It was my honor to serve as the President of the Board for 2018. The year was full of successes due to the hard work of the Board & staff. With Federal, State & private donations, we exceeded our programing goals. CVCOA cemented a partnership with One Care, Vermont’s Accountable Care Organization which brings in funding for CVCOA’s Case Management program, in recognition that non-medical services contribute toward the goal of better health for older Vermonters. The second year of the Age Out Loud comedic storytelling event, featuring Say It Forward Productions, was bigger & better than the previous year, & included 85 items donated for a silent auction. The event raised $23,000 to support the valuable services CVCOA provides to the community. The Board worked on strengthening CVCOA by focusing on an organizational plan. Board teams worked on Organizational Foundation & Strategic Direction, Board Effectiveness, Bench Strength, Financial & Operational Systems, Fund Raising, & Community Relations. We updated procedures & made recommendations for future changes.

Nancy Zorn
Outgoing President

I am honored to serve as Central Vermont Council on Aging board president for Fiscal Year 2019. As this year begins, our focus is on many new opportunities to broaden the level of awareness of CVCOA across our service area. For instance, we have applied for approval to implement first-time fee-for-service arrangements with partner organizations that will expand service & provide a new source of funding. This is also the second year we are hosting our annual meeting outside of Barre to give more clients & community members the chance to get to know us. As this year unfolds, all board members will be working to further enhance the public awareness of CVCOA in their local areas in support of the great work done by the field staff of CVCOA.

Gary S. Chicoine
Incoming President

Board of Directors 2018 Left to Right : Top Row: Fred Ober, Peter Harris, Nancy Zorn, President, Emily McKenna, Cynthia Jackson, Gary Chicoine, Beth Stern, Bottom Row: Julie-Ann Graves, Deborah Flateman, Becky Wright, Donna Watts
Not present: Gertrude Hodge, Colleen Smith

64 Caregivers received Dementia Respite Grants & 305 Caregivers attended support events.
Erna’s Story

“When my mother had her back operation in 2005, we did not know that it would lead to a situation where she would need 24/7 care. After 2 years & the depletion of both our resources, we were at a crossroads as to how to keep her at home. Enter CVCOA case manager, Kathryn Schenkman. Her expertise & tenacity made navigating the daunting process of applying for programs manageable & optimistic. Erna is now 91, & with my volunteered time, she happily remains in her home, enjoying a quality of life that includes socialization with treasured friends.”

—Susan Banas

Now in her nineties, Erna migrated to the USA from Germany as a war bride in the 1940s. An avid athlete, she met her husband while ice-skating. In the USA Erna was a ski instructor & ski patroller who filed daily reports of Killington slope conditions that were broadcast on Ski Reports by Roxy. The mother of 5 children, Erna’s careful eye & impeccable taste were natural assets for her career as an interior designer.

While running her design business in 2005, Erna underwent total back reconstruction, a life-changing event resulting in a titanium Harrington rod in her spine. This surgery, in combination with a progressive neurological disease, made her increasingly dependent on personal caregivers to accomplish her activities of daily living.

Erna’s determination to remain in her home & longtime Rochester community is supported by her devoted family, caregivers, & CVCOA. As her case manager, I assist Erna with ongoing participation in the state of Vermont’s Choices for Care (CFC) program that provides funding for home-based care. When her care needs exceeded what the CFC provided, I helped her enroll in the VA Spousal Aid & Attendance program, a benefit for veterans & their surviving spouses. These programs have been essential to Erna remaining in her home.

The ultimate resource for Erna is the ceaseless involvement of her caregiver, her daughter Susan. The value of caregiver resources cannot be overstated. In recognition of this vital resource, CVCOA provides caregiver support with programs such as Powerful Tools for Caregivers, Respite Grants, Caregiver Teas, Memorable Times Café, & Kinship Caregiver Resources for older adults raising grandchildren. As the older Vermont demographic increases, public & private funding for caregivers is essential to the goal of supporting older Vermonters to age at home.

Kathryn Schenkman, Rochester Case manager

Dedication
In Memory of Gertrude Hodge

Central Vermont Council on Aging dedicates our 2018 Annual Report to Gertrude Hodge of Topsham, who died last April on her 99th birthday. Gertrude was a long time (over 18 years!) board member of CVCOA, and a constant presence at the statehouse, monitoring legislation affecting older Vermonters. Thank you, Gertrude, for being a friend of CVCOA!
Information & Assistance answered 2,169 calls for information on 139 topics

Financial Activity - Fiscal Year 2018 Expenses (unaudited)

Revenue Chart

<table>
<thead>
<tr>
<th>Expense Category</th>
<th>Amount</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>$651,157</td>
<td>18.23%</td>
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<tr>
<td>Fundraising</td>
<td>46,013</td>
<td>1.29%</td>
</tr>
<tr>
<td>Case Management</td>
<td>908,449</td>
<td>25.43%</td>
</tr>
<tr>
<td>Legal Services</td>
<td>51,326</td>
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<tr>
<td>SHIP</td>
<td>43,699</td>
<td>1.22%</td>
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<tr>
<td>Information &amp; Assistance</td>
<td>185,286</td>
<td>5.19%</td>
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<tr>
<td>Congregate Meals</td>
<td>206,018</td>
<td>5.77%</td>
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<tr>
<td>Home Delivered Meals</td>
<td>585,624</td>
<td>16.39%</td>
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<tr>
<td>Transportation</td>
<td>44,200</td>
<td>1.24%</td>
</tr>
<tr>
<td>RSVP</td>
<td>190,107</td>
<td>5.32%</td>
</tr>
<tr>
<td><strong>TOTAL Expenses</strong></td>
<td><strong>$3,572,712</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Thank You to our Major Sponsors!

Foundations & Grants
CVCOA thanks the following trusts & foundations for their generous support for direct services for older Vermonters.

- AARP
- Arthur L. & Frances P. Hyde Fund
- Central Vermont Medical Center
- Green Mountain United Way
- Jerry & Pat Balkcom Fund
- Price Chopper’s Golub Foundation
- Rural Community Transportation, Inc.
- St. John’s in the Mountains Episcopal Church
- The Canadian Club
- The Copley Fund
- The Jack & Dorothy Byrne Foundation, Inc.

Business Donors
We thank our many partners who collaborate with Central Vermont Council on Aging to bring healthy aging services & wellness activities to Central Vermonters.

- AmazonSmile Foundation
- Barre Lions Club
- Berrian Insurance Group, Inc.
- Community National Bank
- Concept2 Rowing
- Donald P. Blake, Jr. Inc.
- Dubois & King, Inc.
- First Presbyterian Church
- Fothergill, Segale
- Fridlington
- Frankenburg Agency
- G.W. Tatro Construction, Inc.
- Gardner Insurance Services, Inc.
- Green Mountain Power
- Green Mountain Support Services
- Hannaford Supermarkets
- Hooker & Whitcomb
- Funeral Home
- Jack F. Corse, Inc.
- Manufacturing Solutions, Inc.
- Medicine Shoppe
- Milne Travel-American Express
- National Life Group
- North Country Federal Credit Union
- Northfield Savings Bank
- Northeast Delta Denta
- RB Technologies
- Rock Of Ages
- Swenson Granite Works
- TD Bank
- Times Argus
- TLC Homecare
- True Colors Home Decorating, Inc.
- Union Bank
- Union Mutual Fire Insurance Company
- Union Mutual of Vermont Companies
- Washington Electric Cooperative
- Wells Fargo Advisors
- Financial Network
- ZAZ Video Productions

15 Senior Companions devoted 10,209 hours to serve 63 of their peers
Message from Beth Stern, Executive Director

In looking forward to our new fiscal year, I am thrilled to have an engaged board of directors & committed staff members who work hard to enhance & improve our services, partnerships, & ability to serve older Vermonters. Last December, I turned 60 & became eligible for Older American’s Act services. To mark this milestone & to honor Central Vermont Council on Aging, I solicited donations to CVCOA. I was elated that 42 of my friends, family, & co-workers donated almost $4000 to CVCOA!

You may ask, “What does $4000 mean to an agency with a budget of about $3.6 million?” $4000 represents only 1/10 of 1% of our budget. However, the answer is more complex than the math. The donors who contributed to my birthday appeal were part of 287 individuals, 73 businesses, 8 foundations & 54 towns who contributed over $300,000 to CVCOA throughout the year – a “family” of over 400 entities helping CVCOA support older Vermonters. There’s not one way to donate - some donors contribute large amounts, others contribute smaller amounts. Some contribute monthly; some contribute once a year. We receive checks, cash & credit card donations. We have been named in wills. And we also have many volunteers who contribute their time & energy to support CVCOA & older Vermonters. Thank you to all who have donated to CVCOA & for those who haven’t – please join our “family” of supporters in a way that feels right to you!

Beth Stern

In-Kind Donations

Many individuals & businesses donate items for CVCOA’s silent auction:

- Adelaide Tyrol
- AroMed Aromatherapy
- Arthur Zorn Artisans Hand
- Aubuchon Jeffersonville
- Basil’s Pizzeria
- Bear Pond Books
- Beauty & Nail Spa
- Becky Wright
- Betsy Harper
- Boyden Valley Wine
- Interwoven Healing Arts Concept 2
- Cornerstone Pub & Kitchen
- Dan Noyes
- Dandelion Acres Garden Center
- Danny Hendershot
- Delicate Decadence
- Do or Dye Salon
- Ellie Hayes
- Eric Silvers
- First in Fitness
- Forget-Me-Not-Flowers
- Gary Chicoine
- Goodfellows Fine Jewelers
- Green Mountain Glove
- Helen Day Art Center
- Hunger Mountain Coop
- Incognito Salon
- Janet Ressler
- Jean MacLachlan
- Joan Murray
- John Pandrolo
- King Arthur Flour
- L. Koehler Pottery
- Little River Hot Glass Studio
- Margy Pulaski
- Maria’s Bagels
- Marilyn Mode
- Morse Block Deli
- Morse Farm Maple Sugar Works
- Morse Farm Ski Touring Center
- Nancy Thayer
- Nelson’s Hardware
- Next Chapter Bookstore
- Northern Stage
- Northland Maple Paquet Farm
- Positive Pie
- Professional Massage & Skin Care
- Richard J. Wobby Jewelers
- River House Yoga Salon 42
- Sandra Ershow Sarucci’s
- Shannon Hepburn Sherry Rhynard Smuggler’s Resort
- Stowe Sandwich Company
- Sugarbush Resort
- Summer Street Auto
- Sundara Day Spa
- The Cheshire Cat
- The Herald of Randolph
- Tina’s Mane Concern
- Tom Bright
- Utton’s Automotive
- Vera Resnick Vermont Bicycle Shop
- Vermont Creamery
- Vermont Thermography Center
- Von Trapp Farmstead Cheese

Thank You!

Town Funding

Each of the 54 towns that CVCOA serves provide direct support through generous appropriations approved by their voters on Town Meeting Day.

Barre City
Barre Town
Belvidere
Berlin
Bethel
Bradford
Brantree
Brookfield
Cabot
Calais
Cambridge
Chelsea
Corinth
Duxbury
East Montpelier
Eden
Elmore
Fairlee
Fayston
Granville
Hancock
Hyde Park
Johnson
Marshfield
Middlesex
Montpelier
Moretown
Morristown
Newbury
Northfield
Orange
Pittsfield
Plainfield
Randolph
Rochester
Roxbury
Royalton
Sharon
Stockbridge
Strafford
Topsham
Tunbridge
Vershire
Waitsfield
Warren
Washington
Waterbury
Waterville
West Fairlee
Williamstown
Wolcott
Woodbury
Worcester

64 Good Neighbor volunteers devoted 2,215 hours to 44 older Central Vermonters
**In Memory & In Honor Donations**

| In Memory of Ian Robert Harter | In Memory of All Who Have Served Theodore Nelson | In Memory of Beth Stern Jean Bae |
| In Memory of My Mother Bernice Cooney | In Memory of Ofelia Rey Lorena & William Asbell | In Memory of Beth Stern Kimberly Pierce |
| In Memory of Gloria Clark Gerhard Botha | In Memory of Jacques & Roger Marcoux Cecile Marcoux | In Memory of Ellie Hayes Theron Colby |
| In Memory of Margaret Harmon Ellie Hayes | In Honor of Samantha Davis Beverly Duquette | In Memory of Carole Richards Donald & Laurie Spaulding |
| In Memory of Kay Charron John Castaldo | In Honor of Chris Shaw Elaine Manghi | In Honor of Happy 60th Beth Sandy Conrad |
| In Memory of Madeline T. Greigore Kelly Gregoire Foss | In Honor of Max Kraus’ 90th Birthday Elie Lowy | In Honor of Beth Stern Roberta Hamblen |
| In Memory of Elaine DeForge Nancy Motyka | In Honor of Ellie Hayes Fedora Somaiini | In Honor of Barbara Asen Sheryl Asen |
| In Memory of Clara Rogers Diane Cochran | In Honor of Samantha Davis Lindsay Wade | In Honor of Beth Stern Pamela Hathaway |
| In Memory of Elaine DeForge John Castaldo | In Honor of Beth Stern’s 60th Cathy Spear | In Honor of Ellie Hayes Fedora Somaiini |
| In Memory of Fred Carty Theresa Carty | In Honor of Beth Stern Bob Stern | In Honor of Samantha Davis Louis Whittier |
| In Memory of Joseph V. Hayden Patricia Hayden | In Honor of Beth Stern Birthday Margi Stern | In Honor of Chris Shaw Carl Martin |
| In Memory of Joseph V. Hayden Carol Maloney & Karen Gennette | In Honor of Samantha Davis Brenda Badger | In Honor of Ellie Hayes Beth Schaefer |
| In Memory of Donald Harding Edith Harding | In Honor of Beth’s 60th Birthday Beth Ben-Avraham | In Honor of Samantha Davis Raymond Lowe |

**Individual Donors**

| Distinguished Partner $100,000+ | Supporting Partner up to $500 | In Honor of Lisa Mercurio Jewel Love |
| Anonymous | In Memory of Ofelia Rey Lorena & William Asbell | In Honor of Penny Bertrand Caron Sr. |
| Premier Partner up to $5,000 | In Memory of Jacques & Roger Marcoux Cecile Marcoux | In Honor of Ellen Gershun Kenneth Bailey |
| Anonymous | In Honor of Samantha Davis Beverly Duquette | In Honor of Samantha Davis Christa Scholz |
| Legacy Partner up to $2,500 | In Honor of Chris Shaw Elaine Manghi | In Honor of Samantha Davis Suzanne Grenier |
| Anonymous | In Honor of Max Kraus’ 90th Birthday Elie Lowy | In Honor of Ellen Gershun Ann Sairs |
| Merit Partner up to $1,000 | In Honor of Ellie Hayes Fedora Somaiini | In Honor of Wanda Craig Bernice Cooney |
| Anonymous | In Honor of Samantha Davis Lindsay Wade | In Honor of Equity Asen Dorothy Carrier |
| Merit Partner up to $1,000 | In Honor of Beth Stern’s 60th Cathy Spear | In Honor of Chris Shaw Amber Monti |
| Anonymous | In Honor of Beth Stern Bob Stern | In Honor of Samantha Davis Marvin Malek |
| Merit Partner up to $1,000 | In Honor of Samantha Davis Brenda Badger | In Honor of Beth Stern Birthday Margi Stern |
| Anonymous | In Honor of Beth’s 60th Birthday Beth Ben-Avraham | In Honor of Samantha Davis Raymond Lowe |
| Merit Partner up to $1,000 | In Honor of Samantha Davis Brenda Badger | In Honor of Beth Stern Roberta Hamblen |
| Anonymous | In Honor of Beth’s 60th Birthday Beth Ben-Avraham | In Honor of Samantha Davis Raymond Lowe |

**Sustaining Partner up to $100**

| Julie courthouse Jeanne Segale | Michelle Clark Sandra Conrad | Leigh Seddon & Ann Aspell Michael & Norma Jeanne Segale |
| Anonymous | Elizabeth Courchaine Amy Darley & Avram Patt Charles Dindo | Nancy & Michael Sherman Dr. Brenda Sirovich |
| Anonymous | William Doelger & Linda Normandeau Travis & Kays Farnham Deborah Flateeman | Shelley & Paul Stankeivicz Pamela Tucker |
| Anonymous | Patrick & Patsy French Elizabeth Gersegly | Jim Tucker Marja Vainio-Plagakis Carl & Rose Vieth |
| Anonymous | Merrick & Lee Grutchfield Connie & Phil Hamel Patricia Hayden | Jodi Vilardi Penny Walker-Reen |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | J. Peter Young Nancy & Arthur Zorn |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Lisa Mercurio Jewel Love |
| Anonymous | Beth Stern & Bob Popp Alban & Margaret Richey Anne Sarcka | In Honor of Penny Bertrand Caron Sr. |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Ellen Gershun Kenneth Bailey |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Samantha Davis Christa Scholz |
| Anonymous | Beth Stern & Bob Popp Alban & Margaret Richey Anne Sarcka | In Honor of Samantha Davis Suzanne Grenier |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Ellen Gershun Ann Sairs |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Wanda Craig Bernice Cooney |
| Anonymous | Beth Stern & Bob Popp Alban & Margaret Richey Anne Sarcka | In Honor of Equity Asen Dorothy Carrier |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Chris Shaw Amber Monti |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Samantha Davis Marvin Malek |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Beth Stern Birthday Margi Stern |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Samantha Davis Raymond Lowe |
| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Beth Stern Roberta Hamblen |
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| Anonymous | Karen Heath & Chris Howe Cynthia Jackson | In Honor of Beth Stern Roberta Hamblen |
| Anonymous | Jeanne Kern & Ed Oravec Mary Moulton | In Honor of Samantha Davis Raymond Lowe |
121 Older Central Vermonters received 1,992 hours of mental health counseling

Becky Atchinson
Charlie & Rosemary Averill
Jean Bae
Kenneth Bailey
Marianne Barnett
Rolla Barry
Sharyn Baum
Rhoda Bedell
& Leon Whitcomb
Beth Ben-Avraham
Terry Benway
Mary Alice Bisbee
Susannah Blachly
Bear Blood
Gerhard & Susan Botha
Jennie & Daniel Brown
Mary Dodds
Julia Garufi
Joan & Mark Goldstein
Glenn Goodwin
& Rose Ash
Karen Gordon
Julie-Ann & Gary Graves
Jack & Teija Green
Kelly & Dave Foss
Suzanne Grenier
Carole Grenier
Robert & Barbara
Grothe-Penny
Guy Hallock
Robert Hamblen
Mary Hanahan
Edith & Don Harding
Cynthia & David Hartnett
Scottie & John Harrison
Bob & Sally Harter
Maria Hartmann
Pamela Hathaway
Ellie Hayes
Kristi Herzer
Joan Higgins
Peter & Mary Ellen Hill
Judith Hoermann
Peter Hogg
Suzanne Holden
Inge Hougasian
Raja Idupulapati
Irene Izzo
Anthony Izzo
Stanley Jacobs
Roxanne & Gerard Jarvis
Jolie Jonte & Jodi Vilardi
Peter & Almuth Jungkunst
Bill Kelly
Pamela Kelly-Kinniburgh
Leslie Koehler
Holly & John Kruse
Roland Lafayette
Liz & Leo Laferriere
Lincoln Lahue
Kenneth Lamb
Germaine LaRoche
Dorothy Larsen
Richard & Dianne Lashoones
Theresa & James Lever
Reverend Jewel Love
Raymond Lowe
Elie Lowy
Debbie & Michael Lunt
Carol MacDougall
Steven & Claudia MacKenzie
Dr. Marvin Malek
Carol Malone
Elaine Manghi-Buck
& George Buck
Marcia Marble
Michael Marchand
Cecile Marcoux
Denise Marcoux
Carl Martin
Emily McKenna
Robert McLeod
Karim McNeill
Barbara & Roger Menard
Sandra Mennella
Lisa Mercurio
Patricia & Wesley Merriam
Barbara Miller
Dennis & Carol Minoli
Amber Monti
Nancy & Conrad Motyka
Catherine Nelsen
Theodore & Shirley Nelson
Fred Ober
Joanne O’Brien
Robert Olson
Beverly & Sheldon Osgood
Janna & Donny Osman
John & David Pandolfo
Sandra Paritz
Armand Parkhurst
Avram Patt
& Amy Darley
John Pauly
Eleanor Perreault
Elizabeth & Michael Persons
Donna Petterssen
Kimberly Pierce
Karah Popp
James & Diane Popp
Lucia Port
Marjorie Power
Jille Pralle & Trevor Tait
Linda Prescott
& Michael Katzenberg
Roanna Quero
Helen Rabin
Robert Raskevitz
Louise & Stephen Rauh
Janet Ressler
Elise Riddle
Hale & Mary Ann Ritchie
Sharon Rives
Cindy & Irv Robbins
Claire Roberts
Nan Rogers
Caitlin Roseen
Laurie Sabens
Ann Sairs
Burt Saldi
Beth & Doug Schaefer
Karlshim Schmitt
Gretel Scholem
Christa Scholz
Ellen Selkowitz
Chris Shaw
Alicia Smith
Lizbeth & John Snell
Fedora Somaini
Don & Laurie Spaulding
Cathy Spear
Jane & Richard Staudt
Barbara Stearns
John & Anne Steel
Allan Stern
Laura Stern
Margi Stern
Diane & Fred Swan
Catherine & William Swift
Bruce & Susan Talmadge
Karen Taylor
Adelaide Tyrol
Craig & Carol Van Tuinen
Jean Vissering
& Robert Klein
Robert Voorhees
Lindsay Wade
Carolyn Wade
Helen Wagner
Pamela Walker
Norma Wark
Sarella Warren
Robert Watson
Elwood & Elizabeth Welch
Joyce Werntgen
Bob Wescott
& Sarah Page
Stephen & Connie Weston
Louis Whittier
Fred Wilbur
& Patty Morgan
Stuart & Sarah Williams
Beverly Wilmott
Ruth & Bob Woodside
Arlene & Allen Wright
Robert & Elizabeth Youngberg
Gary & Doreen Zeller

*Includes donations received from
October 1, 2017-September 30,
2018. Central Vermont Council
on Aging extends its sincerest
apologies to any individual,
organization or business that may
have inadvertently omitted.

Leave a Legacy

Remembering CVCOA in your will or estate plan is easy to do, provides financial &
tax benefits for your family, while you continue to make a difference in the lives of
older Vermonters for years to come. For information please call us at 802-476-2739.

More than 10,000 clients served!
Save the Date!
May 10, 2019

Supporting Central Vermonters to Age with Dignity & Choice

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Web: www.cvcoa.org