

# THE POWER OF one

 **Mystic Valley**  
*Elder Services*  
**2018 Annual Report**



# About Mystic Valley *Elder Services*

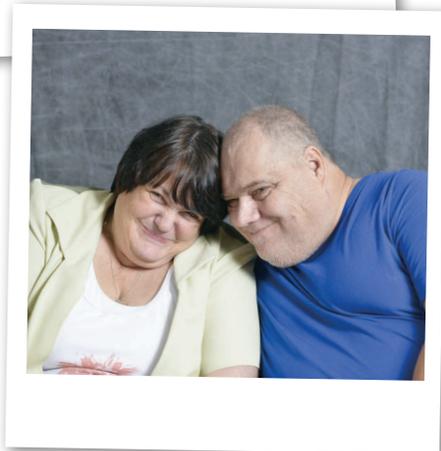
**F**ounded in 1975, Mystic Valley Elder Services is a non-profit agency that provides essential home- and community-based care and resources to more than 20,000 older adults, adults living with disabilities, and caregivers annually living in 11 communities north of Boston and beyond. Services include coordination of home care support, transportation, Meals on Wheels, and information and advice.

## *Our Mission*

Mystic Valley Elder Services' mission is to support the right of older adults and adults living with disabilities to live independently and with dignity in a setting of their own choice, by providing information, advice, and access to quality resources and services.

## *Our Core Values*

- Expecting individual responsibility within a team environment
- Recruiting, supporting, and retaining the best staff and volunteers
- Fostering collaborations with consumers, professionals, and organizations
- Empowering people by providing quality choices
- Offering professional, compassionate care
- Encouraging excellence and innovation
- Embracing diversity and inclusion



*We are grateful for the continued support from our communities we serve:*

- Chelsea**
- Everett**
- Malden**
- Medford**
- Melrose**
- North Reading**
- Reading**
- Revere**
- Stoneham**
- Wakefield**
- Winthrop**

# *A Message from* **The Executive Director and President of the Board of Directors**

Dear Friends,

Our report's theme—**The Power of One**—harkens to what can be achieved when one person, one action, touches many. Like the ripples in a lake, there is the multiplier effect of the efforts of one to affect change, to connect with others, to build community, and to support an organization that has the power to make a positive difference for so many people.

Our passion and commitment to the people we serve is a mission that is supported by you who understand the vital role that Mystic Valley Elder Services plays in connecting individuals—whether they are older adults, adults living with disabilities, family members, or caregivers—to the services they need. You will notice the many shining faces of those we serve throughout the first section of the report.

Over the next several pages, you'll read stories about our SHINE (Serving the Health Information Needs of Everyone), Money Management, Mobile Mental Health and Elder Independence Fund programs and the impact they have made on the people we serve. Our goal is to provide you with a sense of how your individual talents, time and charitable contributions are valuable and much needed. We highlight these programs as they rely heavily on your contributions to support and sustain them. We are grateful for the support we receive from government and other third party payers for services like our home care programs, but we wouldn't be able to truly fulfill our mission without your generosity.

We believe that people, not just programs, change lives. Whether it's a SHINE counselor who assists an older couple to choose the right insurance plan that best meets their needs, or a Mobile Mental Health clinical care manager who truly listens to an individual suffering from anxiety, or a Money Management volunteer who never misses a bill payer visit to make sure the rent is paid and the checkbook is balanced, we've seen firsthand that one person can change the course of somebody's life.

Whether you made a donation, gave of your time, attended an event, or supported our work in some other way, we want to thank you for being part of our powerful network that is changing the lives of all those we serve. Your commitment is an example of **The Power of One**.

Sincerely,



*Daniel J. O'Leary*  
**Daniel J. O'Leary**  
*Executive Director*



*Mary S. Prenney*  
**Mary S. Prenney**  
*President, Board of Directors*

# Connecting Consumers to Counselors

## SHINE

There are more than 1.2 million people in Massachusetts who have health insurance coverage through some form of Medicare and thousands of those beneficiaries could qualify for help paying insurance premiums, deductibles, co-payments and prescriptions. The Medicare landscape is changing significantly and with the many different variations involved, it is difficult—if not overwhelming—for many people to understand the various options and how to select a Medicare supplemental insurance program that best meets their particular needs.



SHINE program provides free, unbiased, objective health care information, assistance and counseling to Medicare beneficiaries of all ages and their caregivers living in our 11 communities and 10 more located in Metro North and the North Shore of Boston. We don't sell insurance or receive any consideration from insurance companies.

SHINE reaches and serves a vast array of Medicare consumers, each with a different set of equally important needs. SHINE consumers include seniors age 65 and older, people with permanent disabilities under the age of 65, vulnerable populations including dually eligible beneficiaries who also qualify for Medicaid, and caregivers providing care for a chronically ill or a disabled family member.

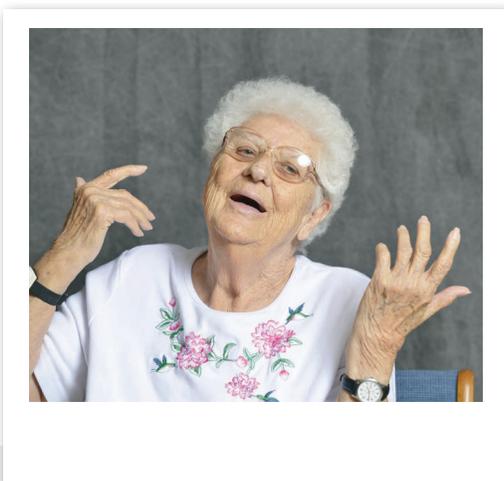
So where can they turn to receive the financial help and guidance they need? The SHINE program—“Serving the Health Insurance Needs of Everyone.”

Administered by the Executive Office of Elder Affairs in coordination with Mystic Valley Elder Services, the

SHINE saves the Medicare beneficiaries money too. Each year, SHINE counselors help consumers save money by helping people select the plan that meets their needs at the lowest cost and helps consumers access other benefits that they may be entitled to.



The SHINE program is staffed by certified Medicare counselors who are all volunteers. These volunteer counselors “graduate” from a 60 hour training program, pass a competency test and receive certification from the Massachusetts Executive Office of Elder Affairs before they are allowed to assist consumers. There are currently 60 volunteer counselors covering the Mystic Valley Elder Services communities.



“ My husband and I met with a SHINE counselor who not only provided us with information and different avenues, but he also checked back to make sure that the process was moving smoothly for us. The process was overwhelming for us. We are grateful for the exceptional customer service we received. This program is a needed service for those who need assistance, guidance and support. We could not have done it without them. ”

— Theresa, SHINE consumer from Revere

## Assisting Those in Need

# Money Management Program

Managing personal finances seems to get more complicated by the day and for some people the daily tasks of managing money can become overwhelming. Some older adults can start to struggle with money management skills from simply writing a check to balancing their check book. In many cases, when these individuals need help managing money, often there are no family members available to help with managing financial matters. Sometimes, unfortunately, relatives can be the ones who are financially exploiting the individual and cause the financial difficulties. However, Mystic Valley Elder Services provides a significant resource through its Money Management Program that offers relief from daily money management tasks that some older adults encounter.

The Money Management Program is a service that assists low-income older adults age 60 or over and adults living with disabilities who have difficulty with budgeting, paying routine bills, and keeping track of financial matters. The primary goal of the program is to promote self-sufficient living for those at risk of losing their independence due to an inability to manage their financial affairs. The Money Management Program is a state-wide program operated locally through Mystic Valley Elder Services and is funded in part by the Executive Office of Elder Affairs and private sponsorships and donations.

There are two different Money Management Program services available. The Bill Payer Service provides individuals with a qualified volunteer who will help set up a budget, balance their checkbook and pay their bills while they remain in control of their finances at all times. The Representative (Rep) Payee Service provides individuals with a volunteer



“The program helped me keep my apartment without being evicted due to unpaid bills. With assistance from my volunteer in keeping up with my bills and establishing a budget, it was a huge weight off my shoulders. Going over my bills and expenses, and ensuring that receipts and bills matched up with my budget, put my mind at ease. It is a wonderful program.”

— Jack, Money Management Program consumer from Malden

appointed by the Social Security Administration when the person is no longer able to manage their own finances. These volunteers, Rep Payees, help with the same tasks as the Bill Payer Service but the Rep Payee has the legal authority to write and sign checks on the individuals' behalf through a special checking account.



Regrettably, a number of these individuals are victims of financial exploitation and are referred to the program by Mystic Valley Elder Services Protective Services care managers.

The Money Management Program's 77 volunteers serve 122 individuals with important information and skills that help them stay in the community, stay independent, and keep them safe from financial exploitation and abuse. If not for the Money Management Program, many older adults would not be able to stay in the community. And without private funding by individuals like you, the program would only serve half as many people.

## Reaching Out

# Mobile Mental Health Program

Approximately 80 percent of adults 65 and older have at least one chronic condition, while 68 percent have two or more, according to the National Council on Aging. Among these individuals, nearly 20 percent of them suffer from a mental health condition. While most have good mental health, many older adults are at risk of developing mental health conditions such as depression, which is the most common ailment in this age group, as well as anxiety, grief, and substance abuse. And as people age, they are more likely to experience several mental health conditions at the same time.

There is growing need for community-based adult mental health services and Mystic Valley Elder Services plays an important role supporting people with mental health conditions to successfully remain in a community setting. Through its Mobile Mental Health program, clinical caseworkers provide outreach to elders experiencing mental health conditions that impact their functioning and ability to get their needs met. These individuals are often reluctant, physically unable, or even afraid to leave their homes.

The clinical caseworkers assess the needs of each elder and connect them with the appropriate mental health services. This includes connecting them to home or

outpatient therapy, support groups, various community support systems such as Adult Day Care Centers and Councils on Aging, and any additional supports that will improve their quality of life. They also refer the elder to mental health agencies for intensive therapy.

Another effective support option used is connecting elders with peers who have lived with a mental health condition and have successfully remained integrated in their community.

The Mobile Mental Health program is largely made possible by private support. More than 70 percent of the individuals involved in the program are served through generously donated community fundraising dollars from local donors to Mystic Valley Elder Services.

The Mobile Mental Health program's home-based assistance ensures that elders can continue to live safely, and with dignity, at home for as long as possible.



“ Before I started seeing Pauline [my therapist], I was in my room all the time and did not venture out. I grew up in the era where we were not supposed to air your dirty laundry so I kept everything inside. You were made to feel embarrassed, hurt and weak if you spoke of your private issues. Talking to Pauline has helped me tremendously. Without judgement, she listens to me and explains that what I have gone through is going to take time for closure and be able to deal with the grief. Pauline pulled me out of my dark hole. She has been my guardian angel. If it was not for the Mobile Mental Health program setting me up with the needed resources, I don't know where I would be today. The program has helped me become more vocal and stronger, both mentally and physically. ”

— Cora, Mobile Mental Health program consumer

# Elder Independence Fund

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A 77-year-old woman who suffers from Asthma needed to move out of her apartment. She was experiencing serious health problems from second-hand smoke inhalation caused by other smoking tenants. Second-hand smoke was entering her apartment through the ventilation system in the building. She was hospitalized several times in the past two years due to smoke inhalation. Her low monthly income made paying for the cost of moving very difficult. With the support of the Elder Independence Fund, she received \$675 to cover the cost of moving to a new smoke-free apartment building with a strictly enforced zero smoking policy. She is now breathing easily in all respects.



There are times when elders need something urgently—clothing, hearing aids, a new mattress, an air conditioner, or moving expenses—whether it is for health reasons or necessities of life. Many of us have strong support systems that soften the hard moments.

Some of us have resources that make it easier, less stressful, less hopeless, to deal with sudden change.

Unfortunately, a great number of elders in our communities lack support systems and resources and they do not have the ability to pay for an urgently needed item or service. And when unpredictable challenges appear, they feel that there is nowhere to turn.

## **That is when Mystic Valley Elder Services' Elder Independence Fund can help.**

For 20 years, Mystic Valley Elder Services has awarded grants to low-income elders or adults living with disabilities to pay for an urgently needed item or service that helps the individual remain independent.

Case managers, nurses and other staff at Mystic Valley can request goods or services for a person in need with nowhere else to turn. They know that they can make a difference by submitting a request to the Elder Independence Fund Committee who in turn review the application and vote whether to approve funding. The committee is comprised of a cross section of staff who have financial, case management, health care, administrative, and fund development backgrounds. The members want to make sure that all other funding sources have been explored and the request is going to make a positive difference in the life to the applicant.



Collectively, more than 250 individuals were assisted with urgently needed goods and services over the past year through your generosity and the generosity of people and organizations like you.



# ASSETS

Cash	\$5,675,182
Accounts Receivable	\$12,698,331
Fixed Assets	\$1,133,708
Other Assets	\$328,701
<b>Total Assets</b>	<b>\$19,835,922</b>

# LIABILITIES

*& Net Assets*

Current Liabilities	\$9,682,880
Unrestricted Net Assets	\$9,851,126
Temporarily Restricted Net Assets	\$301,916
<b>Total Liabilities &amp; Net Assets</b>	<b>\$19,835,922</b>

## HOW WE USE OUR FUNDS



94%  
*Services*



6% *Administration*

{ *Ninety-four percent of our funds go directly to our services and programs to help individuals who you see above smiling.* }

# REVENUE

July 1, 2017 to June 30, 2018

	Program Services	Administration	Fundraising	TOTAL
Federal & State Funding	\$59,151,796	\$0	\$0	\$59,151,796
Consumer Cost Sharing	\$1,189,368	\$0	\$0	\$1,189,368
Contributions & Grants	\$485,646	\$0	\$311,078	\$796,724
Other Income	\$8,988,283	\$0	\$0	\$8,988,283
Investment Income	\$0	\$6,069	\$324,432	\$330,501
<b>Total Revenue</b>	<b>\$69,815,093</b>	<b>\$6,069</b>	<b>\$635,510</b>	<b>\$70,456,672</b>

# EXPENSES

July 1, 2017 to June 30, 2018

	Program Services	Administration	Fundraising	TOTAL
Client Service Expenditures	\$51,772,921	\$0	\$0	\$51,772,921
Employee Compensation	\$14,108,768	\$1,648,522	\$169,311	\$15,926,601
Other Costs	\$1,678,187	\$687,934	\$52,263	\$2,418,384
<b>Total Expenses</b>	<b>\$67,559,876</b>	<b>\$2,336,456</b>	<b>\$221,574</b>	<b>\$70,117,906</b>
Net Surplus (Deficit)	\$2,255,217	(\$2,330,387)	\$413,936	<b>\$338,766</b>

*Did You Know?*

## BY THE NUMBERS...

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**6,715** individuals received home care services through Mystic Valley Elder Services.

**251** people received direct assistance with urgently needed items and services through private funds.

**544** people were served by the Mobile Mental Health Program.

**122** individuals received assistance from the Money Management Program.



**7,964** people received assistance through the SHINE Program.

**3,900** individuals received **638,292** home delivered meals.

**8,017** community members called Information and Referral to receive free, unbiased information about programs and services offered.

**420** volunteers put in **22,195** hours helping in areas of nutrition, office assistance, money management, SHINE, Reading Partners program and being an ambassador for independence.





# *Thank You:* The Power of **one**

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To those listed on the following pages, Mystic Valley Elder Services extends its heartfelt gratitude for the generous support given to our programs for those elders in need.



The following pages include photographs from last year's successful events such as Bellyful of Laughs and Calendar Girls, and other fund raisers and fundraisers that you take part in and donate generously to.

Contributors' gifts listed were received by Mystic Valley Elder Services between 7/1/17 and 6/30/18. We strive for accuracy and apologize for any errors or omissions. Please notify the Development Office at 781-324-7705 of any mistakes so that we can update our file.



# Stewards \$5,000+

ABC Home Healthcare Professionals  
The Adelaide Breed Bayrd Foundation  
Agero  
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Associated Home Care, an Amedisys Company  
Best Home Care N' More, Inc.  
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Bushrod H. Campbell & Adah F. Hall Charity Fund  
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Charles H. Farnsworth Trust, Bank of America, N.A., Trustee  
Andrew & Mary Dolben  
Eagle Bank  
The Ella Fitzgerald Charitable Foundation  
Everett Foundation for Aged Persons, Inc.  
Katharine C. Pierce Trust, Bank of America, N.A., Co-Trustee  
Malden Redevelopment Authority  
Massachusetts Department of Transportation  
Medford Community Development Block Grant  
Multicultural Home Care  
Northern Bank & Trust Company  
People's United Bank  
John & Wendy Pereira  
The Piccolo Family Charitable Foundation, Inc.  
Preotle, Lane & Associates Ltd.  
Reading Cooperative Bank Charitable Foundation  
Revere Community Development Office  
Estate of Ruth E. Sheehan  
StonehamBank  
Winchester Hospital - a member of Lahey Health



\$5,000+  
Stewards

# Partners

## \$1,000 - \$4,999

All Care VNA, Hospice & Home Care  
Anodyne Homemaker Services Corp  
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Turkish Cultural Center Boston  
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Zonta Club of Malden  
Kenneth Zwirble



\$1,000+

Partners

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 Robert Algiers  
 Glenda Allsopp  
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 The Arbors at Stoneham  
 Atria Maplewood Place  
 Joe Baffo  
 Richard & Loretta Band  
 Bank of America Matching Gifts  
 Charles & Dawn Basner  
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 The Benevity Community Impact Fund  
 Be Safer at Home  
 Jeanne Benoit  
 Gail Berg  
 Karen Bernard  
 David Black & Amy Gubellini  
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 Law Office of Jennifer Spavins Holme  
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 Yankee Pest Control  
 Kim Young-Wright & Barry Wright  
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# Contributors

## less than \$100



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For a complete list of programs and services, please visit our website at

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# Looking Toward the Future, One Woman Leaves a Legacy



In 2017, Mystic Valley Elder Services (MVES) received a tremendous gift of nearly \$50,000 from the estate of Ruth E. Sheehan of Wakefield. Although “Ruthie,” as she liked to be called, was not a cash donor, she actively donated her time as a volunteer. Her experience with MVES always remained close to her heart. It was not until her passing and the bequest of this gift that MVES discovered how grateful Ruthie really was and how she believed that it was important to give back to the community.

Ruthie became involved with MVES in the early 1990s as a volunteer. She was the store clerk at the MVES Handworks store (now since gone) in downtown Malden that sold various hand-made goods, such as baby blankets

and tissue box covers, which were created by local volunteer elders. She enjoyed her work and took pleasure in volunteering in the community.

Attorney Stephen Limone of Melrose helped Ruthie over the years with a variety of needs including assisting her with estate planning where she named MVES as a beneficiary. Atty. Limone was instrumental in helping Ruthie obtain a reverse mortgage as part of her goal to stay in her home throughout her life.

Though Ruthie is only one person, her generous gift will help hundreds of people who rely on MVES programs, such as transportation, home care needs and Meals on Wheels.

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