



Senior SOLUTIONS

Celebrating 50 Years

Established in 1973 and known as the Council on Aging for Southeastern Vermont, Senior Solutions is celebrating 50 years of service.



Connecting our older residents and the people who care about them to the services and resources they need.



Lori Lintner
Operations Director



Thom Simmons
Nutrition & Wellness Director



Sue Dana
Finance Director



Joann Erenhouse
Community Relations Director/
Volunteer Manager



Moira Ennen
HelpLine Manager/Caregiver
Support Coordinator

Director's Message

Threads in the Fabric of Connectedness

Research shows that we benefit in many ways from positive person-to-person contact. A lack of such social experiences poses a significant health risk, says U.S. Surgeon General Dr. Vivek Murthy in his recent report on social connection and community, called "Our Epidemic of Loneliness and Isolation."

As the population of Vermonters aged 65 and older approaches 30%, loneliness and the loss of social connectedness will be an even greater concern. At Senior Solutions, we are passionate about the mandate in the federal Older Americans Act that calls on agencies on aging to play a central role with our community partners to create comprehensive and coordinated services and supports for older Vermonters. Such systems address direct care and, more importantly, they support networks of social connectedness.

Meals on Wheels delivery volunteers, supported by Senior Solutions, are a good example of this kind of personal connection. These volunteers bring nutritious meals and maybe food for pets or the daily mail—and, importantly, a smile and a chance to chat for the hundreds of isolated recipients they visit each week.

Positive connections also come through the health promotion groups we sponsor, including Walk With Ease and Tai Chi. Aging in place groups, senior centers, and assisted living facilities bring folks together for this type of regular, social, low-impact exercise program.

Southeastern Vermont Transit's new microtransit project is creating a free Uber-like public transit service in the Windsor, Ascutney, and Hartland areas—an excellent example of helping older Vermonters make community connections.

Receiving home-delivered meals, joining in area health promotion activities, and getting rides to the library, the grocery store, or a church supper are critical threads in the fabric of connectedness and good health.

Age Strong Vermont, part of the Older Vermonters Act passed by the state legislature in 2020, includes strategic initiatives for improving the well-being of older adults throughout the state, including through these types of social and community connections. At Senior Solutions, we are committed to promoting these and many other initiatives to ensure that every Vermonter can age in the place of their choice, with the support they need, and the opportunity for meaningful relationships and active participation in their community.

Let us know how we can help you get connected or if you want to learn about volunteer opportunities at Senior Solutions that can reduce loneliness and social isolation. Contact our HelpLine at 1-802-885-2669 or toll-free at 1-866-673-8376 to learn more about the programs we offer.



Mark Boutwell
Executive Director

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Executive Director

Cover art:
Sweet Tree Farm, East Dummerston
(watercolor) by local artist Lex Fleming

A Conversation with Operations Director Lori Lintner

As the Operations Director at Senior Solutions, Lori Lintner brings to us almost 25 years of experience in Vermont's social services arena. With a strong background in child and adult protective services as well as early childhood education and developmental services programs, Lori is always looking for data-driven ways to improve what she and her co-workers do for others. That's why she became a certified Person Centered Thinking trainer through The Learning Community for Person Centered Practices and oversees many programs and services at Senior Solutions. Recently, Lori trained HelpLine specialists and case managers at Senior Solutions in Person Centered Thinking (PCT). We sat down with Lori to discuss PCT and how it is bringing positive changes to social services in Vermont.



First, let's define Person Centered Thinking (PCT). How does it change the way social service providers work with their clients?

PCT techniques are designed for clients to have a better life, not just better records, and focuses the conversation around the person who needs help by asking "What is important to this person" and "What is important for this person." Doing so empowers the client to find a balance between these two elements and achieve the best outcome. Engaging with a client in this way can help improve their relationships with their doctors, therapists, social workers, and other care providers.

How did you begin working with PCT?

I first saw the value of PCT in 2015 when I took a training through the "No Wrong Door" program and became certified as an options counselor. This provided me with useful skills and tools that I use when talking with caregivers, clients, and community partners to help them figure out the next steps in their lives.

What do you feel is the value of PCT?

When everyone is involved in asking and answering the right questions—the client, their family, and their care providers—the quality of life for the client improves. This can create "A-ha" moments where family members or caregivers realize how to better help their loved ones who are aging. I recall when a long-time caregiver was retiring and had trouble conveying her list of daily tasks for a particular client. Instead of asking more about HER list of tasks, I asked "What is your client's morning routine?" By centering the discussion on how the client spent his mornings, she was able to quickly explain everything HE needed to start his day and how a disruption in that routine could impact him.

You recently re-certified in PCT—why did you do this?

PCT is a vital tool that needs to be employed throughout Vermont. Senior Solutions is planning to host PCT trainings in the coming year, and recertifying keeps me current with best practices. Currently, there are only three or four PCT trainers in Vermont.

In addition to peer-reviewed studies that prove its effectiveness, PCT is embedded in the Older American Act—the guiding federal legislation for agencies like Senior Solutions. In fact, PCT was eventually mandated to be a component of all client service plans, which improves the outcomes for older adults because they are more likely to adhere to the service plan if they feel it represents both what they want and what they need.

Let's widen the lens a bit: What do you love about working with older adults?

I love hearing about their journey through life. Who were they? What did they do? How did they do it? How did they get to where they are today? They're the only person who can tell their story.

And as you suggest, one solution to the ineffective "one-size-fits all" approach to social services is Person Centered Thinking.

How can people get involved?

We are planning to hold Person Centered Thinking trainings in the coming year, and those who are interested can contact me directly at llintner@seniorsolutionsvt.org. We will announce these trainings throughout the year, and we welcome individuals and organizations that would like to participate.

New staff in 2023



Katie Masure joined the HelpLine team in July 2023. A native New Englander, Katie was raised in Springfield and loves to bake—staff agree her banana bread is outstanding!

Katie knows that social services can seem overwhelming and enjoys helping new callers get the lay of the land, shepherding them towards their goals and reassuring them when they feel lost. For rural older Vermonters, geographic isolation and a lack of internet access are obstacles and having a warm voice to provide clear guidance is such an obvious relief.

“Everyone knows someone—a relative or a family friend—who passed away and wished there was a program to help them in their final years. The truth is that there are several such programs, and the HelpLine allows me to be an ally to those who are overwhelmed by the application process.”

- Katie Masure

2023 Program & Services Highlights

HelpLine

Our HelpLine (1-802-885-2669 or 1-866-673-8376 toll-free) is the point of intake for our services and an important source of information, referral and assistance to older adults, caregivers, and professionals. HelpLine staff assist people over the phone and in person with health insurance problems, long-term care applications, fuel assistance, applying for benefits, and many other needs. Extensive resources are also on our website: www.SeniorSolutionsVT.org.

Case Management

Our case managers are trained in Person Centered Thinking and meet clients at home to create and monitor a plan of care that balances (1) what is most important to that client and (2) what is most important for that client. Based on this plan, case managers work to secure the services needed to support the client in the community. They also support clients with self-neglect behaviors, and help those who experience abuse, neglect, or exploitation. This year, Pam Halme and Malcolm Hamblett stepped into new roles as Lead Case Managers, creating efficiencies and increasing oversight within our case management program.

State Health Insurance Assistance Program (SHIP)

As the SHIP provider for Windsor and Windham Counties, we offer free, confidential health insurance counseling that provides unbiased information to older adults and people with disabilities who are eligible for Medicare. We offer New to Medicare classes or “Boot Camps” (now via Zoom) for people who are new to Medicare and need assistance during the annual Medicare open enrollment period, October 15 - December 7.

Wellness

We launched new Tai Chi classes at the Brattleboro Library, Chester Senior Circle Apartments, and the Black River Valley Senior Center. Nutrition & Wellness Director Thom Simmons became a trained instructor in the Arthritis Foundation’s “Walk With Ease” program, and launched four programs in Brownsville, Brattleboro, and Wilmington. We expect to see this program expand into Ludlow, Springfield, Thetford and Londonderry in the coming year.

3,500

Calls to our HelpLine

11,000

Hours of case management & in-home assistance

796

Health insurance counseling sessions

1,829

Participated in our Tai Chi and Walk With Ease programs



Senior Solutions was given the 2023 Governor’s Excellence in Worksite Wellness Award (Gold) for our commitment to health and wellness at work!



Denise Morrill joined the front office team as the receptionist for the Springfield office. Her experience includes previous work at Southeastern Vermont Community Action and more than ten years of volunteering for animal shelters in fundraising, community outreach, and more. This is one reason she loves the Foxy Fund program at Senior Solutions.

A native Vermonter born and raised in Westminster, Denise enjoys the natural beauty of Vermont, the endless thrift stores, and spending time with her family. “I’ve become more aware of the needs of older Vermonters as my family and I age, and wanted to learn more about supporting older Vermonters as my loved ones become part of that demographic.”

“The bond between pets and their owners is so special, and for older Vermonters these bonds are even more precious. Senior Solutions helps to keep older Vermonters in their homes, and their pets alongside them—this is part of what drew me to the agency.”

- Denise Morrill

Mental Health & Legal Services

807 Hours assisting those with self-neglect

Senior Solutions works with community partners to ensure home-based mental health counseling is available to older Vermonters. This much needed program is key to supporting older Vermonters who are unable to leave their home to access mental health services. We also work with Vermont Legal Aid to ensure seniors can access legal services.

Community-based Partnership & Health Care Providers

5,710 Total Vermonters assisted last year

Senior Solutions works closely with community partners to help older Vermonters age in the place of their Choosing including Support and Services at Home (SASH), Southeastern Vermont Community Action (SEVCA), Vermont Department of Aging and Independent Living, (DAIL), Vermont Department for Children and Families, Southeast Vermont Transit (SEVT), local fuel companies, and landlords. To ensure Vermonters are receiving the best possible health care, case managers from Senior Solutions participate in Blueprint for Health interagency care coordination meetings facilitated by hospitals in Windham and Windsor counties. In partnership with OneCare, an accountable care organization, the agency collaborates with community partners to ensure that the social determinants of health are in place for older Vermonters and that they are receiving value-based care from their providers.

Foxy Fund

20,000 Rides for Vermonters without transportation

With so many older Vermonters experiencing social isolation, a great way to enhance their overall wellbeing is to help them care for their pets. Our Foxy Fund helps older Vermonters with pet food and veterinary bills and has grown enormously over the past year--supporting 80 older Vermonters and 135 of their furry friends with hundreds of pounds of pet food each month! Our staff are extremely grateful to Pet Smart Charities and the Banfield Foundation for their grants to support this work, and for the generous support of the Vermont Food Bank, local animal shelters and veterinary clinics.

700 Pounds of pet food distributed monthly

80 Pet owners supported



Richard and his dog Sandy, participants of the Foxy Fund program, greet the delivery volunteer who now also brings pet food.



Carla Kamel joined the case management team at Senior Solutions in March 2023. She works primarily with older Vermonters who would like to live at home but are beginning to require a nursing home level of care. Carla connects with her clients and their families through home visits, online remote meetings, and phone calls to determine the client's needs and identify available resources.

Prior to joining Senior Solutions, Carla worked as a community care coordinator with the Ottauquechee Health Center and the Mt. Ascutney Hospital and Health Center's community health team. She has over twenty-five years of experience navigating resources and community-based services, addressing barriers to care, and advocating for older Vermonters. She currently facilitates the monthly Caregiver Support Group at the Thompson Senior Center and is a trustee of the Ottauquechee Health Foundation.

"One of the most pressing issues facing older Vermonters today is that community-based services and intra-agency care coordination are essential. Otherwise, our older neighbors can slip through gaps in the system."

- Carla Kamel

165,000
Home-delivered
Meals

30,000
Congregate Meals
Served

51
Volunteers
provided
6,500
hours of service
& companionship

Senior Solutions program volunteer Walter Stover (left) stands with one his Vet-to-Vet buddies Art Reynolds (right).



Nutrition Programs

We work with local, state, and federal partners, and many volunteers to support 12 home-delivered meal programs and 17 community meal sites in southeastern Vermont. We have expanded support for programs at Grafton Cares, Marlboro Cares, the Springfield Family Center, and the Chester Senior Apartments, and began sponsoring two monthly breakfasts at the Black River Valley Senior Center in Ludlow. We launched the "Mountain Town Circuit" with transportation to meal programs at The Hub in Weston, Jamaica Community Church, Winhall Community Arts Center, Neighborhood Connections, and the Second Congregational Church in Londonderry. Our staff distributed twice as many free farmer's market coupon booklets as last year to eligible seniors and coordinated eight farms to deliver roughly 700 farm shares of fresh produce to meal sites in our area. Overall, these programs generated more than 30,000 congregate meals and more than 160,000 home-delivered meals—a 4% increase over last year.

Home Visitor Programs

Through our Friendly Visitor, Vet to Vet, and Senior Companion Programs, we match older adults with volunteers who visit and spend time with them. The companionship these relationships provide helps connect older Vermonters with their communities, combat isolation and loneliness and brighten the spirits of program participants. Our Caregiver Respite Program offers caregivers a break from full-time care for loved ones with debilitating conditions ranging from dementia to Parkinson's.

To become a volunteer, or for more information, please call our HelpLine:
1-(802)-885-2669 or 1-(866)-673-8376 (toll-free)

23
Grants for unpaid
caregivers

17
Caregivers
received
1,400
hours of
respite care

22
Towns reached
with our “100%
Campaigns” for
fuel & nutritional
security

Supporting Family Caregivers

Senior Solutions helps caregivers meet the many challenges of caring for a loved one. We analyze difficult situations and help caregivers find the best solutions. We help find resources and provide counseling on self-care and budget concerns. We also provide support and referrals for in-person and online groups for people caring for older loved ones. In addition, we support grandparents and other older family members who care for children. Our respite grants are highly utilized every year. We also host monthly Memory Cafés in Brattleboro and Springfield for caregivers and their loved ones who are challenged with forms of dementia or other cognitive disorders. Attendees can socialize, listen to music, play games, and enjoy other appropriate activities in a space that is safe, comfortable, welcoming for those with cognitive disorders and their caregivers.

Outreach and Collaboration

Our staff mailed information on food benefits, fuel assistance, and other resources to every resident in twenty-two (22) towns across southeastern Vermont this year, targeting those areas with the highest need but the lowest enrollment. As responses poured in, staff helped folks access case management services and enroll in programs such as Medicare Savings, Medicaid Home and Community-based Long Term Care, fuel assistance, and 3SquaresVT. This strategy compliments our weekly radio and television programs (WOOL 91.5 FM, Springfield Area Public Television, and Okemo Valley TV), and the many outreach appointments our staff keep at locales frequented by older Vermonters. We hosted three “Age Successfully Health and Benefits Fairs” in Ludlow, Wilmington, and Bellow Falls. This year, we co-founded the Vermont Aging Network Consortium, which aims to create efficiency and collective bargaining power for social service agencies in Vermont.

From left to right: Gail MacArthur (Marlboro Community Center), Nancy Tognan (Marlboro Cares), Marcia Hamilton (Marlboro Meetinghouse), and Thom Simmons (Senior Solutions) inspect the new 26,000 watt Generac Generator that will allow the Marlboro Community Center to serve as a warming shelter if local power goes out. This was funded in part by a \$10,000 grant obtained by Senior Solutions.



Jocelyn Rushford joined the HelpLine team in October 2023. Raised in Springfield, she enjoys gardening and is patiently waiting for her dwarf apple trees to mature. Jocelyn majored in sociology at Ripon College and has always been interested in how groups interact in society. Jocelyn loves coming to work and learning about the resources that are available to help her neighbors and the folks who care about them.

“I was drawn to the HelpLine because I wanted to be part of something important in my community. At Senior Solutions, I get to engage with my fellow Vermonters and see all the ways we take care of one another. Sometimes people call and I can tell they are relieved to discover that we’re real Vermonters answering the phone, and we have a real desire to listen, understand, and ensure they get the right advice.”

- Jocelyn Rushford

For more information about our programs call the HelpLine or go to our website seniorsolutionsvt.org.



Members of the Senior Solutions staff participated in the Walk to End Alzheimer's fundraising event in September. Background, from left: Denise Morril, Mark Boutwell, Katie Masure; foreground, from left: Lori Lintner, Moira Ennen, and Susan Triplett.

Our Mission

To promote the well-being and dignity of older adults.

Our Vision

Every person will age in the place of their choice, with the support they need and the opportunity for meaningful relationships and active engagement in their community.

Our Values

- We honor and respect the life experience and autonomy of Vermont's older adults.
- We recognize the essential role of families, caregivers and communities in the lives of older adults.
- We foster a work environment where creativity, open-mindedness and resourcefulness are expected; our employees are compassionate, respectful and responsive to the needs and wishes of our clients.
- We are committed to maintaining strong community partnerships to assure our clients' varied needs are met and to collectively strengthen the infrastructure of support for older adults.
- We embrace our role as advocates for older adults, including speaking out about current issues, identifying unmet needs, proposing solutions and believing that our collective voices can bring about change.

Revenue

Older Americans Act	\$449,747
Covid and Rescue Funds	\$1,168,442
Medicaid	\$719,125
Other Federal	\$538,040
State General Fund.....	\$770,266
Other State.....	\$261,676
Town Funds.....	\$54,747
Community Donations	\$191,617
Other Local.....	\$21,211
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Revenue Total.....	\$4,174,870

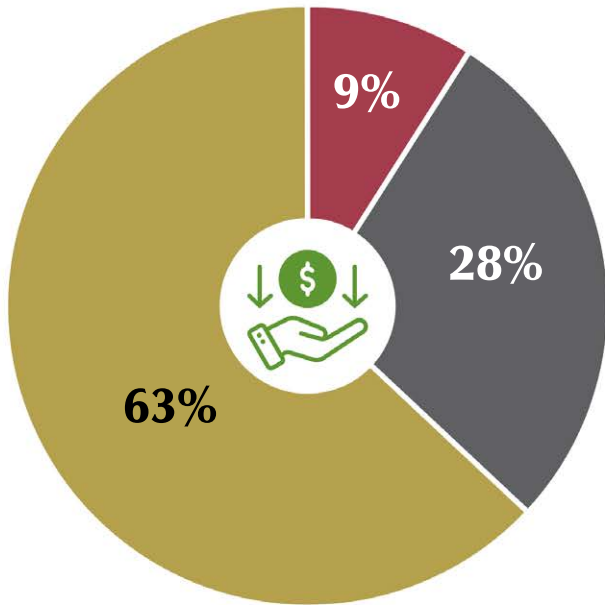
Expenses

Personnel.....	\$2,017,317
Nutrition Contracts	\$1,137,614
Other contracts.....	\$333,779
General operating	\$398,972
Specific Assistance	\$278,797
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Expenses Total.....	\$4,166,479

Senior Solutions Board of Directors

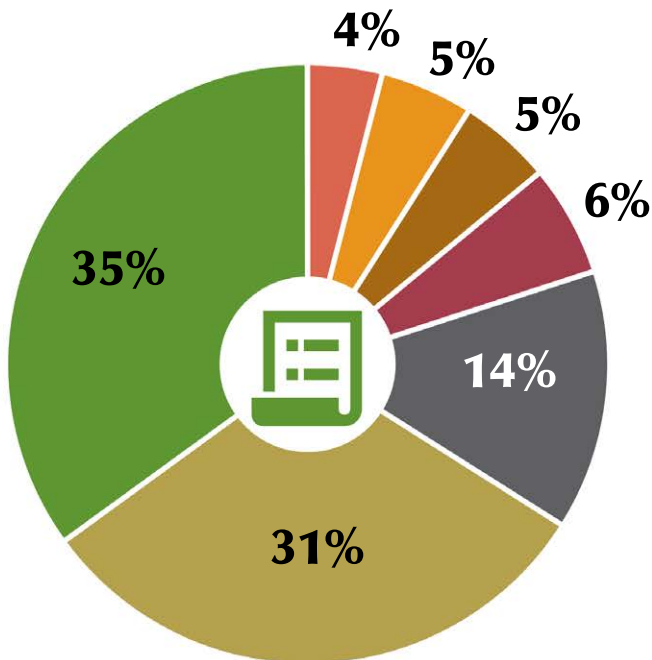
- Geralyn Kogut, Board President, Wilmington, VT
- Teresa M. Volta, Board Vice President, Chester VT
- Beth Spicer, Chair of the Advisory Council, Westminster West, VT
- Leland D. Wilson, Treasurer, Brattleboro, VT
- Elizabeth Austin, White River Jct., VT

Revenue by Funding Source



● Federal ● State ● Local & Other

Expenditures by Program



● Caregiver ● Helpline ● Other Services ● Volunteers
 ● Administration ● Nutrition ● Case Management

Ways to Give

Donating your time and/or resources to Senior Solutions is a wonderful way to promote the health and vitality of older Vermonters and caregivers in our region. **To learn more about any of these options, call us at 802-885-2655.**

Volunteer

By sharing your time and talents, you'll enrich lives, including your own.

Make a Monetary Donation

Any dollar amount that fits your budget would be an important contribution and a vote of confidence in our work.

Give to the "Foxy Fund"

Help older Vermonters care for/keep their pets.

Join the Advisory Council

The council, established pursuant to the Older Americans Act, meets monthly to represent the interests of older Vermonters and advise Senior Solutions on the best ways to help people age with dignity in their communities.

Make a Planned Gift

We're grateful for bequests, which take many forms. For example, you may make a gift of life insurance, naming Senior Solutions as a beneficiary of your IRA or retirement plan, or plan ahead to donate personal property or real estate.

Senior Solutions Partners with the Vermont Community Foundation

Through this option, your gift is held and managed by the Foundation, whose staff will work with you and handle all administrative and tax reporting details. Possible avenues of giving include annuities and trusts that can provide you with income during your lifetime.

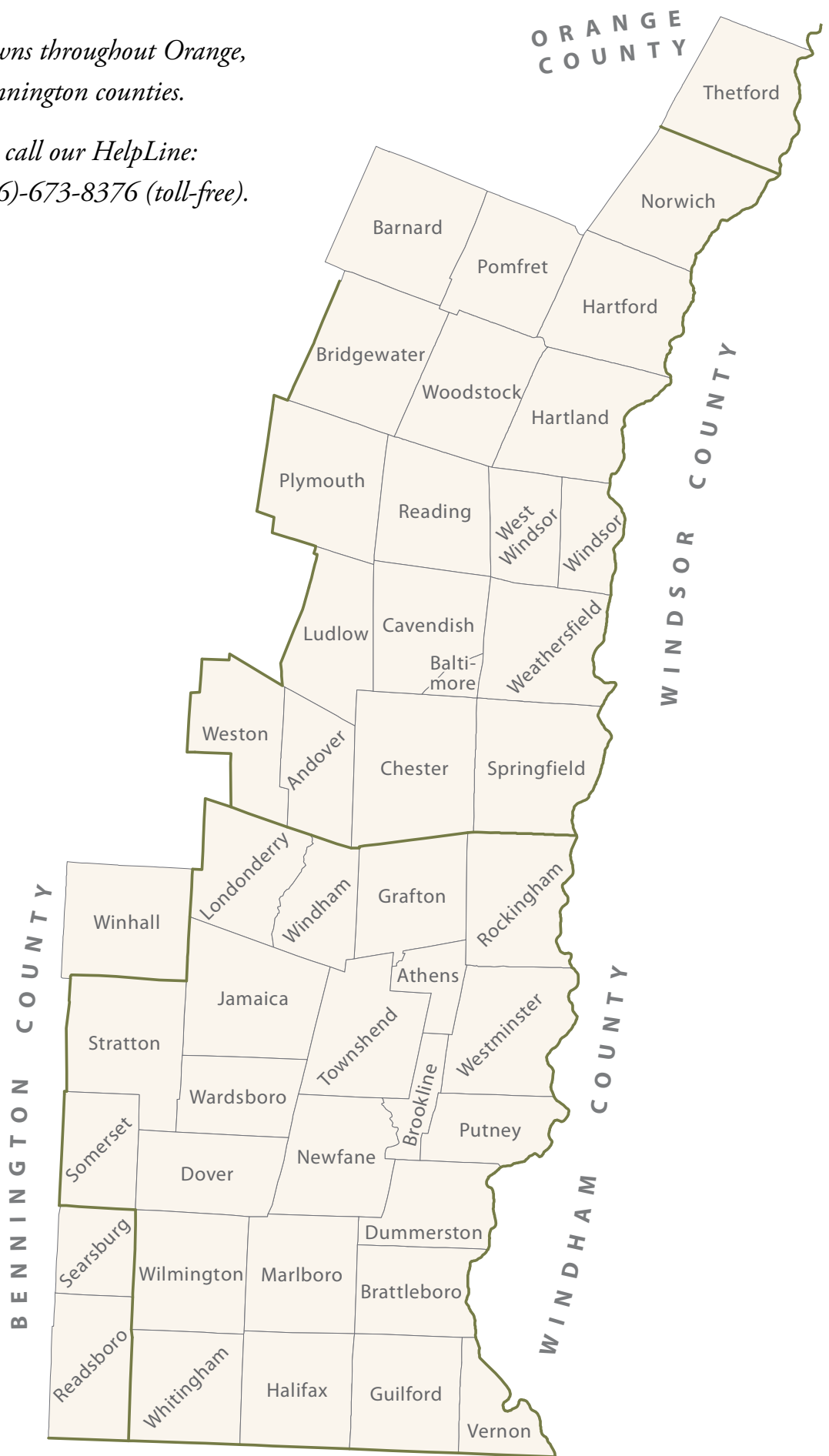


Get our monthly news in your email.
 Visit seniorsolutionsvt.org and scroll down to sign-up.

Senior Solutions serves 46 towns throughout Orange, Windsor, Windham, and Bennington counties.

For more information, please call our HelpLine:
1-(802)-885-2669 or 1-(866)-673-8376 (toll-free).

Vermont has one of the highest percentages of older adults in the nation, and the 46 towns across our service area have some of the highest percentages of adults ages 65 and above in the state.



The Board of Directors and staff members at Senior Solutions are grateful for the many businesses and individuals in Vermont and New Hampshire whose contributions make our mission possible. Thank you for your support.

Allen Brothers Farms	The Grafton Tavern Inn	Georgia Ethier	Betty McEnany
American Gift Fund	The Quechee Club	Alex Evangelides	Mary McMillen
Banefield Foundation	The Richards Group	Peter Farrar	Karen Miller
Barry Pearson Golf Shop	The Vermont Country Store	Elizabeth Filskov	Jeffrey and Lisa Mobus
Billings Farm	The Vermont Teddy Bear Company	Virginia and Donald Fleet	Kenneth Muse
Blake Hill	Thyme Restaurant	Michelle Fontaine	Alice Nitka
Bonnie's Bundles Dolls	Trust Company of Vermont	Mona Frye	Mark Nolan
Brattleboro Food Co-op	Vermont Community Foundation	Claire and Richard Gilman	Ellen O'Beirne
Bromley Mountain Ski Resort	Vermont Food Bank	Harriet Goodwin	Trisha Paradis
Chroma Technology Corp.	Vermont Foodbank	Lucy Gratwick	Elizabeth Perkins
Claremont Savings Bank	Vermont Glove	John and Sharon Greene	Carolyn Perry
CoolSnowGlobes	Vermont Soapstone	Amy Guala	Susan Pollard
Crown Point Country Club	Vermont Timber Works	Laura Gupthill	Melissa Post
Delta Dental	Whaleback Ski Area	Malcolm Hamblett	Robyn Priebe
Five Seasons Property Management	Willow Farm Pet Services	Charles E Hamel	Donald Prouty
Flint Auto Detailing	Windsor Station	Elwin R. Hamilton	Helen Kathryn Raber
Green Mountain National Golf Course	Woodstock Country Club	Richard Hamilton	Wendy Rasmussen
Halladay's Flowers & Gifts	Nicholas and Diane Albonizio	Felicity Haselton	Thomas Ratsep
Health Care & Rehabilitation Services of Vermont	Jenna Austin	Karen Hein	Edwin E Reynolds
Holy Name of Mary Parish	Donald Barnes & Pamela Allen	Robert J Hewitt & Patricia Rumrill	Jeannette Reynolds
Hoopers Golf Course	Priscilla Battice	Patricia A Hinrichs	Richard Woodside
HRXperiened	Gretchen Becker	Shirley Holt	Joanne and George Riehemann
The Jack & Dorothy Byrne Foundation	Norbert Benaiche	Ellen Hubbell	Kree Rinfret
Jasper Murdoch's Alehouse	James and Judith Bernat	Stanley R Jennings	Lynn Roberto
Jay Peak	Gordon Best	Judith Yogman	Lois Ruttenberg
Keene Country Club	Beverly Widger	Michelle Julien	Laura Ryan
Magic Mountain	Janette Bombardier	Eleanor and John Keefe	Carol Sevick
Maple Leaf Photography	Mark and Susan Boutwell	Robert Kewer	Ernest and Loraine Shand
Meals on Wheels America	Diane Brooks	Karen Kilyk	Roxanne Shelton
Mt Ascutney Hospital and Health Center	Beth Brown-Reinsel	Hazel H. King	Linda Sherman
Northern Stage	Neil R Carey	Jonathan Klein	Joan and David Shuffleburg
Orvis	Carol A Young	Doris A Knechtel	Charlene Simone
OTES Air	Scott and Blaze-Ellen Carpenter	Geralyn Kogut	James Singley
PetSmart	Gregory and Carolyn Carroll	Betty LaBarge	Barbara Slaton
Recycle Away	Thomas Cherry	Larry and Miriam Lanata	Elizabeth Spicer
Robert Burch Glass	Shirley Clark	Diana Lemly	Erin Stallone
SERVPRO	Lantz and Martha Cook	Stuart and Michelle Lindberg	Roy Stevens
Shaws	Laurel Copeland	Jill Lloyd	Michael Sullivan
Sorg-Vogt Charitable Foundation	Beverly Coughlin	Steven J Lohutko	Carolyn Taylor-Olson
Springfield Fire Department	Charlie and Susan Daigneault	Jessica and John Maclean	Teresa M. Volta
Springfield Hospital (SMCS)	Diane Daniels	Tim Madore	Marilyn Tobman
Springfield Housing Authority	Aleksandra Davis	Bartlett Mair	Robert Tortolani
Stave Puzzles	Linda and John Diggins	Joseph Mara	Andrew Tytla
Stratton Mountain Resort	Wendi Dowst-McNaughton	David and Mary Martin	Nancy Van Iderstine
Tarrant Foundation	Susan Dunning	David Matt	Mariquita Vitzthum & Louise Legouis
The Dance Factory	Marian Eastman	Ernest and Marion Matt	Ray Walker
	Thomas Ely	Jim and Lucille Matteau	Jan Wright
	Katharine Emlen	Bradley and Mary Ellen Matulonis	



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Staff and board members gather at the end of Senior Solutions' 50th Anniversary Prom—a night filled with dancing, music, and laughter.

Annual Report 2023



At one of Senior Solutions' *Age Successfully Health & Benefits Fairs* held this year, NCOA Grant Specialist Liz Carey (left) and 3Squares Assistant Suzanne Burge (right) thanked attendees "Vermont-style" with fresh produce!

2023 ANNUAL REPORT

Senior Solutions

1-802-885-2669 / 1-866-673-8376 (toll-free)

info@SeniorSolutionsVT.org

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