

Annual Report for 2024 March 26, 2025



Swarthmore Senior Citizens Association

Contents of the Annual Report

Minutes of the previous Annual Meeting	I
Treasurer	2
Finance	2
Board of Directors Report	7
Committee Reports:	
Membership	7
Personnel	8
Communications	8
Nominating	9
Wellness	9
Walks and Trails	10
Travels	10
Tech Help Desk	10
Sunshine	10
Lunch & Learn	11
Culinary Help Desk	11
Web Wandering	11
Games	11
In Memory	12
Mission Statement	12
Directors and Officers of the Association	13
Advisory Council	13
Appendix A. Lunch and Learns	14
Appendix B. Web Wanderings	15

Swarthmore Senior Citizens Association

MINUTES OF PREVIOUS ANNUAL MEETING

Annual Meeting, March 20, 2024 Park Avenue Community Center, 129 Park Avenue, Swarthmore PA

42 Attendees

Past president Nancy Daniel introduced a round she had composed for SSCA and led the group in singing.

Acting President Dan Snyder called the meeting to order at 12:30.

He referenced the annual report booklet and said it may also be found on the SSCA website and by email in the SSCA newsletter. Dan called attention to the Lunch&Learn and Web Wanderings topics listed as appendices in the report.

The minutes from the March 2023 annual meeting were approved.

A moment of silence was observed for members who died in 2023: Tom Blackburn, Jack Kevorkian, Olive Padden, Gudrun Weinberg.

Dan recognized the work of board members, advisory board, and several others who have given service this year including Cindi Kruth, Rich Conte, Barbara Addison, Kay Rinko, Dotty Lee.

New board members Mary Payne and Maria Elia were introduced; Dan elaborated on their professional backgrounds. Mary and Maria were voted as official members of the board. Dan recognized the invaluable work done by our administrator, Stephanie McDonough.

Upcoming Lunch&Learn programs will continue until June 5 with the annual end of year picnic on June 12. The picnic will be held on the church lawn, weather permitting. SSCA provides the food for the picnic. Lunch&Learn programming will resume on September 11 with a welcome back luncheon.

The board has created a survey as a first step in strategic planning for SSCA and distributed it to attendees who were encouraged to fill out the survey. It will also be available to complete on the SSCA website or to download and print. Dan explained that the board will examine the results and use them for planning at the August board retreat.

Public questions and discussion:

Betsy Crane announced a series of workshops for Blue Zones, a discussion of aging well into later life.

Bob Turner said that he is an "original" SSCA member and appreciates what it offers.

Nancy Daniel urged attendees to become/renew memberships.

Joel Marcus appreciates the newsletter. He suggested that when a high interest L&L program is planned that it be featured earlier in the newsletter than the week before. Dan agreed and said that we are looking forward to hearing from US Representative Mary Gay Scanlon April 24. Kay Rinko remembered her late husband's role as SSCA president and thanked the current board for its leadership.

The meeting was adjourned at 12:50.

A catered lunch of sandwiches salad, dessert, and beverages was offered.

Sheila Bell, Secretary

TREASURER

Treasurer: Acting Treasurer Nancy Daniel, succeeded by Treasurer Bill Scarborough

We have good control of our expenses, and through the generosity of past and present members, as well as the Borough, SSCA is on solid financial ground. This year we changed our credit card provider to PNC because it is easier to manage online and it provides a modest cash-back reward. The Treasurer reports to the Board at monthly Board meetings.

FINANCE

Dan Snyder

Following this overview and summary you will find independent accountant George Kaffes' Compilation Report which is derived from documentation of our accounts provided to him by our administrator and our treasurer.

Overview:

Income for the year 2024 was derived from interest and dividends from investments, tax deductible contributions from our membership, a generous grant from the Swarthmore Borough, and support from the community. Volunteer contributions from our membership remain a very important part of our support during the year.

SSCA has an invested fund created after a bequest of approximately \$300,000 from the late Irma Zimmer. We continue to maintain our investments at Vanguard, in mutual funds that are balanced to produce growth and preserve capital.

For our investment accounts only:

December 31, 2023	\$ 285,895.41
2024 Income	\$ 19,967.40
2024 Unrealized gain	\$ 7,419.06
Withdrawn in 2024	\$ 5,000.00
December 31, 2024	\$ 308,281.87

Summary:

Our investment status improved, roughly in line with the generally improving market. Our expenses in 2024 were covered by other income, plus a grant from the Borough. We see no reason to revise our investment strategy at this time. We are confident of our financial situation going forward.

GEORGE P. KAFFES

ACCOUNTANT
4201 EDGMONT AVENUE

BROOKHAVEN, PENNSYLVANIA 19015-2315 TEL: 610-874-0705 FAX: 610-874-8717

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, 2024, 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 23, 2025

George. Kel

GEORGE P. KAFFES ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION CONSOLIDATED STATEMENT OF REVENUES AND EXPENSES FOR PERIOD ENDED DECEMBER 31, 2024

CASH:		
PNC - CHECKING		\$7,993.26
VANGUARD - LIFE STRATEGY MGF 4689.56 SH		142,797.10
VANGUARD - STAR FUND 5329.546 SH		143,098.31
TOTAL CASH - JANUARY 1, 2024		\$293,888.67
REVENUE:		
PNC - CHECKING	35,610.09	
VANGUARD - LIFE STRATEGY MGF	14,549.01	
VANGUARD - STAR FUND	12,837.45	
TOTAL REVENUE		62,996.55
	•	\$356,885.22
EXPENSES:		
PNC - CHECKING	42,029.60	
VANGUARD - LIFE STRATEGY MGF	2,500.00	
VANGUARD - STAR FUND	2,500.00	
TOTAL EXPENSES		47,029.60
CASH:		
PNC - CHECKING	1,573.75	
VANGUARD - LIFE STRATEGY MGF 4942.423 SH	154,846.11	
VANGUARD - STAR FUND 5583.543 SH	153,435.76	
TOTAL CASH - DECEMBER 31, 2024		\$309,855.62

GEORGE P. KAFFES ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION STATEMENT OF REVENUES FOR PERIOD ENDED DECEMBER 31, 2024

REVENUE - PNC CHECKING: DEVELOPMENT INCOME GRANT MISCELLANEOUS INCOME MEMBERSHIP CONTRIBUTIONS MEMBERSHIP PAYMENTS PANTRY STAPLES PROGRAM WELLNESS FAIR TRANSFER FROM VANGUARD LIFE STRATEGY TRANSFER FROM VANGUARD STAR TOTAL REVENUE - PNC CHECKING	\$1,920.68 25,000.00 0.00 3,180.00 495.00 14.41 0.00 2,500.00 2,500.00	\$35,610.09
TOTAL REVENUE - FING CHECKING		Ψου,στο.σσ
REVENUE - VANGUARD LIFE STRATEGY MGF: DIVIDENDS SHORT-TERM GAINS LONG-TERM CAPITAL GAINS UNREALIZED GAIN	\$4,164.58 159.47 6,138.99 4,085.97	
TOTAL REVENUE LIFE STRATEGY 4942.423 SH		\$14,549.01
REVENUE - VANGUARD STAR FUND: DIVIDENDS SHORT-TERM GAINS LONG-TERM CAPITAL GAINS UNREALIZED GAIN	\$3,513.53 701.00 5,289.83 3,333.09	
TOTAL REVENUE - STAR FUND 5583.543 SH		\$12,837.45

GEORGE P. KAFFES ACCOUNTANT

SWARTHMORE SENIOR CITIZEN ASSOCIATION STATEMENT OF EXPENSES FOR PERIOD ENDED DECEMBER 31, 2024

EXPENSES - PNC CHECKING:		
CONTRACT SERVICES	\$17,890.00	
ADVERTISING & PROMOTION	202.94	
ANNUAL MEETING	61.62	
BANK CHARGES & FEES	170.52	
BOARD OF DIRECTOR EXPENSES	883.36	
CHARITABLE CONTRIBUTIONS	25.00	
INSURANCE	842.00	
LEGAL & PROFESSIONAL FEES	1,300.00	
MISCELLANEOUS	273.09	
PROGRAMS	300.00	
OFFICE SUPPLIES & SOFTWARE	2,440.52	
SUNSHINE COMMITTEE	59.55	
WELLNESS FAIR	1,311.76	
CATERING	3,663.93	
HONORARIA	1,425.00	
SUPPLIES	540.31	
RENT AND LEASE	225.00	
TRAVEL	614.00	
SENIOR CENTER - INSURANCE	601.00	
SENIOR CENTER - MISCELLANEOUS		
SENIOR CENTER - RENT	9,200.00	
TOTAL EXPENSES - PNC CHECKING		\$42,029.60
EXPENSES- VANGUARD FUNDS - LIFESTRATEGY		
TRANSFER TO PNC - CHECKING	\$2,500.00	
UNREALIZED LOSS LIFESTRATEGY	0.00	
TOTAL EXPENSES -LIFESTRATEGY FUND		\$2,500.00
EXPENSES- VANGUARD FUNDS - STAR FUND		
TRANSFER TO PNC - CHECKING	\$2,500.00	
UNREALIZED LOSS STAR FUND	0.00	
TOTAL EXPENSES - STAR FUND		\$2,500.00

BOARD OF DIRECTORS

President: Dan Snyder

The Board continues to work for the good of not only seniors, but our whole community. We are fortunate to have the services of Kel Kyle, a volunteer, who is creating a completely refreshed website for the Association. We expect it to go live in February 2025, This will make it easier for our community members to be aware of our organization and the opportunities we offer.

In light of recent changes in our senior leadership, and a new Board member with experience in strategic planning, we undertook a strategic planning process. We conducted a survey to get community input about what they value in our programs, and what changes they'd like to see. At our Board Retreat, we studied the survey results, and wrote a <u>strategic plan</u>, identifying a set of desired outcomes, and actions we'll take towards achieving them.

The Board continues to seek areas of collaboration with other local organizations. This year we worked with the Park Avenue Community Center, the Swarthmore Public Library, the Swarthmore Rotary Club, Wallingford-Swarthmore Community Classes, the Imagine Swarthmore Steering Committee, the Swarthmore United Methodist Church, The Schoolhouse Senior Center, and Surrey Services' Media Senior Center.

We are again grateful to the Borough of Swarthmore for providing financial support for our programs.

We owe a huge amount of gratitude for the tireless work and energy of Nancy Daniel, our most recent past-president. She has served in many capacities since she become an active SSCA contributor in 2018.

We continue to be grateful for the talents, energy and resourcefulness of Stephanie McDonough, our Administrator. She handles most of the Lunch and Learn programming and the SSCA Travels. Stephanie also helps us with our finances, and communications and relations with the other organizations in town.

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

MEMBERSHIP

Acting Chair: Nancy Daniel

SSCA ended 2024 with a total of 241 members. Although our membership is down somewhat from its peak during the pandemic, we are please that we have significantly more members now than we did before the pandemic (we had 179 members at the end of 2019, versus the 241 we had at the end of 2024. We gained new members and friends through old members who brought their friends, through our own weekly online Newsletter and The Swarthmorean's weekly Calendar of Events,

and through referrals from Park Avenue Community Center and from the Swarthmore Library. Our annual booth at the local Farmers' Market offers a visible presence for people of all ages to learn of our continuing presence and service in the community.

This year the Membership Committee concentrated on polling and engaging members in leading and organizing SSCA activities of particular interest to them. Written "job descriptions" and flexible "terms of service" involved a broader volunteer base among members, a successful effort which we look forward to expanding.

We continue to welcome the general public to participate in SSCA activities and projects and appreciate the opportunity to welcome "future seniors" into membership.

PERSONNEL

Co-Chairs: Nancy Daniel and Dan Snyder

The Committee makes recommendations to the full Board regarding contracted personnel. The only contracted personnel in 2024 was our Administrator, Stephanie McDonough. No changes in our personnel arrangements were made in 2024. Committee members are Sheila Bell and Shirley Mitrovich, in addition to the Co-Chairs.

COMMUNICATIONS

Chair: Jo Ellis

The aim of SSCA communications is to keep both seniors and the wider community informed about the activities and impact of the Swarthmore Senior Citizens Association. SSCA works to be a dynamic presence in our community, one that is acknowledged and appreciated for the benefits it provides to all residents of the Borough.

The weekly e-newsletter remains our most prominent communication tool, reaching over 1,000 inboxes every Monday morning. It's sent to seniors, Borough officials, Community Directory contacts, and others interested in our programs. Beyond showcasing our activities, the newsletter also highlights a range of local opportunities and news, including updates on Park Avenue Community Center events, Rotary initiatives, Borough happenings, and library updates. Additionally, it features artwork and contributions from our readers.

Our Lunch and Learn series is our most popular program, featuring presentations on a diverse array of topics, along with musical performances and interactive activities. In 2024, we held 36 Wednesday Lunch and Learn sessions, detailed in Appendix A, each drawing between 20 to 40 attendees. Guest speakers covered a broad range of subjects, including... laughter yoga, a book exchange, a program by author Richard Gillespie on his book The Search for Amelia Earhart, and a visit from our U.S.

Representative Mary Gay Scanlon. We always welcome suggestions for future sessions. Some presentations featured live performances by the Strath Haven Silvertones and other local musical artists. All programs were promoted in our e-newsletters and listed in The Swarthmorean's weekly calendar.

Web Wanderings, organized by Sheila Bell and Dan Snyder, met every other Monday, year round, in 2024. There we enjoyed viewing pre-recorded videos (on a wide range of topics), and custom-made collections of short videos that we put together about a topic. One of the most popular topics was the video series Philadelphia: The Great Experiment. The full list of the 22 Web Wanderings programs is presented in Appendix B.

In late fall 2024, we began a project to update and revitalize our website, SwarthmoreSeniors.com. It was an opportunity to refresh the design and improve the user experience of the site, making it more engaging and useful to our community. We will launch the new website in early Spring 2025.

We continued to promote SSCA through our website. We also have a group on nextdoor.com and a Facebook page. We also communicated with our audience through articles in the Swarthmorean, highlighting special events and speakers.

NOMINATING

The Board, as a committee-of-the-whole, acted as the Nominating Committee.

During 2024, the Board lost the services of Nancy Daniel and Maria Elia. The Nominating Committee propose the following for election to the Board of Directors:

Sheila Bell, re-election for a term ending in 2027

We are currently seeking new Board members.

WELLNESS

Chair: Sheila Bell

In 2024 the Wellness Committee continued to offer half-day workshops on topics that appeal to seniors and the larger community. In January, Dr. Steven Arnold, Swarthmore resident and researcher at Harvard Medical School, presented a well-attended workshop on brain health and advances in diagnosing and the treatment of Alzheimer's Disease. Nancy Daniel, SSCA board member, presented an interactive Tai Chi Chih workshop in October. The Wellness Committee is seeking additional topics to address on a regular basis, three or four each year.

WALKS AND TRAILS

Chair: Dan Snyder

The resources SSCA created in 2020 to facilitate taking local self-guided walks continue to be available in three ways: as laminated map cards than can be checked out from the Swarthmore Public Library, as maps that can be downloaded and printed from the Borough website, and in the AllTrails app. In 2024, we had 9 walks, averaging about 7 people per walk. We were active in September through November. One highlight was the guided walk through the Taylor Arboretum, in Wallingford.

TRAVELS

Administrator: Stephanie McDonough

SSCA Travels is struggling to re-establish regular trips post COVID. The church van is less available and carpooling is logistically challenging. We love trips and know our members do too, so we're working on it! We did enjoy a car-pool trip to the Brandywine River Museum of Art.

TECH HELP DESK

Chair: Dan Snyder

We have been providing free tech help for anyone requesting it since 2022. We mostly meet in person at the PAC Center, the Swarthmore Public Library or in the home. Usually requests are for help learning how to use a device, or to solve a tech problem. Most requests are for help with Apple devices, which Dan Snyder addresses; Rich Conti helps those using Windows devices. Help sessions typically last ½ to 1 hour, but sometimes are as brief as showing someone how to accomplish a task on their iPhone while in an aisle at the Coop. In 2024 we helped 45 people in a total of 71 help sessions. To get Tech Help, just send email to SwarthmoreSeniors@gmail.com.

SUNSHINE

Co-Chairs: Dotty Lee and Sheila Bell

Get well cards were sent to members and friends who were ill. Thank-you notes were sent to speakers and performers for their contributions to the Lunch and Learn programs. Members are recognized each week during their birthday month in the newsletter and at the Lunch and Learn gatherings.

Condolence notes and flowers were sent to those who had family members or close friends who died.

Senior Activities at the Park Avenue Community Center

The Park Avenue Community (PAC) Center is our space in Swarthmore. Most of our inperson activities happen there. The PAC Center maintains an open door policy and warmly welcomes Seniors and Delaware County residents of all ages to visit its facilities during weekdays from 9:00 a.m. until 9:00 p.m. In addition to SSCA-sponsored activities, there are many classes, lectures, concerts, and other opportunities for our members to engage with the community. SSCA is a Founding Partner of the PAC Center.

LUNCH AND LEARN

Our signature program, Lunch and Learn, is a weekly highlight for members. We enthusiastically welcome presenters, performers, and leaders. 2024 highlights include: a first hand account of post Oct 7th Israel, a presentation from a chef at Pendle Hill, Susie Wefel's performance of Shirley Valentine, up close and personal information on competing in the Philadelphia flower show, Ric Gillespie's theory of the Amelia Earhart tragedy, Bingo!, and an explanation of Swarthmore College's geothermal program

A full list of the 32 presentations in 2024 can be found in Appendix A. We welcome both suggestions and presentations by members.

CULINARY HELP DESK

Chair: Cindi Kruth

Cindi Kruth and Shirley Mitrovich plan and provide the lunches at our weekly Lunch and Learns. Cindi has academic and professional experience in food preparation. This year she started making her expertise available to the community through her Culinary Help Desk. Community members are invited to bring their culinary questions to Cindi, either in person at a Lunch and Learn, or by emailing her at CulinaryHelpDesk@yahoo.com

WEB WANDERING

Co-Chairs: Sheila Bell and Dan Snyder

In 2023 we started a series of year-round, every-other-week informal gatherings at the PAC Center to enjoy lunch with recorded shows or presentations on a wide variety of topics. Attendees at each session choose the topic for the next session. Highlights of 2024 included The Great Experiment (Philadelphia history), Great Art Explained, and 1-hour film festivals of short films. We enjoyed 22 sessions in 2024; the topics are shown in Appendix B.

GAMES

Administrator: Stephanie McDonough

Our games groups continue to thrive and grow in 2024. Our established bridge tables continue to play regularly. Mah Jongg added a second session each week. Canasta & Samba play weekly on Fridays. Mark Robinson, a volunteer, taught pinochle lessons, and has started a Tuesday afternoon pinochle group.

Join us if you'd like to play!

In Memory

Art Baker

Barbara Ann Bernhardt

Jack Cavanaugh

Ray Hopkins

Tony Mountford

Helen Robinson

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.

Directors and Officers of the Association

Sheila Bell, Secretary	term ends in 2024
Nancy Daniel, President	term ended during 2024
Jo Ellis, Communications	term ends in 2025
Shirley Mitrovich, Hospitality	term ends in 2025
Judie Neale, Director	term ends in 2024
Mary Payne, Director	term ends in 2026
Bill Scarborough, Treasurer	term ends in 2025
Dan Snyder, President	term ends in 2025

Officers are elected by the Board and serve for three-year terms, which may or may not coincide with Director terms.

Advisory Council

Doug Bender Kay Rinko Eck Gerner Gudmund Iversen

Maira Mooney Christine Polito G. Guy Smith Ann Torregrossa

Appendix A. Lunch and Learn Programs in 2024

January 10	Chuck Kieffer, Senior Pastor of The Foundry Church, shared about food insecurity and Lifewerks food pantry's work.
January 17	We had an old fashioned snow day!
January 24	Nether Providence's township manager, Dave Grady, gave us an update.
January 31	Swarthmore Borough manager, William Webb joined us for his annual update.
February 7	Peg Christensen presented about Wallingford Swarthmore Community Classes.
February 14	Jack & Ingrid of Last Chance Duo entertained us with their new material.
February 21	Lise Meloy educated us on the mission of Caring Hearts Lending Closet, a durable medical goods lending organization.
February 28	Kim Schmucki previewed PAC's presentation of Being Mortal.
March 6	Mary Kadlec & Lessa Josselyn Dixon bought The Swarthmorean and came to tell us about it.
March 13	Jaime Murley, a Jewish Cantor, shared stories and pictures of a mission trip she took to Isreal after the Oct. 7th, 2023 attacks.
March 20	Annual Meeting
March 27	Audrey Subers, Pendle Hill chef, showed us some unique ways to use leftover produce.
April 3	Ann Grace MacMullen led us in a session of chair yoga.
April 10	We enjoyed watching some videos of general interest to all.
April 17	Kay Rinko & Barbara Addison entertained us with their four-hand piano playing.
April 24	We welcomed Pennsylvania congresswoman, Mary Gay Scanlon.
May 1	Peg Christensen presented about Swarthmore Discussion Group.
May 8	Beach Reads Book Exchange
May 15	Susie Wefel performed two scenes from her one woman show Shirley Valentine!
May 22	Swarthmore Fire & Protective Associates Chief Conlen Booth showed us some basic life saving techniques
May 29	Detectives from the Delaware County District Attorney's Office shared information about how to avoid scams!
June 5	Gale Hale & friends told us about the process of assembling an exhibit for the Philadelphia Flower Show.
June 12	Annual End of Season Picnic
September 11	Welcome Back & Get Involved Luncheon
September 18	Frank Poliafico entertain us with a Magic Show.
September 25	Eden Mahler presents his nature photography in a intergenerational session.
October 2	Joanmarie Hess of Victoria Home Care hosted bingo!
October 9	Benjamin Toledano & Morgan McBrearly of Travelers Aid International shared what services they provide and how to volunteer.
October 16	Alexa Drubay led us in a hilarious session of laughter yoga
October 23	Richard Gillespie, Executive Director of TIGHAR, shared his theory on the whereabouts of Amelia Earhart.
October 30	Jennifer Breen of the Voter Services Committee of League of Women Voters of Central Delaware County came to prepare us to vote.
November 6	Where were you when THIS happened? Presidential Edition
November 13	Mary Laxton shared about her past medical missions and her upcoming trips.
November 20	Thanksgiving Lunch
November 27	Thanksgiving Break
December 4	Rosemary Fox & Mary Thompson gave us an update on the Park Avenue Community Center and previewed the late Winter/early Spring classes.
December 11	Andrew Feick, Associate VP for Sustainable Facilities Operations and Captial Planning, and James Adams, Director of Sustainable Energy Services gave an overview of Swarthmore College's geoexchange project.
December 18	Annual Strath Haven Silvertones Performance

Appendix B. Web Wanderings in 2024

ne World Stage (1872-1899)"
ne World Stage (1872-1899)"
1920-1940)"
n's Shadow (1680-1720)"
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m 1765-1790.