



Swarthmore Senior Citizens Association

Annual Report for 2018

March 30, 2019

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Swarthmore Senior Citizens Association

Annual Meeting

March 30, 2019

Welcome

Memorial Moment

Business Meeting Agenda

Call to order.

Approve the minutes of the previous meeting. See page 4.

Receive Annual Report. See pages 5 through 22.

Elect Directors. See page 21.

Public Comment (Members and Non-members)

Adjourn.

Swarthmore Senior Citizens Association

Minutes

Annual Meeting, February 24, 2018

Swarthmore United Methodist Church, Swarthmore, PA

President Linton Stables welcomed attendees at 10:00am.

The invocation was given by the Rev. Sukja Bang, pastor of SUMC.

Linton named the Angel bakers and thanked them, giving special notice to ones who were present.

The group had a silent moment to remember Henry Brubaker and Mary Louise Brown, members who had died in the previous year.

Bob Turner led the group in singing "America."

The business meeting began at 10:15 with approval of the February 25, 2017 minutes after a minor correction.

Treasurer's report: Gudmund Iversen reported that the balance is largely unchanged. Financial information was included in the Annual Report, with a report from our accountant George Kaffes. Gudmund cited Kaffes for his good work. There was a question about our insurance; Gudmund explained that the board is insured for liability as well as there being liability insurance for the Dew Drop Inn.

Linton called attention to the committee reports in the packet.

Bill Davis spoke about the Aging in Place committee of which is is chair. He especially discussed Time Bank and the upcoming Wellness Fair both of which are new initiatives.

Linton mentioned a new committee: Personnel, since SSCA will soon hire an administrator as a part-time contractor, partly funded by grant money from the Swarthmore Borough.

A question was raised about how few SSCA members were in attendance at this annual meeting. It was suggested that in past years there was a separate written invitation, urging all to attend, as well as an announcement in the Swarthmorean.

Election of directors: Louise Coffin was a new candidate for Director. Sue Dawes, Bill Davis, and Gudrun Weinberg ran for re-election. All were elected by acclamation for terms ending at the end of 2020.

Discussion led to many suggestions for how to get more people involved in SSCA. Linton called attention to the new directory which lists organizations in the borough and surrounding community. We will put one hard copy in the Swarthmore Library.

The meeting was adjourned at 10:52. Afterward brunch was served.

Respectfully submitted,

Sheila Bell, Secretary

Finance

Chair: Peter Bloom



Swarthmore Senior Citizens Association

2018 Officers

Linton Stables

President

Louise Coffin

Vice President

Communications Chair

Sheila Bell

Secretary

Gudrun Weinberg

Treasurer

Board of Directors

Peter Bloom

Director

Finance Chair

Nancy Daniel

Director

Development Chair

Bill Davis

Director

Aging in Place Chair

Sue Dawes

Director

Intergenerational Chair

Maria Mooney

Director

Judith Neale

Director

Alice "Putty" Willetts

Director

Founding President

Advisors

Doug Bender

Eck Gerner

Gudmund Iversen

Christine Polito

G. Guy Smith

Ann Torregrossa

TO: Members, Swarthmore Senior Citizens Association (SSCA)

RE: Finance Committee Report for 2018

From: Peter Bloom, Chair, Finance Committee

Please find attached:

1. Independent Accountant's Compilations Report by George Kaffes, derived from our documentation of each account.

Brief overview

The Swarthmore Senior Citizens Association has a capital fund created by the late Irma Zimmer of \$300,000. The amount at the close of 2018 is \$307,278.56 and is invested judiciously.

In addition, we have sufficient cash in our operating fund for the inevitable long-term downturn in the markets, but so far we have not used it. Our grant from the Borough is part of our operating fund.

Income for the year 2018 was derived from interest and dividends from investments of the capital fund, the Borough of Swarthmore grant, and from tax-deductible contributions from the valued members of SSCA. A very small amount of cash is donated by the attendees at SSCA programs.

We welcome our new Treasurer, Gudrun Weinberg, and our Administrator Stephanie McDonough. Gudmund Iversen retired as our Treasurer after many years of exceptional service to the SSCA. I will be stepping down now after 9 years on The Board, and will become an Advisor. Linton Stables will act as the interim Finance Chair until a new chair is named.

Summary

We are confident that our finances will assure our future. We welcome any questions and comments about our finances at any time.

Respectfully submitted,

Peter Bloom, Chairman, Finance Committee

cc: Gudrun Weinberg, Treasurer

SWARTHMORE SENIOR CITIZENS ASSOCIATION
2018 INCOME AND EXPENSES VS BUDGET

				Budgeted Expenses	2018 YTD Expenses
Dew Drop Inn					
RENT				\$ 4,500.00	\$5,105.00
UTILITIES, ELECTRICITY				\$ 1,200.00	\$1,222.88
UTILITIES, COMMUNICATIONS				\$ 600.00	\$582.22
UTILITIES, WATER				\$ 420.00	\$0.00
CLEANING				\$ 420.00	\$683.52
INSURANCE, PREMISES				\$ 500.00	\$0.00
MISCELLANEOUS				\$ 100.00	\$174.86
	TOTAL Dew Drop Inn Expenses			\$ 7,740.00	\$7,768.48
Gathering Place					
RENT				\$ 1,250.00	\$1,690.00
CATERING				\$ 3,600.00	\$3,580.48
PROGRAMS				\$ 1,450.00	\$580.00
MISCELLANEOUS				\$ 100.00	\$0.00
	TOTAL Gathering Place Expenses			\$ 6,400.00	\$5,850.48
General Organization					
PRINTING					
	NEWSLETTER			\$ 3,500.00	\$1,227.88
	PROMOTIONAL MATERIALS			\$ 1,300.00	\$2,163.28
	FUNDRAISING			\$ 250.00	
	COMMUNITY DIRECTORY			\$ 800.00	
	SIGNAGE& MAPS			\$ 1,200.00	\$464.42
POSTAGE				\$ 200.00	\$0.00
	NEWSLETTER			\$ 350.00	\$298.00
	PROMOTION			\$ 140.00	
	FUNDRAISING			\$ 70.00	
	COMMUNITY DIRECTORY			\$ 1,070.00	
INSURANCE, DIRECTORS & OFFICERS				\$ 850.00	\$1,387.00
TRANSPORTATION					
	BUS RENTAL/Trips			\$ 1,450.00	\$388.81
COMMUNICATIONS					
	WEB HOSTING & EMAIL SUBSCRIPTION			\$ 250.00	\$310.68
CATERING				\$ 4,700.00	\$650.66
TAX PREPARATION				\$ 800.00	\$750.00
POST OFFICE BOX				\$ 90.00	\$155.00
SUNSHINE COMMITTEE				\$ 300.00	\$79.92
CONTRACT FOR ADMINISTRATION				\$ 12,500.00	\$9,945.00
BOARD OF DIRECTORS EXPENSES				\$ 300.00	\$26.38
ANNUAL MEETING EXPENSES				\$ 300.00	\$7,428.28
MISCELLANEOUS				\$ 790.00	\$3,074.19
	TOTAL General Expenses			\$ 31,210.00	\$28,349.50
TOTAL ESTIMATED 2018 EXPENSES				\$ 45,350.00	\$41,968.46
				Revenue	
Contributions				\$ 4,500.00	\$6,505.00
Investment Income				\$ 17,900.00	\$14,861.07
Program Income				\$ 3,450.00	\$520.00
Borough Contribution				\$ 19,500.00	\$19,500.00
TOTAL ESTIMATED 2018 REVENUE				\$ 45,350.00	\$54,415.69

GEORGE P. KAFFES
ACCOUNTANT
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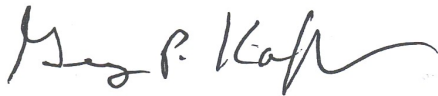
ACCOUNTANT'S COMPILATION REPORT- CASH BASIS

To the Board of the
Swarthmore Senior Citizen Association
P.O. Box 306
Swarthmore, PA 19081

I have compiled the accompanying statement of revenues and expenses-cash basis of The Swarthmore Senior Citizen Association for the period ended December 31, 2018, and related statement of revenues and expenses-cash basis for the year then ended. I have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with the cash basis of accounting.

Members of the finance committee are responsible for the preparation and fair presentation of the financial statements in accordance with the cash basis of accounting and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

My responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist the finance committee in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.



George P. Kaffes
February 17, 2019

GEORGE P. KAFFES
ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION
 CONSOLIDATED STATEMENT OF REVENUES AND EXPENSES
FOR PERIOD ENDED DECEMBER 31, 2018

CASH:

BMT - CHECKING @ .05%	\$4,727.32	
BMT - IZBF STATEMENT SAVINGS @ .05%	199.46	
VANGUARD - FEDERAL MONEY MARKET @ .45%	24,416.38	
VANGUARD - LIFE STRATEGY MGF 6,029.133 SH	150,833.48	
VANGUARD - STAR FUND 6,184.755 SH	156,543.17	
TOTAL CASH - JANUARY 1, 2018		\$336,719.81

REVENUE:

BMT - CHECKING	\$44,342.51	
BMT - IZBF STATEMENT SAVINGS	39,503.27	
VANGUARD - FEDERAL MONEY MARKET	434.87	
VANGUARD - LIFE STRATEGY MGF	5,379.13	
VANGUARD - STAR FUND	9,047.07	
TOTAL REVENUE		98,706.85
		\$435,426.66

EXPENSES:

BMT - CHECKING	\$41,989.10	
BMT - IZBF STATEMENT SAVINGS	37,000.00	
VANGUARD - LIFE STRATEGY MGF	22,335.32	
VANGUARD - STAR FUND	26,864.32	
TOTAL EXPENSES		128,188.74

CASH:

BMT - CHECKING @ .05%	\$7,080.73	
BMT - IZBF STATEMENT SAVINGS @ .05%	2,702.73	
VANGUARD - FEDERAL MONEY MARKET @ 2.29%	24,851.25	
VANGUARD - LIFE STRATEGY MGF 5,398.278 SH	133,877.29	
VANGUARD - STAR FUND 5,843.552 SH	138,725.92	
TOTAL CASH - DECEMBER 31, 2018		\$307,237.92

GEORGE P. KAFFES
ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION
STATEMENT OF REVENUES
FOR PERIOD ENDED DECEMBER 31, 2018

REVENUE - BMT CHECKING:		
CONTRIBUTIONS	\$6,645.00	
DEW DROP INN/GATHERING PLACE	695.00	
INTEREST	2.51	
TRANSFER FROM BMT IZBF STATEMENT SAVIN	37,000.00	
TOTAL REVENUE - BMT CHECKING		\$44,342.51
=====		
REVENUE - BMT STATEMENT SAVINGS IRMA ZIMMER BEQUEST FUND:		
TRANSFER FROM VANGUARD FUNDS	\$20,000.00	
BOROUGH GRANT	19,500.00	
INTEREST FROM STATEMENT SAVINGS	3.27	
TOTAL REVENUE - BMT IZBF STATEMENT SAVINGS		\$39,503.27
=====		
REVENUE - VANGUARD FEDERAL MONEY MARKET:		
DIVIDENDS	\$434.87	
TOTAL REVENUE - VANGUARD FEDERAL M.M.		\$434.87
=====		
REVENUE - VANGUARD LIFE STRATEGY MGF:		
DIVIDENDS	\$3,481.32	
SHORT-TERM GAINS	277.60	
LONG-TERM CAPITAL GAINS	1,620.21	
UNREALIZED GAIN	0.00	
TOTAL REVENUE LIFE STRATEGY 5,398.278 SH		\$5,379.13
=====		
REVENUE - VANGUARD STAR FUND:		
DIVIDENDS	\$3,321.61	
SHORT-TERM GAINS	660.88	
LONG-TERM CAPITAL GAINS	5,064.58	
UNREALIZED GAIN		
TOTAL REVENUE - STAR FUND 5,843.552 SH		\$9,047.07
=====		

**GEORGE P. KAFFES
ACCOUNTANT**

SWARTHMORE SENIOR CITIZEN ASSOCIATION
STATEMENT OF EXPENSES
FOR PERIOD ENDED DECEMBER 31, 2018

EXPENSES - BMT CHECKING:

ADMINISTRATIVE EXPENSES:

ADMINISTRATIVE ASSISTANT	\$9,945.00	
BOARD OF DIRECTOR EXPENSES	\$301.16	
PROFESSIONAL FEES	750.00	
NEWSLETTER POSTAGE & PRINTING	3,067.57	
ADVERTISING & PROMOTION	1,620.48	
P.O. BOX RENTAL	96.00	
ANNUAL MEETING EXPENSES	3,426.97	
SUPPLIES & POSTAGE	279.68	
TIME BANK EXPENSES	302.62	
WELLNESS FAIR	3,172.84	
TELEVISION MONITOR	922.18	
FUN FAIR	1,182.14	
DONATIONS	80.00	
SUNSHINE COMMITTEE	58.30	
MISCELLANEOUS	705.52	
TOTAL ADMINISTRATIVE EXPENSES		\$25,910.46

DEW DROP INN:

RENT	\$5,105.00	
INSURANCE	1,387.00	
UTILITIES	1,222.88	
COMCAST	582.22	
CLEANING	812.82	
TOTAL DEW DROP PLACE		\$9,109.92

GATHERING PLACE:

RENT	\$1,690.00	
REFRESHMENTS	4,724.33	
POSTER PRINTNG	19.39	
GUEST SPEAKERS & ENTERTAINMENT	535.00	
TOTAL GATHERING PLACE EXPENSES		\$6,968.72

TOTAL EXPENSES - BMT CHECKING \$41,989.10
=====

EXPENSES- BMT STATEMENT SAVINGS IRMA ZIMMER BEQUEST FUND:

TRANSFER TO BMT CHECKING	\$37,000.00	
TOTAL EXPENSES - BMT STATEMENT SAVINGS IZBF		\$37,000.00

=====

GEORGE P. KAFFES
ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION
STATEMENT OF EXPENSES
FOR PERIOD ENDED DECEMBER 31, 2018

EXPENSES- VANGUARD FUNDS - LIFESTRATEGY		
TRANSFER TO BMT STATEMENT SAVINGS IZBF	\$10,000.00	
UNREALIZED LOSS LIFESTRATEGY	12,335.32	
TOTAL EXPENSES -LIFESTRATEGY FUND		\$22,335.32
		=====
EXPENSES- VANGUARD FUNDS - STAR FUND		
TRANSFER TO BMT STATEMENT SAVINGS IZBF	\$10,000.00	
UNREALIZED LOSS STAR FUND	16,864.32	
TOTAL EXPENSES - STAR FUND		\$26,864.32
		=====

**SWARTHMORE SENIOR CITIZENS ASSOCIATION
2019 BUDGET**

		Budgeted Expenses
Dew Drop Inn		
RENT		\$ 4,500.00
UTILITIES, ELECTRICITY		\$ 1,200.00
UTILITIES, COMMUNICATIONS		\$ 600.00
UTILITIES, WATER		\$ 420.00
CLEANING		\$ 420.00
PEST CONTROL		\$ 400.00
INSURANCE, PREMISES		\$ 500.00
MISCELLANEOUS		\$ 100.00
	TOTAL Dew Drop Inn Expenses	\$ 8,140.00
Gathering Place		
RENT		\$ 2,400.00
CATERING		\$ 4,730.00
PROGRAMS		\$ 1,250.00
MISCELLANEOUS		\$ 100.00
	TOTAL Gathering Place Expenses	\$ 8,480.00
General Organization		
PRINTING		
	NEWSLETTER	\$ 3,500.00
	PROMOTIONAL MATERIALS	\$ 2,450.00
	FUNDRAISING	\$ 225.00
	COMMUNITY DIRECTORY	\$ 450.00
	SIGNAGE AND GRAPHICS	\$ 440.00
POSTAGE		\$ 200.00
	NEWSLETTER	\$ 350.00
	PROMOTION	\$ 140.00
	FUNDRAISING	\$ 70.00
INSURANCE, DIRECTORS & OFFICERS		\$ 850.00
TRANSPORTATION		
	BUS RENTAL	\$ 250.00
COMMUNICATIONS		
	WEB HOSTING & EMAIL SUBSCRIPTION	\$ 200.00
	ADVERTISING	\$ 1,500.00
CATERING		\$ 5,100.00
TAX PREPARATION		\$ 1,200.00
POST OFFICE BOX		\$ 90.00
SUNSHINE COMMITTEE		\$ 300.00
CONTRACT FOR ADMINISTRATION		\$ 12,500.00
CONTRACT FOR DEVELOPMENT		\$ 3,325.00
BOARD OF DIRECTORS EXPENSES		\$ 300.00
ANNUAL MEETING EXPENSES		\$ 300.00
MISCELLANEOUS		\$ 490.00
	TOTAL General Expenses	\$ 34,230.00
TOTAL ESTIMATED 2019 EXPENSES		\$ 50,850.00
		Revenue
Contributions		\$ 4,500.00
Investment Income		\$ 17,900.00
Program Income		\$ 3,450.00
Borough Contribution		\$ 25,000.00
TOTAL ESTIMATED 2019 REVENUE		\$ 50,850.00

Board Report

President: Linton Stables

Much of what the Association is doing will have a lasting effect in Swarthmore and the surrounding communities as we continue to work for the good of not only seniors, but our whole community. The Board continues to seek areas of collaboration with other local organizations. This year we have worked with the Swarthmore Recreation Association, the Swarthmore Community Center, the Community Arts Center, the Swarthmore Public Library, the Chester Children's Chorus, Swarthmore Town Center, Swarthmore College, Swarthmore Presbyterian Church, Swarthmore United Methodist Church, Wallingford-Swarthmore Community Classes, and our School District to develop programs that appeal to all ages.

The biggest (and best, in our opinion) thing that we did this year was to contract for services for the administration of the Association. We were fortunate to find the right person in Stephanie McDonough, who has transformed the way we do business and our ability to do multiple programs at once. She has been instrumental in getting the Swarthmore TimeBank off the ground, as well as handling many of the details of Gathering Place programming, Dew Drop Inn operations, and the SSCA Travels. The TimeBank will continue under our wings for the foreseeable future. Stephanie also help us with our finances, and communications and relations with the other organizations in town.

We now have several active committees with many dedicated volunteers taking on tasks that the Board used to do. The Board itself has worked hard to ensure a long and fruitful future for the Association. Our communications are much improved, with a popular website and an e-newsletter. We have continued to expand our programming and our impact in the community. Our budget is more than double what we have spent in the last several years, thanks in great part to the confidence shown in us by the Borough Council, who gave us a grant to implement some of the Aging in Place recommendations.

It is an exciting time to be a part of the Swarthmore Senior Citizens Association!

Directors and Officers of the Association

Sheila Bell, Secretary	term ends 2018
Peter Bloom, Director, Finance Chair	term ends 2018
Louise Coffin, Vice President, Communications Chair	term ends 2020
Bill Davis, Director, Aging-in-Place Chair	term ends 2020
Nancy Daniel, Director, Development Chair	term ends 2019
Sue Dawes, Director, Intergenerational Chair	term ends 2020
Maria Mooney, Director	term ends 2019
Judie Neale, Director, Newsletter Chair	term ends 2018
Linton Stables, President	term ends 2018
Gudrun Weinberg, Treasurer	term ends 2020
Alice "Putty" Willetts, President Emeritus	

Membership

Chair: Ann Foster

The current membership stands at 130 people, those who have made a financial contribution to the organization one or more years in the last 3 years. This number represents an increase of 10 from last year. Membership renewals are still coming in.

Treasurer's Report

Treasurer: Gudrun Weinberg

The Budget to Actual Expenses and Revenue report on page 6 shows that we were close in our projections, and that we actually received more than we spent, despite some of our budget line items being exceeded. Overall, we have good control of our expenses and the generosity of past and present members—and now the Borough—keeps us on solid financial ground. We have recently moved our financial recordkeeping to Quickbooks, a move that was recommended by our accountant. With this tool we hope to improve our tracking of income and expenses related to each program.

Communications

Chair: Louise Coffin

There were five newsletters sent out in the past year to a mailing list that includes all members and a number of interested parties such as the *Swarthmorean*, local congregations, and other community groups. Copies are also distributed to the Library and in Borough Hall.

The newsletter includes news about events and opportunities for seniors. This has proved to be popular and we expect to continue improving it this year. In addition to the mailed newsletter Secretary Sheila Bell has ensured that all our programs are listed in the *Swarthmorean* each week and they have been listed on Nextdoor Swarthmore and the Swarthmore Burbio Calendar, both of which are on-line.

SwarthmoreSeniors.com, our main on-line venue (we also have groups on Nextdoor Swarthmore and a Facebook page). In addition, we publish the weekly e-newsletter with short reminders of upcoming programs and other opportunities for seniors.

Dew Drop Inn

Liaison: Sue Lawson

The Dew Drop Inn continues to provide a place to gather for games (bridge, mahjong, Scrabble, and others) and social activities. This past year we re-started a crafts day when people can bring their own crafts materials and work on them in the company of others. A book club was tried and so far has not attracted enough participants to make it worthwhile.

The Board thanks Sue Lawson for her service as the liaison person for the Dew Drop Inn. Sue has devoted much time and her great inter-personal skills toward making the Dew Drop Inn a successful part of the Association's overall mission.

Gathering Place

The Board acted as a committee-of-the-whole.

The Gathering Place continues to be the signature event of the Association, with lunch programs every Wednesday during the academic year. Lunch is provided on the first Wednesday of each month, and a hot soup is offered on the other Wednesdays, asking those who partake to make a small contribution to offset the cost.

A group of generous volunteers continues to provide a welcoming atmosphere at the Gathering Place, including Katy Christodouleas, Mary Gondas, Bob Tucker, and Maria Mooney. These are in addition to our "Angel Bakers" who make dessert for us each week: Carol O'Dea (Chair), Carolyn Hayden, Samantha Mancini, Maria Mooney, Mandy Shane Dicker, Amelia Komarinski, and Beth DeBruyn.

This past year's programs were:

- Jan 10 New Year's Resolutions were shared.
- Jan 17 Celebrating the life of Martin Luther King, Jr.
- Jan 24 Lucy Saxon of the Swarthmore Public Library presented the Storycorps project.
- Feb 14 Making Valentine's Day cards for people and groups around town.
- Feb 21: Dr. Bruce Stephens spoke about the time that Martin Luther King, Jr., spent in Chester at seminary, and its effect on his ministry.
- Feb 28: Myra Hochman led us in exercise that is low-impact but high reward.
- March 7 The Future of Swarthmore: Beth Murray of the Swarthmore Centennial Fund conducted a community forum about our vision for the Borough's future.
- March 14 Last Chance Duo, Jack Scott and Ingrid Rosenback, brought us their folk-roots fusion and bluegrass music.
- March 21 Haiti Today: Zu DeGain presented her observations on Haiti in words and photographs.
- March 28 Nutrition and Wellness: Stefanie Williams presented on the importance of nutrition in aging well.
- April was Around the 'Ville: a month of programs about our town!
- April 4 Borough Manager Jane Billings brought us up to date on what's happening around the Borough.
- April 11 Police Chief Brian Craig spoke about security issues for seniors and other residents of the Borough, and introduced us to the new Emergency Information Form.
- April 18 Anita Barrett, Town Center Coordinator, on what's happening with the stores around town, as well as community events and improvements planned.
- April 25 Pat Francher, Coordinator of the Farmer's Market and the Makers' Market on what we can look forward to this Spring and Summer.
- May 2 An intergenerational program with the kids from the SRS Gifted Students program.

- May 9 Pat and Sam Parsons told us all about the upcoming Delaware County Senior Games.
- May 9 Evening Program: Nicole Banales, Swarthmore College senior, reported her findings on factors for success and failure of time banks.
- May 16 Barry Jacobs discussed senior mental health and some of the resources available.
- May 23 The scoop about life on a nuclear submarine from Jim Mooney, who served as an officer on one.
- May 30 Randy Poe delighted us once again with his piano music and his informative descriptions of the music.
- June 6 All about TimeBanks, and why you might want to join one, with our very own Nether-Swarthmore TimeBank.
- June 13 Annual Association Picnic at the Swarthmore Swim Club
Summer Gatherings happened every Wednesday afternoon at Hobbs Cafe. These were informal, unprogrammed get-togethers to chat and have a good time.
- Sept 12 School Days Memories: We remembered our own school days, sharing a school photo, yearbook, or memento.
- Sept 26 Lifelong Learning: two local programs that offer opportunity for lifelong learning, Osher Lifelong Learning Institute at Widener University and Wallingford Swarthmore Community Classes.
- Oct 3 Lifelong Teaching goes hand in hand with learning. John Alston of Chester Children's Chorus, and Patrick Lewis of the Delaware County Literacy Council spoke about how we can share our time and talents by teaching others.
- Oct 10 James Verdi of Houseplant Hospital spoke about how to transition our gardens to the new season.
- Oct 17 Food as Medicine with Carol Sweeney, dietician and nutritionist, guiding us in how to use chose food to improve our health.
- Oct 24 Soup Sample and Recipe Exchange sampling soups from other members.
- Nov 7 Armistice Day at 100, a commemoration of the 100th anniversary of Armistice Day.
- Nov 14 Have Card, Will Travel as staff members on hand from State Rep. Leanne Kreuger-Branekey's office explained the new Real ID and signed us up for our SEPTA Key Card.
- Nov 28 Give Peace a Chance, with Judith Trustone speaking about her Global Kindness Revolution
- Dec 5 A New School in Haiti, Zu de Gain returns to update us on the school she is helping to build in Haiti.
- Dec 12 Holiday Music! with the Silvertones and a reappearance of the fabulous Goldentones!
- Dec 19 A Flood of Books! An Icelandic tradition, called Jolabokaflokkur, or "Christmas Book Flood," we had a book exchange.

Sunshine

Chair: Barbara Bernhardt

- January **Lauretta Sharrett:** Condolence card after her husband's death.
 Lucy Saxon (Story Corps): Thank you note for TGP presentation.
 Hugh Roberts (Fair Districts PA): Thank you note for TGP presentation.
- February **Puffy Willetts:** (92nd Birthday): Card signed by everyone.
 Dr. Bruce Stephens (Early MLK in Chester): Thank you note for TGP presentation.
- March **Puffy Willetts** (Recovering from fall): Basket of flowers to Harlee Manor.
 Ingrid Rosenback & Jack Scot (Last Chance Duo): Thank you note for TGP presentation.
 Puffy Willetts (Recovering from fall): Get well card signed by all.
 Stefanie Williams (Nutrition): Thank you for TGP presentation.
- April **Jane Billings** (Borough Manager): Thank you for TGP presentation.
 Chief Brian Craig (Swarthmore Police): Thank you for TGP presentation.
 Steve Laxton (recovery): Get well card.
 Anita Barrett (Town Center Coordinator): Thank you note for TGP presentation.
- May **Linda Gillespie** (SRS 4th Grade Teacher): Thank you note for TGP presentation
 Pat and Sam Parsons (Delco Senior Games): Thank you note for TGP presentation
 Barry Jacobs ((Mental Health for Seniors): Thank you note for TGP presentation
 Randy Poe (Spanish music piano concert): Thank you note for TGP presentation
- June **Angel bakers:** Six thank you notes
- July/Aug **Bob Dawes** (recovery): Get-well cards.
- August **Paula Diehl** (moved to VA): Card signed by all.
- September **Linton Stables:** (School Days): Thank you note for TGP presentation.
 Marian B. Eberly: (Osher Life Long Learning): Thank you note for TGP presentation.
- October **Peg Christensen:** (Wallingford-Swarthmore Community Classes): Thank you note for TGP presentation.
 James Verdi (Houseplant Hospital): Thank you note for TGP presentation
 Carol Sweeney (Food as medicine): Thank you note for TGP presentation.
 Kimberly Bove (SageLife): Thank you note for TGP presentation.
 Paula Diehl (moved to VA): Card sent from TGP attendees.
 Louise Coffin, Sheila Bell, and Bob Turner:(Theatrical readings): Thank you notes for TGP presentation.
- November **Judie Neale** (Armistice Day): Thank you note for presentation.
 Leanne Krueger (State Representative) **and staff:** Thank you note for TGP presentation
- December **Zu deGain** (Haiti School project): Thank you note for TGP presentation.
 John Shankweiler and the Silvertones: Thank you note for TGP presentation.
 Puffy Willetts: Christmas card signed by all and floral arrangement.
 Herman Jacobs (SUMC Sexton): Thank you note for his work supporting SSCA.

Aging-in-Place

Chair: Bill Davis

The Aging-in-Place Committee (AIP) of the Swarthmore Senior Citizens Association (SSCA) was created to implement, or assist in implementing, a number of the official recommendations put forth by the Borough Task Force on Aging-in-Place. After eighteen months of productive effort, what follows is a summary of the progress AIP has made.

Regarding Borough recommendation #1, “Encourage Borough Residents to make concrete plans for their future” and Borough recommendation #11, “Promote the health and safety of older residents.”:

AIP has planned and held two, extremely well attended Senior Wellness Fairs, both at the Inn at Swarthmore, in March of 2018 and 2019. Each one day event featured thought-provoking presentations regarding everyone's future, and showcased vendors whose businesses are dedicated to concrete solutions for the wants and needs of seniors. In process is Swarthmore Trails, a project to encourage regular senior exercise by identifying existing walking trails within the Borough, and in partnership with the College, create a user-friendly smartphone app that will describe each of the trails. Also in process is Swarthmore Sidewalks, a research project designed to explore alternative ways to deal with the repair and replacement of the sidewalks in town. Planned for the future is an Aging in Place Consultation Service, aimed at helping seniors explore their own particular situation, in regard to their desire to remain living in the Borough.

Regarding Borough recommendation #4, “Use Swarthmore’s Vision Statement to establish Swarthmore as an Age-Friendly Community”:

In 2018 AIP successfully applied to AARP to join its national Age-Friendly Community Network, adding to a similar designation Swarthmore had already received from the World Health Organization.

Regarding Borough recommendation #5, “Explore cooperative measures and organizational means to provide a full range of educational information and support services to older adults”:

AIP created a comprehensive Directory of local organizations and nonprofit associations, which is linked to the Borough website. The Directory includes contact information and a brief description for each listing, with a link to identify organizations and services especially relevant for seniors. Notices regarding the Directory have been distributed throughout the Borough. Also during 2018 SSCA created SwarthmoreSeniors.com and a companion E-Newsletter, intended to inform everyone in the Borough about senior news and upcoming events. In the latter part of 2018 AIP initiated Swarthmore Travels, a monthly program to take seniors to local cultural and entertainment venues. Also during 2018, AIP established a partnership with WSCC, to create community classes based on presentations that were given during the Senior Wellness Fair. Furthermore, SSCA created a series of Senior Talks and Special Events, all of which served to provide educational information and/or social/emotional support. Going forward, AIP intends to initiate Swarthmore 101, a project designed to acquaint newcomers with all necessary and important information about the Borough.

Regarding Borough Recommendation #6, Establish an Aging-in-Place Implementation Committee to work with Borough Council...”:

In 2017 SSCA created an **Aging-in-Place Committee** specifically to implement some of the Borough Council Task Force recommendations on Aging-in-Place. In 2017

and 2018, at the Council's request, AIP created funding proposals that SSCA submitted to the Council requesting financial support for its aging-in-place projects. Both of the SSCA proposals were received positively by the Council. In 2018 SSCA received \$19,500 in funding, and in 2019 it received \$25,000.

Regarding Borough recommendation #8, “Spearhead the creation of a resource network for older adults, and possibly the larger community, using the TimeBank or Village Movement models”: AIP has established the Nether-Swarthmore TimeBank, which currently enjoys a membership of almost 150 local residents. Several community wide potluck dinners have been held by the AIP TimeBank Committee to encourage new membership and foster the use of TimeBank.

With regard to all the above Recommendations, in 2018 SSCA hired a **part time Administrator** to assist in the implementation of all current and anticipated AIP projects, as well as on-going SSCA programs. In addition, near the end of 2018 SSCA created and filled a **Director of Development** position on its Board of Directors. At the same time the Board increased the contract amount with the Administrator to include time each month to devote to fundraising activities. It is anticipated that this new Director, with assistance from the Administrator, will guide the Board in raising funds for the maintenance of current projects and the underwriting of future ones.

Aging-in-Place Projects

Directory of Swarthmore Community Organizations

Senior Wellness Fair

Nether-Swarthmore TimeBank

SSCA Travels

AIP-WSCC partnership

SwarthmoreSeniors.com and companion e-newsletter

Senior Talks and Special Events

Swarthmore Walks and Trails (in process)

Swarthmore Sidewalks (in process)

Caregiver Support Group (planned)

Swarthmore 101 (planned)

Aging in Place Consultation Service (planned)

AIP Fundraising (anticipated in the near future)

Support for revisions to zoning and planning ordinances and to transportation plans to accommodate seniors.

Intergenerational

Chair: Sue Dawes

The Swarthmore Senior Citizens Association is always interested in interacting with people of other ages than ours. Each year we invite a class from the Swarthmore/Rutledge Elementary School to participate in a program with us. In February several of us visited the Swarthmore Community Center's Play Day and made Valentines Day cards and read to the toddlers. This is a very successful intergenerational activity. The kids are very open, interested, full of energy and enthusiasm love to talk, and always impress us with how smart and nice they are.

One of our most popular programs is when The Silvertones, the high school select choral group, performs a holiday concert in December. Everyone loves the music and the teenagers especially enjoy the holiday goodies while the seniors love to talk to these talented and interesting young people. Again, the seniors got our act together as the Goldentones and sang a song for the Silvertones, which they seemed to appreciate.

Personnel

Chair: Linton Stables

The Committee makes recommendations to the full Board regarding contracted personnel. Currently there is a contract for our Administrator and a contract for cleaning the Dew Drop Inn. Committee members are Sheila Bell and Maria Mooney, in addition to the Chair.

The Administrator contract is to help the Board with communications (newsletters, website, e-newsletter), administration of the TimeBank, and administration of other Aging-in-Place projects, as well as bookkeeping and recordkeeping. The Board has evaluated the work that Stephanie McDonough has done and found her to be an excellent part of our organization. The contract was modified late in the year to add .fundraising/development tasks to her work.

The Committee also served this year in the capacity of Nominating Committee.

Nominating

The Personnel Committee was appointed to act as the Nominating Committee.

In the course of 2018 one vacancy occurred on the Board, resulting from the resignation of Gudmund Iverson. The Board appointed Nancy Daniel to fill out the term vacated. The Board appointed Gudrun Weinberg as Treasurer. The Nominating Committee proposes the following for election to the Board of Directors:

Sheila Bell, re-election for an a term ending in 2021.

Linton Stables, re-election for a term ending in 2021.

Gudrun Weinberg, re-election for a term ending in 2021.

Nancy Daniel, election to complete a term ending in 2019.

Ann Foster, election for a term ending in 2019.

Nancy Daniel



Nancy Daniel is currently a Wallingford resident but aspires to living in Swarthmore, being especially interested in sharing someone else's house (as per the Borough's proposed zoning change). A native of Charlottesville, Virginia, she migrated to Oberlin, Ohio, for college and then to Evanston, Illinois, for graduate work in music at Northwestern. To augment her life as a flutist and music teacher, she eventually became a Certified Fund Raising Executive and has worked with a variety of non-profit organizations since 1985 in Philadelphia and suburbs. She continues to enjoy playing the flute (and other instruments), teaching music and T'ai Chi Chih, attending concerts and plays in Swarthmore and around the Delaware Valley, dabbling at creative writing and watercolor, and contributing to the health of her favorite vibrant local non-profit organization, the Swarthmore Seniors.

Ann Foster



I moved to Swarthmore almost two years ago. Before that I lived in another charming Pennsylvania borough, Newtown in Bucks County. Before that, we lived on the Space Coast of Florida. Before that — I'll stop with the "Before's". They are many and like the lengthy "Begets" of history mainly show mile markers (lots of them!) along the way. At present I live within walking distance of Swarthmore's special places and scenes. Right after I moved here, I downloaded a map and started exploring. Now I can say I have walked on every block in town.

A retired English teacher, I found the library immediately. A lover of sunshine, I joined the Swim Club and started volunteering in the gardens at The Presbyterian Church. A seeker of good company, I went to Hobbs for coffee and chat with SSCA folks. A believer in community, I got involved with TimeBank. On my own, I do some writing, more for my pleasure than for others. And, I help with the grandchildren whenever my son and his wife, Swarthmore residents, need another pair of hands.

At present Swarthmore is a good place for me. I love the friends I have made and enjoy trying to make life more full and pleasant for others, thus my hope to be on the SSCA Board and promote membership.

Mission Statement

To promote the well-being of seniors, as well as others in the community, by providing a welcoming environment for social interaction, learning opportunities, and exploring resources through a variety of activities and programs.

Note from the Founding President

"Time Marches On" was the first thing seen on the screen in most movie theaters years ago. Then came the newsreels, after which a big beautiful lion roared loudly and proceeded to jump out of the screen toward the audience. Finally one might see Katherine Hepburn and Spencer Tracy in the feature film. You might have been at the Boyd Theater. Anybody remember?

Sorry, I am rambling, but the "Time Marches On" caught my attention. Time does march on and it seems like only yesterday that the SSCA was born. Not a day goes by that I do not think of the Association and the wonderful people who helped build it, and the people who are keeping it alive today.

I was taught that one better build good memories while you are young because they may be all you have when you get old. It is true. And because of the SSCA I have wonderful memories. I also have the joy of watching the Association carrying on in such a professional way. Kudos to all the people who attend our Gathering Place; to our extraordinary Board; and to Linton, who has been a wonderful spark, not only in the SSCA, but in the community. Thank you, all of you.

I have some lovely members who keep me informed of all that is going on but I wish I could be with you. I am so grateful to you. And I know that we have made the community understand that seniors are a vital part of this community.

TIME MARCHES ON....and I will keep watching the SSCA grow and care for all our members as long as I can.

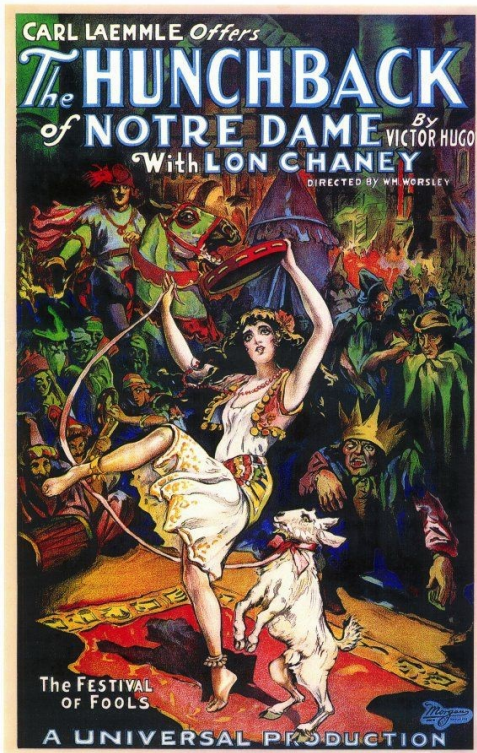
God Bless. Affectionately, *Putty*

Advisory Council

Doug Bender	Peter Bloom
Eck Gerner	Gudmund Iversen
Christine Polito	G. Guy Smith
Ann Torregrossa	



NETHER-SWARTHMORE
 TimeBank™



A SWARTHMORE
 VALENTINE

Love songs for you, your sweetheart, and your entire family.

Sunday, February 10, at 4:00 p.m.

Just Roses ♥ Media Chamber Chorale ♥ Swarthmore Presbyterian Church Choir ♥ The Trolley Stoppers ♥ Masterworks Chorale ♥ Swarthmore United Methodist Church Choir ♥ Master of Ceremonies Marty Spiegel, Mayor ♥

This event will be free and will include free refreshments at intermission.

To be presented at
 Swarthmore United Methodist Church, 129 Park Avenue

Sponsored by Swarthmore Senior Citizens Association ♥ Nether-Swarthmore TimeBank ♥ MOMs Club of Wallingford-Swarthmore ♥ War3house3 ♥ the Swarthmorean ♥ Swarthmore United Methodist Church ♥ Community Arts Center ♥ Swarthmore Town Center, Inc. ♥ Swarthmore Public Library ♥ Swarthmore Community Center ♥ Swarthmore Presbyterian Church ♥ Appalachia Service Project Swarthmore ♥ Swarthmore College Department of Music and Dance ♥



The Art of Relationships Series

Save **THE** Date

Chester Children's Chorus
 Pre-Concert Reception



Light Lunch Buffet
 12 noon - 1:30 pm



Concert at 2 pm

JULY 26, 2018

Lang Performing Arts Center
 Swarthmore College
 Swarthmore, PA 19081



Swarthmore Senior Citizens Association



Senior Wellness Fair

Pathways to Senior Well-Being

