



ASSOCIATION FOR THE RELIEF OF AGED WOMEN
Board Meeting | April 13, 2023 | 9:30 am
174 Union Street, 4W | New Bedford | Zoom option

Packet contents to be reviewed prior to the meeting:

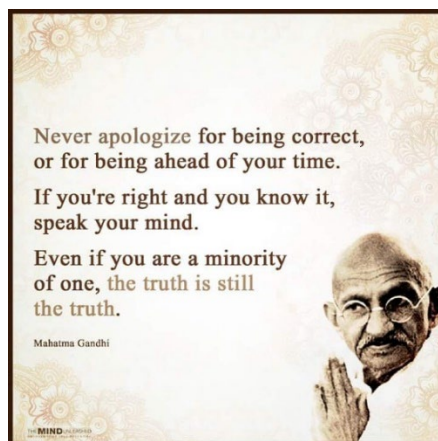
*March Minutes; April FLO Newsletter & BA Report; March activity sheet;
March financials; March Beneficiary Recommendations;
Committees: Governance, Grants, Personnel*

- 🕒 Call to Order: President Jane Stankiewicz
- 🕒 Roll Call: Clerk Gale Beaton
- 🕒 Moment of Silence
 - ♥ Jane Sykes
 - ♥ Linda Tetreault
 - ♥ Barbara Holden
- 🕒 Reflective Moment: Debbie Brooke
- 🕒 President's Report: Jane Stankiewicz – *see packet*
 - ✓ **Recommendation to approve March 2023 Board meeting minutes, as distributed – VOTE**
 - ✓ **Recommendation to approve March 2023 Executive session minutes, as distributed – VOTE**
 - ✓ **Recommendation to add “low income” to mission statement, as distributed – VOTE**
 - ✓ **Recommendation to decrease frequency of Board meetings by omitting June, August and November meetings – VOTE**
 - Jo-Ann Beaulieu → Strategic Plan update → RSVP: Annual Meeting 4/27
- 🕒 Executive Director's Update: Clare Healy Foley – *see packet*
 - ?? Newsletter, activity sheet & BA report → CPG reporting information session
 - Luncheon incident → Bequest
 - Increased referrals → IFT Virtual Conference
 - NBFHC *Herstory* showcase → Beneficiary highlight
- 🕒 Finance Review: Treasurer Mary Ellis – *see packet*
 - ✓ **Recommendation to approve March 2023 financials, as distributed - VOTE**
- 🕒 Committee Reports
 - Visiting: *see packet for upcoming birthdays*
 - April Visiting reports – 3 minutes each
 - * Debbie Brooke
 - Reporting in May: Gloria deSa

- Beneficiary: Chair Pam McKnight – *see packet*
 - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
 - Highlight a new beneficiary
- Governance: Chair Debbie Brooke – *see packet*
 - ✓ **Recommendation to accept Leave of Absence policy, as distributed – VOTE**
 - Committee meetings update 3/7/23 & 3/28/23
- Grants: Chair Rosemary Saber – *see packet*
 - Committee meeting update 3/24/23
- Legacy: Chair Diane Laflamme
 - Committee meeting update 3/15/23
 - Debbie and Diane met to continue our review and purge of old documents. Seven more boxes to go!
- Personnel: Chair Angela Natho – *see packet*
 - Committee meetings update 3/17/23 & 3/24/23
- Other business to be brought before the Board
- Executive Session

ANNOUNCEMENTS/MEETINGS:

- Monday, April 10th | Strategic Planning Committee | 174 Union/Zoom | 9:30 am**
- Wednesday, April 12th | Legacy Committee | 174 Union | 9:30 am**
- Thursday, April 13th | Board Meeting | 174 Union/Zoom | 9:30 am**
- Monday, April 17th | Patriots’ Day Holiday | Office closed**
- Tuesday, April 18th | Strategic Planning Committee | Zoom | 9:30 am**
- Thursday, April 20th | BOA Q4 Review – FinComm & IAC | 174 Union/Zoom | 9:30 am**
- Thursday, April 20th | Beneficiary Luncheon & SALSA! | Wamsutta Club | 12:00 - 2:30 pm**
- Friday, April 21st | Personnel Committee | 174 Union/Zoom | 9:30 am**
- Tuesday, April 25th | Governance Committee | 174 Union/Zoom | 9:30 am**
- Thursday, April 27th | Annual Meeting | Wamsutta | 3 pm – 6 pm**
- Friday, April 28th | Strategic Planning Committee | 174 Union/Zoom | 9:30 am**
- Wednesday, May 3rd | Beneficiary Committee | 174 Union/Zoom | 9:30 am**
- Thursday, May 11th | Board Meeting | 174 Union/Zoom | 9:30 am**



Association for the Relief of Aged Women
Minutes of the Regular Monthly Meeting, March 9, 2023

Vice President Diane Laflamme called the meeting to order at 9:31 AM.

Members in Attendance: Beaton, Brooke, deSa, Ellis, Laflamme, Macomber, Mayall, McKnight, Natho, O’Connell, Saber.

Executive Director Clare Healy Foley and Office Administrator Jenny Costa also present.

Members excused: Beaulieu, Stankiewicz.

Moment of Silence: All present had a moment of silence for the women who we lost since our last meeting:

1. Lucinda Snow (97) Fairhaven
 - a. Part of ARAW family since 2005
 - b. Lovely, upbeat woman
 - c. Series of medical incidents: stroke, diabetes, etc.
 - d. Visited by many board members
 - e. Sent many cards to ARAW over the years
 - f. Son called to inform of passing – can’t thank ARAW enough, will be sending in donation

Reflective Moment: Diane Laflamme shared a quote from Joan Chittister’s *The Gift of Years: Growing Older Gracefully*:

“A burden of these years is to allow all the stereotypes of old age to hold me back, to hold me down, to stop the flow of life in me.

A blessing of these years is that they give me the chance to break the bounds of a past life, and to create for myself a life more suited to what I now want to be.”

Report of President: In Jane’s absence, Vice President Diane Laflamme reported:

1. The minutes of the February 9, 2023 board meeting were approved as distributed. SO VOTED
2. The minutes of the February 9, 2023 executive session were approved as distributed. SO VOTED
3. Strategic Plan update
 - a. Distributed agenda for March 30th Mini-Retreat
 - b. DRAFT goals for retreat will be emailed in advance
 - c. Strategic Planning committee will meet after retreat to incorporate any revisions and make timetable
 - d. Final Strategic Plan to be approved at Annual Meeting

Report of Executive Director: Executive Director Clare Healy Foley reported:

1. FLO Newsletter

- a. Thank you to February luncheon hostesses: Diane, Leah and Pam
 - i. Salsa cancelled due to illness, NBSO musicians showed up unexpectedly
 - ii. A beneficiary complained about Coastal Neighbors Network not being open to all
 1. Cannot dictate programs, ARAW only funders
2. BA Reports
 - a. Shared board's positive feedback from last month with BAs
 - b. Streamlined and standardized numbers for reports
 - c. Beneficiaries experienced many struggles with acquiring ACP discount
3. Activity Sheet: no questions
4. Community Engagement
 - a. International Women's Day celebration March 8th
 - i. Clare and Jenny attended and (wo)manned ARAW table
 - ii. Well attended – diverse group of attendees from community
 - iii. Spoke with current and existing partners, potential new referral sources, past and present board members and a couple ARAW beneficiaries
 - iv. Presentation following – well done and inspiring, showed collaboration between many organizations
 - v. Resource guide was created and distributed at event (available in office)
 - b. Herstory presentation at NB Fishing Heritage Center tonight – staff attending
 - c. Walt's Mobile Closet event at YWCA 4/29/23 – ARAW will have table
5. FY23 CPG update
 - a. Email sent out to CP: final reports due 4/15/23, plans for unspent funds, survey
 - b. Extension requests received from Fishing Heritage Center and Zeiterion so far
6. Affordable Connectivity Program (ACP) Update
 - a. Wonderful program but not user friendly
 - b. Available for ARAW or personal bill
 - c. BAs handed out paper applications – beneficiaries received no follow up
 - d. Most successful when done online
 - e. Need to renew every year
 - f. Only 2 beneficiaries currently receiving (was 3 but one kicked off recently)
7. Institute for Trustees Conference
 - a. ARAW signed up
 - b. Will have some sessions set up at office for group viewing
 - c. Code to sign up individually – to be emailed following meeting

8. Beneficiary Highlight: Rae Sousa

- a. ARAW received refund for Verizon in form of debit card (in her name)
- b. Reached out to brother Carl who shared:
 - i. Caregivers were using Rae's debit card in last months of life – up to \$1,500 per month
 - ii. Rae reportedly “had tons” of money – received support from multiple sources not shared with ARAW
- c. Example of increased need to trust but verify – empowered BAs to request to look at documentation

Report of Finance Committee: Chair Mary Ellis reported:

1. Motion made to approve February 2023 financials, as distributed. SO VOTED
2. Portfolio – down \$546K in February, \$2.3 million YTD
3. Thank you to Cathy for work on qualified distribution

Report of Visiting Committee:

1. Visiting reports: Roseanne O'Connell
 - a. Lucille Bizarro (83)
 - i. Owns home in New Bedford
 - ii. Resourceful – wants to stay in home, loves her yard & speaks of garden often
 - iii. Married for 26 years with 3 kids
 - iv. Stitcher since a young age
 - v. Isolated – kids have own family
 - vi. Took French class at the council on aging
 - vii. Participated in NB Art Museum classes
 - viii. Met a friend through grief counseling
 - ix. Went to Aruba last year with her son
 - b. Evangeline Morin (90)
 - i. Moved back to New Bedford after husband's death – no children
 - ii. One of 6 sisters
 - iii. Involved with Sharon through WCAP & FLO
 - iv. Enjoys apartment at Melville Towers
 - v. Stayed home from school to work in a factory and give money to her mother
 - vi. Good attitude and distinctive chuckle
 - vii. Says “There's a lot of crabby people around, but I'm not one of them”
2. Next month – Debbie Brooke

Report of Beneficiary Committee: Chair Pam McKnight reported:

1. A motion was made to accept recommendations from the Beneficiary

Committee as distributed. SO VOTED

- a. 19 requests (3 new), 15 updates
2. New Beneficiary Highlight
 - a. Nancy Jean Rosiak (70 y/o) – not active
 - i. Request for homeowners' insurance \$4,848 not approved
 - ii. Lives in and owns family home worth \$1.4 million
 1. Where she cared for her mother until her death
 2. Feels she can't leave home
 3. Unsustainable living situation
 4. No children, estranged from brother
 - iii. Committee felt she had other resources available to her
 - b. Carol Christensen (71 y/o) - active
 - i. Very low income, Month End Balance (MEB) \$37
 - ii. Husband died, raised son on her own
 - iii. Does not drive, lives simply
 - iv. Request for Comcast approved

Report of Governance Committee: Chair Debbie Brooke reported:

1. Committee meeting update 3/7/23
 - a. Finalizing contingency plan for President and leave of absence policy to be brought to April meeting
 - b. Finalization of process for onboarding new members – after Strategic Plan approval
2. Distributed Proposed FY24 Slate of Officers
 - a. President, Vice President and Treasurer in second year of term
 - b. Gloria deSa to be Clerk
 - c. Thank you to Gale Beaton for years as Clerk

Report of Grants Committee: Chair Rosemary Saber reported:

1. Motion made to accept decisions of grants committee, as distributed. SO VOTED
 - a. Rosemary highlighted:
 - i. Zeiterion: during closure – mobile classroom, other venues for performances – bring culture/arts to people
 - ii. YWCA: denied but don't be discouraged, didn't see it as partnership, taking year off and will reapply next year
 - iii. DEAF Inc. (new CP): looking to expand in New Bedford, cold call with f/u Letter of Interest which was presented to committee

Report of Legacy Committee: Chair Diane Laflamme reported:

1. Still going through boxes
2. Goals of committee have changed – what is role now?
3. Office has taken over operational tasks – website, branding, marketing

Report of Personnel Committee: Chair Angela Natho reported:

1. Did not meet in February
2. Thank you to Clare and committee for presenting at February board meeting
3. Employee Appreciation Day
 - a. Handwritten notecards given to employees along with The Baker gift cards
 - b. Clare shared staff feels truly appreciated – thank you notes received and shared

Other Business:

1. Materials distributed: Bylaws, Grants Committee description, Board Member description
2. ARAW notepads distributed
3. Governance meeting: Tuesday, March 28th

The meeting was adjourned at 11:00 am.

Executive session to follow.

Recorded by,
Jenny Costa, Office Administrator

Approved by,
Gale Beaton, Clerk



VISION

Elderly women in our community will live well and with dignity.

MISSION

We furnish financial assistance, provide friendship, and promote the welfare and relief of **low-income** elderly women.

We do this by:

- Investing in and collaborating with our community partners to identify and address women's unmet needs.
- Meeting our beneficiaries' needs through one time, intermittent or ongoing financial support.
- Providing friendship to women through social visits.

VALUES

- Women helping women.
- Not alms alone, but a friend.



April 2023



GOING WITH THE FLO

Friendship Lunches & Outings (FLO)
Newsletter

Thursday, April 20th | at the Wamsutta Club

12 pm to 1 pm
Enjoy pre-lunch salsa dance lessons

1 pm to 2:30 pm
Enjoy lunch with ARAW friends!

To register | (508) 717-0400 | Limited Space | Participants by lottery

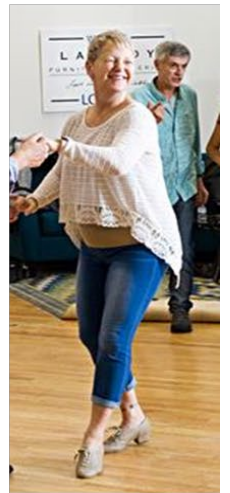
TRANSPORTATION AVAILABLE | HANDICAP ACCESSIBLE | DIETARY RESTRICTIONS ACCOMMODATED



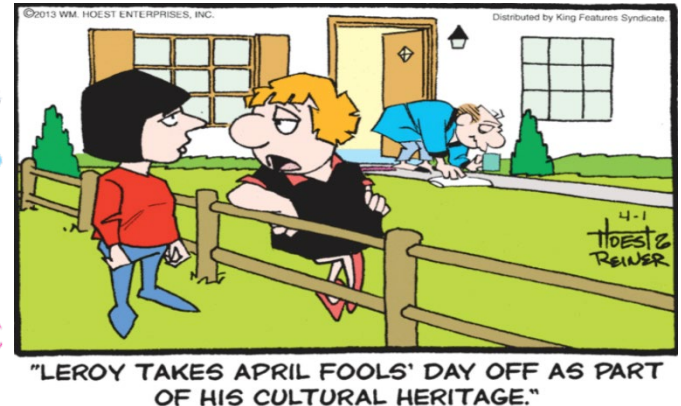
Our Community Partner, the Zeiterion Performing Arts Center, will join us for April's luncheon at Wamsutta Club. They will bring instructor Sue Young for a Salsa dance workshop.

No prior dance experience or partner necessary! Starting with the basic steps we will explore technique, Latin rhythms, and Cuban motion. This experience is a great way to get started on your "salsa dance" journey!

If you are not interested in dancing – just come for the fun!



“Starting our day out right with some practical yolks! Happy April Fool's Day!



DAFFODIL DAZE with Coastal Neighbors Network for Dartmouth & Westport Resident ONLY

Come to Silverbrook Farm to help pick, sort and bunch beautiful daffodils to be delivered to a nursing home. Take a bouquet with you!

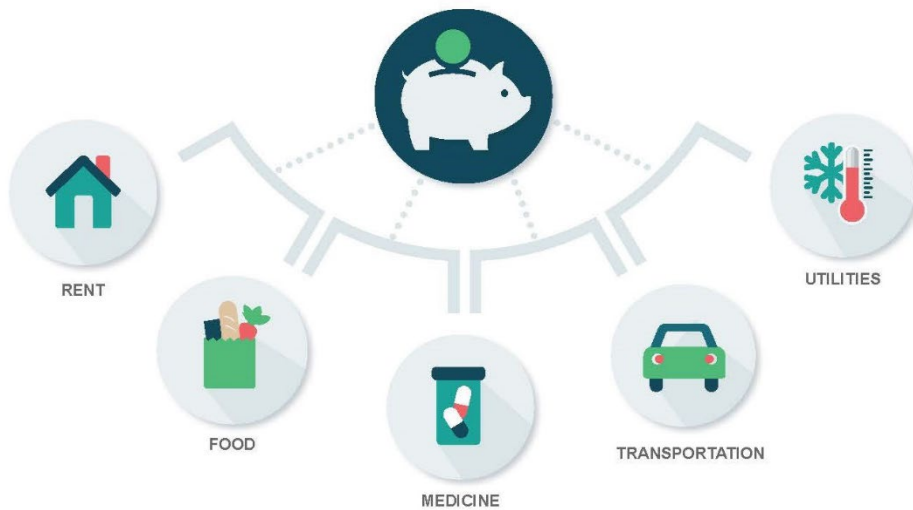
Refreshments will be provided.

When: APRIL 13, at 2:00 pm. Wear: Comfortable shoes
Pre-registration required: 508-556-4004

Handicap Accessible | Transportation Available | Rain or Shine

Living on a fixed income?

You may qualify for benefits to help pay for food, medicine, utilities, and more. April 10-14, 2023 is Boost Your Budget™ Week. Take a few moments this week to get a free, confidential checkup at BenefitsCheckUp.org or BuscaBeneficios.org. Answer a few questions and get a list of programs that could help you.



- 1-April Fool's Day
- 2-National PB&J Day
- 3-National Find a Rainbow Day
- 4-National Burrito Day
- 4-National Walking Day
- 7-World Health Day
- 10-National Siblings Day
- 11-National Pet Day
- 12-National Grilled Cheese Day
- 15-National Tax Day
- 15-National Laundry Day
- 16-Wear Pajamas to Work Day
- 18-National Haiku Poetry Day
- 22-Earth Day
- 22-National Jelly Bean Day
- 23-National Picnic Day
- 25-Administrative Professionals Day
- 26-Arbor Day
- 26-National Pretzel Day
- 28-National Superhero Day
- 30-National Honesty Day

ACTIVE IN APRIL!

17 Be active outside. Dig up weeds or plant some seeds

18 Try a new online exercise, activity or dance class

19 Spend less time sitting today. Get up and move more often

20 Focus on 'eating a rainbow' of multi-coloured vegetables today



21 Regularly pause to stretch and breathe during the day

22 Enjoy moving to your favourite music. Really go for it

23 Go out and do an errand for a loved one or neighbour



With the end of COVID-19 emergency measures, MassHealth is returning to its **annual renewal and redetermination process for all members beginning April 1**. MassHealth will attempt to verify your information and determine your income eligibility. They recommend taking the following steps to ensure your continued coverage:

Update your contact information. Make sure MassHealth has your current mailing address, phone number, email and other contact information. You may do this by logging into your Massachusetts Health Connector online portal at <https://www.mahealthconnector.org/> and clicking Sign In.

You may also call 1-800-841-2900. You may also report changes to your income and family size, etc., through your portal and by phone.

Check your mail for a blue envelope. If MassHealth has trouble determining your eligibility, you will receive a blue envelope containing renewal forms in the mail from MassHealth. The forms need to be completed and returned, along with other documentation requirements. Failure to return the forms and documentation by the deadline may result in loss of health insurance coverage.

Financial Literacy Workshop

A central graphic featuring a purple ribbon that curves across the middle. On the ribbon, there is a green banknote, a pink banknote, a blue calculator, and a small green plant with three leaves growing out of a stack of three gold coins. The background is a light gray with faint, scattered icons of financial items like a piggy bank, a laptop, a magnifying glass, a briefcase, a lightbulb, and various coins.

TUESDAY, MAY 9TH AT 1PM

ASSOCIATION FOR THE RELIEF OF AGED WOMEN

174 UNION STREET | UNIT 4W | NEW BEDFORD, MA 02740

USE ENTRANCE ON SPRING STREET

RSVP TO ARAW

ADMIN@ARAWOFNB.ORG

(508) 717-0400

eliminating racism
empowering women

ywca

southeastern massachusetts



The Essential Women's Event

Where: YWCA, 20 S. 6th St., New Bedford

When: April 29th 11-2

Join us for this Resource Event Supporting Under-Served Women in our Communities. Here's a list of the Resources that will be available:

- YWCA
- Lasagna Love
- Health Imperatives (Sexual/Reproductive Health)
- Walt's Mobile Closet - Free Shopping (gently used clothing, shoes, jewelry)
- Walt's Mobile Closet - Essential Purse Distribution
- Women's health care, low-cost recipes, low-cost skin care/make up tips
- Women's Fund SouthCoast
- Immigration Assistance Center
- High Point Treatment Ctr.
- Association for the Relief of Aged Women
- Planned Parenthood
- The Women's Center (info only)
- The South Coast LGBTQ+ Network

Questions? Email

waltsmobilecloset@gmail.com

**eliminating racism
empowering women**
ywca



FREE PROGRAMS AT NEW BEDFORD FISHING HERITAGE CENTER APRIL 2023



AHA! Night: Exhibit Opening - From the Hold

Thurs., 4/13 • 5-8 PM • Center (38 Bethel Street, New Bedford) • FREE

From the Hold: Photographs of the Port of New Bedford (1880-1980) shows historic pictures of New Bedford and Fairhaven, courtesy of the Spinner Publications archives. Images of celebrations, shoreside work, union meetings, and more make up this awesome collection of photos. Come see for yourself! The Center is open free of charge on AHA! Night.



Modelmaking Demonstration: Capt. Alan Curtis (NEW DATE)

Sat., 4/8 • 1-3 PM • Center (38 Bethel Street, New Bedford) • FREE

Curious about the process for building a model boat? Come to the Center and chat with career scalloper Alan Curtis, who makes boat models no larger than 12" in length. He can answer your questions - whether they're about commercial fishing or model boat making!



Dock-u-mentaries: The Last Bay Scallop?

Fri., 4/21 • 7 PM • National Park Theater (33 William St., NB) • FREE

Directed by John Stanton, this film explores the efforts to save the Nantucket bay scallop and what the potential loss of the fishery would mean to the island's culture and off-season economy. Book your FREE tickets online at: <https://bit.ly/april2023docks-FHC> or call the Center (508) 993-8894



**NEW BEDFORD FISHING HERITAGE CENTER
38 BETHEL STREET, NEW BEDFORD MA | (508) 993-8894**

April 2, 2023 at 10 a.m.

**Mikey B's Restaurant, 989 Victoria Street,
New Bedford, MA 02745**



LGBTQ+ BREAKFAST CLUB



FOR LGBTQ+ INDIVIDUALS 55+



REGISTER AT <https://bit.ly/LGBTQ-Breakfast-Club>

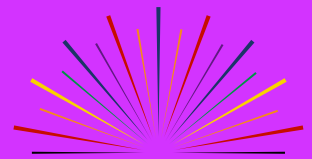
For more information, email maureen@scglbtqnetwork.org or
call (774) 775-2656 to reserve your spot.



With the Support of the Association
for the Relief of Aged Women of New
Bedford (ARAW)



THE LGBTQ+
NETWORK
SOUTH COAST MASSACHUSETTS



Aging Well



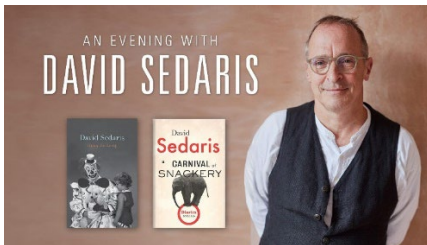
We have some **FREE** tickets available to a performance at the Zeiterion.
However, they are limited...

CALL (508) 717-0400 IF INTERESTED!

Up to two tickets per person, while supplies last...

Let us know ASAP, as these will be first come, first served.

Here is a list of upcoming show:



Saturday 4/1 at 7:30PM |

An Evening with David Sedaris

Listen to bestselling author, and NPR contributor, David Sedaris share excerpts from his new book Happy Go Lucky as well as never before shared writings. Stay for a Q+A and book signing!

Wednesday 4/12 at 7:30PM | On your Feet!

The Story of Emilio & Gloria Estefan

Watch the inspiring true story of 7-time Grammy Award winner and Presidential Medal of freedom recipient Gloria Estefan come to life in this Broadway musical about the world's most famous Cuban-American duo. This musical will include hit songs "Rhythm is Gonna Get You," "Conga," "Get on your Feet," "Don't Want to Lose You Now," "1, 2, 3," and "Coming Out of the Dark."



Friday 4/14 at 8PM |

Ruben Studdard & Clay Aiken

Listen to Ruben & Clay perform the songs that made them American Idol favorites on the 2nd season of this iconic American TV show.

Saturday 4/15 at 8PM | Tape Face

The master of mime and comedy who became a viral sensation on America's got Talent will make you laugh out loud without ever uttering a word! As his name suggests, Tape Face performs with duct tape covering his mouth.



Sunday 4/16 at 2PM | Movies Through the Decades:

Indiana Jones and the Raiders of the Lost Ark

Celebrate the Z's 100th birthday by watching Steven Spielberg's 80s classic on the big screen. Watch on the edge of your seat as Harrison Ford dodges booby traps, fights Nazis, and stares down snakes to get to the Ark of the Covenant.

***Transportation available**



**Thursday 4/20 at 7:30PM | Stage Door Live!
Nina Ott Group (with a Salsa Class pre-show!)**

Listen to jazz pianist Nina Ott, Caribbean and South American drummer Bertram Lehmann, saxophonist Edmar Colon, and bassist Chris Lopes perform live. You will be seated on onstage with the performers! Come early for a Salsa class at 6PM to dance to the sounds you'll be listening to.

Sunday 5/7 at 3PM | It's Okay to Be Different

Great for the grandkids! Using puppetry, music, and whimsy, New York Times bestselling author Tod Parr reminds young audiences that we should celebrate each other's differences and show love to ourselves and our planet. This performance is recommended for children in grades K-3.



Thursday 5/11 at 7:30PM | Dori Rubbico

Listen to The Z's own Jazz vocalist and singer-songwriter Dori blend soulful interpretations of the Great American Songbook with artfully reimagined contemporary titles. Dori will be joined by Matt Richard on piano, David Zinno on bass, William Fanning on trumpet, Chris Poudrier on drums, Donn Legge on guitar, and Ian Legge on cello. This performance will take place on stage, but only house seats are available at this time.

**Saturday May 13th at 8PM | One Funny Mother:
Dina Blizzard Returns!**

Join this comedian, former Miss New Jersey, and married mother of three on her hilarious journey through the trails and tribulations of motherhood and marriage.



Sunday 5/14 at 7PM | Tavares: Coming Home in partnership with the Cape Verdean Recognition Parade Committee

Listen to this Grammy award-winning R&B group of brothers who grew up right here in New Bedford and Providence and made it big! They will be performing their greatest hits, including "It Only Takes a Minute Girl," "Heaven Must Be Missing an Angel," "She's Gone," "More Than a Woman" and more! This will be Chubby's last performance with the group!

***Transportation available**



March 2023: Beneficiary Advocate

Patricia Midurski

REFERRALS Received: 10

Sources of referrals: ACOA x 3, FCOA, United Healthcare SCO, CNHC, CES, New Bedford Child & Family Services CMHB

Requests submitted: EDDF 1

Updates submitted: 7

Flo updates submitted: 3

Referrals made to: PACE, SNAP, GBFB, ACP, Foster Grandparent Program, SHINE, YWCA, NB Women's Center

Pending: 10

Ineligible: 3

Withdrawn: 0

Inactive: 2

HOLD: 1

TRENDS: An in-depth review of my current caseload reflects the development of a trend with beneficiaries experiencing challenges with housing: private homeowners & renters alike.

Those renting are facing increased rents (4) as well as eviction (4). Some homeowners are having trouble paying their monthly bills (12). Though interestingly enough, I have several homeowners who are managing to meet their financial obligations each month (17). All 30 women receive financial assistance from the ARAW as well as from various community resources.

Of the 30, fifteen have been earmarked as potentially benefiting from a financial literacy program. Not by coincidence, this is the same group that is having trouble paying their monthly bills. Within my role as a BA @ ARAW, I have educated women about subsidized housing options (Senior Housing/Section 8) which is met with resistance. Homeowners say they will never leave their homes despite being increasingly in debt. Aware of the current housing market for apartments and the consequences of selling a home, I find myself grappling with solutions to assist these women. There clearly is not one simple answer though I do believe a few will engage in and practice handling of finances once provided the tools. However, that is the minority.

Many of the women endure mental health issues &/or cognitive challenges which create issues unto themselves. Some women lived their adult years with a higher economic income than their current situation and have not adjusted to the lack of cash flow. A few women have sounded a voice of entitlement that the ARAW should provide for their expenditures however they are unwilling to accept debt consolidation, money management or financial counseling programs.

As I review my beneficiaries, it is apparent that some women were dealt a better hand in life however those who are managing a bit better are those who have accepted and adapted to their current situation.

Gratitude: "There but for the grace of God go I."



March 2023: Beneficiary Advocate

Ana Paz

REFERRALS RECEIVED: 8

REFERRAL SOURCES: 1 Dartmouth COA, 1 Coastline, 4 Cape Verde Assoc., 1 NB Police, 1 World Development

UPDATES SUBMITTED: 6

REQUESTS SUBMITTED: 5

FLO SUBMITTED: 3

REFERRALS MADE TO: YWCA, SCCLS, My Brother's Keeper, Fresh Start, Dartmouth COA, Walt's Mobile Closet, SNAP, PACE, RAFT

PENDING: 8 (1 FLO)

INELIGIBLE: 2

WITHDRAWN: 2

INACTIVE: 1

Trends: I have been noticing a trend in unsustainable living situations. Many women are struggling to pay their mortgage and monthly expenses yet unwilling to take the proper steps to alleviate their financial burdens; All for different reasons. And to add to this there is the housing shortage.

While as a Beneficiary Advocate, I can provide them with community resource that can alleviate some financial constraints, it is still an unsustainable situation. Not only is financial literacy so important, but so is the process for foreclosure and refinance process.

The unwillingness to face reality is also quite prevalent. These women are living in fear, procrastination, unrealistic expectations, yet hopeful. ARAW cannot solve their problems; we can only provide them with all known resources and empower them to follow through and be as informed and proactive as possible. My heart goes out to these women.

GRATITUDE: As a single mom and head of household I am so grateful to be able to be in my home and manage my monthly expenses. I can so relate to how the women I mentioned above must feel. I could not imagine having to give up a home I have worked hard to keep due to some unforeseen circumstances.

This is why I count my blessings to be a Beneficiary Advocate and part of ARAW. My role allows me to be informed of all resources and benefits available should I ever face what these women are living each day, and the ability to help these women is so fulfilling!

ARAW March 2023 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
3/1/2023	Todd, Kristine	PMIDURSKI	Phone Call	To MD of SCLGBTQ to discuss current situation w/relocation: MD to speak w/KT
3/1/2023	Sikorski, Barbara	APAZ	Phone Call	LVM re: Update and re-schedule annual HV. Requested call back.
3/1/2023	Gibau, Maria	APAZ	Phone Call	RC re: Ensure covers. MassHealth approved. Marking Inactive. Notified WA to cancel effective today.
3/1/2023	Alves, Judith	APAZ	Phone Call	Re: Recliner payment process with CES. EMM to CES with sale order. Pending where to mail checks.
3/1/2023	Alves, Louise	APAZ	Phone Call	Re: CES funding for bed and mattress. Maria CES CM will call back with update.
3/1/2023	Pasqualucci, Jean	PMIDURSKI	Phone Call	To sched HV for NEW request: Req assist w/mortgage &/or CC debt: HV sched for 3/3
3/1/2023	Rivera, Juanita	APAZ	Phone Call	LVM re: HV for new request of sofa. Requested a call back.
3/1/2023	Correia, Julia	APAZ	Phone Call	Re: Updated on LTC placement. Pending testing. Will call back 3 weeks.
3/1/2023	Desautels, Louise	APAZ	Phone Call	Re: Sch Annual HV 3/6
3/1/2023	Furness, Betty	JCOSTA	Phone Call	To cancel tickets to Brass Band & Pink Floyd
3/1/2023	Vincent, Patricia	APAZ	Phone Call	Re: Schedule AHV on 3/3. Will discuss ACP application process.
3/2/2023	Parquette, Mary Jane	APAZ	Phone Call	Re: money order received. Informed in future to call ARAW to discuss.
3/2/2023	Perry, Susan	PMIDURSKI	Phone Call	To notify of Board award: "Thank you so much!"
3/2/2023	Blais, Linda	PMIDURSKI	Phone Call	Per SP: LB is returning home soon: Dgt to visit x 1 month: "In remarkable spirits."
3/2/2023	Moore, Carolyn	PMIDURSKI	Phone Call	To notify of award: "TY so much." Currently in FL w/sister & niece. Pompano Beach
3/2/2023	Best, Jacqueline	APAZ	Phone Call	Re: assistance with brother hospital d/c. Referred her to hospital MSW.
3/2/2023	Alves, Judith	APAZ	Phone Call	RC re: recliner delivery. Judith is very thankful and will call Regal House next week "I am so happy. Thank you"
3/2/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Re: Z sign up: SB will call ARAW re: need for vouchers once she hears from Z
3/2/2023	Todd, Kristine	PMIDURSKI	Phone Call	Re: Fresh Start>nd to establish plan 4 HV w/FS team> KT to call Deb H & sched HV:SCLGBTQ notified of same
3/2/2023	Lajoie, Elizabeth	PMIDURSKI	Phone Call	To notify of Award: "That is such a relief. TY all so much!"
3/3/2023	Burke, Shauneen	JCOSTA	Phone Call	To register for two Z shows
3/3/2023	Snow, Lucinda	APAZ	Phone Call	Re: passing of Lucinda by son jeff. EM to son re EPERS and BCBS. Admin included.
3/3/2023	Lyons, Carol	JCOSTA	Phone Call	RC for PGM, adv out today & will CB Monday, EM to PGM for f/u
3/3/2023	Fisher, Laura	JCOSTA	Phone Call	To register for lottery raffle & Z show
3/6/2023	DeMendonca, Theresa	APAZ	Phone Call	Re: register for raffle and luncheon. Will use SRTA.
3/6/2023	Ramos, Anna	PMIDURSKI	Phone Call	From PCA grandgt: Briefs being provided by Ins: EM to WA to d/c delivery: Nds A&D ung, wipes: HV 3/8
3/6/2023	O'Bara, Teresa	PMIDURSKI	Phone Call	To register for Z tickets: "TY but I do not care to sign up for anything else at this time."
3/6/2023	Conway, Isidora	PMIDURSKI	Phone Call	To reg. for lottery raffle: "TY for the Z tix. I had SO much fun!!" To have medical tests>Unable to attend lunch
3/6/2023	Lamontagne, June	PMIDURSKI	Phone Call	To register for lottery raffle & Luncheon: "I love the NBSO music. TY."
3/6/2023	Cambra, Joan	APAZ	Phone Call	Re: register for raffle.
3/6/2023	Petrin, Joan	APAZ	Phone Call	Re: register for raffle and March luncheon.
3/6/2023	Roderiques, Bernadette	JCOSTA	Phone Call	To register for raffle & luncheon
3/6/2023	Cournoyer, Marilyn	JCOSTA	Phone Call	To register for lottery raffle: No other sign ups this month
3/6/2023	Fletcher, Sally	APAZ	Phone Call	Re: register for raffle. Requesting assistance to apply for ACP and give message to Debbie.
3/6/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From former spouse reporting Comcast bill was paid this w/e: Board decision pending till mtg 3/9
3/6/2023	Polek, Regina	PMIDURSKI	Phone Call	To register for lottery raffle & Z tickets: Unable to attend luncheon d/t MD appt: "Hopefully next month."
3/6/2023	Souza, Ethel	APAZ	Phone Call	Re: register for March luncheon. No transportation needed.
3/6/2023	Simpkin, Carol	JCOSTA	Phone Call	To register for lottery, luncheon and Z show
3/6/2023	Brightman, Pauline	PMIDURSKI	Phone Call	To confirm trans in place for Z show: PB states dgt will be driving: VM left w/dgt to confirm

3/6/2023	Brightman, Pauline	JCOSTA	Phone Call	RC from daughter, she will be bringing mom to show at Z
3/6/2023	Drayton, Gail	PMIDURSKI	Phone Call	To reg for lottery raffle: Luncheon: Z tickets: "I am excited for these activities! TY ARAW."
3/6/2023	Mello, Eleanor	PMIDURSKI	Phone Call	To register for Luncheon: Will call Demand resp for trans: Sign up for lottery raffle also
3/6/2023	Medeiros, Margaret	APAZ	Phone Call	Re: register for raffle and March luncheon.
3/6/2023	Liberatore, Gertrude	APAZ	Phone Call	Re: register for raffle. No able to attend March luncheon.
3/6/2023	Vieira, Germaine	APAZ	Phone Call	LVM re: EPERS unit location by Be Safer at home. Requested a call back and status of device.
3/6/2023	Francis, Eileen	PMIDURSKI	Phone Call	To register for lottery raffle: No other sign ups this month
3/6/2023	Simard, Agnes	APAZ	Phone Call	Re: register for raffle.
3/6/2023	Almeida, Mildred	JCOSTA	Phone Call	To register for luncheon, asking friend about other offerings and will CB
3/6/2023	Alves, Judith	APAZ	Phone Call	Re: Regal House received ARAW check. Pending CES check to process delivery.
3/6/2023	Collins, Donna	APAZ	In Home Visit	Annual HV completed. Requested ARAW support of cell phone.
3/6/2023	Polek, Andrea	PMIDURSKI	Phone Call	To register for lottery raffle: "I am enjoying my freedom w/the rollator. I am getting exercise. TY ARAW."
3/6/2023	Delaney, Kathleen	PMIDURSKI	Phone Call	VM to register for lottery raffle and Z show
3/6/2023	Ponte, Karyn	PMIDURSKI	In Home Visit	To assist with ACP/Lifeline phone: TC to TruConnect: Service cancelled: KP to return phone via cert mail
3/6/2023	Ponte, Karyn	PMIDURSKI	Phone Call	Re: Xfinity/ACP: Rcvd phone in mail d/t signing up for incorrect option when completing ACP: HV sched
3/6/2023	Smith, Debra	APAZ	Phone Call	Re: register for raffle.
3/6/2023	Rose, Patricia	PMIDURSKI	Phone Call	To register for lottery raffle: "TY ARAW for all your help." Nds to make repairs in home
3/6/2023	Pratt, Julie	PMIDURSKI	Phone Call	To register for lottery raffle: No other sign ups this month
3/6/2023	Quirini, Sandy	PMIDURSKI	Phone Call	To register for lottery raffle and Wamsutta luncheon: Will sched trans w/Demand response
3/7/2023	Silva, Yvonne	APAZ	Phone Call	LVM re: Matt Frasier tickets sold out.
3/7/2023	Vieira, Kathy	PMIDURSKI	Phone Call	To reg. for lottery raffle & luncheon: Home from SLH s/p "bad case of flu. Continues w/cough."
3/7/2023	Ribeiro, Renay	PMIDURSKI	Phone Call	To register for lottery raffle and luncheon: "I had so much fun last month w/the group. TY so much!"
3/7/2023	Letourneau, Diane	APAZ	Phone Call	Re: register for raffle and luncheon. Will need transportation if Donna Horne not selected to attend.
3/7/2023	Pina, Teresa	APAZ	Phone Call	HV incomplete. TP did not have all her financial information prepared. Would like a call Thursday to reschedule
3/7/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To register for lottery raffle & luncheon: "I am so pleased to be a part of this program. TY so much!"
3/7/2023	Pryor, Joan	PMIDURSKI	In Home Visit	For annual update: Tenement sold: No notice to quit served: Would like to move to TX but cannot afford
3/7/2023	DaCosta (CES), Heather	PMIDURSKI	Phone Call	New CES CM> EM sent w/ARAW brochure & referral form w/introductions to ARAW
3/7/2023	Tavares, Maria	PMIDURSKI	In Home Visit	For annual update: "I pray for all the women of the ARAW every day. TY for all you do to help me."
3/7/2023	Desautels, Louise	PMIDURSKI	Phone Call	To register for luncheon: LD will call Dem Resp for trans: Declined lottery raffle and Z tix
3/7/2023	Debrosse, Sezaltina	APAZ	Phone Call	Re: Xfinity monthly invoice change and ACP recert in process.
3/7/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	To register for lottery raffle, luncheon (JDS will sched Dem Resp) & Z tickets (will nd BB vouchers)
3/7/2023	O'Bara, Teresa	APAZ	Phone Call	Re: ensure she was on list for Tape Face. Confirmed and added note for two tickets.
3/7/2023	Ponte, Marion	APAZ	Phone Call	Re: register for raffle. "I figured I would enter because I am Irish!"
3/7/2023	Jenkins, Karen	PMIDURSKI	Phone Call	To register for lottery raffle: "I just shared the ARAW info w/my new CES case manager. ARAW is the best!"
3/7/2023	Furness, Betty	APAZ	Phone Call	Re: Thank you for continued support. Seeking ARAW support for annual eye exam. Will get estimate & plan
3/8/2023	Somers, Linda	PMIDURSKI	Phone Call	Re: register for Raffle.: Req change in time of annual HV
3/8/2023	Arruda, Judith	APAZ	Phone Call	RC re: consent form. Mailed to Gerry (sister) She will have Judy sign this weekend and mail to ARAW.
3/8/2023	Desautels, Louise	APAZ	In Home Visit	Continued support of SRTA & Personal Products
3/8/2023	Cory, Frances	PMIDURSKI	Phone Call	To register for lottery raffle: Excited to be attending upcoming Z show: BB vouchers mailed 3/6: TY so much
3/8/2023	Rosa, Zulmira	APAZ	Phone Call	LVM re: Consent in mail. Requesting sign and mail back.
3/8/2023	Alves, Louise	APAZ	In Home Visit	HV not completed. Did not answer door or phone. Rescheduled to 3/10 10am
3/8/2023	Alves, Louise	APAZ	Phone Call	Re: Reminder of HV tomorrow and financial information needed.

3/8/2023	Pina, Teresa	APAZ	In Home Visit	Follow-up HV completed. Teresa is requesting clothes & ARAW support of cable bill. Referred to Walt's Closet
3/8/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To cancel request to attend Luncheon 3/22: "I forgot I have an appointment for my hearing."
3/8/2023	Collins, Donna	APAZ	Phone Call	Re: application review. Will be submitting most T-Mobile invoice.
3/8/2023	Ponte, Karyn	PMIDURSKI	Phone Call	To reports she has mailed receipt from returning TruConnect phone
3/8/2023	Furtado, Fatima	APAZ	Phone Call	LVM re: Consent in mail. Requesting sign and mail back.
3/8/2023	Azevedo, Carmen	APAZ	Phone Call	LVM re: Pending Follow-up HV for next week.
3/8/2023	Edwards, Diane	APAZ	Phone Call	Re: Herstory. Interview went well on Sunday. Will be attending AHA Night 3/9/23.
3/8/2023	Silva, Yvonne	APAZ	Phone Call	Re: Z called & has 2 tickets to Matt Frasier. She will attend. "Thank you so much for working on this for me"
3/9/2023	Schuster, Jacqueline	PMIDURSKI	In Home Visit	NEW referral HV completed: To obtain estimate for dental work
3/9/2023	Mota, Lina	PMIDURSKI	Phone Call	VM from dgt Wendy that Mrs. Mota has returned home from PR
3/10/2023	Medeiros, Margaret	PMIDURSKI	Phone Call	To notify of Board award: "TY so much" Will bring current invoice to office
3/10/2023	Bourgeois, Lucille	PMIDURSKI	Phone Call	New phone # per friend: Adjusting well to WCALF: Limited TV & no landline d/t limited \$\$: HV next week
3/10/2023	Cambra, Joan	APAZ	Phone Call	Re: Board decision. Joan will call Regal House next week to schedule deliver. "Thank you!"
3/10/2023	Fisher, Laura	APAZ	Phone Call	LVM re: Board Decision. Requested a call back.
3/10/2023	Mello, Janet	PMIDURSKI	Phone Call	To notify of Board award: "Really? I am surprised!" To obtain premium statement and mail to ARAW
3/10/2023	Estrella, Louise	PMIDURSKI	Phone Call	Re: Auto repair estimate: Acute bronchitis & upcoming cardiac surgery in Boston TBS
3/10/2023	Charbonneau, Leila	APAZ	Phone Call	Re: Board Decision. Will be \$50 less. "Thank you so much for the help!"
3/10/2023	Christensen, Carol	PMIDURSKI	Phone Call	VM left re: Board award and need to change Comcast billing address: Req CB to ARAW
3/10/2023	Connors, Brenda	APAZ	Phone Call	LVM re: set up New Request HV.
3/10/2023	Oiestad, Susan	PMIDURSKI	Phone Call	VM re: desire for BM calls
3/10/2023	Medeiros, Gloria	PMIDURSKI	Phone Call	For update: Fell & fx hip In Jan: Currently in rehab Hathaway Manor: Note mailed: Home in next few weeks
3/10/2023	Lewis, Barbara	APAZ	Phone Call	Re: Board Decision. Very upset. Will call back next week.
3/10/2023	Lammers, Edith	PMIDURSKI	Phone Call	VM re: follow up w/SHINE rep @ GNBHC: Also inquiry if interested in BM calls
3/10/2023	Levesque, Beatrice	PMIDURSKI	Phone Call	VM left re: Board award
3/10/2023	Ponte, Karyn	APAZ	Phone Call	RC: Check mailed out today.
3/10/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Re: BB vouchers for 3/15 show: Admin notified & will mail vouchers today
3/10/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To notify of Board award: "OMG! This is such a relief! TY SO much." HV 3/14 assist w/Comcast billing change
3/13/2023	Bramwell, Nancy	PMIDURSKI	Phone Call	VM left re: Award: Req call back to discuss
3/13/2023	Lajoie, Elizabeth	PMIDURSKI	Phone Call	Re: Board Buddy: "Yes, I would enjoy chatting with a new friend now and again!"
3/13/2023	Levesque, Beatrice	PMIDURSKI	Phone Call	To f/u with VM re: Award: BB vouchers to be mailed today for March: "TY very much!"
3/13/2023	Snow, Lucinda	CFOLEY	Phone Call	From son Jeff re: info to direct gifts to ARAW in memory of his Mom: "TY so much. She loved her bottom teeth"
3/13/2023	Pasqualucci, Jean	PMIDURSKI	In Home Visit	To complete application: Complex situation: to review with ED
3/13/2023	Christensen, Carol	PMIDURSKI	Phone Call	To f/u w/Award notification: CC will call comcast for billing address change: "TY so much!"
3/13/2023	Monteith, Judith	PMIDURSKI	Phone Call	Requesting cessation of current penpal d/t personal reasons: "I prefer not to discuss politics."
3/13/2023	Belanger, Elizabeth	PMIDURSKI	In Home Visit	For Annual update: Multiple medical issues: VNA w/SN, PT, OT involved: Eager to speak w/NBFHC in future.
3/13/2023	Tuite, Janice	CFOLEY	Phone Call	"Thank you! thank you! thank you!" THRILLED with Ireland show at Z
3/13/2023	Ventura, Natalina	PMIDURSKI	Phone Call	To register for lottery raffle: Inquiry re: CNN, Wamsutta & Z: "TY all so very much for the help."
3/13/2023	Pine, Hilda	PMIDURSKI	Phone Call	Re: Glucerna: CES phone # provided and to ask for CM: HP reports she has sufficient Glucerna in home
3/13/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	VM left req CB to discuss Award and need to pay balance prior to ARAW assuming payment
3/13/2023	Anastasi, Wilhelmina	PMIDURSKI	Phone Call	VM to register for Lottery raffle: Recent d/c from hospital
3/13/2023	O'Bara, Teresa	JCOSTA	Phone Call	RC all set w/trans to Z, friend driving, mailed consent form back today
3/14/2023	Furness, Betty	APAZ	Phone Call	Re: ACP application. Will mail out when she can.

3/14/2023	Fisher, Laura	APAZ	Phone Call	RC LVM regarding Board decision and inquire about decision to cancel auto ins.
3/14/2023	Mota, Lina	PMIDURSKI	Email	From CES CM re: bus pass: Admin notified and check will be mailed this week
3/14/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	RC fr ex-spouse: PO fell 3/13: No injury reported: EX aware of nd to pay balance prior to ARAW award
3/14/2023	Alves, Janice	PMIDURSKI	Phone Call	To CES: Services d/c 12/2022: FHVN Village reports JA moved out: No forwarding address: ED notified
3/14/2023	Costa, Barbara	PMIDURSKI	Phone Call	Req. BB vouchers for 2 one way trips to MB: Has return vouchers
3/14/2023	Curado, Alzira	PMIDURSKI	Phone Call	From neighbor to resched Annual HV: 3/23
3/14/2023	Cory, Frances	PMIDURSKI	Phone Call	Re: potential CC scam and her concerns: Banks have been notified: ??s re: MH card: To call FCOA SHINE
3/14/2023	Charbonneau, Leila	APAZ	Phone Call	RC re: called car ins to send invoice to ARAW for payment process.
3/14/2023	Rivera, Juanita	APAZ	Phone Call	Regarding referral. She is all set. Daughter purchased sofa for her. EM to admin
3/14/2023	Connors, Brenda	APAZ	Phone Call	LVM x2. Requesting call back to setup initial HV.
3/14/2023	Connors, Brenda	APAZ	Phone Call	RC from Brenda. She is not feeling well but would like to connect next week. Very stressed about her situation.
3/14/2023	Zych, Joanne	PMIDURSKI	Phone Call	"To talk to a friend as feeling a bit down." Denies SI. Has counselor available. Registered for luncheon
3/14/2023	Dann, Donna	APAZ	Note to File	Telephone number in file is out of service. Does not have Coastline CM. Unable to reach.
3/14/2023	Walker, Bonnie	PMIDURSKI	Phone Call	Re: Board Buddy: "Yes, I would enjoy making a new friend who offers pleasant conversation. TY"
3/14/2023	Miranda, Barbara	PMIDURSKI	Phone Call	To register for lottery raffle: "I am doing well. TY for everything."
3/14/2023	O'Connell, Joyce	APAZ	Phone Call	LVM regarding annual HV scheduling
3/15/2023	Quirini, Sandy	APAZ	Phone Call	RC re: 3/22 luncheon. "Thank you. I look forward to attending."
3/15/2023	Silveira, Anne	APAZ	Phone Call	Re: HV reminder for 3/16 at 10am. Instructions on how to get to her condo provided.
3/15/2023	O'Connell, Joyce	APAZ	Phone Call	RC re: Annual HV. Schedule for Monday 3/21
3/15/2023	Vieira, Kathy	APAZ	Phone Call	Re: 3/22 Luncheon attendance. "Very Happy to be able to attend."
3/15/2023	Letourneau, Diane	PMIDURSKI	In Home Visit	To assist with changing Comcast billing address: Invoice for Synchrony bank obtained & to Admin
3/15/2023	Collins, Donna	APAZ	Phone Call	Re: T-Mobile bill. Has not yet received will call when she does and potentially drop in office.
3/15/2023	Holden, Barbara	PMIDURSKI	Phone Call	From SIL to inform ARAW of Barbara's passing 3/15@ SLH: "TY very much for your kindness & assistance."
3/15/2023	Zych, Joanne	PMIDURSKI	Phone Call	Re: Luncheon: "I am so happy. My birthday is the day before so I will celebrate w/my new friends. TY"
3/15/2023	Parkinson, Ann	PMIDURSKI	Phone Call	VM left for referral source Re: status of referral: request call back w/update
3/15/2023	Fouts (CES), Rachel	PMIDURSKI	Phone Call	EM sent to case manager @ CES w/ARAW brochure & referral form
3/15/2023	Martinez-Colon, Nilda	PMIDURSKI	Phone Call	Re: NEW referral: Spanish speaking: Req assist w/ internet & phone
3/15/2023	Christensen, Carol	PMIDURSKI	Phone Call	To report she is unable to change Comcast billing address: HV to be made 3/21 to assist: "Very nervous"
3/15/2023	Charbonneau, Leila	APAZ	Phone Call	Re: Question if she should drive. Recommended she call insurance. Invoice received.
3/15/2023	Tuite, Janice	APAZ	Phone Call	Re: Luncheon 3/22 and taxi vouchers. "Oh wow! I didn't think I was going to get picked. Thank you!"
3/15/2023	Drayton, Gail	APAZ	Phone Call	Re: 3/22 Luncheon. Will call Gail with YWV pickup times.
3/15/2023	Borges, Jeanne	PMIDURSKI	Phone Call	To inquire about potential request if move to ALF:
3/15/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From Ex-spouse: Pauline to SLH ER d/t increased pain s/p fall: ?fracture?: Ex to keep ARAW updated
3/15/2023	Parquette, Mary Jane	APAZ	Phone Call	Re: Not being selected for the luncheon 3/22 Luncheon
3/15/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	VM on cell x 2: Landline busy 9-2:30 pm
3/15/2023	DeSouza, Joanne	PMIDURSKI	In Home Visit	JDS aware phone not working: to connect phone & check cell for msgs: Will alert ARAW if unable to fix
3/15/2023	Desautels, Louise	APAZ	Phone Call	Re: 3/22 Luncheon attendance. Also thanked ARAW for the increase in personal products.
3/15/2023	Furness, Betty	APAZ	Phone Call	Re: 3/22 Luncheon attendance. "That is wonderful. I met such great ladies."
3/15/2023	Guy, Nancy	APAZ	Phone Call	LVM re: Luncheon attendance. Requested a call back: CB to confirm attendance: TY ARAW
3/16/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	Re: phone: Notified Verizon & "underground wire issue": Cell phone working: To take bus to luncheon
3/16/2023	DeMedeiros, Sharon	APAZ	Phone Call	Re: Enter Raffle.
3/16/2023	Fisher, Laura	APAZ	Phone Call	She is very grateful and has cancelled car repair ins plan, applied for ACP and Eversource asst.

3/16/2023	Somers, Linda	PMIDURSKI	In Home Visit	For annual update: Upcoming cataract surgery: Exploring new chair options
3/16/2023	Greenwood, Dorothy	APAZ	Phone Call	Re: needs shopping assistance. LVM CESI CM to see what can be done.
3/16/2023	Cory, Frances	JCOSTA	Phone Call	Did not use return voucher after show at Z, had a wonderful time
3/16/2023	Tuite, Janice	APAZ	Phone Call	Re: ARAW EPERS unit. Will call A! to schedule pickup and CESI Pers unit up and running.
3/16/2023	Vieira, Germaine	APAZ	Phone Call	To Be Safer at Home. They do not have unit. LVM with Germaine to ensure she does not have it.
3/16/2023	Martinez-Colon, Nilda	APAZ	Phone Call	Re: schedule initial HV 3/17 at 11am. HOH & Spanish speaking. Needs help w/ internet & phone.
3/16/2023	Breton-Mello, Muriel	PMIDURSKI	Phone Call	NEW referral: Req assistance w/bed: HV sched for 3/22
3/16/2023	Holden, Barbara	PMIDURSKI	Phone Call	From Dgt to Thank ARAW: Will d/c BCBS: Admin notified to mail BCBS invoice to dgt
3/16/2023	Lewis, Barbara	APAZ	Phone Call	Re: PERS unit thru ARAW. Does not want unit. Will keep CESI unit. EM admin to request inactive.
3/16/2023	Miranda, Barbara	PMIDURSKI	Phone Call	Re: PCA out sick: Req assist w/ getting batteries for remote: Directed to call Anodyne for assistance
3/16/2023	Silveira, Anne	APAZ	In Home Visit	Annual HV completed. Continued request of EPERS unit.
3/16/2023	Graybill, Holly	APAZ	Phone Call	Re: insurance. Referred to DCOA.
3/17/2023	Breton-Mello, Muriel	PMIDURSKI	Phone Call	To withdraw request for bed as her dgt gave her a bed: Reminded to save ARAW info for future needs
3/17/2023	Openshaw, Pauline	PMIDURSKI	In Home Visit	Recent ER visit s/p fall: New findings unrelated to fall: To Undergo workup
3/17/2023	Bourgeois, Lucille	PMIDURSKI	In Home Visit	For new request of assist w/Comcast: "I love my new apt. TY so much for helping w/the move."
3/20/2023	Monteith, Judith	CFOLEY	Phone Call	Looking for advice re: glasses mishap (non-ARAW funded)
3/20/2023	Greenwood, Dorothy	APAZ	Phone Call	RC regarding shopping. Referred to Mary Silvia CES CM for asst.
3/20/2023	Furtado, Fatima	APAZ	Phone Call	RC to Lucy at IAC. She will check CFC asst. ARAW to check CES asst.
3/20/2023	Benoit, Susan	JCOSTA	Phone Call	For PGM, EM to PGM for f/u upon return
3/20/2023	O'Connell, Joyce	APAZ	In Home Visit	Joyce will contact CNN for Membership and laptop help.
3/20/2023	Ponte, Karyn	JCOSTA	Phone Call	Adv to have car ins invoice mailed to ARAW office. Labonte ins will email quote. EM PGM
3/20/2023	Espejo, Sharon	APAZ	Phone Call	New referral. Requesting assistance w/ rent. Spouse passed 3/1/23. Referred to RAFT. EM to PGM.
3/20/2023	Enoksen, Charlotte	APAZ	In Home Visit	Initial HV completed. Requesting laptop. Very difficult visit d/t psychological ADHD.
3/20/2023	Alves, Louise	APAZ	Phone Call	RC to daughter Patricia. Received Bob's invoice. All set. Working with CES on funds as well.
3/20/2023	Depina, Marie	CFOLEY	Phone Call	Refer from SC ENT – looking for hearing aids; over income HO \$3,833/month
3/21/2023	Nadeau, Ava	PMIDURSKI	Phone Call	New referral. Request 1st/last mths rent. Does not qualify d/t living in Fall River. Referred to RAFT.
3/21/2023	Schuster, Jacqueline	PMIDURSKI	Phone Call	To report req on HOLD until turns 65: Fluid situation: To begin job, Health Ins to change: Will CB in Oct 2023
3/21/2023	Christensen, Carol	PMIDURSKI	Phone Call	VM from Carol. Might need to cancel 1 pm appt today. VM to CC req CB to resched HV when appropriate.
3/21/2023	Pasqualucci, Jean	PMIDURSKI	Phone Call	To discuss over income for ARAW: Resource for NeighborWorks provided: Will call if finances change
3/21/2023	Holden, Barbara	JCOSTA	Note to File	Mailed final BCBS bill with condolence note to daughter
3/21/2023	Espejo, Sharon	APAZ	Phone Call	Re: ARAW support. Request Sharon call ARAW after SSI call 4/7. She called RAFT and LVM.
3/21/2023	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: BCBS award: Upset 6 months not 12: Review of MSW recommendations: Will call Foster GP program
3/21/2023	O'Connell, Joyce	APAZ	Phone Call	To Joyce. Andy from CNN will be over Joyce's 3/22 to set up laptop. "Thank you for making this happen!"
3/21/2023	Letourneau, Diane	PMIDURSKI	Phone Call	Re: attendance to recent Z show. "TY so much for the tickets. My friend & I had a good time."
3/21/2023	Benoit, Susan	PMIDURSKI	Phone Call	Re: effect of reverse mort & ARAW assistance: Discussion re: income & asset limits: NeighborWorks Info
3/21/2023	Ponte, Karyn	PMIDURSKI	Phone Call	Re car ins. Invoice required: LaBonte Ins aware of docs needed: Sent via EM: KP aware ins to be paid today
3/21/2023	Prata, Adelia	APAZ	Phone Call	RC re: February herbal medication expenses given. She wants to be transparent with ARAW d/t Support.
3/21/2023	Drayton, Gail	PMIDURSKI	Phone Call	Re: trans for Luncheon w/YWV: " I hope I have as much fun as last time. Everyone is so nice. TY"
3/21/2023	Tuite, Janice	APAZ	Phone Call	Re: YWV pick up time 3/22 12:10PM
3/21/2023	Lima, Mary	APAZ	Phone Call	LVM requesting a call back to discuss Xfinity movie charges.
3/21/2023	Almeida, Mildred	PMIDURSKI	Phone Call	VM left re: pick up time w/YWV for luncheon on Wed 3/22: Req CB to confirm receipt of msg
3/21/2023	Waite, Cynthia	PMIDURSKI	In Home Visit	For annual update: New dx of CHF: To vascular MD 3/22: Req assist w/OTC products

3/21/2023	Whitehead, Marguerite	APAZ	In Home Visit	Annual HV complete. LVM requesting call back to assist with PERS unit set up this week.
3/21/2023	Cole, Carol	PMIDURSKI	Phone Call	Re: trans for Luncheon w/YWV: "I am so happy to be going. TY so much!"
3/21/2023	Mello, Janet	PMIDURSKI	Phone Call	Re: need for homeowners invoice: JM to call agent for proper documentation
3/21/2023	Roderiques, Bernadette	APAZ	Phone Call	Re: YWV pick up time 3/22. 12:05PM
3/22/2023	Prata, Adelia	APAZ	Phone Call	Re: situation with son. Adelia will call back: CB>EMM to AP
3/22/2023	Collins, Donna	APAZ	Phone Call	Re: T mobile bill. Donna will send to ARAW. Also happy to have Leah as Board buddy.
3/22/2023	Medeiros, Patricia	PMIDURSKI	Email	From CES CM: PM remains in rehab at The Royal of Fhvn: Notecard mailed
3/22/2023	Enoksen, Charlotte	APAZ	Phone Call	LVM w Elizabeth CM CES. Requested a call back.
3/22/2023	Connors, Brenda	APAZ	Phone Call	Re: schedule new referral visit for 3/24 at 11am.
3/22/2023	Vasconcelos, Alcinda	APAZ	Phone Call	LVM re: New Referral. Requested a call back.
3/22/2023	Pina, Antonia	APAZ	Phone Call	To NBHA. They provided sons number and not in service. EMM to admin for next steps.
3/22/2023	Brito, Manuela	APAZ	Phone Call	Re: schedule new referral visit for 3/24 at 1pm
3/22/2023	DaSilva (CES), Ana	PMIDURSKI	Email	Sent to CM w/2023 referral form & ARAW brochure
3/22/2023	Silva, Marina	PMIDURSKI	Phone Call	NEW referral fr. CES> Pending eviction> Ref to SCCLS by CHF> HV completed: Req auto repair assistance
3/23/2023	Christensen, Carol	PMIDURSKI	Phone Call	To resched HV to change Comcast billing address; Upset re: family dynamics & ill Mom
3/23/2023	Duarte, Patricia	PMIDURSKI	Phone Call	Re:+covid participant @luncheon: "I hope the lady next to me is OK. I am praying for everyone. TY"
3/23/2023	Zych, Joanne	PMIDURSKI	Phone Call	VM re: +covid participant @luncheon: EM sent fr. JZ Thanking ARAW for a wonderful time!
3/23/2023	Maciel, Margaret	PMIDURSKI	Phone Call	For ROE update: "Numerous medical appts but would love to join ARAW events. Soon I will. TY"
3/23/2023	Vieira, Kathy	APAZ	Phone Call	Re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Quirini, Sandy	APAZ	Phone Call	LVM re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Chaput, Vanessa	PMIDURSKI	Phone Call	Re: +covid participant @ luncheon: Will move to 1st floor apt. soon: will notify ARAW w/date
3/23/2023	Guy, Nancy	APAZ	Phone Call	RC re: 3/22 Luncheon attendee testing positive for COVID. She was very thankful for the heads up.
3/23/2023	Barboza, Margaret	PMIDURSKI	Phone Call	For ROE update: New dx of macular degeneration w/RX: Will inquire about Mass Comm for Blind
3/23/2023	Roderiques, Bernadette	APAZ	Phone Call	Re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Whitehead, Marguerite	APAZ	Phone Call	RC re: PERS setup scheduled 3/24 at 1230pm
3/23/2023	Carter, Jessie	PMIDURSKI	Phone Call	Re: ROE update: Very happy re: birth of 3rd great-great-grandson
3/23/2023	DeSouza, Joanne	APAZ	Phone Call	Re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Desautels, Louise	PMIDURSKI	Phone Call	Re:+covid participant @ luncheon: "Its everywhere. I will self monitor."
3/23/2023	Medeiros, Margaret	PMIDURSKI	Office Visit	To bring insurance invoice: "Thank you all so very much. You will never know how much this means. TY"
3/23/2023	DeMendonca, Theresa	PMIDURSKI	Phone Call	Re:+covid participant @luncheon: "I met my teacher from Kinyon Campbell. I am so happy."
3/23/2023	Furness, Betty	PMIDURSKI	Phone Call	Re: +covid participant @luncheon: "I made a new friend at Wamsutta. TY so much!!"
3/23/2023	Tuite, Janice	APAZ	Phone Call	Re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call. Unable to leave VM
3/23/2023	Lima, Mary	APAZ	Phone Call	RC re: added movie to cable bill. She did not order and if did it was by mistake because of her poor vision.
3/23/2023	Mello, Eleanor	APAZ	Phone Call	To SLH re: inpatient status. Eleanor is on Century 4 room 480.
3/23/2023	Almeida, Mildred	APAZ	Phone Call	LVM re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Tavares, Maria	PMIDURSKI	Phone Call	To update financials: "Home owners insurance ^ \$200/year! I will manage. ARAW does enough."
3/23/2023	Simpkin, Carol	PMIDURSKI	Phone Call	Re: +covid participant @luncheon: "I am not worried. I have my vax."
3/23/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: need for new mattress & box spring due to advanced age >20yo: Sore back: to Worley Bed
3/23/2023	Drayton, Gail	APAZ	Phone Call	LVM re: 3/22 Luncheon attendee testing positive for COVID. She was thankful for the call.
3/23/2023	Curado, Alzira	PMIDURSKI	In Home Visit	For annual update & review; Neighbor Tina present
3/24/2023	Tavares, Marilyn	PMIDURSKI	Phone Call	VM left for Hathaway Manor SW Ana Thompson w/req for CB re: phone available for MT
3/24/2023	Mandella, Carlene	APAZ	Phone Call	RC re: referred to Women's center, and Animal rescue. Does not qualify d/t age

3/24/2023	Dalton, Simone	PMIDURSKI	Phone Call	NEW referral from ACOA: SD to meet w/dgt April 6 and CB to ARAW w/financial info
3/24/2023	Nadeau, Ava	PMIDURSKI	Phone Call	AN called ARAW to learn if she qualifies for assist: Reinforced info provided by AP on 3/21: AN to call WCALF
3/24/2023	Curado, Alzira	PMIDURSKI	Email	To CES GSSC to obtain plan of care & specifics r/t CCA health insurance benefits
3/24/2023	Reagan, Carole	PMIDURSKI	Phone Call	VM left re: FLO ROE: CR to call back Monday for ROE
3/24/2023	Tuite, Janice	APAZ	Phone Call	Unable to reach x2. LVM Meaghan CES CM to see if they have been visiting her.
3/24/2023	Whitehead, Marguerite	APAZ	Phone Call	Re: cancel PERS unit setup today. Will have dgt setup this weekend and call if unable to.
3/24/2023	Somers, Linda	PMIDURSKI	Phone Call	To Dartmouth Med re: warranty for lift chair purchased 8/2021
3/24/2023	Victoria, Maria	APAZ	Phone Call	LVM re: schedule F/U visit. I explained I would call her back next week if she cannot get back to me by 4 today.
3/24/2023	Monty, Grace	APAZ	Phone Call	Re: Insurance update. Effective 4/1/23 will have Fallon. No need. "Thank you ARAW for working with me!"
3/24/2023	Brito, Manuela	APAZ	Phone Call	Re: HV reminder of HV 1:30 today. Would like to reschedule. PCA is there. Reschedule for 3/28 at 11am.
3/24/2023	Connors, Brenda	APAZ	In Home Visit	Referred to many community resources. Unsustainable situation w/ home.
3/27/2023	Pryor, Joan	PMIDURSKI	Phone Call	To report upcoming move to Texas 4/30: "Buyer of tenement paying for my move." Withdraw request
3/27/2023	Meehan, Norma	PMIDURSKI	Phone Call	Re: status of power chair: Medicare covered cost in full: May need assist w/mattress in future
3/27/2023	Medeiros, Gloria	PMIDURSKI	Phone Call	Re: status: Home from rehab x 2 weeks: "Feeling better. Thanks for the oxygen concentrator."
3/27/2023	Parkinson, Ann	PMIDURSKI	Phone Call	VM left for referral source req. update on status of referral: Nightingale VNA OT
3/27/2023	Conway, Isidora	PMIDURSKI	Phone Call	To THANK ARAW: "I won \$4 on the scratch tickets! TY"
3/27/2023	Greenwood, Dorothy	PMIDURSKI	Phone Call	To THANK ARAW: "I won \$40 on the scratch tickets. Please tell everyone thank you!"
3/27/2023	Ventura, Natalina	PMIDURSKI	Phone Call	To Thank BM Leah for sending a card. Also to Thanks ARAW for lottery tickets even if I didn't win!"
3/27/2023	Curado, Alzira	PMIDURSKI	Office Visit	By neighbor/friend to drop off auto repair estimate: Discussion re: Elder housing & rent
3/27/2023	Silva, Marina	PMIDURSKI	Phone Call	To report estimate for car repair to be EM to admin: Court case continued until 4/21
3/28/2023	Ricardo (UHC), Sandra	APAZ	Phone Call	From United Health Care CM Sandra Ricardo: possible referral, EM sent with referral form & brochure
3/28/2023	Simard, Agnes	APAZ	Phone Call	Re: Request of BCBS ARAW proof of payment for housing recertification. Mailed proof of payment.
3/28/2023	Almeida, Mildred	APAZ	Phone Call	Re: provide cell as alternate number in the event ARAW can't reach her. EMM to admin and PGM
3/28/2023	Mello, Eleanor	APAZ	Phone Call	Re: update on her hospital stay. She is home doing well. "Thank you for the beautiful bouquet!"
3/28/2023	Whitehead, Marguerite	APAZ	Phone Call	Re: Requesting help to setup PERS unit. Daughter very busy. HV scheduled 3/29 11am
3/28/2023	Cournoyer, Marilyn	APAZ	Phone Call	Re: FLO Annual Review completed. Marilyn in doing well. No need.
3/28/2023	Enoksen, Charlotte	APAZ	Phone Call	Re: laptop info to be emailed to ARAW.
3/28/2023	Brito, Manuela	APAZ	Phone Call	Re: reschedule HV to later this week. Is having heart issues & hard to talk. Will call back end of week.
3/28/2023	Galipeau, Beverly	APAZ	Phone Call	From CW medical. EM sent with sleeve approval information for order process.
3/28/2023	Ramos, Safaa	APAZ	Phone Call	LVM re: update on rollator walker w/ Jennifer Da Couto CES CM
3/28/2023	Bramwell, Nancy	APAZ	Phone Call	Re: Update on job applications. Nancy also requested the phone number to help with rent. EM PGM
3/28/2023	Vieira, Nancy	APAZ	Phone Call	LVM re: Annual FLO review completed.
3/28/2023	Pryor, Joan	JCOSTA	Phone Call	Looking for Pat, EM to PM for f/u
3/28/2023	Sikorski, Barbara	APAZ	Phone Call	LVM re: follow up on health and schedule annual HV.
3/28/2023	Pratt, Julie	APAZ	Phone Call	Re: FLO Annual review completed. No need. "thank you!"
3/29/2023	Pryor, Joan	PMIDURSKI	Phone Call	VM left as follow up to her call: Req CB to ARAW
3/29/2023	Zych, Joanne	PMIDURSKI	Email	EM rcvd re: dental estimate: Estimate info explained and encouraged to call ARAW to discuss estimate
3/29/2023	Nickerson, Elizabeth	APAZ	Phone Call	LVM re: update on circuit breaker tax credit application. Wondering if she qualified.
3/29/2023	Alves, Louise	APAZ	Phone Call	RC to daughter. Inquiring about approval. Board reviews 4/13 and AP will call daughter with decision.
3/29/2023	Pine, Hilda	APAZ	Phone Call	RC to Carolyn. Request ARAW support of Glucerna d/t ins issues will run out tomorrow. ED approve ½ case
3/29/2023	Whitehead, Marguerite	APAZ	In Home Visit	PERS unit setup. Requested to speak with Angela Natho. She really enjoys her calls.
3/29/2023	Curado, Alzira	PMIDURSKI	Phone Call	To clarify use of car and balance of headstone: No longer doing alterations d/t OA of hands: Bal \$160

3/29/2023	Blais, Linda	PMIDURSKI	Phone Call	VM left req CB: BM concern
3/29/2023	Silva, Marina	PMIDURSKI	Phone Call	Re: auto repair estimate: Req HOLD: will obtain a second estimate: Aware next Board mtg is May
3/30/2023	Pine, Hilda	APAZ	Phone Call	Re: Glucerna. CESI assisting. Westport Apothecary notified to cancel order. CC admin.
3/30/2023	Collins, Donna	APAZ	Office Visit	Drop off T-Mobile invoice. AP submitted request. Donna aware might not make April review deadline.
3/30/2023	Azevedo, Carmen	APAZ	Phone Call	Re: update on financial status. Still same. Provided CFC info. Will call her back 2 weeks. No change in status.
3/30/2023	Dillon, Sherry	APAZ	Phone Call	Re: "Thank you for the card it was great! And thank you ARAW for all you have done." EM PM & ADM
3/30/2023	Pryor, Joan	APAZ	Phone Call	RC re: insurance info. EM to PGM to follow up
3/31/2023	Liberatore, Gertrude	APAZ	Phone Call	Re: April sign up. Luncheon, Tape Face, One Funny Mother and Tavares. Will also go to daffodil days.
3/31/2023	Souza, Ethel	JCOSTA	Phone Call	To sign up for luncheon/salsa
3/31/2023	Harrison, Patricia	PMIDURSKI	Email	NEW Referral: VM left @ 9:22am req CB to ARAW

Name	Birth Date	Age	Board Member
Miranda, Barbara	4/17/1941	82	Office
Palazzo, Sharon	4/17/1953	70	Cathy Mayall
Reagan, Carole	4/18/1942	81	Roseanne O'Connell
Tuite, Janice	4/18/1939	84	Diane Laflamme
Simpkin, Carol	4/20/1942	81	Diane Laflamme
Souza, Ethel	4/22/1936	87	Diane Laflamme
Moore, Carolyn	4/25/1942	81	Office
Pope, Dorothy	4/27/1925	98	Debbie Brooke
O'Connell, Joyce	4/29/1936	87	Office
Barboza, Margaret	5/2/1935	88	Office
Larkin, Dianne	5/3/1947	76	Office
Robillard, Rita	5/6/1927	96	Roseanne O'Connell
Pine, Hilda	5/8/1935	88	Debbie Brooke
Alexander, Claudette	5/9/1947	76	Rosemary Saber
Deatherage, Nancy	5/9/1930	93	Office
Tripp, Teresa	5/10/1947	76	Office
Rogers, Beverly	5/11/1937	86	Office

ASSOCIATION FOR THE RELIEF OF AGED WOMEN

Transaction Detail By Account

	<u>Date</u>	<u>Name</u>	<u>Account</u>	<u>Amount</u>
Mar 23				
	03/09/2023	KARYN PONTE	PONTE, KARYN - POSTAGE	14.45
	03/28/2023	HAWTHORN DENTAL, PC	FRAGATA, MARIA - DENTAL	215.00
Mar 23				<u>229.45</u>

Trade Date

Account Summary

Apr. 01, 2022 through Mar. 31, 2023

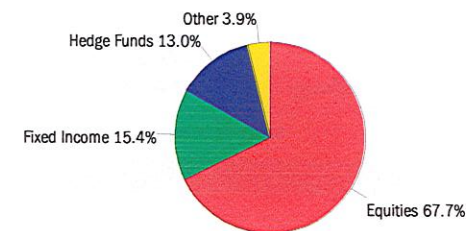
Account: 80-02-202-2363364 ASSOC RELIEF AGED WOMEN-COMB

Market Value \$19,168,006.80

Account Activity			Realized Gain/Loss Summary			Income Summary		
Description	Current Period	YTD Since 04/01/22	Description	Current Period	Fiscal YTD	Description	Current Period	YTD since 04/01/22
Beginning Market Value	\$21,441,696.62	\$21,441,696.62	Short-term	\$31,525.92	\$36,433.24	Dividends - Taxable	\$448,707.56	\$448,707.56
Income	465,440.17	465,440.17	Long-term	2,445,455.13	349,678.91	Interest - Taxable	16,732.61	16,732.61
Deposits	2,801,122.06	2,801,122.06	Net Total	\$2,476,981.05	\$386,112.15	Total Income	\$465,440.17	\$465,440.17
Disbursements	-3,764,944.32	-3,764,944.32						
Bank Fees	-80,377.28	-80,377.28						
Change in Market Value	-1,694,930.45	-1,694,930.45						
Ending Market Value	\$19,168,006.80	\$19,168,006.80						
Change in Account Value	-2,273,689.82	-2,273,689.82						
Accrued Income	8,766.04	8,766.04						
Ending Value + Accrued Income	\$19,176,772.84	\$19,176,772.84						

Portfolio Allocation

Description	Market Value	Tax Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Current Yield
Cash/Currency	\$730,950.53	\$730,950.53	\$0.00	\$1,798.33	\$34,829.81	4.76%
Equities	12,990,848.18	9,555,358.30	3,435,489.88	6,017.28	218,775.31	1.68
Fixed Income	2,944,025.83	2,881,529.58	62,496.25	628.85	83,986.75	2.85
Hedge Funds	2,484,844.30	2,576,024.78	-91,180.48	\$321.58	60,338.03	2.42
Tangible Assets	17,337.96	21,479.79	-4,141.83	0.00	644.23	3.71
Total Assets	\$19,168,006.80	\$15,765,342.98	\$3,402,663.82	\$8,766.04	\$398,574.13	2.07%
Total	\$19,168,006.80	\$15,765,342.98	\$3,402,663.82	\$8,766.04	\$398,574.13	



Assets representing less than 5% of total are grouped together as "Other" for display on the pie chart.

The amounts shown throughout this statement should not be used in the preparation of tax documents. Detail specifying taxable nature of income will be provided with year-end tax documentation. Please consult your tax advisor.

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Pina, Teresa 68 y/o; 1/22/1955 Income: \$955 sub</p> <p>ARAW support: New</p> <p>MEB: \$110</p> <p>ARAW: Ana</p>	<p>“Clothes is the one thing that I really need. I am not looking for new clothes. Anyone you know that can donate, I would really appreciate. If ARAW could pay my cable bill that would be a big help, but I understand if I am not selected.”</p>	<p>Boa Vista – CVANB referral</p> <p>V humble - does not want to “take advantage of system”</p> <p>Referral made to Walt’s for clothing & MBK for furniture – language poses barrier</p> <p>Shops for bare essentials only – tries to help family in CV</p> <p>Basic cable is one treat that she spoils herself with – most time spent at home</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$51 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$51 <p><i>If Walt’s Mobile Closet does not work out for her needs, the committee would happily consider a request for a gift card for clothes.</i></p>
<p>BENE# 21-22/04</p> <p>Ramos, Anna 71 y/o; 2/26/1952 Income: \$1,033 sub</p> <p>ARAW support \$3,950:</p> <p>Gift: Lift chair \$865 ’21, Holiday \$150 ’21-22</p> <p>Discontinued: Personal care \$174 ’21-23</p> <p>MEB: \$31</p> <p>ARAW: Pat</p>	<p>“I am so grateful for those diapers the ARAW provided but I truly do not need them at this time. However, I could use some skin protectant, wipes & a new reacher. SWH gives me an OTC card however I use a lot of product on this 220 pound body! I don't want to get skin breakdown ever again! Kendra asked for a foam donut for my wheelchair last Fall & I’m still waiting. I ended up buying my own as SWH still has not responded to Kendra's request. That is the reason I am asking for help to buy a reacher (grabber). I need this to pick up items I drop when I am alone.”</p>	<p>Melville Towers</p> <p>Diabetes, CHF & stroke history – VNA playing important role</p> <p>Grateful ARAW part of team – adds to quality of life</p> <p>Vastly improved but bed/chair bound 90% of day</p> <p>Ointment, wipes, gloves and grabber recommended to PCA (g daughter) by VNA but cost prohibitive (not covered by insurance or eligible for purchase thru OTC card)</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC products \$73.48 from Westport Apothecary <p>Gift:</p> <ul style="list-style-type: none"> ▪ Reacher/grabber \$20.39 from Westport Apothecary 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC products \$73.48 from Westport Apothecary <p>Gift:</p> <ul style="list-style-type: none"> ▪ Reacher/grabber \$20.39 from Westport Apothecary

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 23/01EDDF</p> <p>Bourgeois, Lucille 83 y/o; 1/29/1939 Income: \$1,315 sub</p> <p>ARAW support \$2,973: Gift: 1st & last \$2,351 '22, Moving costs \$450 '22, Holiday \$150 '22</p> <p>MEB: \$2</p> <p>ARAW: Pat</p>	<p>"I miss watching my golf & sports on the weekends but I make do with my tablet by playing games. Pam got me a smart TV with ROKU which I dislike immensely. I get the same shows over & over, limited local news & it shuts off if I do not interact with it. But I do not want to hurt Pam's feelings as she tries to help me. I would so enjoy watching my local channels with news at 5 am & drinking my coffee."</p>	<p>Whaler's Cove ALF (relocated last summer with ARAW's help)</p> <p>Long involvement with WCAP and Sharon</p> <p>Seeking basic cable for entertainment and to stay connected to world (News) – only has Roku</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$59.80 + fees <p>Gift:</p> <ul style="list-style-type: none"> ▪ Cable installation \$39.99 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$59.80 + fees <p>Gift:</p> <ul style="list-style-type: none"> ▪ Cable installation \$39.99
<p>New BENE#</p> <p>Martinez-Colon, Nilda 89 y/o; 5/20/1933 Income: \$930 sub</p> <p>ARAW support: New</p> <p>MEB: \$164</p> <p>ARAW: Ana</p>	<p>"I worry that I cannot pay my telephone bill some months & I need it for my medical alert device. I have heart failure & I need to call for help if something happens."</p>	<p>Melville Towers – referral from CES</p> <p>Spanish speaking – Ana did her best! With help from family</p> <p>Landline necessary for EPERS (heart failure) – but anxiety re: phone bill (ACP introduced by process hindered by language barrier)</p> <p>Clothing high bc of bowel incontinence – declined assistance</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Phone/internet \$97 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Phone/internet \$97 <p><i>The committee would love to see a request for incontinence products if and when she would be comfortable asking for it.</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Alves, Louise 86 y/o; 4/2/1936 Income: \$1,200 sub</p> <p>ARAW support: New</p> <p>MEB: \$172</p> <p>ARAW: Ana</p>	<p>“I don’t have any worries. I am very blessed to have wonderful, children, grandchildren, great grandchildren, etc...I am hoping ARAW can help me get a twin mattress & box spring.”</p>	<p>Referred by CES</p> <p>Recently moved to new apt (section 8) – lives with daughter who is PCA and enables them to make ends meet – most items donated - kids do best for mum</p> <p>Bed v old and declining health (safety)</p> <p>Used to work in fishing plants (pitched NBFHC project)</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living alone guideline (Daughter lives w/her) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice Mattress & box spring \$912.99 from Bob’s Discount Furniture 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living alone guideline (Daughter lives w/her) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice Mattress & box spring \$912.99 from Bob’s Discount Furniture <p><i>Exception granted due to advanced age and need for daughter who is PCA.</i></p>
<p>BENE# 20-21/16</p> <p>Ponte, Marion 77 y/o; 2/20/1946 Income: \$1,535 H</p> <p>ARAW support \$6,523:</p> <p>Reoccurring: Health insurance \$263 '21 Gifts: Holiday \$150 '21-22</p> <p>MEB: -\$236</p> <p>WCOA: Susan</p>	<p>Marion’s biggest concern is “not being able to meet my bills.” Marion said “what they are doing for me now would be the biggest help.”</p>	<p>Dependent on daughter</p> <p>Would “kill” her to have to move – “I am not strong enough yet”</p> <p>\$14,619 in bank</p> <p>Health insurance would allow her to have tree cut down</p> <p>Bene asked OW to submit request</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Asset guideline (\$4,619 over vs \$2,600 last year) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of Health insurance \$263 thru United Health Care 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Asset guideline (\$4,619 over vs \$2,600 last year) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of Health insurance \$263 thru United Health Care <p><i>Exception granted due to using equity in the home to make ends meet.</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 23/12G</p> <p>Waite, Cynthia 80 y/o; 8/21/1942 <i>Income: \$1,895 sub</i></p> <p>ARAW support \$1,018: Gift: Lift chair \$868 '22, Holiday \$150 '22</p> <p>MEB: \$82</p> <p>ARAW: Pat</p>	<p>"I am trying to quit smoking & am down to 1 PPD. My grandson wants me to quit totally but I have to go slowly. I am down from 2.5 to 3 PPD. My legs still have pains from neuropathy & my doctor tells me that I will most likely always have the pain. I have found some creams that help but they are expensive. My OTC card covers some but not all & I need to keep some money saved to keep my car running. You see, I need my car. I once had no choice but to live in my car after I left my abusive husband. I live in fear that I might lose my apt. At least if I have my car, I have a place to go."</p>	<p>New Bedford Hotel Originally referred by Nightingale</p> <p>History of homelessness lived with son until his death in 2017</p> <p>Smoker – has cut back</p> <p>Supportive grandson – improving family relationship</p> <p>Leg pain d/t edema to be relieved with biofreeze but \$\$\$</p> <p>Saves money for frequent car repairs</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guidelines (over \$245) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC products \$23.28 from Westport Apothecary 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guidelines (over \$245) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC products \$23.28 from Westport Apothecary <p><i>Exception granted. The committee appreciated her honesty about all of her expenses.</i></p>
<p>New BENE#</p> <p>Enoksen, Charlotte 73 y/o; 10/23/1949 <i>Income: \$1,420 sub</i></p> <p>ARAW support: New</p> <p>MEB: \$127</p> <p>ARAW: Ana</p>	<p>Her main worry is not being approved the laptop through ARAW, however, she is really praying hard. Charlotte is eager to begin her writing & poetry again. Since she moved to Dartmouth she is more alone in her apartment. And while she does have friends visit, she feels it isn't the same as when she lived in New Bedford where she could walk almost anywhere.</p>	<p>Crossroads Referral from NBFHC</p> <p>Laptop to continue her writing</p> <p>Significant health and mental health issues</p> <p>Retired journalist, RSC (NBHA), grant writer</p> <p>Estranged from family d/t depression; working on cc debt – not using</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living in area guideline (3 years) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Laptop \$480 from Best Buy 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living in area guideline (3 years) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Laptop \$480 from Best Buy <p><i>Exception granted due to cumulative residency meeting guideline and mental health state.</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

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Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 22/24G</p> <p>Collins, Donna 71 y/o; 1/6/1952 Income: \$1,063 sub</p> <p>ARAW support \$2,520.13: Gifts: Car repair \$1,877.66 '22 & \$342.47 '21, Holiday \$150 '21-22</p> <p>MEB: \$38</p> <p>ARAW: Ana</p>	<p>"I am just so stressed. I know ARAW informed me that I should have followed the request process to get my car payment reviewed & potentially approved, but the mechanic was stalling. My car sat there for one month & as soon as I told him I would pay, it was fixed next day." "I had to cancel my cable & phone because my upstairs neighbor was stealing by splitting the wire, it has been a nightmare for me these past 2 years."</p>	<p>Solemar</p> <p>Neighbor "stealing" phone and internet from her; does not trust landline; will only use cellphone; SCCLS & management was not able to help</p> <p>No psych history</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cell phone service \$60 from T-Mobile 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cell phone service \$60 from T-Mobile
<p>New BENE#</p> <p>Connors, Brenda 66 y/o; 8/10/1956 Income: \$1,043 H</p> <p>ARAW support: New</p> <p>MEB: -\$652</p> <p>ARAW: Ana</p>	<p>"To lose my home & my dog. I am having to borrow money from family to make it each month & I don't know how long I can keep doing this."</p>	<p>Referred by DCOA</p> <p>Recent approval for support through comm resources (SNAP, PACE, MH) and waiting on tax abatement & circuit breaker – connected to RAFT</p> <p>Old sick dog; Reluctant to leave home</p> <p>Revisit in 3 months once resources/supports settle to determine true situation</p> <p>V. lonely & depressed - FLO</p>	<p>Participation in FLO</p>	<p>Participation in FLO</p> <p><i>The committee encourages a referral be placed to Coastal Neighbors Network to aid with loneliness and depression.</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Alves, Judith 70 y/o; 10/15/1952 Income: \$1,500 sub</p> <p>ARAW support: New</p> <p>MEB: \$120</p> <p>ARAW: Ana</p>	<p>“My biggest concern is a good night sleep. I used to sleep on the recliner because of my COPD & breathing issues. Since it’s broke, I sleep in bed & it is hard to breathe & I build up a lot of flem lying down.”</p>	<p>EDDF approved – safety concern CES contributed</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Sales Order Portion of recliner \$199.99 from Regal House Outlet 	<p style="text-align: center;"><i>Approved EDDF</i></p>
<p>BENE# 21-22/29</p> <p>Ponte, Karyn 73 y/o; 11/4/1949 Income: \$1,063 H</p> <p>ARAW support \$4,825: Reoccurring: Cable/phone/internet \$196 '22 Gift: Car repair \$899.33 '23, Car ins \$761 '22, SW \$450 '22, Holiday \$150 '22</p> <p>MEB: -\$506</p> <p>ARAW: Pat</p>	<p>After many unsuccessful attempts to call the ACP customer support center to learn the status of her ACP application, she registered for ACP online. This was an attempt to save the ARAW money on her Comcast bill which is paid monthly by ARAW. Unfortunately, Karyn clearly did NOT sign up for ACP but inadvertently signed up for a TruConnect phone. Karyn was very upset about her actions and later admitted to “not being tech savvy.”</p>	<p>EDDF approved – due to mix-up during ACP attempt</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Receipt Postage \$14.45 for return of phone 	<p style="text-align: center;"><i>Approved EDDF</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 21-22/28</p> <p>Curado, Alzira 75 y/o; 9/1/1947 Income: \$931 sub</p> <p>ARAW support \$8,716: Reoccurring: Cable/phone/internet \$185 '21 Gift: Car insurance \$1,040 '22-23, Car loan \$229.79 per month in '22 & \$689.37 (3 mos) '21, Holiday \$150 '20-22</p> <p>MEB: \$87</p> <p>ARAW: Pat</p>	<p>"I need help with my car. I will need to borrow \$1,000 from Tina (neighbor) to fix my car. I hit a truck & I need to get the car repaired. Will you pay off the balance of my car? How about continuing with my car insurance payments & my Comcast bill? I need to help my son in Florida & I want to pay back my son in New Bedford for the headstone."</p>	<p>Unsure of income – alterations & crochet sales – is she is she not?</p> <p>Why still paying towards headstone when should be paid off – conflicting accounts</p> <p>Question around cellphone bills son & self</p> <p>Need for car? Paid PCA? CES/SCO plan of care? MMP? Everything reported?</p> <p>Pat working on: many questions and need for clarification; conflicting information being rec'ed from various sources, more investigation needed to feel confident in submitting a request</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$185 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Car loan payments for 6 months, \$229.79 completed in Sept ▪ 2023-2024 Car insurance \$1,040 (estimate but will increase due to accident) Insurance to pay? 	<p><i>On hold</i></p>

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

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Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 23/15G</p> <p>Pryor, Joan 80 y/o; 7/2/1942 <i>Income: \$2,085 R</i></p> <p>ARAW support \$1,234: Gift: SW \$600 '22, Car ins \$484 '22, Holiday \$150 '22</p> <p>MEB: \$338</p> <p><i>ARAW: Pat</i></p>	<p>"I need to move to warmer weather. My body hurts all the time. Even my doctor tells me I should be in the warm weather. My daughter lives in Texas & I want to move there. But I do not have the money to rent a moving van plus transport my car. I asked my church again for money. This time \$1600 & the pastor is discussing it with the deacons. I am the senior member of that church & I don't understand why they won't help me... I know it is just a matter of time before I am told I need to vacate this apartment."</p>	<p>Has not paid rent for over a year – connected with SCCLS and SW (minimal follow thru)</p> <p>Extremely precarious living situation but resistant to making a move</p> <p>Resistant to strategies and resources offered by BA – frustrated with church</p> <p>Regularly uses credit cards for clothing; MEB appears high but no savings – big shopper</p> <p>Bene requesting car insurance – use car regularly</p>	<p style="text-align: center;">Request withdrawn – moving to Texas (mort co financing 100%)</p> <p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice Balance of car insurance \$985 from Safety Insurance 	<p style="text-align: center;"><i>Withdrawn</i></p>

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 22-23/04</p> <p>Thibault, Cecile 78 y/o; 9/18/1944 Income: \$1,363 sub</p> <p>ARAW support \$4,052: Reoccurring: Cable/phone/internet \$137 '22 Gifts: Dental \$3,082 '18, Holiday \$150 '22</p> <p>MEB: \$448</p> <p>WCOA: Andrea</p>	<p>"Everything bothers me due to my anxiety & OCD. This is not fun but I am trying to change. Sometimes, I cannot even sleep. I can't believe what they do for me. The cable is a big thing for me."</p>	<p>Children helping with rent – but recently approved for section 8 (weight off shoulder worried children's help)</p> <p>Sisters are her neighbors – when not with family watches TV – entertainment & connection</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$137 <p>Monthly total: \$137</p>	<p><i>Discontinue: The committee felt given the recent reduction in rent, her month end balance should sufficiently cover this expense. If this turns out not to be the case or if her situation changes, we will happily consider a new request.</i></p> <p>Move to FLO & BM calls</p>
<p>BENE# 12-13/09</p> <p>Vincent, Patricia 84 y/o; 8/29/1938 Income: \$994 sub</p> <p>ARAW support \$20,853: Reoccurring: Cable/phone/internet \$209 '12 Gifts: Glasses \$599 '19, Lawyer \$200 '17, SW \$100 '17, Furniture \$1,000 '18 & \$189 '15, Holiday \$100-150 '12-22</p> <p>MEB: \$149</p> <p>ARAW: Ana</p>	<p>Patricia has many health problems. She is more tired & requires more assistance. Her granddaughter is her PCA & takes great care of her. Per Pat, "I have so many health problems. I was in rehab 3 months ago. I am still not feeling well. Today I finally was able to take a shower & I feel so rested. I am going to enjoy watching TV & play games on my tablet later. I am so glad ARAW helps me with my cable bill."</p>	<p><i>Bayberry Estates</i></p> <p>ARAW since 2012 – complicated medical and mental health – g daughter PCA</p> <p>Electric bill outstanding but confident will be able to pay</p> <p>Cable, internet – provide entertainment and cognitive stimulation</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$209 <p>Monthly total: \$209</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$209

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 22-23/03</p> <p>Tavares, Maria O. 74 y/o; 2/13/1949 Income: \$1,643 H</p> <p>ARAW support \$4,041: Reoccurring: BCBS \$229.51 '22 Gifts: Glasses \$303 '22 & \$268 '19, Water heater \$695 '20, Dental \$202 '19, Holiday \$150 '20 & '22</p> <p>MEB: \$196</p> <p>ARAW: Pat</p>	<p>"I am so very grateful for the help that is provided to me by the ARAW. Having my health insurance paid every month makes a tremendous difference in my budget. In addition, I have peace of mind. Every day, I pray for all of the women at the ARAW. Thank you for all you do!"</p>	<p>Has lived in same house for 48 years – mother of triplet sons (help as they can – all have invited her to love with them)</p> <p>Maximizing community resources – attends mass every morning</p> <p>Diminished savings to pay off credit card (essential 2022 costs) pays debt in timely fashion – attributes ARAW support as part of financial success</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$229.51 <p>Monthly total: \$229.51</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$229.51
<p>BENE# 22-23/02</p> <p>Desautels, Louise 90 y/o; 12/24/1932 Income: \$1,278 sub</p> <p>ARAW support \$7,672: Reoccurring: Personal care \$115.71 '22, Demand response \$25 '22 Gifts: Hearing aids \$5,670 '22, Holiday \$150 '20 & '22</p> <p>MEB: \$149</p> <p>ARAW: Ana</p>	<p>"I don't worry after being in remission from bone cancer for 6 years now. I am forever grateful to the ARAW for my Poise pads. They are a God sent! Especially now that I am on a water pill, it is such a support." Louise is also very pleased with her hearing aids from ARAW and SRTA book.</p>	<p>In-law apt (daughter's) no rent – closest friend ARAW bene – enjoys pen pal and board buddy</p> <p>Staying home more due to incontinence (reduction in SRTA)</p> <p>Working to pay off debt – one down – one to go!</p> <p>No SNAP bc she has MOW</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Poise pads (8 packages) \$91.25 ▪ SRTA Demand Response 1 book \$25 (decrease) <p>Monthly total: \$116.25</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Poise pads (8 packages) \$91.25 ▪ SRTA Demand Response 1 book \$25 (decrease)

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-22N</p> <p>Serdahl, Pauline 79 y/o; 2/15/1944 Income: \$649 sub</p> <p>ARAW support: FLO only</p> <p>MEB: \$198</p> <p>WCOA: Susan</p>	<p>Pauline worries most about “how long I will be able to manage my life. Some days I don’t want to get out of bed.” Pauline does not have any requests for assistance. Her request is “if they know of a woman that would like to go to a movie or for a walk that would be great.”</p>	<p>Looking for someone to go on walk with or to movies with</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p> <p><i>The committee encourages a referral be made to Coastal Neighbors Network to meet the need of a companion.</i></p>
<p>BENE# 21/20G</p> <p>Godinet, Muriel 72 y/o; 8/21/1950 Income: \$1,124 sub</p> <p>ARAW support \$1,479: Gifts: Glasses \$231 '22, Moving costs \$350 '22, AC \$299 '21, TV \$299 '21, Holiday \$150 '21-22</p> <p>MEB: \$125</p> <p>WCOA: Susan</p>	<p>Muriel worries most about her health & “the future of her car it has a lot of rust & needs a new tire.” Muriel does not have any request at this time but asked if she could ask for help with paying for a new tire in the near future.</p>	<p>Would like help with tire in the future</p>	<p>Move to FLO & BM calls</p>	<p>Move to FLO & BM calls</p>

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 22-23/05</p> <p>Silveira, Anne 85 y/o; 11/16/1937 <i>Income: \$1,920 H</i></p> <p>ARAW support \$883.45: Reoccurring: EPERS \$51.95 '22 Gifts: Holiday \$150 '22</p> <p>MEB: \$154</p> <p>ARAW: <i>Ana</i></p>	<p>Anne fell two weeks ago. Thanks to her EPERS she was taken to be seen & is now almost back to baseline. She is so grateful for her EPERS unit. She is terrified to fall & die. "This bracelet is my safety. I am not so worried about falling outside of my home, it's inside that terrifies me. Thank God for ARAW support in making me feel safe in my own home." Anne originally had a necklace that she lost a few months ago & was replaced with the bracelet & she really enjoys the bracelet versus the necklace.</p>	<p><i>Dana Farm condo</i></p> <p>Over income for SNAP</p> <p>Recent fall – EPERS to the rescue!</p> <p>Credit card high due to recent car repair</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$29.95 <p>Monthly total: \$29.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$29.95
<p>BENE# 16-17/15</p> <p>Belanger, Elizabeth 78 y/o; 4/12/1944 <i>Income: \$1,618 sub</i></p> <p>ARAW support \$4,812: Reoccurring: OTC \$60 '19 Gifts: Cab \$33 '21, SW \$100 '17, Holiday \$150 '17-22 Discontinued: MB GC \$50 '17-19, Demand Response \$25 '19-20</p> <p>MEB: \$164</p> <p>ARAW: <i>Pat</i></p>	<p>"I am blessed to have the assistance of the ARAW. Thank you for everything. The help with purchasing specific products from the Apothecary makes a difference for me as my OTC card does not cover them. I have had a rough start to 2023 with health concerns however I look forward to better days & resuming attending the luncheons. Furthermore, I am eager to share my stories about the Scallop Festival & my stint as the Scallop Queen 1961."</p>	<p><i>Presidential Terrace</i></p> <p>SWH has helped her financially – transportation, EPERS, PCA services, GSSC,</p> <p>Recent hospitalization - VNA, med refill & PT/OT</p> <p>Concerned about end of add'l SNAP and tracphone coverage</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC Products \$60 from Westport Apothecary <p>Monthly total: \$60</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ OTC Products \$60 from Westport Apothecary

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 23/09G</p> <p>O'Connell, Joyce 86 y/o; 4/29/1936 Income: \$2,212 H</p> <p>ARAW support \$778: Gifts: Laptop \$430 '22, Cable/phone/internet \$198 '22, Holiday \$150 '22</p> <p>MEB: \$415</p> <p>ARAW: Ana</p>	<p>Joyce worries about her financial sustainability. "I am able to pay all my bills. I am very organized & use my credit cards to help when needed & pay them off as soon as I can." She is confident that she can pay all her bills at this time & her only current need is assistance with laptop setup & changing her Xfinity plan to streaming & phone only. This advocate referred Joyce to Xfinity to change plan & discuss options & pricing & CNN for assistance with laptop setup.</p>	<p>ARAW purchased laptop – has not set up</p> <p>Needs help around house and technological assistance – CNN referral</p> <p>Supporting daughter (bipolar) & changing cable plan</p> <p>Social interaction via CNN & FLO important to her</p>	<p>Move to FLO</p>	<p>Move to FLO</p>
<p>BENE# 21-22/18</p> <p>Somers, Linda 78 y/o; 11/11/1944 Income: \$1,050 sub</p> <p>ARAW support \$3,413.20: Reoccurring: Demand Response \$50 '2 Gifts: SW \$300 '22, Lift Chair \$1,495 '21, Laptop \$249 '20, Holiday \$150 '21-22 Discontinued: Cab \$10-50 '21-23</p> <p>MEB: \$180</p> <p>ARAW: Pat</p>	<p>"I am always so afraid I will have a seizure when I leave the house. Fallon has provided me with an improved model PERS unit that is equipped with GPS so even if I am nonverbal, they can monitor me. My greatest fear is being alone, having a seizure & no one finding me... Knowing I have Demand Response available to take me to my appts makes the difference as I do not feel as comfortable in the UBER that Fallon provides. At least Demand Response helps me with my walker."</p>	<p>Cardiac, stroke and seizure history – does not drive</p> <p>SCO provides medical, utilizes DCOA van but feels most comfortable with SRTA drivers and ease of booking</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ SRTA Demand Response, 2 books \$50 <p>Monthly total: \$50</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ SRTA Demand Response, 2 books \$50

ARAW BENEFICIARY UPDATE: DECISIONS

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Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 20-21/06</p> <p>Whitehead, Marguerite 80 y/o; 9/24/1942 <i>Income: \$1,313 sub</i></p> <p>ARAW support \$4,310.45: Reoccurring: EPERS \$39.95 '20 Gifts: Dentures \$798 '22, Hearing aid \$854 '20, Funeral \$970 '20, Holiday \$150 '20-22</p> <p>MEB: \$142</p> <p>ARAW: Ana</p>	<p>Marguerite's biggest worry is loneliness & anxiety. "My daughter, Debbie, is very busy & I am in this apartment all alone, in my thoughts & I get lonely & anxious." She is connected with DCOA & attends classes 3 times per week. She is hopeful that with the weather getting warmer she can go for walks outside & connect with friends. Her son is sober which makes her very happy & visits weekly. She is looking at getting upgraded hearing aids that are chargeable. Her current hearing aids are malfunctioning. She will let ARAW know if she needs ARAW support."</p>	<p><i>Solemar</i> Originally referred by DCOA</p> <p>V. anxious</p> <p>EPERS to be set up – email to A1 (Ana set up EPERS)</p> <p>CNN referral? Loneliness and help around the house? – declined due to high anxiety</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$39.95 <p>Monthly total: \$39.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$39.95
<p>BENE# FLO-20E</p> <p>Barboza, Margaret 87 y/o; 5/2/1935 <i>Income: \$1,305 sub</i></p> <p>ARAW support: FLO only</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>	<p>Margaret has been diagnosed with macular degeneration & is receiving RX. She will speak with MD re: connecting with Mass Commission for Blind/Visually Impaired as reading is a challenge.</p>	<p>Her neighbor, also a FLO participant, reviews the monthly newsletter with Margaret. She enjoys the luncheons & is grateful for the socialization opportunities.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>

ARAW BENEFICIARY UPDATE: DECISIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-20E-V</p> <p>Carter, Jessie 78 y/o; 8/20/1944 Income: \$1,500 <i>sub</i></p> <p>ARAW support: FLO only</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>	<p>Jesse's health has been up & down. Jesse is ecstatic with the birth of her third great-great-grandchild! She reports she is doing ok financially & is aware of ARAW as a resource if needed in the future.</p>	<p>She appreciates the monthly FLO newsletter & hopes to join in as soon as she is feeling better. Has attended in the past.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>
<p>BENE# FLO-22N-V</p> <p>Maciel, Margaret 87 y/o; 11/11/1935 Income: \$1,087 <i>sub</i></p> <p>ARAW support: FLO only</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>	<p>Numerous medical appointments including Would Clinic & VNA services. Son & daughter are supportive & take care of her needs. No new requests.</p>	<p>Enjoys the monthly newsletter & would like to join events in the future.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>
<p>BENE# FLO-23N</p> <p>Kirklewski, Beatrice 91 y/o; 8/9/1931 Income: \$1,879 <i>H</i></p> <p>ARAW support: FCOA Van</p> <p>MEB: Unknown</p> <p>ARAW: Ana</p>	<p>Beatrice is doing very well for being 91 years old. Per Beatrice, "ARAW is very kind. You do a lot for the elderly, and I really appreciate that. They have been very good to me."</p>	<p>While she doesn't feel safe to go out & attend ARAW events, she is hoping to participate in newsletter activities such as raffles & such.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>

ARAW BENEFICIARY UPDATE: DECISIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-23E-V</p> <p>Reagan, Carole 80 y/o; 4/18/1942 Income: \$1,513 sub</p> <p>ARAW support 9,813: Gifts: Dental \$1,195 '21, Hearing aids \$4,400 '20, \$175 '18 & \$3,000 '15, Car insurance \$743 '21, Doctor \$150 '15, Holiday \$150 '21</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>	<p>Carole is “doing well except that her car transmission let go.” Her daughter feels guilty for using her car & now drives Carole everywhere. Her son is looking for another car for Carole.</p>	<p>Her anxiety is increasing in crowds but may attend a Z show with her daughter.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>
<p>BENE# FLO-22E-V</p> <p>Cournoyer, Marilyn 79 y/o; 1/11/1944 Income: \$1,148 sub</p> <p>ARAW support: FLO only</p> <p>MEB: Unknown</p> <p>ARAW: Ana</p>	<p>Marilyn has just recovered from being sick for 1 month with walking pneumonia. She is doing well & does not have a need.</p>	<p>Per Marilyn, “Thank you so much for the call & for everything. I am very appreciative.” She enjoys the newsletter & monthly events.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>

ARAW BENEFICIARY UPDATE: DECISIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-20E</p> <p>Pratt, Julie 80 y/o; 11/19/1942 Income: \$1,199 sub</p> <p>ARAW support: FLO only</p> <p>MEB: Unknown</p> <p>ARAW: Ana</p>	<p>No need. Julie is doing well & in good spirits. She shared, "I can't believe I'm 80! But I am here & taking it one day at a time. Thank you!"</p>	<p>She enjoys the events & activities & being part of ARAW helps socially with having her children living far away.</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>
<p>BENE# 11-12/19</p> <p>Adesso, Dolores 92 y/o; 9/2/1930 Income: \$76 LTC</p> <p>ARAW support \$33,037: Reoccurring: SW \$100 '14 Gifts: CC \$2,849 '18 & \$3,121 '15, Car ins \$571 '21 & \$873 '20 Discontinued: Nutrition \$25-175 '11-22, EPERS \$53 '12-17</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>	<p>A recent update (3/9/23) from the MSW shared that <i>"Dolores was doing a little better physically than our visit in February as she is finally getting a little stronger after having Covid. She remains dependent for all care. She still struggles with her decline & being at the nursing home. She greatly benefits from the visits & cards from the ARAW as well as from the monthly MSW visits. The ongoing support has meant a great deal to her & she mentions it every time I (MSW) visit. She is dealing with being closer to the end of her life & losing any independence that she had had."</i></p>	<p>MSW visits "grandmother'ed"</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ MSW Visit \$100 <p>Monthly total: \$100</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ MSW Visit \$100

ARAW BENEFICIARY UPDATE: DECISIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 21-22/22</p> <p>Gibau, Maria 91 y/o; 8/11/1931 <i>Income: \$1,382 (2021) sub</i></p> <p>ARAW support \$1,648: Reoccurring: Ensure \$110 '21 Gifts: Rx \$183 '21, Holiday \$150 '22</p> <p>MEB: -\$84 (in 2021)</p> <p>ARAW: Ana</p>		<p>Unable to obtain financial information – cognitive issues & daughter non-responsive</p> <p>Ensure now covered through MassHealth</p>	Place inactive	Place inactive
<p>BENE# FLO-22E-V</p> <p>Alves, Janice 70 y/o; 3/10/1953 <i>Income: \$1,100 (2022) sub</i></p> <p>ARAW support \$2,368: Gifts: Wheelchair \$2,218 '20, Holiday \$150 '20</p> <p>MEB: -\$150 (in 2022)</p> <p>ARAW: FLO</p>		Moved out of Fairhaven Village – no forwarding address given	Place inactive	Place inactive
<p>BENE# 22-23/33</p> <p>Lewis, Barbara 79 y/o; 11/29/1943 <i>Income: \$1,689 sub</i></p> <p>ARAW support: Declined awards</p> <p>MEB: \$109</p> <p>ARAW: Ana</p>		Declined board approved support from March (EPERS & telehealth for 6 months)	Place inactive	Place inactive

ARAW BENEFICIARY UPDATE: DECISIONS

APRIL 2023 | VER 4/10/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 22/11G</p> <p>Dann, Donna 65 y/o; 1/15/1958 Income: \$829 ('22) <i>sub</i></p> <p>ARAW support \$1,717: Gifts: Lift chair \$1,299.99 '22, SD \$188 '21, Holiday \$150 '21-22</p> <p>MEB: -\$8 ('22)</p> <p>ARAW: <i>Ana</i></p>		<p>Phone number out of service</p> <p>No CES CM</p> <p>Letter sent</p>	<p>Place inactive</p>	<p>Place inactive</p>

Governance Committee Meeting Minutes – March 7, 2023

Members present: Beaton, Brooke, Ellis, Laflamme, McKnight

Also present: Healy Foley, Executive Director

Excused: Beaulieu

We refined our draft Contingency Plan for President Succession. Clare will edit. Clare will also pull together a Contingency Plan for Officers based upon the above document. We expect to present these 2 documents for Board approval at the April Board Meeting.

We finalized our New Member Onboarding Guidelines, including specifics on how new members officially join committees after their initial visits. Clare will edit. We will share this document with the Board after the Strategic Plan is finalized.

We developed a Leave of Absence Policy based on a draft that was provided to us by our Strategic Plan consultants. We understand that leaves of absence from non-profit organizations are illegal in some states due to the importance of each director's fiduciary duty, but we and the consultants feel that we are a large enough board to manage that potential conflict. Additionally, we are a compassionate Board and want to be as flexible as possible in order to meet the needs of our dedicated directors. We hope to present this policy for approval by the board at our April Board Meeting.

We will present our proposed slate of officers for 2023-24 at the March Board Meeting, and the slate will be approved at the Annual Meeting in April.

President	Jane Stankiewicz	Vice President	Diane Laflamme
Treasurer	Mary Ellis	Clerk	Gloria deSa

At our next committee meeting we will discuss the format for the annual Board Self Evaluation that is distributed in May.

Finally, we discussed the numerous emails we all receive from our committee chairs and from the office, and the frequent difficulty that members have in locating what they need in their crowded in-boxes. We agreed to try a uniform email system wherein the Committee is listed first in any email subject box, and then the subject of the email is next, and finally the date. i.e. "Governance Agenda 3-7-23" or Governance Minutes 3-20-23". Debbie will share this idea with Grants and Personnel Committee chairs, and the rest of the chairs are on the Governance Committee and will see if this helps us all send and seek more seamlessly.

Our next meeting is scheduled for March 28th at 9:30 in the office.

Respectfully submitted,
Debbie Brooke

GOVERNANCE COMMITTEE MEETING MINUTES March 28, 2023

Members present: Beaton, Brooke, Ellis, Laflamme, McKnight

Member excused: Beaulieu

Also present: Staniewicz, President and Healy Foley, Executive Director

Gale shared some research that indicates the positive effects of friendly phone calls on loneliness and health both pre and post hospitalization. We agreed that this was important to share with the full Board. Clare will do so.

We were able to approve a final edit of the Onboarding Guidelines for New Members and continued to edit the Contingency Plans for President and for Officer Succession.

We finalized our draft Leave of Absence Policy, and it will be in the April meeting packet for discussion and a vote at that meeting

We are gathering more data to complete a rough estimate of Officer and Chair and Committee Member monthly time commitments to be able to offer prospective members a realistic picture of various Board roles and responsibilities.

We agreed to continue to use the same Board Self-Assessment that we have used for the past several years. It is comprehensive and allows us to easily follow our progress or setbacks. We edited it a bit for clarity and cohesiveness in light of feedback from last year. It will be distributed in May.

Finally, per our Bylaws, all Board members (Directors) must be elected annually at the Annual Meeting. We agreed to share a chart that Clare developed which documents information about each member's terms, numbers of years of service etc.

Respectfully submitted,

Debbie Brooke, Chair



LEAVE OF ABSENCE POLICY

DRAFT | March 2023

A Board Member may request up to a one-year leave of absence (LOA) from the Board, before her term is complete. The decision to grant a LOA will be decided by Board vote. If a Board member misses three consecutive months of Board commitments, the President will contact the Board Member to discuss options for a LOA. The following applies to any Director on a LOA:

- The duration of a LOA is up to one year, at which time the Board Member can choose to rejoin the board or resign. A LOA cannot be extended.
- Upon return, the Board Member will finish the remainder of her term.
- The Board Member is not a voting Board Member for the duration of her leave.
- Any Board Member on leave is not counted when calculating a quorum.
- The Board Member will be copied on all board communications during her LOA.
- If the Board Member is a committee Chair then a new (or temporary) chair must be appointed by the Board President.

Grants Committee Notes

2023-2024

March 24, 2023

A meeting of the Grants Committee was held on March 24, 2023.

Attendance: Diane Laflamme, Mary Ellis, Leah Macomber, Clare Healy Foley, Rosemary Saber, Cathy Mayall and Pam McKnight on Zoom

A meeting of the Grants Committee was held on March 24, 2023 for the purpose of considering requests by four of the grantees(partners) for extensions to roll over grant monies into the 23-24 year.

After thorough examination of the situation with each of the requests it was decided that an extension would be granted to New Bedford Art Museum and not approved for the Cape Verdean Association of New Bedford, South Coast LGBTQ, and Coastal Neighbors Network. The Art Museum was requesting the extension in order to replenish supplies from the 2022-23 year. For this reason, we approved their request.

These decisions were by no means punitive but rather a realistic look at the feasibility of the partners being able to spend these funds according to their RFP, and the award they would receive April 1. Our position was for them to start fresh with the new award.

Clare sent the partners the decisions of the Committee as well as a detailed document for monitoring use of their new funds, to all partners, and how ARAW beneficiaries would benefit.

We realized we must establish guidelines for approving extensions and make them know to the partners at the outset of the funding period.

Rosemary Saber, Chair

Personnel Committee Minutes
March 17, 2023

The meeting began at 9:30 AM. Present were Cathy Mayall, Pamela McKnight, Rosemary Saber, Clare Foley and Angela Natho.

We began the annual review of the Personnel Policies and Procedures.

Under "Employment Requirements- "CORI Review" - language will include three year renewal.

Under "Workplace Safety During a Public Health Risk like COVID 19" - review will continue in accordance with Federal and State updates

After a lengthy discussion regarding "Employees Categories" it was decided to ask legal counsel for clarification of hourly versus salaried employees. We will also ask for a review of compensatory time.

The meeting ended at 11:30 AM and will reconvene on Friday, February 24 at 1:00 PM.

Respectfully submitted,

Angela Natho

Personnel Committee Minutes
March 24, 2023

Present: Cathy Mayall, Pamela McKnight, Rosemary Saber, Clare Foley and Angela Natho

This meeting was a continuation of our March 17 personnel committee meeting. We completed the annual review of the Personnel Policies and Procedures.

As discussed at our March 17 meeting, Clare has forwarded a request to legal counsel for clarification of hourly versus salaried employees. She will also ask counsel for clarification of compensatory time, flex time, and make up time.

We reviewed and updated the Personnel Committee calendar of tasks which will be included in our annual report.

We reviewed fiscal year 2023 goals which have been completed and will be included in our annual report.

We developed goals for fiscal year 2024 which will be included in our annual report.

Respectfully submitted,

Angela Natho

Personnel Committee Minutes
April 4, 2023

Present: Cathy Mayall, Pamela McKnight, Rosemary Saber, Diane Laflamme, Jane Stankiewicz, and Angela Natho

Report of Personnel Committee to be discussed in Executive Session at our April 27, 2023 Board meeting.

Respectfully submitted,

Angela Natho

