
Carmen Beck
Kit & Mark Gates
Anonymous*

**Legacy Partner – $1,000+**
Christina Castegren
Bruce & Susan Talmadge

**Merit Partner – $500+**
Merle & Marylin Dwyer

**Supporting Partner – up to $500**
Anonymous
Sue Chiappetta
Elizabeth Gergely
Bob & Nancy Pope

* indicates a Monthly Donor

**Grant Support**

Foundations, trusts and individuals make up a significant part of Central Vermont Council on Aging giving program. These allow us to extend our work in a number of critical areas. To each of them, we offer our gratitude for the dedication they have shown to our senior community.

**Senior Services**
Alexander Hamilton Copley Trust Fund
United Fund

**Nutrition Program**
Walmart
Anonymous
Hunger Mountain Coop Community Fund

**In-Kind Donations**

Many individuals & businesses donated items that directly benefit seniors. Gifts include Central Vermont walkers, wheelchairs, and holiday gift boxes for our annual Shoeboxes for Seniors project.

- Cabot
- Delicate Decadence
- Donald P. Blake, Jr. Inc.
- East Montpelier Elementary School
- First Congregational Church of Brookfield
- G.W. Tatro Construction, Inc.
- Gardner Insurance Services, Inc.
- Hannaford Supermarket
- Hedding Methodist Church
- Hunger Mountain Coop
- Merle Dwyer
- Nate & April Shaw
- Price Chopper
- Simply Delicious
- The Gally
- Thom & Karen Lauzon
- Times Argus
- Twincraft Skincare
- Union Mutual
- Westview Meadows at Montpelier

**Town Funding**

Each of the 54 towns that CVCOA serves provide direct support through generous appropriations approved by their voters on Town Meeting Day.
**Patron Partner – up to $250**

**In Memoriam**
In memory of Irene:  
Anonymous

**In Honor**
In honor of Wendy Clark:  
Pauline & James Larkin

Dorothy Carrier  
Theron Colby  
William & Linda Doelger  
Norma Donovan  
Rep. Patsy & Patrick French  
Sandra Mennella  
Eileen Murphy  
Bob & Nancy Pope  
Alban & Margaret Richey  
Leigh & Ann Seddon  
Dr. Brenda Sirovich

**Partner – up to $100**

**In Memoriam**
In memory of Kay Charron:  
Rosemary & Charlie Averill  
In memory of Kay Charron:  
Rachel Desilets  
In memory of Kay Charron:  
Carol & Dennis Minoli  
In memory of Kay Charron:  
Marilyn Mode  
In memory of Kay Charron:  
Donna Petterssen  
In memory of Reginald Cooley:  
Terry Benway  
In memory of Dorothy Leith:  
Barbara Sancibrian  
In memory of Ruth McAllan:  
Christine Terry  
In memory of Steven Mellenthein:  
Sheryl Asen

In memory of E. Bruce Nelson:  
Anonymous  
In memory of Kathleen Perantoni:  
Robert Perantoni  
In memory of Jean Rousse:  
Jane Stautd  
In memory of Aldo Somaini:  
Fedora Somaini  
In memory of Rose Vieth:  
Carl & Rose Vieth

**In Honor**
In honor of Barbara Asen:  
Sheryl Asen  
In honor of Toni Connell:  
Anonymous  
In honor of Wanda Craig:  
Bernice Cooney  
In honor of Wanda Craig:  
Mirielle & Ed Maxfield  
In honor of Milton Fowler:  
Cynthia Jackson  
In honor of Sarah Wilhoit:  
James & Pauline Larkin

Carol Abbey  
Mary & Allen Alexander  
Harriet Amidon  
Lela & Don Avery  
Allen & Lorilla Banbury  
Joan & Bob Barrett  
Elfriede Becker  
Margaret Belville  
Barbara & Chuck Bohn  
Robert Borden  
Gerhard & Susan Botha  
Armand Boudreau  
Wilmer Brandt  
Benjamin & Wendy Bridgewater  
David Briggs  
Evelyn Broome  
Jennie & Daniel Brown  
Abigail Bruce  
Becky Buchanan  
Dr. David Butsch  
Paul Calter  
Paul Cameron  
Gay Campbell  
Priscilla Carpenter  
Patricia Carstensen  
Sandal & Paul Cate  
Mary Anne & Joseph Cerasoli  
Reed & Deborah Cherington  
Janna & Dan Clar  
Diane & Sherman Cochran  
Antoinette Connell  
Elizabeth Courchaine  
Elizabeth Cross  
Carolyn Cruikshank  
Rita Dandeneau  
Duane Davis  
Fletcher & Jane Dean  
Elaine Deforge  
Jane Deschamps  
Rachel Desilets  
Gail Deuso  
Dennis Devaux  
Sandra Doyle  
Rich Drill  
Darragh & David Ellerson  
Martha Ellis  
William Field  
Mary Folsom  
John Foster  
Dr. Milton & Jan Fowler  
Eleanor Fraser  
Verma Galarneau  
Iris Gardner  
Sharon Gates  
Kenneth & Jane Geider  
Charlotte & Ernest Gibson  
Steve Gould  
Barbara & Robert Grothe-Penny  
Darlene & David Grundy  
William & Leslie Haines  
Joan Haley  
Connie & Phil Hamel  
Joann Hammond  
Paul Hannan  
Mary Hanrahan  
Don & Edith Harding  
Mark Harris  
Scottie & John Harrison  
Bob & Sally Harter
Promoting Healthy Aging

Maria Hartmann
Patricia & Joe Hayden
Mary Hayden
Joan Higgins
Mary Ellen & Peter Hill
Carol & Perry Hodgdon
Judith Hoermann
Peter Hogg
Elizabeth Holden
Inge Hougasian
Angela Howat
Pamela Hull
Peggy & Paul Irons
Beverly Jacobs
Patricia Johnson
Peter & Almuth Jungkunst
John & Toni Kaeding
Toni & John Kaeding
Lois Keith
Melvin & Marguerite Kerr
Otto & Jeanne Kinzel
Rep. Tony & Jennifer Klein
Charles Kletecka
Kenneth Lamb
Marjorie LaMountain
Dorothy Larsen
Richard & Dianne Lashoones
Michael LaValley
Malcolm & Dorothy Lawson
Kenneth & Lillian Libetoff
Dale Lowcock
Debbie & Michael Lunt
Carol MacDougall
Marie MacDougall
Steven & Claudia MacKenzie
Charlotte & Tom MacLeay
Cassie Major
Irene & Edward Mann
Cecile Marcoux
Marjory Martenson
Jennie Martin
Dorothy Mason
Sarah Mason
Mirielle & Ed Maxfield
Mirielle & Ed Maxfield
Eleanor McIntyre
Eleanor McKinnell
Karlin McNeill
Virginia Merrill
Sarah Miller
Virginia Milne
Dennis & Carol Minoli
Sue & David Minter
Jack Mitchell
Marilyn Mode
Charlotte Morrill
Joanne O’Brien
Sherry & Dave Olson
Jeanne Kern and Ed Oravec
Trudy & Anthony Otis
Roger P. Otis
Mat Parker
John Pauly
Brooke Pearson
Catherine Pelkey
Eleanor Perreault
Donna Petterssen
Merton Pike
Frank Plumley
Arlene Porter
Marjorie Power
Lisa Pratt
Linda & Michael Prescott
Roxanna Quero
Helen Rabin
Peter & Wanita Raspe
Louise & Stephen Rauh
Lawrence & Constance Reilly
Janet Ressler
Faye Rice
Elise Riddel
Deborah Robinson
Robert Rossi
Phyllis Rubinstein
William & Barbara Rugo
Sen. Bernie & Jane Sanders
Ruth & James Santos
Barbara Scotch
Mike & Norma Jeanne Segale
Andy Shapiro
Carolyn & Andy Shapiro
Nancy & Michael Sherman
John & Dianne Shullenberger
Fedora Somaini
Frances & Robert Spaulding
Laurie & Don Spaulding
Jane & Richard Staudt
Joan Stepenske
Sandra Stone
John & Marcia Stone
Shirley Svarfvar
Diane & Fred Swan
Catherine & William Swift
Christine Terry
Irina Torriente
Robert Troester
Pamela Tucker
Carl & Rose Vieth
Jean Vissering
Francis & Ellen Voigt
Robert Voorhees
Susan Walp
Norma Wark
Robert Watson
Douglas & Irene Weinreich
Edmund Wells
Lyn & Jill Wheatley
Rosemary Wheelock
Jeannine Whipple
Stuart & Sarah Williams
Harriett Winslow
Theresa Winsor

*Includes donations received from October 1, 2015-September 30, 2016. Central Vermont Council on Aging extends its sincerest apologies to any individual, organization or business that may have been inadvertently omitted.

Leave a Legacy

Remembering CVCOA in your will or estate plans is easy to do, provide financial and tax benefits for your family, and you continue to make a difference in the lives of Vermont seniors for years to come.

For information about including CVCOA as part of your legacy, please call us at 802-479-0531.
Empowering Seniors & Caregivers • Senior HelpLine 1-800-642-5119

Our Mission:

Central Vermont Council on Aging supports elders in leading healthy, self-determined, interdependent, meaningful, and dignified lives in their homes & communities.

We serve the 54 towns of the Central Vermont region, providing assistance to Vermonters aged 60 years and over. Individuals are not charged for the services that we provide to Vermont’s senior community.

Our services are supported in part by your generosity.