



# Annual Report





The National Council on Aging (NCOA) is the national voice for every person’s right to age well. Working with thousands of national and local partners, we provide resources, best practices, and advocacy to create the conditions for everyone to age with health and economic well-being. Founded in 1950, we are the oldest national organization focused on older adults.

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# Officers and Board (2024–2025)

## Board of Directors

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**Somava Saha, MD, MS**, Founder and Executive Lead, Well-being and Equity (WE) in the World

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### Secretary

**Peter Ziebelman**, Managing Director and Co-Founder, Palo Alto Venture Partners

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**Elizabeth Cole**, Senior Vice President and Chief Human Resources Officer, Cambia Health Solutions

**David J. Markiewicz**, (Retired) Former Executive Vice President, Greater Southeast, American Heart Association

**Elizabeth Palmer**, Chief Marketing Officer, Corebridge Financial

**Martha B. Pelaez, PhD**, (Retired) Former Regional Advisor on Aging Pan American Health Organization/World Health Organization (PAHO/WHO)

**Sian-Pierre Regis**, Filmmaker

**W. June Simmons**, President & CEO, Partners in Care Foundation

**Cheryl E. Woodson, MD**, Principal, Dr. Cheryl E. Woodson, LLC

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### Message from Ramsey Alwin, President and CEO

NCOA's vision is a just and caring society in which each of us, as we age, lives with dignity, purpose, and security. We held fast to that vision in fiscal year 2025 as we connected older adults with benefits, health-promoting programs, scam and fraud prevention education, and more.

Our advocacy work continued to strengthen the bedrock programs we all rely on as we age. And we continued to support our nation's senior centers and other community-based organizations as they provide the resources older Americans need to age well.

This work would not have been possible without our deep partnerships across sectors, including corporate, foundation, and government organizations. We are grateful for their support and proud to share this roundup of our accomplishments.



### Message from Somava Saha, NCOA Board Chair

Whenever we reflect on a year's accomplishments, it's heartening to see the numbers that represent the impact our work has on real people's lives. At NCOA, the focus on everyone's right to age well shines through.

Whether it is expanding access to benefits through a Benefits Enrollment Center, thousands of older adults learning how to reduce their falls risk through the Falls Free CheckUp®, or any number of touchpoints, NCOA's impact has a ripple effect. We all benefit when older adults are connected the people and supports they need. Here are some of the ways NCOA helped make that happen in FY2025.

## NCOA Executive Team

**Ramsey Alwin**  
President & CEO

**Todd Pittman**  
Chief Development Officer

**Kevin Madden**  
Chief Financial Officer

**Stephanie Brown**  
Chief of Staff

**Josh Hodges**  
Chief Customer Officer



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## Health

### Chronic Disease

NCOA's National Chronic Disease Self-Management Education (CDSME) Resource Center works to increase access to, and use of, CDSME and other evidence-based programs to help older adults and adults with disabilities live longer, healthier lives. In FY25:

Over 12,900 participants attended chronic disease workshops.

- The center supported 22 CDSME grantees to expand access to programs and integrate them into state and community health systems. These efforts were funded through the U.S. Administration for Community Living (ACL) Prevention and Public Health Fund.
- Over 12,900 participants attended 980 CDSME workshops nationwide during FY25. Since NCOA started collecting data from grantees, the NCOA Center for Healthy Aging team has supported grantees to reach over 532,000 participants through over 47,700 workshops, making use of the nation's largest database for these programs.
- The center launched a communications toolkit with templates, supported the 2025 evidence-based review council to designate newly recognized evidence-based programs, and facilitated a "skills-lab" series of peer-to-peer learning opportunities.
- The center promoted sustainability by launching a revised Cost Calculator Tool, to help grantees better understand their total costs and break-even points. Existing and new grantees were engaged in strategic sustainability planning through the Program Sustainability Assessment Tool, resulting in individualized scorecards and next steps for action plans. And grantees received one-on-one specialized sustainability guidance through individual consultations with subject matter experts.

### Falls Prevention

NCOA's National Falls Prevention Resource Center supports the implementation, dissemination, and sustainability of evidence-based falls prevention programs and strategies across the nation to reduce the incidence of falls among older adults and adults with disabilities. The center educates consumers and professionals about the risks of falls and how to prevent them and serves as a national clearinghouse of tools and best practices. NCOA also leads the Falls Free® Initiative, which includes national organizations and state coalitions on falls prevention charged with promoting effective strategies to prevent falls and fall-related injuries. In FY25:

Falls Prevention Awareness Week engaged 34 states and reached 9.1 million people.

- Falls Prevention Awareness Week 2024 engaged 34 states, reaching 9.1 million people nationally through educational campaigns and events. Grassroots activities reached 773,921 older adults and included activities such as education campaigns and events, fall risk screenings, advocacy efforts, and traditional media campaigns. Media releases reached 3.7 million people, and social media posted on platforms including Facebook, X, YouTube, and LinkedIn reached 4.7 million people.
- The center partnered with 23 grantees to implement and sustain evidence-based falls prevention workshops, resulting in 1,505 workshops with over 17,860 participants. Since collecting data through the National Falls Prevention Resource Center, the Center for Healthy Aging team has supported grantees in reaching over 280,000 participants through 21,140 workshops.
- In April 2025, NCOA launched the State Falls Prevention Coalition project, funding 18 grantees for an 18-month period to expand falls prevention activities at a statewide level. Additional funding from ACL enabled the center to add two Falls Prevention Fellows to develop innovative capstone projects addressing real-world problems and reducing falls risks.

## Senior Centers

NCOA continued to strengthen its national leadership by engaging a broad network of community-based organizations (CBOs) while providing focused leadership and support for senior centers as essential community hubs through the specialized work of the National Institute of Senior Centers (NISC).

Key FY25 accomplishments included:

- Engaging CBOs and senior centers in advocacy and program innovation, bringing community insights into federal and state policy discussions while supporting organizations in piloting and implementing initiatives in areas such as digital inclusion, fraud prevention, economic security, and healthy aging.
- Strengthening professional development, with NISC offering targeted training and a dedicated senior center track at Age+Action to support the growth of senior center leaders and staff.
- Expanding networking and peer engagement, with NISC supporting more than 3,000 affiliate member organizations and convening a Leadership Collaborative representing 34 states to provide ongoing peer networking, insight, and communication across the senior center and CBO network, as well as supporting the development of online peer affinity groups.
- Providing national visibility and outreach tools, including an enhanced National Senior Center Month toolkit that supported local engagement and highlighted the contributions of senior centers within the wider CBO ecosystem.
- Recognizing innovation and excellence, with NISC's Programs of Excellence Awards, honoring 15 senior centers at Age+Action, showcasing their models through a webinar series, and adding them to NCOA's clearinghouse to support replication across CBOs.

NCOA supported more than **3,000** affiliate senior center members.



# Economic Well-Being

## Benefits Access

NCOA helps older adults and adults with disabilities enroll in programs that pay for health care, prescriptions, food, utilities, and other daily expenses. In FY25:

- NCOA continued support for 90 community-based organizations to serve as Benefits Enrollment Centers. These organizations help low-income people with Medicare access all the benefits they may be missing. The BECs helped over 82,250 people submit more than 117,023 applications for benefits estimated to be worth over \$450 million. The FY25 figures reflect a transition year in the program. A gap between grant cycles, the closure of a large multi-state partner, and a strategic shift to prioritize hard-to-reach communities all contributed to a year-over-year change in outputs.
- NCOA's Center for Economic Well-Being provided resources and technical support to states and territories that receive Medicare Improvements for Patients and Providers Act (MIPPA) funding to help low-income individuals apply for Medicare subsidies. MIPPA grantees assisted with submitting over 110,000 applications for the Extra Help/Low Income Subsidy (LIS) and Medicare Savings Programs (MSP).
- As part of the Senior SNAP Enrollment Initiative funded by the Walmart Foundation, 20 community organizations screened over 38,000 clients and completed over 5,400 applications for low-income older adults applying for the Supplemental Nutrition Assistance Program (SNAP) with an estimated value of benefits of over \$10 million.

Benefits Enrollment Centers helped over **82,250** people submit applications for benefits worth **\$450 million**.

## Direct Care Workforce

With continued funding from the ACL, NCOA advanced its work to support states in addressing the growing shortage of skilled direct care workers. Through the Direct Care Workforce Strategies Center, NCOA partners with cross-state teams to set and achieve milestones to grow and strengthen the home-and community-based services workforce through targeted technical assistance, structured peer learning, and the development and dissemination of innovative tools and resources that elevate strategies ready for broader adoption. In FY25, the center:

- **Delivered technical assistance to 20 states**—Through Peer Learning Collaboratives and Intensive Technical Assistance the Strategies Center helped states drive systems change by advancing cross-agency workforce strategies, building career pathways, and putting in place the infrastructure needed to strengthen recruitment and retention within the HCBS direct care workforce.
- **Launched Year 3 technical assistance in May 2025**, selecting 18 states and one territory for the 2025–2026 TA cycle. Approximately half of the year 1 state teams returned for continued engagement, nearly doubling the program's reach and supporting a total of 27 states over two years, reflecting sustained investment in direct care workforce systems change.
- **Hosted six national webinars reaching over 1,500 attendees** on topics including workforce data infrastructure, recruitment marketing campaigns, state workforce investment systems, and peer learning collaborative innovations—and all recordings and resources were made available through the DCW Resource Hub.
- **Continued to engage a 26-member Advisory Committee** representing direct care workers, people with disabilities, family caregivers, and national experts to shape and inform the TA strategy around three thematic areas: Joining the Workforce, Well-being at Work, and Career Progression.

NCOA delivered technical assistance to **20 states** to help drive systems change to improve the direct care workforce.

## Mature Workers

NCOA is a national sponsor of the Senior Community Service Employment Program (SCSEP), funded through the U.S. Department of Labor. In FY25:

- SCSEP served 4,056 participants who provided 2.32 million hours of community service.
- The program placed 409 trained participants in jobs.

Over **4,000** older workers provided **2.32 million** hours of community service.

## Scam and Fraud Prevention

With funding from Bank of America Charitable Foundation, NCOA updated and published Steps to Avoiding Scams: Savvy Saving Seniors Financial Education Module, a toolkit to help professionals educate older adults about popular scams, tips for avoiding them, and next steps for those targeted by financial fraud. In addition to hosting a virtual training open to the public with 89 participants, NCOA selected three organizations to receive training on the curriculum and implement two trainings per site.

# Public Policy

## Public Policy

NCOA is a national voice for older adults and the organizations that serve them. Our goal is to protect and strengthen major public programs, particularly those that support disadvantaged and vulnerable older adults. In FY25, NCOA:

- Led the advocacy efforts to continue authorization and funding for low-income beneficiary outreach and enrollment efforts, which helps older adults afford out of pocket Medicare costs like prescription drug co-pays and plan premiums. Mobilizing nearly 100 national organizations in outreach to Congress, the program was extended in September 2024, December 2024, and March 2025.
- Protected and restored investments in aging services that support healthy aging and financial security, including falls prevention, the Medicare State Health Insurance Assistance Program (SHIP), and the Senior Community Service Employment Program (SCSEP).
- Leveraged insights and expertise gained from working with the Aging Services Network across the country to shape the bipartisan reauthorization of the Older Americans Act reintroduced in the Senate in 2025.
- Led state-based advocacy efforts to modernize the Center for Medicare & Medicaid Services (CMS) regulatory definition of obesity prohibiting Medicare Part D coverage of obesity medications. NCOA brought the voices of medical professionals and those with lived experience to Congress and the Domestic Policy Council at the White House, resulting in CMS issuing a proposed rule to reflect that obesity is a chronic disease, which would extend Medicare access to obesity treatment for millions of Americans.

NCOA brought the voices of medical professionals and those with lived experience directly to the White House—resulting in a proposed rule that could **extend Medicare access to obesity treatment for millions of Americans.**

# Research

NCOA conducts research to inform decisions that improve aging well by identifying barriers and generating evidence to support effective policies and programs. In FY25, the Research and Evaluation team led the following research activities:

- NCOA advanced the Innovation Lab, an ACL-supported implementation research project to identify essential interventions or components of evidence-based falls prevention programs that are linked to outcomes related to falls risk reduction or fewer falls. The goal of the project is to conduct research, demonstrations, and evaluations to further develop the evidence base on the essential elements of falls risk interventions for older adults and people with disabilities. Key accomplishments include completing and releasing the request for proposals, awarding 18 grantees, and launching the grantee project period.
- Through funding from ACL, NCOA conducted a return on investment analysis of both the CDSME and Falls Prevention programs. This analysis used a robust methodology to analyze program effectiveness and translate outcomes into economic terms. The results of this analysis reveal compelling evidence that falls prevention programs yield significant health improvements and substantial economic benefits.
- In collaboration with our partners at the University of Massachusetts, Boston, NCOA published a study in the journal *The Gerontologist* that investigated the association between caregiving and health cost burden by measuring condition-specific expenses in a nationally representative sample of older caregivers and non-caregivers.

NCOA's research demonstrated that evidence-based falls prevention programs generate **substantial economic returns** — providing the field with a powerful case for sustained investment.

# Events and Education

NCOA hosts the annual Age+Action Conference to spark connections and energize aging services professionals to serve older Americans across the country. In FY25, the conference:

- Brought together over 726 attendees from 53 U.S. states and territories.
- Offered 73 sessions on topics ranging from healthy aging to innovative senior center programs to bolstering economic well-being.
- Featured a Hill Day with 115 advocates educating their lawmakers about what it takes to age well.

More than **19,000** professionals have attended the Older Adult Mental Health Awareness Day Symposium since 2021.

NCOA hosted the 8th annual Older Adult Mental Health Awareness Day Symposium on May 1, 2025, during Mental Health Awareness Month:

- NCOA partnered with ACL, the Health Resources Services Administration, and the Substance Abuse and Mental Health Services Administration for this all-day virtual event.
- The Symposium draws aging services professionals from across the nation, raising awareness to better address older adult mental health and substance use disorders.
- Participants leave with actionable tools and resources to better meet the needs of their communities. Hosted by NCOA since 2021, almost 19,000 professionals have attended the symposium.

# Financial Highlights

For fiscal year 2025, NCOA reported the net operating change in Unrestricted Net Assets of \$(1,407,170), which reflected our continued intention to invest Board-approved reserves in strategic operational areas to build capacity for future performance.

Total revenues for FY25 declined by 16% to \$80 million as funding related to COVID vaccine promotion work ended. In FY25, federal grants accounted for 87% of the total revenues. This is down from 91% of total revenues in FY24 and reflects the organization's commitment to diversify its revenue sources. As in previous years, NCOA continued to maximize resources used to support the organization's core mission, expending over 93% of its operating resources on direct programs.

In addition to the Unrestricted Net Asset changes (how NCOA manages our current year funding), we also have some multi-year Restricted Awards that carry over across fiscal years. We measure the change in Restricted Net Assets as well—the difference between the total new restricted awards received and the values of those used in the current fiscal year. For FY25, we had a net decrease in Restricted Net Assets of \$(1,408,164) to \$2,504,671. The decrease reflects execution of important program service work funded by restricted grant awards from past years.

NCOA's Statement of Financial Position remains strong, showing total Net Assets at the end of FY25 of \$7,124,097. The net assets are fully liquid and available to support programs and operations as needed.

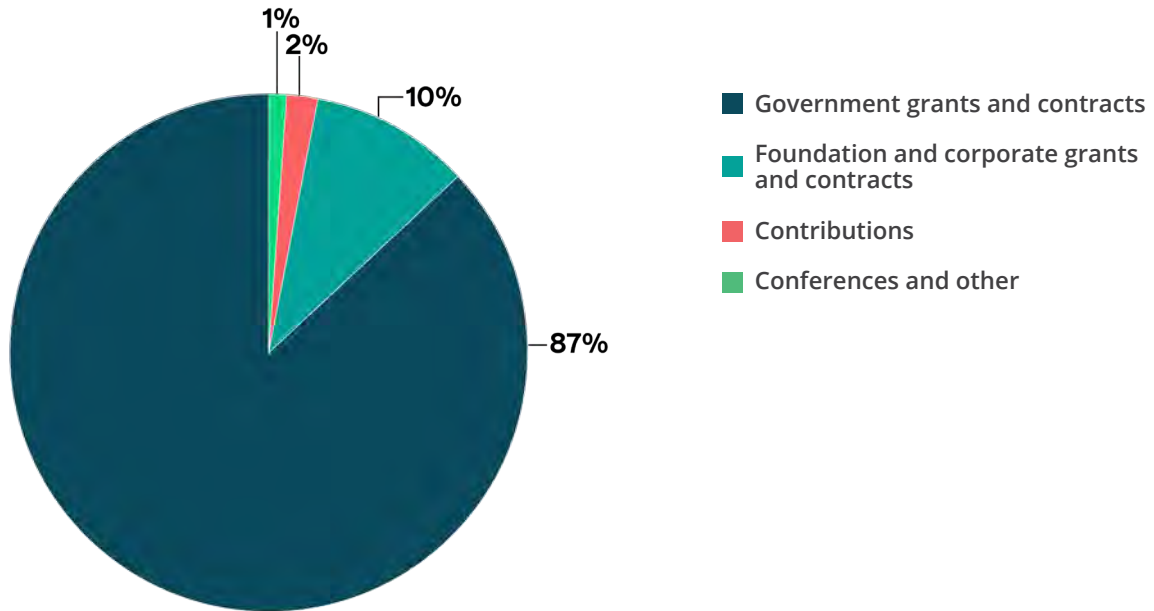
The following charts present the highlights of the revenue and expenditure distributions by categories for FY25. Full Audited Financial Statements for FY25 and for prior years are available on NCOA's website at [www.ncoa.org](http://www.ncoa.org).



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## 2025 Revenues as Percent of Total

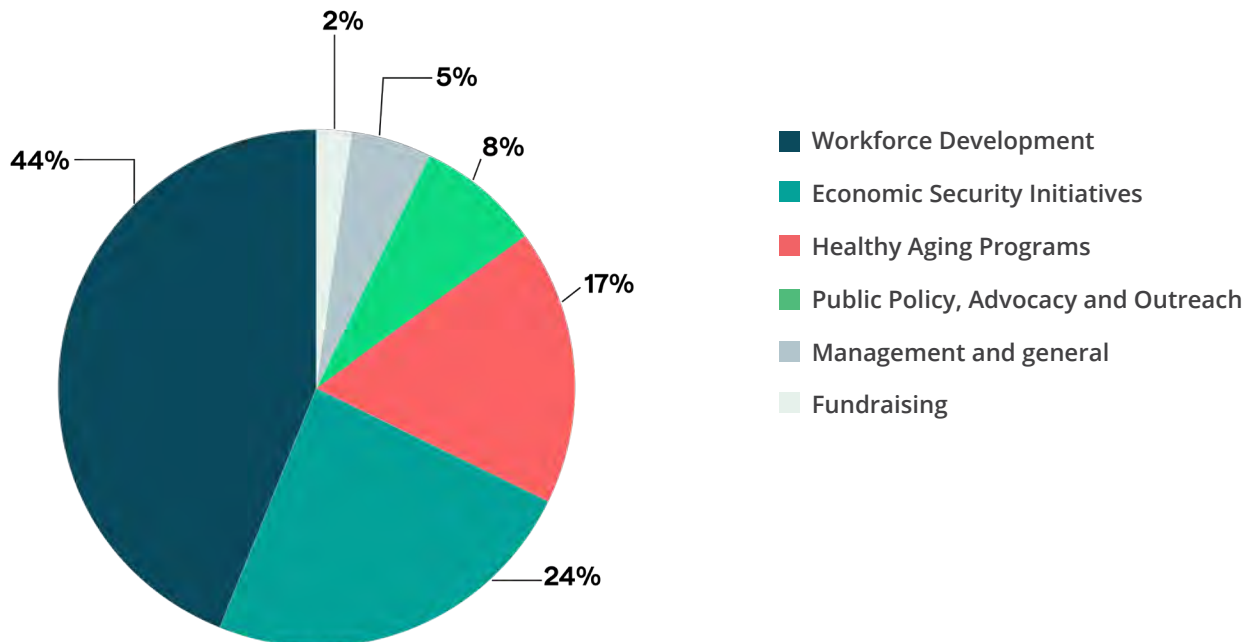
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## 2025 Expenses by Category

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# National Council on Aging Consolidated Statement of Financial Position For the Year Ended June 30, 2025

<b>Assets</b>	
Cash and cash equivalents	\$ 1,676,726
Cash restricted for grants and contracts	97,762
Accounts receivable, net	327,420
Grants and contributions receivable, net	888,750
Amounts due from subgrantees and federal agencies	6,251,633
Prepaid expenses and other assets	442,391
Investments	5,828,211
Operating lease right of use assets, net	3,819,818
Property and equipment, net	547,658
<b>Total assets</b>	<b>\$ 19,880,369</b>
<b>Liabilities and net assets</b>	
Accounts payable and accrued expenses	4,681,751
Amounts due to subgrantees	2,459,748
Deferred revenue	967,055
Operating lease liabilities, net	4,647,718
<b>Total liabilities</b>	<b>12,756,272</b>
<b>Net assets (deficit):</b>	
Beginning net assets without donor restrictions	6,026,596
Change in net assets without donor restrictions	(1,407,170)
<b>Ending net assets without donor restrictions</b>	<b>4,619,426</b>
Beginning net assets with donor restrictions	3,912,835
Change in net assets with donor restrictions	(1,408,164)
<b>Ending net assets with donor restrictions</b>	<b>2,504,671</b>
<b>Total net assets</b>	<b>7,124,097</b>
<b>Total liabilities and net assets</b>	<b>\$ 19,880,369</b>

See complete set of Audited Financial Statements with accompanying footnotes and disclosures at NCOA's website [www.ncoa.org](http://www.ncoa.org)

## NCOA Consolidated Statement of Changes in Unrestricted Net Assets

	2025	2024
<b>Revenue and other support:</b>		
Government grants and contracts	\$69,761,497	\$88,187,318
Foundation and corporate grants and contracts	7,618,991	6,434,909
Contributions	1,438,372	748,332
Conferences and other	550,313	781,011
Investment income, net	<u>662,331</u>	<u>633,287</u>
<b>Total revenue and other support</b>	<b>\$80,031,504</b>	<b>\$96,784,857</b>
<b>Operating Expenses:</b>		
Workforce Development	\$35,639,486	\$35,335,837
Healthy Aging Programs	13,909,669	36,901,227
Economic Security Initiatives	19,883,443	16,021,586
Public Policy, Advocacy and Outreach	6,294,129	3,673,091
Management and general	4,384,229	4,930,265
Fundraising	<u>1,640,637</u>	<u>1,719,231</u>
<b>Total Operating Expenses</b>	<b>\$81,751,593</b>	<b>\$98,581,237</b>
<b>Net Operating (Unrestricted) Results</b>	<b>(\$1,720,089)</b>	<b>(\$1,796,380)</b>
Other Comprehensive Income (Loss)	312,919	548,675
<b>Net Change in Unrestricted Net Assets</b>	<b>(\$1,407,170)</b>	<b>(\$1,247,705)</b>
Unrestricted Net Assets at Beginning of Year	6,026,596	7,274,301
<b>Unrestricted Net Assets at End of Year</b>	<b>\$4,619,426</b>	<b>\$6,026,596</b>

See complete set of Audited Financial Statements with accompanying footnotes and disclosures at NCOA's website [www.ncoa.org](http://www.ncoa.org)

# Supporters Empowering Older Adults



## Message from Todd Pittman, Chief Development Officer

The partnerships represented on these pages are more than contributions—they are commitments to a shared belief that every person deserves to age with dignity, health, and financial security.

At NCOA, we know that the challenges facing older adults—from navigating benefits to combating ageism—demand collective action. The government agencies, corporations, foundations, and philanthropic organizations listed here have stepped forward as partners in that work, fueling the resources, tools, and advocacy that reach millions of older Americans each year.

As we look ahead, our ambition is growing. We are actively diversifying and expanding our funding model to ensure NCOA can meet the rising needs of an aging nation—without ever losing sight of the equity and innovation that define our mission. Each partner on this list is helping us build that future.

On behalf of everyone at NCOA, thank you. Your investment is not just sustaining our work—it is accelerating it. Together, we are creating the conditions for all to age well, today and into the future.

## FY 2025 Supporters

### Government Agencies and Public Entities

These public partners provide essential support for our federal and community-based initiatives, helping us strengthen programs like those under the Older Americans Act.

- Administration for Community Living (ACL) at the U.S. Department of Health and Human Services
- AmeriCorps
- Chicago Department of Family and Support Services
- Cuyahoga County Division of Senior and Adult Services
- Education & Training Administration (ETA) at the US Department of Labor



### Corporations and Businesses

Our corporate collaborators drive innovation through cause-marketing and strategic alliances, amplifying our digital tools and resources for older adults.

- American Academy of Ophthalmology/ EyeCare America
- Abbott Laboratories
- Aetna Inc.
- Amgen Inc.
- Aptia Insurance Services Group, LLC
- AT&T Inc.
- Bank of America Charitable Foundation
- Centauri Health Solutions, Inc.
- Cumulus Care, Inc.
- DUOS Living, Inc.
- Farmers Group, Inc.
- Fidelity Investments Charitable Gift Fund
- GSK LLC

- Guardant Health, Inc.
- Hamilton Relay, Inc.
- JP Morgan Chase & Co.
- Kenvue Inc.
- Moderna, Inc.
- Molina Healthcare, Inc.
- Morgan Stanley Global Impact Funding Trust, Inc.
- Nationwide Mutual Insurance Company
- Nestlé Healthcare Nutrition, Inc.
- Novo Nordisk Inc.
- Pfizer Inc.
- Pillar4 Media, LLC
- Prime Therapeutics LLC
- Raymond James Charitable Endowment Fund, Inc.
- Sony Group Corporation
- Sony Electronics Inc.
- The SunFire Cares Fund
- Trend Micro Inc.
- Uber Technologies, Inc.
- Verizon Communications Inc.
- Vertex Pharmaceuticals Inc.
- Visa Inc.
- Zelle (Early Warning Services, LLC)

## Foundations and Philanthropic Organizations

These foundations fuel our advocacy and equity-focused work, enabling us to combat ageism and expand access to benefits.

- Boehringer Ingelheim Cares Foundation
- Cambia Health Foundation
- Cleveland Clergy Alliance
- DAFgiving360™
- Ever Forward Foundation
- FJC
- Garrett Family Foundation

- Heritage For The Blind Inc/Heritage for the Blind
- The Kay Family Foundation
- National Dairy Council
- Partners in Care Foundation
- Robert Wood Johnson Foundation
- RRF Foundation for Aging
- The Benevity Community Impact Fund
- Anonymous Donor Advised Fund at The Chicago Community Foundation
- The Chicago Community Foundation-Northern Trust Charitable Giving Program
- The Henry and Marilyn Taub Foundation
- The Johns Hopkins University-Bloomberg School of Public Health
- Walmart Foundation

## Ollie Randall Circle

The Ollie Randall Circle is NCOA's leadership society, honoring individuals who contribute \$1,000 or more in cumulative giving from July 1 to June 30.

Ollie Randall sparked a national movement to improve the lives of older adults. Her relentless advocacy shaped the systems we still rely on today—from senior centers to federal aging policy. Members of her namesake circle actively carry her legacy forward.

## History Makers

*Cumulative Gifts of \$10,000+*

Anonymous (3)

Ramsey Alwin

Elizabeth Cole

Constance Cordingley

Howard Kahn

Kay Family Foundation

WA Mercer Family Foundation

Suzanne M. Mondello Trust\*

Frank Orto\*

The Estate of Allan Studenski\*

**Trailblazers**

*Cumulative Gifts of \$5,000-\$9,999*

- Anonymous (4)
- The Estate of Barbara Ferrin\*
- James Firman
- Relia Mae Scheib
- Constance Weaver

**Champions**

*Cumulative Gifts of \$2,500 - \$4,999*

- Anonymous (3)
- Mercedes Amin
- Karen Davis
- Usha Dhar
- Barbara and Bob Gordon
- Kathy Greenlee
- Jenafer Hannah Greer
- Joshua Hodges
- Brian Hofland
- Fred Krimm
- The I-Chun Eugenia Liu Fund
- Kevin Madden
- David Markiewicz and Jacqueline Fran
- The Oppenheim Family Fund

**Collaborators**

*Cumulative Gifts of \$1,000 - \$2,499*

- Anonymous (11)
- Paul Benson
- Dan Biagi
- Stephen Bischoff
- Phillip Buchanan
- Kathleen A. Cameron
- William Campbell
- C. Cashwell
- Yiwei Chen
- Doug Churchill
- Coby/Rasfeld Giving Fund
- Robert F. Comeau
- Ruth and Randy Cope
- Patrick Crowe



- Cunningham Family Charity Fund
- De Leon Giving Fund
- Patrick Dembski
- Cherie and Chris Dentiste
- Vincent Farhood
- Steven E. Gibble
- Hazel Grolljahn
- Joseph Harris
- Herman Foundation
- Brian Hosken
- Seema Jain
- Dan and Phylis Kennedy
- Stephanie Koehler
- Ching and Fong Lin Family Foundation
- Kay and Pat Lindsay
- Judith McCaffery
- Margaret O'Donnell
- Elizabeth Palmer
- Susan Perri
- Lisa Marie Riad  
*In loving memory of Teresa and Paul Cattan*
- Larry Roduner
- Bruce Rosen
- David Roughton
- Somava Saha
- Brian Sands  
*Made in memory of Jack Ossofsky*
- Sara Star
- Anna Whitney
- Charles Zimmerman

\*Deceased

