

I would have talked less and listened more. I would have invited friends over to dinner even if the carpet was stained and the sofa faded. I would have eaten the popcorn in the 'good' living room and worried much less about the dirt when someone wanted to light a fire in the fireplace. I would have taken the time to listen to my grandfather ramble about his youth. I would never have insisted the car windows be rolled up on a summer day because my hair had just been teased and sprayed. I would have burned the pink candle sculpted like a rose before it melted in storage. I would have sat on the lawn with my children and not worried about grass stains. I would have cried and laughed less while watching television and more while watching life. I would have gone to bed when I was sick instead of pretending the earth would go into a holding pattern if I weren't there for the day. I would have never bought anything just because it was practical, wouldn't show soil or was guaranteed to last a lifetime. When my kids kissed me impetuously, I would never have said, "Later ... Now go get washed up for dinner." There would

In youth we learn; in age we understand.

Marie Von Ebner-Eschenbach

have been more "I love you's," more "I'm sorry's," but mostly, I would seize every minute ... look at it and really see it and live it ... and never give it back. I would have talked less and listened more. I would have invited friends over to dinner even if the carpet was stained and the sofa faded. I would have eaten the popcorn in the 'good' living room and worried much less about the dirt when someone wanted to light a fire in the fireplace. I would have taken the time to listen to my grandfather ramble about his youth. I would never have insisted the car windows be rolled up on a summer day because my hair had just been teased and sprayed. I would have burned the pink candle sculpted like a rose before it melted in storage. I would have sat on the lawn with my children and not worried about grass stains. I would have cried and laughed less while watching television and more while watching life. I would have gone to bed when I was sick instead of pretending the earth would go into a holding pattern if I weren't there for the day. I would have never bought anything just because it was practical, wouldn't show soil or was guaranteed to last a

**Berks Encore
2008 Annual Report**



berksencore

applauding life after 50

Redefining Aging Services In Our Community

In 2008, the first of the Baby Boomers turned 62 and became eligible for Social Security - and there are many more to come. The huge growth in the number of older adults will transform our society, and if you think our community is prepared for that transformation, you're kidding yourself – we're not. The generation that led this country through WWII and led the way out of the Great Depression created national programs like Social Security, Medicare and Medicaid to protect themselves in retirement. By contrast, their children's view of the world emerged from the idealistic individualism of the late 60's. Knowing that Social Security would not provide an adequate safety net, they pinned their hopes for a secure retirement on personal savings. But right now, it's hard to find a baby boomer whose 401(k) withstood the recent upheaval in our financial markets. Those people went from planning for an early retirement at age 55 just 5 or 10 years ago to wondering if they'll ever be able to retire at all. Surely our faith in our ability to secure our futures solely through hard work and investment must be shaken.

Berks Encore believes that thriving as we age requires a combination of elements. National programs like Medicare, in addition to personal investment are both part of a well-planned retirement. But there's a third element to our triad of retirement security: local community programs and assistance. Supporting agencies like Berks Encore is an investment in our own security. But the return on our investment will have to extend beyond Meals on Wheels, Medicare counseling and senior centers. To be sure, all of our current programs are important and will continue. But Berks Encore will have to become more than it is today if we are to meet the needs of the incoming generation.

Berks Encore must become the filter we rely on to distinguish fact from fiction in aging services. It must arm us with the information we will need to plan wisely. It must help us enhance our mental acuity as we age so we hold onto the memories and analytical skills that form the core of our identities. It must help us with transportation when we can no longer drive. It must engage us so we avoid the isolation and depression that now define the lives of too many older adults. It must be able to meet the needs we are going to have.

If our community is going to be a place we'll be happy to grow old in, Berks Encore must become much more than it is today. And that will only happen when we make aging services a priority in our community and realize that increasing our investment is a critical component to our personal security in retirement. I invite you to make that investment now. The plans are on the table. Aging services waits for you to become its patron and make your mark on our community. Thank you.



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Education

Aging Parent Seminars

Did you know that over 7 million employees are serving as the primary caregiver for an aging parent or relative? Did you know that these employees, who must come in late, leave early, or miss work altogether due to their eldercare responsibilities, cost businesses a staggering \$33 billion annually? So, if you think businesses need not be concerned about aging services, we hope you will think again.

Berks Encore, in conjunction with Comfort Keepers, is providing seminars, open to the public, that will help participants understand important legal, financial, and housing issues, and will help to make decisions about benefits and options available as we age. By enabling caregivers to make informed decisions on eldercare and to prepare for emergency situations, Aging Parent Seminars allow employees to work more productively, saving employers money.

Excellence in Fiduciary Service

The Excellence in Fiduciary Service (EFS) Program is designed to educate individuals about their legal responsibilities when serving as the guardian of an incapacitated person or as an agent under a power of attorney. There is perhaps no more difficult task one can perform than becoming responsible for another person's assets and/or healthcare. Not surprisingly, there are few jobs that carry as much legal responsibility as that of an agent or guardian.



Founded on the idea that a well educated fiduciary is more effective and less likely to commit acts of abuse or exploitation against an incapacitated person, this course is taught by Certified Elder Law Attorney, William R. Blumer, from the law firm of Leisawitz Heller.

Educate

Volunteer Income Tax Assistance (VITA)

Under the auspices of the Internal Revenue Service, Volunteer Income Tax Assistance (VITA) volunteers assist low to moderate-income families, those with disabilities, non-English speaking individuals, and seniors, with free tax preparation and electronic filing of state and federal taxes. The VITA program allows families and individuals to receive every tax benefit available to them, including the Earned Income Tax Credit (EITC). For the 2008 income tax year, VITA volunteers for Berks Encore prepared 1,855 tax returns, and put \$1,018,247 back into the community in the form of refunds.

2008 also saw the formation of the Berks \$ In Your Pocket Coalition, a new partnership among Berks Encore, the Berks Community Action Program (BCAP), Centro Hispano Daniel Torres, Inc. (Centro Hispano) and the United Way of Berks County. With a \$71,850 VITA Grant awarded by the IRS (one of only five grants awarded in Pennsylvania), the Coalition was created to expand the VITA Program in Berks County and provide free income tax preparation to a greater number of underserved elderly and Limited English Proficient (LEP) populations, both in urban and rural outlying areas, thereby

ensuring that people were taking advantage of all the credits and refunds to which they were entitled.



Advocate

Client Assistance

Aging is increasingly complex and living in a fast-paced society is not easy. Seniors and their families benefit significantly from a single organization dedicated to helping them meet all the challenges they face. Through the APPRISE Program, Berks Encore's staff, along with its specially trained volunteers, work tirelessly to assist people in accessing a myriad of government benefit programs, answering your questions about Medicare, Medicaid, Medigap, Medicare Advantage plans, long term care insurance and the prescription drug benefit. They can:



- Help you understand your Medicare benefits by explaining which services are covered under Parts A and B and your Medicare Summary Notice.
- Help you understand the Medicare appeals process and assist with appeals paperwork.
- Help you select a Medigap insurance policy.
- Explain financial assistance programs that may be available to assist in paying for your Medicare premiums, deductibles and coinsurance, as well as your prescription drug needs.
- Explain the Medicare prescription drug benefit.
- Make presentations on Medicare to your organization.

In 2008, trained staff and volunteers served 4,612 older adults by explaining their Medicare and other health insurance benefits and assisting them in making sound decisions. 926 older adults received Produce Vouchers in association with the PA Department of Agriculture; and the department handled 17,493 telephone calls seeking information and referral services.

Refer

Health and Wellness

Berks Encore prides itself on providing older adults with a variety of educational and recreational activities. Through state initiatives, such as PrimeTime Health and Healthy Steps for Older Adults, we seek to both improve physical function and promote successful living. In 2008, participation in our programs and activities increased by 7%. Our health and wellness programs provide current information, resources, and activities for adults 50 or more years of age. Wellness initiatives benefit all who participate. The next generation of older adults will demand wellness as a way of life. Our staff and board is willing to commit the resources necessary for developing a comprehensive wellness program that includes both activities and health-related lectures.

- Aerobics • Aquatic Fitness • Bowling • Dance and Flexibility • Healthy Steps in Motion • Line Dancing • Modified Exercise • Pilates • Roller Skating • Shuffleboard • Strength Train- ing • Table Tennis • Tai Chi • Yoga • Art Classes • Book Clubs • Walks • Ceramics • Classes • Garden Club • Weight Resistance • Computer Classes •**
- Berks Encore Orchestra • Horizon Singers • Volleyball • PrimeTime Health**



Engage

Meals On Wheels

When we sit down to eat a meal, something we have prepared in our homes, we probably don't think much about the process of that task. Rather, it is something we do sometimes out of necessity, perhaps out of enjoyment, but it is something that we do daily. Fairly easy, right? But for some, particularly those older adults who are homebound, meal preparation is not always such a simple task. Meals on Wheels volunteers deliver meals to people in their homes—people who otherwise would not have the means to prepare and eat a hot, nutritious meal on a daily basis.

However, Meals On Wheels is more than just a hot meal. For many of our recipients, the Meals On Wheels volunteer may be the only person they see in the course of a day. Because of this, many of our volunteers quickly come to realize that, in many instances, this social interaction is every bit as important, if not more so, than the food itself.



In 2008, 148,757 meals were delivered by approximately 800 volunteers all across Berks County. An additional 34,761 congregate meals were served to seniors in our centers. That is a total of 183,518 meals that were provided to at-risk older adults. Congregate meals serve a dual purpose. Not only do our participants receive a hot, healthy, well balanced meal, they also have the opportunity for socialization and interaction. Something that many of us take for granted on a daily basis.

Provide

Volunteers

Berks Encore has a veritable army of 1,106 volunteers and is certainly the envy of every non-profit in the county. Our volunteers' contribution of time and talent represents the lifeblood of our agency. Quite literally, without their help, all of our community's aging services would come to a screeching halt. It is no exaggeration to say that today's aging services are completely dependent on the work of volunteers. Consequently, it is both our pleasure and our duty to recognize their hard work and express our sincere thanks.



Our volunteers perform a variety of services ranging from packing and delivering meals, preparing taxes, counseling people on Medicare, wrapping gifts at Christmas time, volunteering at the centers or during events, labelling our monthly newsletter, doing general office or clerical work, performing with our chorus or orchestra, or creating beautiful works of art, they are an essential part of a huge army that is working to bring aging services to everyone who needs them.

Our volunteers exemplify the very best of our community's generosity and compassion and, in 2008, 55,236 hours of volunteer service was contributed for a total value of \$1,118,529 in volunteer time to Berks Encore, based on the Independent Sector's value of \$20.25 per hour. Their work is greatly appreciated and their example sets the highest standard for the Berks Encore staff. We are committed to making all volunteer experiences as rewarding as possible because more than most, we see exactly how meaningful their service is to our community.

Serve

Statements of Activities

Years Ended December 31, 2008 and 2007

	2008	2007
Changes in Unrestricted Net Assets		
Revenue and Other Support:		
Contributions	\$ 370,363	\$ 255,811
Membership Dues and Assessments	49,069	52,964
Grants from Government Agencies	96,417	255,854
Grants from Private Agencies	3,000	22,599
Area Agency on Aging	927,000	927,000
United Way of Berks County, Inc.	73,451	71,196
Special Events	137,780	123,952
Investment Income (loss)	(93,781)	25,237
Advertising	118,793	93,584
Registration Fees	22,524	15,767
Miscellaneous Income	4,608	7,467
Gifts In-Kind	71,192	73,882
Net Assets Released from Restrictions, Satisfaction of Program Restrictions	-	1,000
	<hr/>	<hr/>
Total Unrestricted Revenue and Other Support	1,780,416	1,926,313
Expenses:		
Program Services:		
Socialization, Recreation, Education and PrimeTime Health	320,181	301,440
Information, Referral, Customer Action & APPRISE	358,121	237,674
Congregate Meals	173,345	165,459
Affiliated Clubs	50,175	82,867
Home Delivered Meals	377,763	353,612
Hotline	7,792	22,319
Management & General	296,204	310,809
Fund Raising	256,746	382,522
	<hr/>	<hr/>
Total Expenses	1,840,327	1,856,702
Increase (Decrease) in Unrestricted Net Assets	(59,911)	69,611
Changes in Temporarily Restricted Net Assets		
Net Assets Released from Restrictions	-	(1,000)
Decrease in Temporarily Restricted Net Assets	-	(1,000)
Increase (Decrease) in Net Assets	(59,911)	68,611
Net Assets, Beginning of Year	<hr/> 1,312,262	<hr/> 1,243,651
Net Assets, End of Year	<hr/> 1,252,351	<hr/> 1,312,262

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Major Gifts \$10,000+

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United Steelworkers-Local Union 6996
United Way of Lancaster County
Utilities Employees Credit Union
Viva Good Life Bistro
Sharon W. Wagner & Steve Wagner
Mr. Richard A. Walborn
Ms. Helen Wanner
Mr. David A. Weber
Ms. Judith A. Wechter
Weidenhammer Systems Corp.
Ms. Virginia M. Weidman
Mr. and Mrs. John A. Weishampel
Ms. Janell L. Weller
Ms. Concetta Wembagher
Mr. and Mrs. Edmund A. Wendler
Mr. and Mrs. Barton R. Werner
Mr. Robert A. Wert
West Lawn Senior Citizens Club
Mr. and Mrs. Douglass W. White
Ms. Katharine M. Whitman
Ms. Barbara A. Wilcox
Mr. and Mrs. G. Garrett Wilkinson
Mr. John L. Winkelman
Mr. and Mrs. Paul Wirkus
Mr. Joseph J. Witek
Mr. and Mrs. Donald C. Wolf
Mrs. Carol J. Wolfinger
Mr. Roy H. Wolfskill
Woman's Club of Spring Township
John Woodward for State Representative
Mr. Walter W. Woolwine
Ms. Lisa Wright
Wyomissing Area School District
Mr. and Mrs. Paul V. Yankowsky
Mrs. Betty S. Yody
Mrs. Linda A. Yonkunas
Mr. Frederick K. Zerbe

Thank You

