2021 Annual Report
Celebrating the connection of seniors to our communities served for over 55 years.

What an impact REAL Services has made during these past 55 years. After the initial onset of a global pandemic, REAL Services found new, safe ways to deliver services, which continue today. By quickly adapting and responding to the needs of those we serve, our programs remain relevant, strong and successful. We continue to look forward in the coming year, toward addressing the needs of seniors and vulnerable families in our communities served.

In the summer of 2021 REAL Services undertook a revolutionary concept for Alzheimer’s and dementia care, adapted from the Netherlands, and set out to bring it to our community. This undertaking was in partnership with the Center for Hospice Care, and will be the home of Alzheimer’s and Dementia Services of Northern Indiana. The groundbreaking village will allow those affected with dementia to experience their world with dignity and allow for a safe environment. The individuals affected with dementia can lead a normal life; they go to the grocery store, complain about the weather, and enjoy a game of bingo, if they choose. Our Care Connections program is an extension of our services for caregivers and provides workshops, respite, quiet space and fellowship, while their loved ones are enjoying their time at the village. The new facility is located at 111 Sunnybrook Ct, Roseland, Indiana and will open in early 2022.
REAL Services fights for the **Independence, Dignity, and the Strength** of our community.

**Independence. Dignity. Strength.**

REAL Services is proud to share our 2021 Annual Report. Thank you for taking a few minutes to review it. Amid the ongoing uncertainty of COVID-19, REAL Services has been honored with one of the greatest gifts and that is the gift of trust. Our 235 staff members and Board of Directors are mindful of that gift every day. Our supporters have entrusted us with additional funding to assist more people in need in our region and we are deeply grateful for the confidence placed in us.

- Our generous donors trusted us to direct their gifts to those in need. I am pleased to report that over 95.3 percent of our budget funded direct program costs ensuring that the focus is on those we serve.
- Those in need reached out to us. Over 97 percent of those assisted reported that our staff was knowledgeable and caring.
- Federal and State funding sources provided additional and much needed funding, allowing us to have a greater impact than ever before. At the same time, independent reviews and audits reflected our exemplary financial compliance and stewardship.
- The older adults served through our Transportation, Meals on Wheels, and Telephone Reassurance Programs reported that our staff and volunteers are the only outside contact that they have each day. Our clients trusted us to show up - and we did.

REAL Services fights for the independence, dignity, and strength, of our community. Our resolve to achieve this mission is strengthened by the trust placed in us by our clients, communities and supporters. We are truly thankful.

Becky Zaseck
President/CEO
In 1966 REAL Services opened its doors.

Les Fox, the founder, director, and chief executive officer wanted to help those people who had lost their jobs three years earlier, when South Bend’s largest employer, Studebaker, stopped automotive production in St. Joseph County. This closing put many loyal and older employees out of work.

REAL Services, which stands for Resources for Enriching Adult Living, was started to serve the senior population and has now evolved into a variety of support services for not only the elderly but also low-income households throughout 12 northern Indiana counties.

Today, Mr. Fox’s legacy remains as strong as it was more than five decades ago. REAL Services continues to support the individuals and families who are determined to be as independent as possible.
Real Services Board of Directors

J. Spike Abernethy
Retired, Consultant

Edward Baer
Retired, Financial Consultant

Ryan Brennan
Senior Director, Regional Development
University of Notre Dame

Dr. JoAnn Burke
Adjunct Professor, St. Mary’s College
Indiana Commission on Aging, Chairperson

Ms. Margaret (Peggy) Cuggino
Retired, Marketing and Sales Executive

Tom Ehlers
Retired, Financial Services

Tim Emerick
Partner & Attorney, Barnes & Thornburg, LLP

Steven Goldberg
Retired, CPA

Laura Hennings
Nurse, Beacon Health Systems

Janet Horvath
Partner, Jones Obenchain

Debra Jenkins
Attorney, Director, Contracts Administration, Press Ganey Associates, Inc.

Tom Lee
Vice President of Human Resources
Teachers Credit Union

Rafael Morton
President, St. Joseph City Council

Peter H. Mullen
Former St. Joseph County Auditor

Karen Nevorski
Mgr. Arnold Family Office

John Pendarvis
Non-Profit Organizational Leader

Mary Jane Stanley
Retired, Teacher

Michelle Stesiak
CPA and Analyst, 1st Source Bank

Steven Watts
Retired, Banking

Colette Wolfson
Retired, Educator and Administrator
Carrying out the REAL Mission to empower our communities in 2021

Financial education, counseling, and a matching savings program impacted 291 individuals wanting to improve their path to self-sufficiency through our Community Services Programs.

30 homes were made more safe and energy efficient by the Weatherization Team. On average, clients experienced over $30.00 per month savings on their utility bill after REAL Services provided weatherization.

The Energy Assistance Program helped 9,164 households remain warm during the harsh Midwest winter.

Our Transportation Department provided 9,250 trips helping older adults in the community get to their doctors’ appointments, grocery stores, and banks.
78 vulnerable seniors are protected because of the Guardianship Program, which stands in as family, when no family is available.

6,172 older adults received regular telephone calls to “Check In”, through our Telephone Reassurance program.

704 volunteers donated their time and kindness to our clients, with 9,048 hours of helping others.

3,410 frail and disabled individuals were able to live in the community with the support of Care Management and In-Home Services, 96% of clients reported that they remain at home because of this help.
348,164 nutritious meals were made, delivered, and enjoyed by older adults throughout the region as these individuals were unable to secure food for themselves.

2,835 caregivers, attended educational programs to gain insight, discuss challenges, and learn about caregiving. In addition 694 professionals were trained through webinars, and conferences. 254 continuing education credits or certificates of participation were given to professionals. 39 new Memory Care Professionals received certifications with dementia specific education because of Alzheimer’s & Dementia Services of Northern Indiana.

23,000 families and individuals were provided with information and resources to strengthen their lives through the Aging & Disability Resource Center.

830 people in the region received assistance for rent and utilities.
Jesseka M., was referred to the program by her cousin in 2018. After an initial interview, she knew she wanted a change for the better in her life. Although her mom raised three children without help from the system, somehow they did not get ahead as a family. Jesseka wanted to get ahead and move her family forward. She started the program formally in March of 2019.

One of the classes that helped the forward motion was the MoneySmart class. She worked her way through the program of setting goals, obtained a micro-loan, and then a secured credit card to build her credit. Jesseka was also going to classes at the time at IVY Tech Community College to become a dental hygienist. She did reach that goal as well and is currently working in a local dentists’ practice.

Through the IDA program Jesseka learned the importance of good credit, saving and budgeting. The program managers helped her along the way, and she is so, so, grateful.

She was able to save money and with the three for one dollar match -- have a down payment for a house and qualify for a substantial home loan in the fall of 2021, all within the thirty months from March of 2019 to October of 2021!

Her advice to others is: “If you qualify for the program do it! Apply!” - Jesseka M.

“IDA participants are hard working, persistent and dedicated individuals. They sign up for a 4 year commitment, participate in a 10 week financial literacy class with the attitude of gaining the knowledge and tools necessary to make informed decisions about their financial future. In addition, they learn about their potential asset purchase to be able to make a decision armed with critical knowledge and insights. IDA participants work hard and increase their net worth. Armed with assets, an individual’s options for emerging from poverty and entering the financial mainstream are greatly enhanced.” - Maria Thompson, Asset Building Coordinator
Advisory Councils offer their expertise in a variety of areas.

Area 2 Agency on Aging
- Hassan Dabagia
- Suzanne DeRoos
- Shirley Gidley
- Pam Gunterman
- Patricia Hollar
- Donna Horner
- Joan Hunt
- Cary Kelsey
- Honey Kuhn
- Richard Mah
- Patricia McQuade
- Tara Morris
- Pam Murphy
- Mary Ann Richards
- Marguerite Taylor
- Pam Utterback
- Celesta Vaughan

Guardianship
- Kimber Abair
- Nathan Barnes
- Douglas Brenner
- Paul Crowley
- Rita Dargis
- Rev. Timothy Lee
- Dr. Sue Moore-Riesbeck
- Casey Norton
- Lynn Rhody
- Dr. Rob Riley
- Rev. Vickie Van Nevel

Community Services Block Grant
- Linda Alley
- Jessica Brittain
- Stacey Clay
- Sean Coleman
- Lynn Dittman
- Chris Grosse
- Diana Hess
- Vonda Horst
- Kiana Jackson
- Mark Mikel
- Laura Miller
- Marilyn Nelums-Jones
- Twila Newbill
- Doris J Portolese
- Gina Putt
- Leonard Sanchez
- Kirt Scherer
- Luis Zapata
- Julian “Jud” Rouch

Believing in the dignity of all people, the objective of REAL Services is to assist in establishing a community in which those we serve can maintain their independence to the maximum degree possible and find meaning and satisfaction throughout their lives.
2021 Les Fox Leadership Circle Members
(Donors of $1,000 or more)

J. Spike & Carol Abernethy
Paula Abraham
Matthew K. Arnold
Robert E. Bartels, Jr.
Ryan & Susie Brennan
Kasey Buckles
Peggy Cuggino
Anna Jean Cusin
Nir Davison
Kenneth & Margaret DeBoer
Mary & Greg Downes
Vera Dwyer
Judith Eck
Matthew & Sharon Edmonds
Timothy & Jenny Emerick
Alan & Michelle Engel
Paul & Laura Farthing
John & Ann Firth
Roger & Joyce Foley
Stephen & Barbara Fredman
Steve & Lisa Gerber
Steve & Maggie Goldberg
Thomas & Barbara Gresik
Carol Gronkowski
Ryan & Sandra Grover
Van & Suzanne Gurley
George & Christine Hawthorne
Tela & Dan Hektor
J. William Hunt
Judy Jankowski
Mike & Connie Joines
Marijo Kelly
Sue Kinnucan
Sean & Kimberly Klimczak
William & Julia Knight
Renee Knipple
Kimberly Kollar
Paul & Mary Jo Krizman
Michael Kruck
Greta & Jay Lewis
Glen Lothary
Robert & Nancy Lute
Paul & Jessica Maich
Kurt & Lisa Metros
Michael & Dawn Mishler
Pete & Mary Lou Mullen
Chris & Cami Murphy
Shawna Nelson
Charles & Sharon Nelson
Dana Trowbridge & Karen Nevorski
David & Susan Nuber
John & Stephanie Nunemaker
Richard Nussbaum
Philip & Sue Panzica
John & Elizabeth Pendarvis
Frank J. Piskowky
Amy Plotkin
Tony Randles & Kimberly Abair-Randles
Claude & Mary Renshaw
Martin Rohan
Maureen Rohan
Timothy & Amelia Ruggaber
Nancy & Douglas Sakaguchi
Eric & Deborah Satterley
Ingrid & David Simmons
Lynda & Charles Simon
Marge Skaggs
Peter Skamkowski
Mary Jane Stanley
Allen Steenbeke
Kathleen Stegmaier
Michael & Michelle Stesiak
Brandon Tabor
Mike & Ginny Toal
Rev. Paul J. Tracy
Peter & Denise Trybula
Marie & Gerald Vascil
Thomas & Ana Veldman
Robert O. Weisman
George & Colette Wolfson
Jack & Linda Young
Becky & Todd Zaseck
Kevin & Lauren Zaseck

2021 Individual Donors
(Donors of $250-$999)

J. William Hunt Abernethy
Patrick & Judith Adamo
Ruthann & Duane Adams
Jeannine Alrick
Sue Alwine
Dawn Amor
Matthew K. Arnold
Eva Arredondo
Charles & Sharon Austin
Gregg Barkley
Alberta Barnes
Hope Bartlett
B. Patrick & Karen Bauer
David & Deborah Beaverson
Terry & Cindy Belanger
Cynthia Benedict
Joanne Bessler
Carolyn Bilger
Marcia Blanks
Carmelo & Mary Blanda
Mark Alan Brown
Terrence & Mary Margaret Brown
Gail Buhr
Eugene Cavanaugh
Amy Cavender
Judge Jason Cichowitz
Bradley Clutter
Adam Clark
Kara Clark
Jaymsana Conway
Patricia & John Coppins
Manuel Couder & Kelly Hartzler-Couder
Tim & Shannon Coulom
Frank & Patricia Criniti
Bruce & Susan Cybulski
Jodi Dauby
Larry Davis
Paul Dilts
Lisa & Michael Dobson
Mike & Mary Donovan
Howard Engel
Michael R. Esposito
Ruby Fair-Miller
Tom & Susan Fischbach
Patty Fowler
Paige Gaideski
David Galvin
Susan Ganser
Helen & Michael Gegglo
Gary & Debra Gilot
Lori Gordon
Stewart & Risa Grist
Susan Grillo
John & Catherine Hiler
Judy K. Hinsey
Sam & Linda Jones
Karissa L. Kennedy
Martin J. Kerwin
Karl King
Elaine Komjathy
Every dollar makes a difference, and we are grateful for our donors.

2021 Individual Donors
(Donors of $250-$999)

2021 Corporate Giving
(Donors of $250 or more)

Every dollar makes a difference, and we are grateful for our donors.

Every dollar makes a difference, and we are grateful for our donors.
2021 FINANCIALS
YEAR ENDED JUNE 30, 2021

INDEPENDENCE (31.0%) ............. $7,409,909
DIGNITY (35.7%) ........................... $8,535,363
STRENGTH (28.7%) ....................... $6,852,803

OPERATIONS
Administration (4.2%)............... $995,357
Fund Development (.5%).............. $111,004

TOTAL (100%) ................ $23,904,436
Give Something REAL – Volunteer

A side effect of the pandemic that has spanned our fiscal year 2020 through 2021, has been the inability to maintain the ranks of our volunteers. Understandably so, many individuals who themselves may be hesitant to interact with others, have chosen to stay somewhat isolated and not reach out in the volunteering capacity they once enjoyed.

Our services and programs rely very heavily on volunteer participation. We are so grateful for those who support our mission, and give of their time. This past year, we launched a regional campaign to encourage our community members to Give Something REAL – and volunteer with us! Outdoor billboards, magnetic signs, radio, and television all played a role to get the word out! These efforts were funded through generous grants, and have been successful in increasing our volunteer ranks. THANK YOU!
REAL Services Inc., believing in the dignity of all people, will provide services without regard to race, age, color, religion, sex, disability, national origin, ancestry, or status as a veteran.