

**GROW OLD WITH ME!  
THE BEST IS YET TO BE.  
– ROBERT BROWNING**



**Berks Encore  
2009 Annual Report**



**berksencore**

applauding life after 50



# *How old would you be if you didn't know how old you were? ~ Satchel Paige*

As we get older, there is a misconception that we automatically know **how** to age. Don't they say that with age comes wisdom? While that may be true in some areas, whoever said it obviously never had to maneuver through a maze of Medicare forms or serve as a Power of Attorney for a loved one. Berks Encore is here to tell you that is OK and that you don't need to be the expert; that's our job.

We can help answer some of the most important questions of your life:

- How can I start planning for retirement?
- How can I help my aging parent?
- Am I too old to explore new interests?
- Do I need additional insurance?
- My mother is being released from the hospital; now what?
- How can I afford to pay someone to help me with my taxes?

As we have since 1965, our dedicated team fields these questions on a daily basis. When senior citizens or their children don't know where to turn, they rely on Berks Encore to help them.

In addition to providing outstanding human services, our Senior Centers offer the opportunity to learn about new subjects and try new activities. Our center participants prove that living life doesn't end when we retire.

As we enter our 45th year serving Berks County's aging population, Berks Encore continues to position itself as the one place to call with any questions you may have for yourself or for your aging parents. Thanks to the support of local businesses and our army of more than 1,100 volunteers, we are able to connect people with resources that best meet their needs.



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# Educate

## *Excellence in Fiduciary Services*

The statistics are sobering:

1. Each year there are up to 5 million elderly people abused, neglected or exploited in the United States. Most of those cases go unreported.
2. Of those 5 million cases just over 20% involved financial exploitation, making it the third most common form of elder abuse.
3. Nationally, there was a 20% increase in the number of reported cases of elder abuse between 2000 and 2004.
4. The most common relationship between victim and abuser is parent/child.

Berks Encore's Power of Attorney (POA) seminar addresses the financial exploitations of our senior population. During this session, Certified Elder Law Attorney, William R. Blumer, from Leisawitz Heller, discusses the importance of having a POA or a fiduciary. A fiduciary is anyone who acts on behalf of another.

The course focuses on two fiduciaries: agents under a power of attorney and guardians. Both share many of the same powers and responsibilities, but they derive their authority from different sources. An agent under a power of attorney is appointed by a person (called a "principal") to act on the principal's behalf. In other words, the principal establishes the agency in a written document and defines what the agent is allowed to do on the principal's behalf. However, a guardian derives his or her authority from the court. A guardian is a court-appointed officer of the court and is responsible to the court for his or her actions. Accordingly, the guardian's authority is derived from the court and the law of guardianships in Pennsylvania.

In addition, the course addresses the problem of fiduciary misconduct. Very often problems arise because fiduciaries are unaware of the obligations placed on them, and they are clueless about how to carry out their responsibilities properly. Similarly, fiduciaries often feel "entitled" based on the significant amount of work they are required to do. Consequently, they may begin dealing with the principal's money as though it were their own. However, a good fiduciary never forgets that the principal's money does not belong to the fiduciary and goes to great lengths to keep the principal's money separate from the fiduciary's. Similarly, a good fiduciary makes medical decisions carefully and in keeping with the principal's wishes, not based on the agent's opinions and values.



**ANYONE WHO STOPS LEARNING IS OLD,  
WHETHER AT TWENTY OR EIGHTY.**

**~HENRY FORD**

# *Volunteer Income Tax Assistance (VITA)*

In total, for the 2009 income tax year, Berks Encore's VITA volunteers prepared 2,142 tax returns, and put \$1,130,284 back into the community in the form of refunds. That represents an **additional 287 completed returns and an increase of \$112,037 over last year's refunds.**

The VITA program allows families and individuals to receive all of the tax benefits available to them, including the Earned Income Tax Credit (EITC). In the 2009 income tax year, Berks Encore volunteers processed **\$188,558 in EITC credits.**

In addition, 2009 represented the second year of Berks Encore's participation in the Berks \$ In Your Pocket Coalition. With a \$63,000 VITA Grant awarded by the IRS (one of only six grants awarded in Pennsylvania), the coalition expanded the VITA program in Berks County and provided free income tax preparation at five new sites:

- Boone Library
- Boyertown Area Multi-Service
- Catholic Charities
- West Lawn – Wyomissing Hills Library
- Womelsdorf Library

They joined the coalition's original members:

- Berks Encore
- Berks Community Action Program
- Centro Hispano
- United Way of Berks County

The addition of these new organizations helped the coalition to provide a free income tax preparation to a greater number of underserved elderly and Limited English Proficient (LEP) populations, in urban and rural areas.



# *Advocate*

# Refer

In Pennsylvania, there are only 12 counties with programs in place to answer calls on Pennsylvania's "hotline" – an 800 number that is available to anyone who has Medicare/Medicaid questions. In Berks County, the calls are answered through Berks Encore's APPRISE program. One day per week – from 9 a.m. - 4 p.m. – volunteers counsel callers with knowledge, patience and tact. During 2009, 2,696 calls were answered.

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 as well as answering questions about Medicare, Medicaid, Medigap, Medicare Advantage plans, long-term care insurance, and the prescription drug benefit.

APPRISE counselors:

- Review Medicare benefits by explaining which services are covered under Parts A and B and the client's Medicare Summary Notice.
- Explain the Medicare appeals process and assist with appeals paperwork.
- Assist with selecting a Medigap insurance policy.
- Explain financial assistance programs that may be available to assist in paying Medicare premiums, deductibles and coinsurance as well as prescription drug needs.
- Explain the Medicare prescription drug benefit.
- Make presentations on Medicare to local organizations.

In 2009, trained staff and volunteers served 4,473 older adults by explaining their Medicare and other health insurance benefits and assisting them in making sound decisions. The department handled 16,718 telephone calls seeking information and referral services. In addition, 870 older adults received produce vouchers in association with the PA Department of Agriculture.



**WE TURN NOT  
OLDER WITH  
YEARS, BUT  
NEWER EVERY DAY.  
~EMILY DICKINSON**

# Prime Time Health

In 2009, a Mt. Penn woman recognized the persistent pain in her jaw and left arm as possible signs of a heart attack and sought medical help. A widower found companionship and a healthier lifestyle in a Healthy Steps exercise class in Bern Township. A resident of a city apartment reported that she increased her strength and mobility since participating in an Arthritis Foundation Exercise Program offered through Berks Encore. More than 100 county residents learned how to avoid a fall through Berks Encore's Fall Prevention Fairs. Through our "Brown Bag" program, 136 people had the opportunity to meet individually with a pharmacist from St. Joseph Medical Center to review all the prescription and OTC medications they take.

Health education programs on heart health, recognizing medical emergencies, nutrition, skin cancer, medication safety, brain fitness, osteoporosis, food safety, stress, depression, and healthy aging were presented to 6,504 people for senior centers, senior clubs, retiree groups and community organizations this year.

Participation in ongoing exercise classes including Healthy Steps, Sit and Get Fit, Yoga, Tai Chi, Line Dancing, Aerobics, Strength Training, Golf, Walking and Volleyball increased significantly in 2009. Berks Encore also partnered with Health South, Albright College and several local fitness facilities to offer aquatic exercise, bowling, Silver Sneakers, and other wellness classes for our members.

## Senior Centers

Berks Encore operates four full-time and two part-time senior activity centers, providing daily noon-time meals, consumer information and assistance as well as educational and recreational programs. Our newest facility, Berks Encore-Fleetwood, opened in August 2009, consolidating former centers in Kutztown and at the Fairgrounds Square Mall. Centers are also located in Birdsboro, Hamburg, Reading, Shillington and Wernersville.



Berks Encore centers are places to relax and have fun. In 2009, our centers offered a variety of recreational activities, including card games, bingo, breakfast clubs, Wii games, darts, shuffleboard, table tennis, pool, movies, sing-a-longs, musical entertainment, dancing and intergenerational activities. In total, 36,199 units of service were provided.

In addition, Berks Encore centers are places to take a class, listen to a speaker or try something new. Our centers hosted 55 Alive Driving Classes, brain fitness programs, book clubs, support groups, spiritual discussions as well as programs on services available in our community. In total, we provided 10,910 units of service, not including health education, exercise classes or client assistance programs conducted at the centers.

Finally, Berks Encore Centers are important community resources. Four of our centers serve as Food Pantries, packing and distributing food to a total of 2,717 families in 2009.

# Engage

# Provide

## *Meals on Wheels*

Each weekday in Berks County, a silent army works behind the scenes to ensure that 700 homebound seniors receive a hot, nutritious meal. In addition to delivering 152,503 meals last year, this dedicated group of 907 volunteers – who gave 35,729.25 hours of service – also provided a sense of independence and dignity to individuals who otherwise would not be able to prepare meals on their own. Being unable to prepare a nutritious meal on their own for either physical or emotional limitations would force many Meals on Wheels recipients to move from their homes, a place where they feel safe and secure.

However, Meals On Wheels is more than just a hot, nutritious meal. For many of our recipients, Meals On Wheels volunteers may be the only people they see in the course of a day. Our volunteers, many of whom are seniors themselves, understand that this social interaction is every bit as important, if not more so, than the food itself. Taking a moment or two to share a quick story, a joke and a smile means someone cares and increases the recipients' sense of purpose.



In addition to the delivered meals, an additional 34,852 congregate meals were served to seniors our six senior centers. That is a total of 187,355 meals provided to at-risk older adults. Congregate meals serve a dual purpose. Not only do our participants receive a hot, healthy, and well-balanced meal, they also have the opportunity for socialization and interaction.

The Meals on Wheels program isn't about just about the food. It also provides a lifeline to these homebound individuals to let them know that someone cares and that they are important, regardless of their disability.

**DREAMS ARE RENEWABLE. NO MATTER  
WHAT OUR AGE OR CONDITION,  
THERE ARE STILL UNTAPPED  
POSSIBILITIES WITHIN US AND NEW  
BEAUTY WAITING TO BE BORN.**

**~ DALE E. TURNER**

# ***Volunteers***

**“Volunteering is an act of heroism on a grand scale. And it matters profoundly. It does more than help people beat the odds; it changes the odds.” ~ President Bill Clinton**

Berks Encore couldn't agree more with President Clinton's assessment on the important roles that volunteers play in changing other people's lives. Our volunteers are unsung heroes and we appreciate each one and every single hour that they contribute. Berks Encore was privileged in 2009 to have 1,343 heroes help us make a difference in the lives of Berks County Senior Citizens. We rely on these often silent, yet strong and extremely dedicated volunteers to reach Berks County's aging population. The strength of our agency and its message is continually made stronger thanks to their efforts.

Our volunteers perform a variety of services including packing and delivering meals, preparing taxes, counseling people on Medicare and HelpLink, wrapping gifts during the Christmas holiday, volunteering at the centers or during events, labeling our monthly newsletter, completing general office or clerical work, performing with our chorus or orchestra, and creating beautiful works of art. Without a doubt, they are an essential part in bringing aging services to everyone who needs them.



Our volunteers exemplify the very best of our community's generosity and compassion and, in 2009, our legion of volunteers contributed 50,415 hours of volunteer service for a total value of \$1,051,152 in volunteer time to Berks Encore, based on the Independent Sector's value of \$20.85 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*

# Statement of Activities

## Years Ended December 31, 2009 and 2008

	2009	2008
<b>Revenues and Other Support</b>		
Public Support:		
Contributions and Private Agency Awards	\$ 149,470	\$ 354,821
United Way of Berks County	73,148	73,451
Grants	1,082,782	1,023,417
In-Kind Contributions	63,527	71,192
Trust Income	11,188	13,542
	<hr/>	<hr/>
Total Public Support	1,380,115	1,536,423
<b>Other Revenue</b>		
Membership Dues and Assessments	41,105	49,069
Advertising Income	123,661	118,793
Program Income	49,423	49,855
Registration Fees	16,657	22,524
Interest and Dividend Income	26,106	30,522
Net Unrealized Gain (Loss) on Investments	66,265	(124,302)
Net Unrealized Gain (Loss) on Beneficial Interest in Perpetual Trusts	44,300	(112,150)
Special Events	72,821	87,230
Miscellaneous Income	1,739	5,303
	<hr/>	<hr/>
<b>Total Public Support And Other Revenue</b>	<b>1,822,192</b>	<b>1,663,267</b>
<b>Expenses</b>		
Program Expenses:		
Socialization, Recreation, Education and Prime Time Health	222,780	320,181
Information, Referral and Consumer Action and APPRISE	400,279	358,122
Congregate Meals	150,657	173,345
Affiliated Clubs	55,848	50,175
Home Delivered Meals	358,459	377,763
Hotline	8,900	7,792
Supporting Services:		
Management and General	241,877	296,204
Fundraising	299,732	256,746
	<hr/>	<hr/>
<b>Total Expenses</b>	<b>1,738,532</b>	<b>1,840,328</b>
	<hr/>	<hr/>
<b>Increase (Decrease) in Net Assets</b>	<b>83,660</b>	<b>(177,061)</b>
<b>Net Assets at Beginning of Year</b>	<b>1,512,379</b>	<b>1,689,440</b>
	<hr/>	<hr/>
<b>Net Assets at End of Year</b>	<b>1,596,039</b>	<b>1,512,379</b>

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Sovereign Santander Bank  
United Way of Berks County  
White Star Tours, Inc.

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