



ASSOCIATION FOR THE RELIEF OF AGED WOMEN
Board Meeting | October 12, 2023 | 9:30 am
174 Union Street, 4W | New Bedford | Zoom option

Packet contents to be reviewed prior to the meeting:

*September Minutes; September BA Report; September activity sheet;
September/Q1-Q2 financials; October Beneficiary Recommendations;
Committees: Finance, Governance, Grants, Personnel, Friendship Task Force*

- 🕒 Call to Order: President Jane Stankiewicz
- 🕒 Roll Call: Clerk Gloria DeSa
- 🕒 Moment of Silence
 - ♥ Mary Myers (inactive)
- 🕒 Reflective Moment: Gale Beaton
- 🕒 Clerk's report
 - ✓ **Recommendation to approve September 2023 Board meeting minutes, as distributed – VOTE**
- 🕒 President's Report: Jane Stankiewicz – *see packet*
 - Welcome to new member Linda Garibaldi!
 - Introductions
- 🕒 Executive Director's Update: Clare Healy Foley – *see packet*
 - Activity sheet & BA report
 - Newsletter – ARAW education
 - Orientation
 - Financial Empowerment workshop
 - Farm visit
 - Soup delivery
 - Holiday cards
 - Holiday Luncheons 12/13/23 & 12/14/23
 - Community Engagement update
 - Beneficiary highlight
- 🕒 Committee Reports
 - Finance Committee: Clare Healy foley for Chair Cathy Mayall - *see packet*
 - Committee meeting update 9/17/23
 - ✓ **Recommendation to accept FY24 YTD (April 2023 to September 2023/Q1 to Q2), as distributed – VOTE**
 - Visiting: *see packet for upcoming birthdays*
 - October Visiting reports – 3 minutes each
 - TBD
 - Reporting in December: TBD
 - Beneficiary: Chair Pam McKnight – *see packet*
 - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
 - Highlight a new beneficiary

- Governance: Chair Gale Beaton – *see packet*
 - Committee meeting update 9/26/23
 - Bios – opportunity to revise
 - Holiday party – December 7th at Debbie’s
 - ✓ **Recommendation to accept REVISED New Member Onboarding Guidelines, as distributed – VOTE**

- Grants: Chair Rosemary Saber – *see packet*
 - Committee meeting update 9/12/23

- Personnel: Chair Angela Natho – *see packet*
 - Committee meeting update 9/15/23

- Friendship Task Force: Chair Debbie Brooke – *see packet*
 - Task Force meeting update 9/22/23

- Legacy Task Force: Chair Diane Laflamme
 - Nothing to report

- 🌐 Other business to be brought before the Board
 - Updated documents for handbook – TOC, committee membership, contact sheet

- 🌐 Executive Session, if needed

ANNOUNCEMENTS/MEETINGS:

Monday, October 9th | Columbus/Indigenous People’s Day | Office Closed

Wednesday, October 11th | Financial Empowerment Workshop 1 | 174 Union/Zoom | Noon

Thursday, October 12th | Board Meeting | 174 Union/Zoom | 9:30 am

Tuesday, October 17th | Finance Committee | 174 Union/Zoom | 9:30 am

Wednesday, October 18th | Financial Empowerment Workshop 2 | 174 Union/Zoom | Noon

Friday, October 20th | Personnel Committee | 174 Union/Zoom | 9:30 am

Tuesday, October 24th | Governance Committee | 174 Union/Zoom | 9:30 am

Wednesday, October 25th | Financial Empowerment Workshop 3 | 174 Union/Zoom | Noon

Thursday, October 26th | FLO Lunch w/NBFHC | Wamsutta Club | 12:30 pm

Wednesday, November 1st | Beneficiary Committee | 174 Union/Zoom | 9:30 am

Tuesday, November 7th | Legacy Task Force | 174 Union/Zoom | 9:30 am

Friday, November 17th | Personnel Committee | 174 Union/Zoom | 9:30 am

Friday, November 17th | SOUP DELIVERY | Volunteer opportunity | 11:30 am

NO NOVEMBER MEETING | Board Meeting

Tuesday, November 21st | Finance Committee | 174 Union/Zoom | 9:30 am

Thursday November 23rd & November 24th | Thanksgiving Holiday Observed | Office Closed

Tuesday, November 28th | Governance Committee | 174 Union/Zoom | 9:30 am

Wednesday, December 6th | Beneficiary Committee | 174 Union/Zoom | 9:30 am

Thursday, December 7th | Holiday Soiree | Debbie’s House, Dartmouth | 5:30 pm

Wednesday, December 13th | Bene Holiday Lunch | Volunteer opportunity | Wamsutta | 12:30 pm

Thursday, December 14th | Board Meeting & Luncheon | Wamsutta Club | 930 pm

Grants Committee & Friendship Task Force | TBD

**Association for the Relief of Aged Women
Minutes of the Regular Monthly Meeting
September 14, 2023**

President Jane Stankiewicz called the meeting to order at 9:30 AM.

Members in Attendance: Beaton, Brooke, deSa, Laflamme, Macomber, Mayall, McKnight, Natho, Saber, and Stankiewicz.

Staff in attendance: Executive Director Clare Healy Foley.

Members excused: All present.

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

1. Beatrice St. Ours, beneficiary, who died at the end of July. She was a 95 year old Westport resident who had been with ARAW since 2010. We provided BCBS, cleaner & EPERS. Enjoyed word searches, puzzles, Danielle Steele novels and walking at the mall.
2. Mary Ellis, member of the board of directors since 2018 and treasurer since 2020. She was a committed Board member who challenged us to grow and always do what was best for our beneficiaries. Executive director Clare Foley read a sampling of the messages of sympathy received.

Reflective Moment: Leah Macomber read the poem “Remember Joy” in memory of our departed member Mary Ellis.

Don't grieve for me, for now I'm free,
I'm following paths God made for me
I took his hand I heard him call
Then turned, and bid farewell to all

I could not stay another day
To laugh, to love, to sing, to play
Tasks left undone must stay that way
I found my peace... at close of play

And if my parting left a void
Then fill it with remembered joy
A friendship shared, a laugh, a kiss
Ah yes, these things I too will miss.

Be not burdened... deep with sorrow
I wish you sunshine of tomorrow

My life's been full
I've savoured much
Good friends, good times
A loved one's touch

Perhaps my time seemed all too brief
Don't lengthen it now with grief
Lift up your hearts and share with me,
God wants me now...
He set me free.

Anonymous

President's Report: Jane Stankiewicz reported:

1. A motion was made to approve minutes of the July 13, 2023 board meeting as distributed. SO VOTED.
2. The Executive Committee met on August 11 to discuss the filling of the role of treasurer, left vacant by the untimely death of Mary Ellis. At the meeting, the committee passed a motion to recommend Cathy Mayall for the office of Treasurer, pending a formal nomination by the Governance Committee.
3. Board member check-ins will take place in October.

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

1. Activity sheets and BA reports
 - Reflect the depth of engagement and the complexity of the cases.
 - Ana Paz is becoming very good at finding resources for beneficiaries.
2. Financial Empowerment
 - The Zeiterion alerted us to a promising financial literacy series.
 - Organized through the United Way and the Office of Economic Empowerment
 - BayCoast Bank will be presenting three workshops in October.
 - Twelve women have already signed up.
3. Social activities for beneficiaries – hostess opportunities available
 - September 28: Guided visit to Blazing Saddles Animal Sanctuary in Fairhaven.
 - September 22: Luncheon at the Wamsutta Club. Rosemary Saber and Leah Macomber have volunteered to host.
4. Donations in memory of Mary Ellis
 - Over \$2,700 have been received.
5. Staffing update
 - Pat Midurski will continue working at ARAW on a part-time basis, 20h/week.
 - New beneficiary advocate position put on hold for now.
6. Beneficiary highlight

- Shauneen Burke, age 66, lives in New Bedford.
- Unhappy with Board's decision not to pay her credit card bills.
- Blamed our delay for incurring interest. Submitted letter to committee on her own behalf.
- Multiple conversations with Pat, her BA, and ED explaining actions/choices have consequences.
- Found funds to pay off \$1,000 balance and charged almost \$1,300 to cards in meantime.
- Unhappy with ARAW's policy of not allowing unvaccinated persons to attend its social events.

Report of the Finance Committee: Cathy Mayall reported:

- Cathy Mayall reported that she is still learning the ropes and accepted the position of chair based on Mary Ellis' encouragement.
- The minutes of the July 11 Finance Committee regular meeting, and the committee's meeting with the Bank of America and the Investment Advisory Committee on July 26 were emailed to all board members. No questions were raised.
- As previously agreed, finance reports for Board review will now be submitted quarterly.

Report of the Visiting Committee:

1. Visiting report by Pam McKnight about beneficiary Leila Charbonneau.
 - Friendly 79-year-old widow living in own home in New Bedford.
 - Has two adult sons who live abroad.
 - Has been receiving ongoing support with cable and Internet for many years.
 - Recently asked for help with car repair bill after paying for it with money borrowed from a friend, instead of asking for prior approval.
 - Pam pointed out how difficult it is to combine the role of being a friend to our beneficiaries while, at the same time, being involved in decisions about their requests for financial help. This is especially difficult when the information shared as a friend may differ from that submitted in formal requests by the beneficiary advocate.
2. A new sign-up sheet for upcoming reporting was circulated.

Report of the Visiting Committee: Chair Pam McKnight reported:

1. A motion was made to accept the decisions of the Beneficiary Committee as distributed. SO VOTED.
2. New beneficiary highlight: Cynthia Smith.
 - Very private and proud 87-year-old widow with several serious health issues.

- Referred by her car mechanic when she could not pay for the replacement of her breaks.
- Although Cynthia and her late husband were frugal and saved for retirement through the husband's pension program, they lost their savings when the company went bankrupt.
- Husband used to take care of all financial matters. Since he died, Cynthia has been putting most of her expenses on credit cards because she is too embarrassed to ask for government assistance.
- The Beneficiary Committee approved about \$1,500 for breaks.
- BA referred Cynthia to ACCS for financial advice.

Report of the Governance Committee: Chair Gale Beaton reported:

1. A motion was made to have Cathy Mayall assume the role of Treasurer. SO VOTED.
2. A motion was made to invite Linda Garibaldi to join the ARAW board. SO VOTED.
3. Debbie Brooke will take on the task of being Linda Garibaldi board mentor.
4. Reminders:
 - a. Update your ARAW Board manual. Schedule an appointment with Clare if you need assistance.
 - b. Keep track of time spent on Board and committee work until the November board meeting.
5. ARAW party initially planned for the summer will take place around the holidays.

Report of the Grants Committee: Chair Rosemary Saber reported:

1. The committee met on September 12 to review Q2 reports from Community Partners. Here are some of the insights/concerns and successes that came up during the meeting:
 - Grant receivers should use the ARAW newsletter to inform our beneficiaries of the programs and services.
 - Having a clear sense of who is in charge of the implementation of the programs for each grant is helpful.
 - Concerns regarding DEAF Inc implementation and reporting.
 - SCCLS is finally working well with us. They are transparent in their reporting and conducted an in-service on housing issues for our staff and Beneficiary Advocates. Plans for beneficiary education session in the future.

Report of the Friendship Taskforce: Chair Debbie Brooke reported:

1. Nothing to report. The taskforce will have its first meeting on September 22 at 9:30 a.m.

Report of the Legacy Taskforce: Chair Diane LaFlamme reported:

1. Nothing to report.

Other Business:

1. Building updates

- Roof leak damaged some materials in our supply closet. No insurance claim was filed since the cost of replacing the damaged items was approximately the \$500 deductible.
- Elevator problems continue.
- ARAW will be assigned its own bathroom. New tenant across the hall will have the second bathroom.

The meeting was adjourned at 10:55 AM.

Respectfully submitted by
M. Gloria de Sá, clerk
September 28, 2023

ARAW September 2023 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
9/5/2023	Smith, Debra	JCOSTA	Phone Call	Received car ins cancelation text, adv grace period & to call Geico to confirm
9/5/2023	Burke, Shauneen	JCOSTA	Phone Call	Cab vouchers for NBAM classes, will mail today, also receipts to be returned
9/5/2023	Woods, Janice	PMIDURSKI	Phone Call	To sched annual update: HV sched for 9/12
9/5/2023	Meehan, Norma	PMIDURSKI	Phone Call	Re: NEW request for assist w/Nutritional supplement drink: HV sched for 9/8
9/5/2023	Souza, Ethel	PMIDURSKI	Phone Call	Re: NEW req for car repair: Will obtain estimate and get to ARAW office
9/5/2023	Almeida, Mildred	JCOSTA	Phone Call	Ice cream social, Wamsutta club phone #, Comcast info to be mailed, EM to PGM for f/u
9/5/2023	Almeida, Mildred	PMIDURSKI	Note to File	Note mailed with Comcast info requested to change billing frequency
9/5/2023	Payan, Freda	PMIDURSKI	Email	From RSC reporting FP waiting to hear from Worley Beds re: HV to check mattress
9/5/2023	Evora, Sandra	PMIDURSKI	Phone Call	To report SE "paid \$20 on gas bill & \$60 on electric. Tell the Board so they know I am trying."
9/6/2023	Huezo-Mendoza, Sonia	APAZ	Phone Call	Provided telephone # for CEDC to translate and to reach out to ARAW if there is a need.
9/6/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	Update from ex-spouse: PO may have ovarian CA; Undergoing workup: CHF improved: Remains at WCALF
9/6/2023	Bramwell, Nancy	PMIDURSKI	Office Visit	To bring supp. Docs: "I my BIL died in FL. I am just returning."
9/6/2023	Smith, Debra	APAZ	Phone Call	LVM re: 2023-2024 Auto insurance approved. Will pay today.
9/6/2023	Marshall, Edith	APAZ	In Home Visit	Requested continued support for rent & Xfinity. New request for CNN.
9/6/2023	Santos, Laura	PMIDURSKI	Phone Call	Re: WCALF art classes: "Nothing has been posted & it is not on the calendar." She will call ALF Prog Dir
9/6/2023	Furness, Betty	APAZ	Phone Call	RC provided phone number for BCC Dental Hygiene clinic.
9/7/2023	Grace, Barbara	PMIDURSKI	Phone Call	VMM left re: NBAM art classes @ WCALF
9/7/2023	David Martinez, Nilda	PMIDURSKI	Email	To dgt Lelie requesting coordination of HV for annual update
9/7/2023	Waite, Cynthia	PMIDURSKI	Phone Call	Re: NEW request for assistance w/CHUX: "SWH is looking into a better CHUX but can you help now?"
9/7/2023	Lamontagne, June	PMIDURSKI	Phone Call	VMM left re: need to schedule HV for annual update: Req CB
9/7/2023	Medeiros, Gloria	PMIDURSKI	Phone Call	For annual update: No needs: Doing well w/spouse at home: INACTIVE status
9/7/2023	Martins, Louise	PMIDURSKI	Phone Call	Attempt to reach for annual update: Phone d/c: VMM GSSC req current phone number: New # received
9/7/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Re: Board decision: Asked to discuss w/ED:
9/7/2023	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: supporting docs and ACCS: "I will call my accountant and ACCS today."
9/7/2023	Costa, Barbara	PMIDURSKI	Phone Call	Update: PCA Julie to help w/ACP & tablet purchase: To apply for PACE in October: Family sick w/CA
9/7/2023	Estrella, Louise	PMIDURSKI	Phone Call	Update: Home fr. rehab: Health improving: VNA services in place: Mechanic to send estimate
9/7/2023	Begnoche, Cecile	PMIDURSKI	Phone Call	VMM left requesting CB re: current status: Home or in VA w/dgt: Due for annual update
9/7/2023	Tuite, Janice	APAZ	Phone Call	Opened up about grandson wants to put her house in trust. She does not want to. Referred to SCCLS.
9/7/2023	DeMedeiros, Sharon	PMIDURSKI	Phone Call	To register for FLO events: Z tix Jake Shim.: To call NBFNC for Harbor Tour:
9/7/2023	Roderiques, Bernadette	PMIDURSKI	Phone Call	To register for Blazing Saddles & Luncheon: "I am feeling much better than this time last year!"
9/7/2023	Souza, Ethel	PMIDURSKI	Office Visit	To bring estimate for brake repair
9/7/2023	Evora, Sandra	PMIDURSKI	Phone Call	Re: Board decision: "I have a MD note that I need electric so I will not be shut off. To call if situation changes
9/7/2023	Bissonnette, Alice	APAZ	Phone Call	Recommending, she attend Financial Literacy Workshop per Board. She will attend.
9/7/2023	Roderiques, Elaine	APAZ	Phone Call	Spoke with son and schedule HV 4pm 9/13/23. Might not qualify d/t Life Ins policy cash out amounts.
9/7/2023	Smith, Cynthia	APAZ	Phone Call	Recommending, she attend Financial Literacy Workshop per Board. Mailed information via snail mail.
9/7/2023	Correia, Elaine	APAZ	Phone Call	RC Will attend the financial Literacy Workshop if she is available. Will check her calendar and call back.
9/8/2023	Jordan, Nadeen	APAZ	Phone Call	Re: update on MC Part B & penalty fees. Working w/ SHINE. May not need ARAW support. Will call if needed.
9/8/2023	Duarte, Patricia	PMIDURSKI	Phone Call	Re: Fin Lit Prog: Will review newsletter over w/e and call next week to potentially sign up

9/8/2023	Martins, Louise	PMIDURSKI	Phone Call	To schedule annual update: "TYSM for my mattress. It is so comfortable. I feel like a queen."
9/8/2023	Thibodeau, Diane	PMIDURSKI	Phone Call	VMM left re: invite to Fin Lit program: req CB
9/8/2023	Gomes, Mariana	APAZ	Phone Call	To daughter. Per Jennifer DeCouto CM Fallon no longer pays lift chair motor. Dgt to get estimate from Enos.
9/8/2023	Gomes, Mariana	APAZ	Email	To CES CM supervisor. Lift motor covered by Fallon. EMM to CM to start process.
9/8/2023	Sampson, Janet	PMIDURSKI	Phone Call	Re Fin Lit program: "I would like to attend to learn strategies about budgeting. TY for the invite."
9/8/2023	Roderiques, Bernadette	PMIDURSKI	Office Visit	After making bank deposit from MVA settlement: (\$56K): "I can stay on MH: Fallon took their share."
9/8/2023	Fletcher, Sally	APAZ	Phone Call	Rescheduled for 9/14 at 3pm. Her friend Evelyn Marques will be calling in a referral for AC
9/8/2023	Fragata, Maria	APAZ	Phone Call	Update annual review. Did not yet apply for SNAP or Dental insurance. Was told not needed ARAW will pay.
9/8/2023	Begnoche, Cecile	PMIDURSKI	Phone Call	To sched annual update: "No place like home" after 6 wk stay w/dgt in VA to recuperate: CES to eval
9/8/2023	Liberatore, Gertrude	PMIDURSKI	Phone Call	Re: PenPal concerns: Has not received communications from FC: PEGM to connect w/FC
9/8/2023	Cory, Frances	PMIDURSKI	Phone Call	Follow up re: PenPal concern: FC will mail card to GL> Health improving> VNA services in place
9/8/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: death of 2 family members: Note card mailed
9/8/2023	Spearin, Gail	PMIDURSKI	Phone Call	Re: Fin Lit program: "I have many MD appts but I can make the 18th."
9/8/2023	Rose, Patricia	PMIDURSKI	Phone Call	To sched annual update: 9/13
9/8/2023	Charpentier, Lea	APAZ	Phone Call	Scheduled annual HV for 9/12 at 11am.
9/8/2023	Best, Jacqueline	APAZ	Phone Call	LVM to schedule annual review next week.
9/8/2023	Post, Jacqueline	APAZ	Phone Call	LVM to schedule annual review next week.
9/8/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	Re: Fin Lit program: "It's a good idea to attend. Hopefully I can learn some tips about saving money."
9/8/2023	Lamontagne, June	PMIDURSKI	Phone Call	To sched annual update HV: 9/15: Sign up for Luncheon: "I need to do something for myself."
9/8/2023	Delaney, Kathleen	PMIDURSKI	Phone Call	VM re: registering for Luncheon lottery: Will need trans if chosen
9/11/2023	Collins, Donna	JCOSTA	Phone Call	Looked over financial workshop "I don't need it. I have a financial background." EM to AP
9/11/2023	Cambra, Joan	APAZ	In Home Visit	Urgent request for AC unit. Approved thru EDDF and ordered.
9/11/2023	Sampson, Janet	JCOSTA	Phone Call	Cancel Wamsutta luncheon, to drop off paperwork today
9/11/2023	Leblanc, Nancy	APAZ	Phone Call	New referral. Requesting ARAW support for recliner. LVMM w CES GSSC to inquire on CES support.
9/12/2023	Ventor, Rosalie	APAZ	Phone Call	LVM. Requesting a call back to inform her of the Board continued support approval of BCBS premium.
9/12/2023	Arruda, Patricia	PMIDURSKI	Email	To CES CM: PA @ NBSDC today> BA will call PA Wed 9/13 to sched HV
9/12/2023	Beauchamp, Jane	PMIDURSKI	Phone Call	Re: nonregistered Auto: has not pd excise & car Ins: "I cannot afford": HV sched to review expenses 9/14
9/12/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To reg for FLO programs: "I volunteer on Wed but I am trying to change my hours to attend the Fin Lit prog."
9/12/2023	Correia, Elaine	APAZ	Phone Call	Re: Called to confirm she would attend all Financially Literacy workshops.
9/12/2023	Nunes, Debra	PMIDURSKI	Phone Call	Attempt to sched HV: No answer> Voice mail box Full> Will attempt call later this afternoon
9/12/2023	Leblanc, Nancy	APAZ	Phone Call	LVM re: schedule new referral visit. Requesting Recliner. CES will contribute \$175.
9/12/2023	Cambra, Joan	APAZ	Phone Call	Re: AC approval. It will be delivered and installed 9/13 after 11am "Thank God for ARAW. You are wonderful!"
9/12/2023	Huezo-Mendoza, Sonia	APAZ	Phone Call	Re: Board continued approval decision. "Thank you very much."
9/12/2023	Estrella, Louise	PMIDURSKI	Phone Call	Re: lack of invoice from mechanic: LE to have her son call garage
9/12/2023	Roderick, Anita	PMIDURSKI	Phone Call	Re: Shut off to Comcast: In LTC w/Covid restrictions: EM to ED
9/12/2023	Woods, Janice	PMIDURSKI	In Home Visit	For annual update: Eligible for MSP> application mailed
9/12/2023	Rose, Patricia	PMIDURSKI	Phone Call	To confirm annual update HV Wd 9/13
9/12/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To THANK ARAW for everything and to provide new room number at Brandon Woods NH
9/12/2023	Grace, Barbara	PMIDURSKI	Phone Call	VMM left to follow up from call recvd Mon 9/11
9/12/2023	Grace, Barbara	PMIDURSKI	Phone Call	Re: NBAM classes @ WCALF: "TY. I am signed up. They will begin 9/13 for 3 sessions. TY 4 including me!"
9/12/2023	Guy, Nancy	APAZ	Phone Call	Re: Board continued approval decision. "What a miracle. I only get \$20 in food stamps now."

9/12/2023	Debrosse, Sezaltina	APAZ	Phone Call	Re: Board continued approval decision. "Thank you. Many blessings to all from the bottom of my heart"
9/13/2023	Rose, Patricia	PMIDURSKI	In Home Visit	HV completed for annual update
9/13/2023	Kukstis, Ingrid	APAZ	Phone Call	Inquire if ARAW support for dog surgery ~\$800 she placed on her CC. Informed ARAW has not in the past. She will pay her CC off slowly. She has EOMB of \$45 but can manage.
9/13/2023	Dillon, Sherry	PMIDURSKI	Phone Call	To register for Fin Lit workshops: SD will sched trans via Demand response
9/13/2023	Charpentier, Lea	APAZ	Phone Call	Re: Tax Abatement for the blind and NB DOCD finance assistance for home repairs information.
9/13/2023	Almeida, Mildred	APAZ	Phone Call	To what to say to Xfinity: EM to PGM
9/13/2023	Fragata, Maria	APAZ	Phone Call	RC from Diane at FCOA. Maria has not had SNAP or SHINE recently. Will call Maria to have her set it up.
9/13/2023	De Lima, Mary	APAZ	Phone Call	Re: schedule AHV. Scheduled for 9/14 at 11am. Will call prior to visit. Seems very confused again.
9/13/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From Ex-spouse: Brain MRI completed: Awaiting results: reportedly cont to pay Comcast
9/13/2023	Roderiques, Bernadette	PMIDURSKI	Phone Call	Re: Inactive d/t over asset: BR to call Comcast to change billing address: Will attend luncheon & BS OK by ED
9/13/2023	Stafford, Mary	APAZ	Phone Call	To dgt re: no word form CES CM Emily Gonsalves. Dgt to call CES and request process status and update.
9/13/2023	Bissonnette, Alice	APAZ	Phone Call	RC re: Board cont. approval of BCBS premium. "Thank you God" Will attend Financially Literacy Workshops.
9/13/2023	Willis, Carol	PMIDURSKI	Phone Call	NEW referral fr NBOHCD: Over Income: Req assist w/cost of architectural design for porch
9/13/2023	Arruda, Patricia	PMIDURSKI	Phone Call	VM left req call back to sched HV for NEW request
9/13/2023	Shea, Joan	APAZ	Phone Call	Req CB from AP: EMM to AP for follow up. AP RC she will be able to pay Home ns as she has EOMB \$600.
9/14/2023	Beauchamp, Jane	PMIDURSKI	In Home Visit	For new request: Rent increase by \$100/month: Ticket for expired inspection: Cancel Auto Ins
9/14/2023	Smith, Cynthia	APAZ	Phone Call	Re: Board approval of car repair. "Thank you so very much. I am so grateful."
9/14/2023	Prata, Adelia	APAZ	Phone Call	LVM requesting a call back. BM Angela is concerned about Adelia. Adela thinks AP and ED is upset with her.
9/14/2023	Sampson, Janet	PMIDURSKI	Phone Call	Re: Board decision: Eversource address change: "I am grateful for the help provided. Thank you."
9/14/2023	Fletcher, Sally	APAZ	In Home Visit	Annual HV completed. Pending Sally's CES call regard medical alert cost. Might become Inactive.
9/14/2023	Almeida, Mildred	PMIDURSKI	Phone Call	To report she spoke w/Blanche @ Xfinity and billing freq changed to monthly: Req 3 way call in future
9/14/2023	Ribeiro, Renay	PMIDURSKI	Phone Call	Re: Board approval of Auto repair: OV w/CC invoice: "TY all so much. I will call in the future."
9/14/2023	Letourneau, Diane	PMIDURSKI	Phone Call	VM left w/nurse & EMM to SW re: Board approval for landline phone & monthly service
9/14/2023	Martins, Louise	PMIDURSKI	Phone Call	To report bedbugs infestation continues in apt: HV on HOLD: will call next week
9/14/2023	Kyle, Susan	APAZ	Phone Call	Re: Board approval for FLO. "Thank you. I am so excited to start meeting new people and doing activities."
9/14/2023	Ambra, Patricia	PMIDURSKI	Phone Call	Re: Board decision: WA notified of approval 4 briefs: EMM to FCOA SHINE re: Ins & SLH: "TYSM."
9/14/2023	Rose, Patricia	APAZ	Phone Call	VM re: Important. TC: Forgot to mention expenses r/t lawn maintenance & snow removal
9/15/2023	Michel, Loretta	PMIDURSKI	Phone Call	From Sister: Unable to chg name on acct: to cancel and dgt to open new Comcast acct: To scan/EM invoice
9/15/2023	Conway, Isidora	PMIDURSKI	Phone Call	Re: Luncheon attendance: "I went to BCC for dental cleaning. Excellent. You should put in the newsletter."
9/15/2023	Robillard, Rita	APAZ	Phone Call	Scheduled annual HV for 10/2. Rita has COVID. Daughter Ana will be present at visit.
9/15/2023	De Lima, Mary	APAZ	Phone Call	Re: annual HV. Updated over phone no changes since June. Very confused. LVMM w/ CES CM Cassidy.
9/15/2023	Costa, Barbara	PMIDURSKI	Phone Call	Crying: "Lonely, depressed, no one visits." Req tablet as "it lifts my spirits. I will stop BB vouchers. I don't need them, I
9/15/2023	Fragata, Maria	APAZ	Phone Call	LVM. Requested a call back re: SNAP and Dental ins SHINE consultation.
9/15/2023	Mello, Eleanor	PMIDURSKI	Phone Call	Re: Dart Farmers Mkt: "I am going bowling next week w/LGBTQ group. LIFE IS MEANT TO BE LIVED!"
9/15/2023	Prata, Adelia	APAZ	Phone Call	RC having issues with SSP income d/t not filing app. LVM w/ Matthew DCOA and EEM to CNN for phone setup.
9/15/2023	Moniz, Maria	PMIDURSKI	Phone Call	RC new referral for rent assistance. Referred to PACE, CSS, and SCCLS. Will call next week to setup visit.
9/15/2023	Moniz, Maria	APAZ	Phone Call	RC re: new referral for rent assist. Referred to RAFT, SCCLS & CSS. Daughter will call next week to schedule HV.
9/15/2023	Beauchamp, Jane	PMIDURSKI	Phone Call	Re: request for auto ins: after discussion w/ED, BA will revisit in Nov to assess living situation w/son.
9/15/2023	Powell, Charlotte	PMIDURSKI	Email	From CP reporting Direct TV invoice will be mailed directly to ARAW going forward
9/18/2023	Leblanc, Nancy	APAZ	Phone Call	LVM x2 re: new request for recliner and to schedule HV. CES will contribute \$175.

9/18/2023	Roderiques, Elaine	APAZ	Phone Call	LVM w/ son Christopher to reschedule new HV. Requesting participation in FLO and social day cost.
9/18/2023	Moniz, Maria	APAZ	Phone Call	LVM w/ CES CM Stephanie Silva inquiring about Whaler Cove assisted living.
9/18/2023	DosSantos, Cathrina	APAZ	Phone Call	Re: homecare service coverage. Referred to CES. Needs homemaker for vacuuming and mopping.
9/18/2023	De Lima, Mary	APAZ	Phone Call	Not feeling well. Going through a lot. Lost dentures, and PCA hasn't been coming by. Unable to keep convo.
9/18/2023	Delaney, Kathleen	APAZ	Phone Call	VM from Kathy. She will attend luncheon and will need YWV transportation.
9/18/2023	Pereira, Maria	APAZ	Phone Call	LVM w/ daughter Ali. Board denied cable request. Will mail application for review and revisit in 4-6 months.
9/18/2023	Vieira, Rose Marie	APAZ	Phone Call	LVM re: annual ROE update. Requested a call back. Need emergency contact as well.
9/18/2023	Baptista, Doris	APAZ	Phone Call	Re: Annual HV. 9/22 at 11am. Her brother passed 11/2022 and lost her pet bird. Very tough few months.
9/18/2023	Best, Jacqueline	APAZ	Phone Call	Re: Annual HV. Jacqueline fell at home 9/16. Not feeling well for HV this week. AP to call next week.
9/19/2023	Gomes, Virginia	APAZ	Phone Call	LVM re: Rehab stay status. Requested call back if Virginia is home to complete annual HV.
9/19/2023	Lopes, Crispina	APAZ	Phone Call	Schedule annual HV 9/21 at 2pm. Very complex case discussed with ED.
9/19/2023	De Lima, Mary	APAZ	Phone Call	Setup HV. EOMB very high. Mary says only has \$142. Visit scheduled for 9/20 at 11am.
9/19/2023	Prata, Adelia	APAZ	Email	From Matt at DCOA. Completed SPP recert. Will be reimbursed 1 month. Adelia is very thankful.
9/19/2023	Fletcher, Sally	APAZ	Phone Call	Re: EPERS support from CES. She has not called. Weill requested continued ARAW support of EPERS unit.
9/19/2023	Alers, Maria	APAZ	Phone Call	RC from CES. Referred to SCCLS, PACE, Fresh Start, and reviewed with ED. Withdraw referral.
9/20/2023	Pacheco, Deborah	PMIDURSKI	Phone Call	VMM left re: follow up to apartment fire: Req CB to ARAW
9/20/2023	Nunes, Debra	PMIDURSKI	Phone Call	To confirm HV on Thurs 9/21: Confirmed
9/20/2023	Arruda, Patricia	PMIDURSKI	Phone Call	To sched HV: Recent surgery: VNA in place: Req CB in 2 weeks: EMM to CES CM
9/20/2023	Souza, Ethel	PMIDURSKI	Note to File	EDDF approval by ED for brake repair: TC to ES: Check to be mailed to ES when appt scheduled for repair
9/20/2023	Monteith, Judith	PMIDURSKI	Phone Call	To req assist w/auto Ins. Annual recert in Oct: TO obtain 23/24 auto ins invoice
9/20/2023	Begnoche, Cecile	PMIDURSKI	In Home Visit	Recent hosp/rehab/recup in VA @ dgt's home: Home w/CES: EM to CES re: PERS
9/20/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Re: keys, BB taxi, NBAM, surgery, dog care: Enc to contact counselor & ^visits: Will use BB for NBAM
9/20/2023	DeSouza, Joanne	APAZ	Phone Call	LVM to call back re: Pen Pal connection with Judy Monteith.
9/20/2023	Gadomski, Marion	PMIDURSKI	Phone Call	From dgt: SHINE referral to ACOA: Education re: reverse mort/ARAW asset limits
9/20/2023	Benoit, Susan	PMIDURSKI	Phone Call	Req list of contractors for gutter cleaning: Education provided re: ARAW role: SB to call CES & ACOA
9/21/2023	Letourneau, Diane	PMIDURSKI	Phone Call	Re: Verizon: Cousin Linda J will call Verizon to set up new acct next wk: DL changing room d/t roommate issues
9/21/2023	Delaney, Kathleen	PMIDURSKI	Phone Call	VM left re: YWV trans for luncheon: Requested CB to confirm receipt of message
9/21/2023	DeSouza, Joanne	APAZ	Phone Call	RC provided her Judy Monteith contact info for Pen Pal.
9/21/2023	Michel, Loretta	PMIDURSKI	Phone Call	VM left for dgt Kristen req CB re: Aunt's phone # & status of comcast account/billing
9/21/2023	Lopes, Crispina	APAZ	In Home Visit	HV not completed. Crispina was not home. Called her when back in office did not pick up no VM setup.
9/21/2023	Monteith, Judith	APAZ	Phone Call	Re: Pen Pal Joanna DeSouza contact info. She is very excited.
9/21/2023	Livesley, Virginia	PMIDURSKI	Phone Call	To request HOLD on brief deliveries fr WA: "I no longer need and have a stockpile."
9/21/2023	Drayton, Gail	APAZ	Note to File	Dropped off rental insurance payment at Lawler Ins 4 Welby Rd NB. Will enter in system today.
9/21/2023	Robillard, Rita	APAZ	Phone Call	Re: rescheduled annual HV to 9/26 at 12:30pm. Daughter leaving for Florida in October.
9/21/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From Ex-spouse: No longer rep payee: "I have too many health issues & my dgt needs me. Will wait for Comcast."
9/21/2023	Roderiques, Bernadette	PMIDURSKI	Phone Call	Re: YWV trans for luncheon: Will be attending
9/21/2023	Nunes, Debra	PMIDURSKI	In Home Visit	For new referral: Discuss w/ED: DN to attend fin lit program; Lg CC debt
9/21/2023	Payan, Freda	APAZ	Phone Call	Re: coordinate for Patrick from Worley Bed can do a HV to see the mattress. PGM EM Patrick for day/ time.
9/21/2023	Pacheco, Deborah	APAZ	Phone Call	RC re: Staying with Janet Raposa at 192B Rockway st NB. EMM to WA to update address.
9/21/2023	Pacheco, Deborah	PMIDURSKI	Phone Call	Re: WA needs: Del of OTC coordinated w/WA: Rcvd \$\$ from ARC d/t loss from fire.
9/22/2023	Dinitto, Dorothy	PMIDURSKI	Phone Call	New Referral: Spoke w/dgt: DD in rehab s/p fx hip: Dgt will call ARAW when DD returns home

9/22/2023	Roderiques, Elaine	PMIDURSKI	Phone Call	From Pat Foster for AP to discuss ER: EMM to AP for follow up
9/22/2023	Dillon, Sherry	PMIDURSKI	Phone Call	Re:bills for briefs & MD copays: Has Fallon: Rec call to GSSC @ CES:Difficult to understand d/t garbled speech
9/22/2023	Baptista, Doris	APAZ	In Home Visit	Requesting continued support for cable/phone ~\$16 per month.
9/22/2023	Michel, Loretta	APAZ	Phone Call	From dgt Kristen. She is going to cancel Xfinity and activate in Loretta's name and ARAW address. ? Invoice
9/22/2023	Jenkins, Karen	PMIDURSKI	Phone Call	To register for Fin Lit program: Can attend all sessions
9/22/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To reports she will remain in current room: Notified tentative del of phone next wk & cousin can set up acct
9/22/2023	Chaput, Vanessa	PMIDURSKI	Phone Call	Re: Farm Tour: D/C fr SLH s/p kidney stone removal: Plans to attend event: Will call if not feeling well
9/25/2023	Silveira, Marie Lorraine	PMIDURSKI	Phone Call	Re: Auto repair: Brakes let go: AAA towing car to M&M auto: To obtain estimate and del to ARAW: EM to AP
9/25/2023	Begnoche, Cecile	PMIDURSKI	Phone Call	From CES: To provide PERS unit as part of the CES plan of care
9/25/2023	Lamontagne, June	PMIDURSKI	Phone Call	To report she spent "\$136.88 cash for tire on Oct 11, 2023"
9/25/2023	Lammers, Edith	PMIDURSKI	Phone Call	W/update re: apt building improvements: To see SHINE counselor re: MSP, health insurance options
9/25/2023	Southern, Elizabeth	PMIDURSKI	Phone Call	NEW referral from CES: Over Income: Electricity has been restored:
9/26/2023	Duarte, Patricia	PMIDURSKI	Phone Call	Re: BB vouchers; Has not rcvd: Will check Pobox Wed: If vouchers not in box will come to ARAW office for set
9/26/2023	Roderiques, Elaine	APAZ	Phone Call	RC re: Pat Foster re: referral status. Pending call back from son Christopher to re-schedule initial HV.
9/26/2023	Nunes, Debra	PMIDURSKI	Phone Call	To clarify Comcast balance: DN "always 1 month behind" Current full balance is \$339.22 to obtain zero balanc
9/26/2023	Leblanc, Nancy	APAZ	Phone Call	LVMM x3 re: schedule initial HV for recliner request. EMM o CES CM with update.
9/26/2023	Pare, Rita	PMIDURSKI	Phone Call	VMM left for dgt req CB to sched annual update: TC to CES & FCOA SDC re: current plan of care
9/26/2023	Eisely, Geraldine	PMIDURSKI	Phone Call	To review income for dgt: Dgt 2nd job @ Gillette Stadium: Receiving SNAP: GE applying for PACE
9/26/2023	Lamontagne, June	PMIDURSKI	Phone Call	VMM left to invite JL to Fin Lit program
9/26/2023	Waite, Cynthia	PMIDURSKI	Phone Call	Re: SNAP & heating issues in apt: DTA Sr. Assistance Line # & SCCLS # provided: EMM to Raquel @ SCCLS
9/26/2023	O'Bara, Teresa	PMIDURSKI	Phone Call	Req BA speak w/landlord as character ref.: Role of BA explained: Moving cost &/or SCCLS req offered/Declined
9/26/2023	Brightman, Pauline	PMIDURSKI	Phone Call	VMM left for dgt req CB re: Blazing Saddle attendance
9/26/2023	Chor, Patricia	PMIDURSKI	Phone Call	Re: supposed banking issue: \$400 missing: Bank "feels PC gave her card to someone & will not help"
9/26/2023	Rosa, Zulmira	APAZ	Phone Call	Re: Annual HV. Scheduled 10/5 at 3pm. Also connected her to PACE.
9/26/2023	Lyons, Carol	PMIDURSKI	Phone Call	To remind CL of Comcast limits: ED approved 1x Demand movie: "Sorry. I won't do that again."
9/27/2023	Silveira, Marie Lorraine	APAZ	Phone Call	RC re: brake estimate. M&M will email to ARAW. She is working son's are taking turn pickup and drop off.
9/27/2023	Okpara, Priscilia	PMIDURSKI	Phone Call	To Fallon Navigator: Need MD script for Inc Prod> Note mailed to PO & sons: EMM to RSC
9/27/2023	Anastasi, Wilhelmina	APAZ	Phone Call	Re: Purewick system thru SWH ins. Pending HV from MD to begin process thru SWH.
9/27/2023	Watkins, Elizabeth	PMIDURSKI	Phone Call	Re: New req for assist w/funeral cost: HV sched for 10/3
9/27/2023	Fragata, Maria	APAZ	Phone Call	LVMM re: Update on her SNAP application and Dental insurance with SHINE at FCOA.
9/27/2023	Brightman, Pauline	PMIDURSKI	Phone Call	To PB & dgt: to have CT scan today: Will attend Blazing Saddle Tour 9/28
9/27/2023	Robillard, Rita	APAZ	Phone Call	RC Lauren CES CM does not handle Ensure script and approval. Daughter will need to work with MD.
9/27/2023	Lamontagne, June	PMIDURSKI	Phone Call	Re: Fin Lit Program: Able to attend the 10/25 workshop on Housing: "TY for inviting me. I got coverage."
9/27/2023	Fisher, Laura	APAZ	Phone Call	LVMM re: LAE review. Will review situation w/ ED. Requested a call once she has more info and move in date.
9/27/2023	Letourneau, Diane	PMIDURSKI	In Home Visit	To deliver telephone: Friend Barbara met BA & will bring phone to DL: Cousin Linda to call Verizon
9/27/2023	Best, Jacqueline	APAZ	Phone Call	Re: annual HV. Sufferring from allergies, can barely breathe will call AP to schedule visit.
9/27/2023	Pare, Rita	PMIDURSKI	Phone Call	To dgt to sched annual update: HV 10/16
9/27/2023	Post, Jacqueline	APAZ	Phone Call	LVMM x2 re: schedule annual HV in October. Requested a call back.
9/27/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To report she has received BB vouchers for BS tour
9/28/2023	Silveira, Marie Lorraine	APAZ	Phone Call	LVM re: M&M auto estimate and SSP assistance thru DCOA. Requested a call back today.



September 2023: Beneficiary Advocate

Patricia Midurski

REFERRALS Received: 5

Sources of referrals: CES x 3, NBOHCD, ARAW beneficiary

Requests submitted: 3 **EDDF: 1**

Updates submitted: 6 **FLO updates submitted: 0**

Referrals made to: SNAP, SHINE, PACE, SCCLS

Pending: 3 Ineligible: 2 Withdrawn: 0 Inactive: 1 HOLD: 1

TRENDS:

The monthly ARAW newsletter always has important information however the October issue contains valuable facts about ARAW. Reminding beneficiaries and the community about the mission and the function of ARAW is of importance in a time when many appear to have skewed ideas about the ARAW.

Coastline case managers, for example, frequently look to Ana and I as fellow case managers, expecting us to follow through with calling vendors, scheduling deliveries, assisting in completion of paperwork. Not to fault the case managers who may not have received adequate education regarding community resources and who may lack appropriate supervision and guidance, I have begun to gently remind CES case managers that they are the experts in case managing and prompt them accordingly.

Beneficiaries have reported to potential new referrals that *“the ARAW will pay for outstanding utility bills, give money on a quarterly basis, they give you whatever you need.”*

I received a call from a daughter of a woman who is inactive due to a reverse mortgage with funds available. (\$15K to \$148K: Inconsistent reporting) The daughter called to inquire about *“what my mother was missing out on by not being an ARAW member. If I get rid of the money, what will my mother get?”* Education was provided regarding ARAW mission & criteria. Once the daughter learned the facts, she realized her mom was fortunate to have the reverse mortgage funds available and apologized for being rude at the beginning of our conversation.

Education is always important and is vital as ARAW grows and becomes more recognized in the community. No longer a covert foundation, ARAW is becoming well known by numerous agencies and organizations. The October newsletter is a step in this education process.



September 2023: Beneficiary Advocate

Ana Paz

REFERRALS RECEIVED: 3

REFERRAL SOURCES: Coastline 2, Fairhaven COA 1

UPDATES SUBMITTED: 7

REQUESTS SUBMITTED: 2 EDDF

FLO SUBMITTED: 0

REFERRALS MADE TO: State Supplement Program (SSP) 1, SCCLS 3, CNN 2, SHINE 1, Coastline 2, Fresh Start 2, PACE 2, Whaler's Cove 1, NB COA 1, Dartmouth COA 2, SNAP 1, Community Economic Development Center (CEDC) 1, Office of Housing and Community Development (OHCD)1, Walt's Mobile Closet 1.

PENDING: 13

INELIGIBLES: 0

WITHDRAWN: 4

INACTIVE: 0

BENEFICIARY HIGHLIGHT: This month I got to know one of my Beneficiaries on a personal level. She has been struggling with unexpected financial hardships that started in August. It began when she requested ARAW support for air conditioning repair to her car. Following this repair her bank account was frozen due to sharing a checking account with her son, and his delinquency in paying back taxes. The Department of Revenue seized the entire account balance including her SSI and SSP income. She was able to open another account in her name only and move the SSI and SSP funds to new account, however, SSP hasn't been corrected since August and she is working with Dartmouth COA Coordinator to get that rectified. To add to more of her dilemma the brakes on her car let out and she requested ARAW support to replace front and rear breaks to her car this month.

It was quite a hectic month for her, but she always remained positive and appreciative of ARAW support. She recently called to thank ARAW for her brake repairs and opened up to me about her life. She got married in 1960-61 and shortly her husband demanded they relocated to California to be with his family. She had 3 children, Dean, Steven, and Nester. Her husband was abusive to the children so in 1973 she left him and came back to Fall River where she lived with her father, but shortly after got her own apartment in New Bedford and raised her children all by herself.

She held many jobs, one of which she was injured and had to apply for disability in the 1990s. She always worked hard to ensure her children were taken care of. At times, she held 2-3 jobs at a time (waitress, transportation, house cleaning, etc.). She has much regret for not being there enough for her boys due to working so much. She was never interested in finding a significant other, in her words ***"I learned my lesson the first time."***

She lost her son Nester in 2021 which has been hard on her at times, but she is still close with her son Steve and Dean who reside in New Bedford. They are both very attached to their mom and help her as much as they can.

To date, she is still working as a Foster Grandparent which she absolutely loves and feels she was born to care for children. She stated, ***"I will most likely work until the day I die, but my job gives me purpose and I love what I do."***

I felt so honored that she shared with me such personal details of her life. Stories like this one are why it is such a blessing that ARAW remains in existence. This was truly a month that I was able to better understand the meaning of ***"women helping women"*** and ***"not alms alone, but a friend"*** in a more meaningful way.

NEW REFERRALS (3)	PENDING (12)	INACTIVE (4)
<ol style="list-style-type: none"> 1. Nancy Leblanc – Coastline 2. Maria Moniz – Coastline 3. Karen McGee – Fairhaven COA 	<ol style="list-style-type: none"> 1. Mary Stafford – Lift Chair 2. Margarite Whitehead – hearing aids 3. Mariana Gomes – Lift Chair 4. Virginia Gomes – Annual update 5. Elaine Roderiques – FLO 6. Elaine Correia – Medical Debt 7. Odette Botelho – Dentures 8. Laura Fisher – LAE exemption 9. Freda Payan – mattress recall 10. Adelia Prata – cell phone support 11. Maria Fragata – Annual update 12. Karen McGee – hearing aids 	<ol style="list-style-type: none"> 1. Nadeen Jordan – Withdrawn 2. Rosemary Arruda – Withdrawn 3. Maria Moniz – Withdrawn 4. Nancy Leblanc - Withdrawn

Name	Birth Date	Age	Board Member
Prata, Adelia	10/19/1939	84	Angela Natho
Sousa, Isabel	10/20/1946	77	Angela Natho
Chor, Patricia	10/22/1936	87	Debbie Brooke
Livesley, Virginia	10/30/1944	79	Leah Macomber
Anastasi, Wilhelmina	11/3/1934	89	Rosemary Saber
Almeida, Mildred	11/6/1936	87	Rosemary Saber
Liberatore, Gertrude	11/8/1935	88	Leah Macomber
Almeida, Lorene	11/11/1943	80	Diane Laflamme
Maciel, Margaret	11/11/1935	88	Leah Macomber
Somers, Linda	11/11/1944	79	Jane Stankiewicz
Monteith, Judith	11/12/1939	84	Gale Beaton
Benoit, Susan	11/14/1951	72	Debbie Brooke
Christy, Maria	11/14/1943	80	Cathy Mayall
DeMedeiros, Sharon	11/15/1956	67	Cathy Mayall
DosSantos, Cathrina	12/9/1949	74	Cathy Mayall

FINANCE COMMITTEE MEETING MINUTES

SEPTEMBER 19, 2023

Present: C Foley, D Laflamme, C Mayall, P McKnight, A Natho | Excused: J Stankiewicz

This was a regularly scheduled meeting, for the committee to review the most recent financial statement, to discuss the implications of the financial statements, and to confirm that we are reaching the monthly goals established by the committee. Our objective is to move forward as smoothly as possible, with the sudden and unexpected change in leadership due to the loss of our treasurer Mary Ellis.

Calendar Review-

The calendar goals had been met, as follows:

- BOA/IAC met and reviewed the prior full year financial performance
- Obtained the financial attestation of prior FY as directed by the board & presented to the board for a vote.
- BOA/IAC/finance committee went through first quarter financials, and amended portfolio as needed. IPS reviewed.

Upcoming Calendar Changes/Amendments-

- BOA/IAC/finance committee meeting will meet on October 24th, in place of the monthly finance meeting.
- January of 2024 we will develop the draft of the new budget, and review it on our January 30th meeting
- The January IAC/BOA meeting will take place on the 16th.

Financial Statement Review-

The committee spent time discussing the most recent August financial statement, and what it is really telling us.

-We recognized that both our August and YTD actual numbers came in less than budgeted. Direct support is significantly lower than budgeted by approximately \$43,000, and staffing costs down by \$6,000, (per Clare Foley, ED, due to decrease in one staff member' hours, without any resultant decrease in service to our ladies) , we have a few line items are over budget minimally, but we'll keep an eye on them.

Due to the negative variance of approximately \$75,000, between increased ytd revenue from the portfolio, and the total ytd expenses, our discussion went to our goal of sustainability of the organization, and inevitably went back to the discussion of fund raising. The strategic plan has two goals that we need to keep in mind, but did not discuss deeply-

- increase direct support by 15% per year
- follow goals set up via the strategic plan for launching fundraising program of \$15k in FY 2025, \$50k in Fy 2026, and a resultant \$150k annually by FY 2028.

Both of these strategies of sustainability will need to be discussed, included in and implemented via the FY 2025 budgeting process.

Respectfully submitted,

Cathy Mayall, Treasurer & Finance Committee Chair

Next Finance Committee Meeting:

Will take place, in conjunction with IAC/BOA Review on October 24, 2023, at 9:30AM

ARAW BENEFICIARY REQUEST: RECOMMENDATIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Nunes, Debra 70 y/o; 2/19/1953 Income: \$1,459 sub</p> <p>ARAW support: New</p> <p>MEB: -\$173</p> <p>ARAW: Pat</p>	<p>"I am paying for everything with CC. I am finding it more difficult to pay my bills every month. My friend told me about the ARAW & I hope you might be able to help me with my electric bill or with groceries. I am on disability and I get a doctor's note every 3 months for Eversource so they do not shut me off. I have a balance of more than \$900 & I have begun a payment plan of \$10/month which at times can be difficult to pay. Groceries have gotten outrageous."</p>	<p>Recently introduced to ARAW; difficulty keeping spending under control – want vs needs; attempting to find ways to reduce expenses – budget plan for electricity; ACP; 0% credit card applying for PACE</p> <p>Negative MEB due to high credit card payments (if all paid)</p> <p>Has signed up for financial workshops and encouraged friend to attend</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO ▪ Revaluation in 4 months 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Participation in FLO ▪ Revaluation in 4 months
<p>BENE# 22-23/21</p> <p>Marshall, Edith 93 y/o; 3/16/1930 Income: \$1,818 R</p> <p>ARAW support \$4,915: Reoccurring: Rent \$188 '22, Cable/phone/internet \$247 '22 Gifts: Holiday \$150 '22 FLO: Soup</p> <p>MEB: \$110</p> <p>ARAW: Ana</p>	<p>Edith worries that she won't make it to be 100 years old. She is trying her best to stay healthy. She is very grateful for all ARAW has done for her.</p>	<p>Ledgewood; referral: DCOA</p> <p>Extreme HOH; supportive daughters; Rent increase (daughter to cover); sad that she is not able to participate in FLO; new phone thru state; seeks socialization - Dartmouth</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cable/phone/internet \$247 ▪ Continuation of rent assistance \$188 <p>Gift:</p> <ul style="list-style-type: none"> ▪ CNN Membership \$700 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cable/phone/internet \$247 ▪ Continuation of rent assistance \$188 <p>Gift:</p> <ul style="list-style-type: none"> ▪ CNN Membership \$700

ARAW BENEFICIARY REQUEST: RECOMMENDATIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 19-20/33</p> <p>Okpara, Priscilia 78 y/o; 2/4/1945 Income: \$960 sub</p> <p>ARAW support \$1,364: Reoccurring: Charlie card \$20 '20, Cable \$58 '22 Gifts: Holiday \$150 '20-22 FLO: Luncheon, Lottery, Cab</p> <p>MEB: \$102</p> <p>ARAW: Pat</p>	<p>"I am so grateful for all the help I have received with the bus fare. That has been helpful. I enjoy walking but my legs are old now & painful. I went to Camp last week & everyone is using their phone & tablets. I have a tablet but I don't know how to use. My grandchildren want to teach me so we can communicate more frequently. I am willing to take classes as well. I appreciate any help I can get from the group. Blessings to you all!"</p>	<p>Boa Vista</p> <p>Relocated from Nigeria; 1st language Igbo; sons help to support her; utilities bus to get to GNBCHC; spends a lot time at home watching TV and listening to music; enjoys FLO socialization</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of SRTA Charlie Card \$20 ▪ Cable/phone \$70 (adding internet) 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of SRTA Charlie Card \$20 ▪ Cable/phone \$70 (adding internet)
<p>BENE# 23/26G</p> <p>Banville, Mildred 87 y/o; 8/22/1936 Income: \$1,320 H</p> <p>ARAW support \$1,364: Gifts: RE Taxes \$1,241 '23</p> <p>MEB: \$23</p> <p>WCOA: Andrea</p>	<p>When asked what worries her the most, she giggled and stated, "Thunderstorms!" Then she said that her legs & her heart worries her. She is very concerned about her health. When asked what would be helpful for her, she said that fixing the house would be great.</p>	<p>Concerns between discrepancies from Feb to Oct info on application</p> <ul style="list-style-type: none"> ▪ Mortgage of \$550 – no mortgage in Feb – "forgot about it" during last review ▪ Trash expense in Feb. \$50 – none now paying before the company shut ▪ Decrease in grocery expense b/c of decrease in SNAP ▪ MH Buy in application pending 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Dumpster service \$74 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Dumpster service \$74

ARAW BENEFICIARY REQUEST: RECOMMENDATIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 17-18/22</p> <p>Costa, Barbara 76 y/o; 7/10/1947 Income: \$1,043 sub</p> <p>ARAW support \$10,507: Reoccurring: Cable/phone/internet \$215 '20 Gifts: Moving \$150 '23, Clothing \$46 '20, Holiday \$150 '18-22 FLO: Gift cards Discontinued: Taxi \$50 '18-23</p> <p>MEB: \$118</p> <p>ARAW: Pat</p>	<p>"I am getting used to my new apartment. I have more unpacking to do & my PCA is supposed to be helping me. I love the neighborhood & Seline loves the fenced in yard. However, I am lonely as no one visits me. When winter arrives, I will be inside more. I really miss my tablet which is broken (screen has multiple cracks and no longer works). I really want a tablet again but I cannot afford as I am now paying more bills than in my other apartment."</p>	<p>Recent move with complex landlord/PCA situation;</p> <p>No need for taxi vouchers as PCA shops and neighbors help out, plus stores w/in walking distance</p> <p>Tablet broken – used for games and music at night; with winter approaching anticipates being inside more and needs variety beyond her TV</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Amazon Fire Tablet 7" \$88.98 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Amazon Fire Tablet 7" \$88.98
<p>BENE# 23/12G</p> <p>Waite, Cynthia 81 y/o; 8/21/192 Income: \$1,895 sub</p> <p>ARAW support \$1,381: Reoccurring: Personal care \$24 '23 Gifts: Lift chair \$868 '22, Holiday \$150 '22 FLO: Lottery</p> <p>MEB: \$80</p> <p>ARAW: Pat</p>	<p>"With my CHF, I take large doses of Lasix which make me incontinent. I keep my commode in the living room but even then I lose control before I get to it. I am wearing adult diapers with pads inside & even then I leak...These chux pads from SWH are horrible. They are thin, small & nonabsorbent...They are trying to obtain permission to work with another vendor to get the better quality Chux. In the meanwhile, do you think the ARAW can help me?"</p>	<p>New Bedford Hotel; Ref: Nightengale VNA</p> <p>Lasix causing increase urination and therefor incontinence; Attempting to have insurance pay for better Chux but ongoing process – gift to tide her over</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Personal care products \$15.98 (Chux for 4 months) 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Personal care products \$15.98 (Chux for 4 months) <p><i>If insurance does not come through, we will continue.</i></p>

ARAW BENEFICIARY REQUEST: RECOMMENDATIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 18-19/14</p> <p>Robillard, Rita 96 y/o; 5/6/1927 Income: \$1,764 H</p> <p>ARAW support \$10,477: Reoccurring: Pers care \$30-130 '19 Gifts: Social day \$450 & \$120 '19, Holiday \$150 '19-22 Discontinued: Nutrition \$60-240 '19-22</p> <p>MEB: \$165</p> <p>ARAW: Ana</p>	<p>Per daughter Anna, "What worries mom the most is that I will place her in a nursing home, and unfortunately, I will have to when she can no longer use her rollator. Mom refuses 24-hour care which is free due to her MassHealth status. She has been very snappy with the helpers lately and kicks people out of the house."</p>	<p>Significant decrease in SNAP; only eating junk food; refusing full time care and move to LTC; getting frustrated and behavior issues affecting relationships; significant overall decline; no longer able to sit in proch swing; daughter involved and doing her best to help; casino trips are outline of enjoyment</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of OTC products up to \$130 from Westport Apothecary ▪ Ensure Max \$213 from Westport Apothecary 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of OTC products up to \$130 from Westport Apothecary ▪ Ensure Max \$213 from Westport Apothecary
<p>BENE# 20-21/02</p> <p>Cambra, Joan 87 y/o; 8/18/1936 Income: \$1,045 sub</p> <p>ARAW support \$3,511: Reoccurring: Trans \$25-35 '20-22 Gift: Recliner \$612 '23, Mattress \$789 '22, Holiday \$150 '20 & 22</p> <p>MEB: \$122</p> <p>ARAW: Ana</p>	<p>"Not having an air conditioner and difficulty breathing is a huge worry for me."</p>	<p>Heat wave – ill fitting, illegal AC unit from Fresh Start; heath concern; AC on back order</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate AC \$649.95 from Stan & Paul's 	<p style="text-align: center;">Approved EDDF</p>

ARAW BENEFICIARY REQUEST: RECOMMENDATIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 21-22/02</p> <p>Souza, Ethel 87 y/o; 4/22/1936 Income: \$1,623 sub</p> <p>ARAW support \$3,655: Reoccurring: OTC \$60 '21 Gifts: Car loan \$1,119 '22, Dental \$435 '22, Car repair \$280 '19, Holiday \$150 '21-22 FLO: Luncheons, Tickets, GC, Ice cream</p> <p>MEB: \$71</p> <p><i>ARAW: Pat</i></p>	<p>"I brought my car into my mechanic for a routine oil change. While there I mentioned a squeaking noise that I heard on occasion. After a test ride, he informed me that I need new brakes, front & back. He said it is not urgent however they need to be done in the near future. I have put car repairs on my credit card but I am wondering if the ARAW might pay at least half of the cost to repair. I can charge the other half."</p>	<p>Daily physical activity important to her; very independent; Social group of friends</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair (front & back brakes) \$1,002.66 from Dartmouth Tire 	<p style="text-align: center;">Approved EDDF</p>

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 22-23/23</p> <p>Charpentier, Lea 72 y/o; 2/10/1951 Income: \$1,201 H</p> <p>ARAW support \$1,381: Reoccurring: EPERS \$51.95 '22, Water \$79 '22 Gifts: Holiday \$150 '22</p> <p>MEB: \$160</p> <p>ARAW: <i>Ana</i></p>	<p>"What worries me is inflation & losing my home. Everything is so expensive & I try my best to keep up. If it wasn't for ARAW, I don't know how I would make it from one month to the next." Lea expressed how thankful she is for all ARAW support. The Christmas gift of \$150 was so helpful for her to pay an emergency expense while she was hospitalized. She also really enjoys the newsletter & while she cannot attend activities, due to social anxiety, she finds a lot of the information provided helpful, especial on the HIP benefit.</p>	<p>Originally referred by NBPD</p> <p>Significant health issues and decreased vision; house in trust which disqualifies her for tax abatement – SCCLS referral? to establish rights</p> <p>Her biggest concern is her home which needs significant repairs – daughter attempting repairs</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Water bill \$79 ▪ EPERS \$51.95 <p>Monthly total: \$130.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Water bill \$79 ▪ EPERS \$51.95
<p>BENE# 22-23/20</p> <p>Rose, Patricia 84 y/o; 4/13/1939 Income: \$2,109 H</p> <p>ARAW support \$8,234: Reoccurring: OTC \$47 '22, S&S GC \$60 '22, Cable/phone/internet \$225 '22 Gifts: Exterminator \$199 '22, Hearing aids \$4,400 '22, Holiday \$150 '22 FLO: Soup, lottery</p> <p>MEB: \$185</p> <p>ARAW: <i>Pat</i></p>	<p>"First, I want to thank the ARAW for their generosity & for providing me with a renewed sense of security. I cannot believe a foundation like the ARAW exists & that I am able to receive much needed financial assistance. You do not realize how very much these gifts mean to me. I eliminated two CC balances once the ARAW began to assist with the Comcast bill. I resumed my vitamins thanks to the ARAW help with Westport Apothecary. I am ever so grateful! Thank you."</p>	<p>Former health inspector for NB; attempts to stay as busy as possible – geocaching; arthritis in knee slowing her down; hearing aids gave back her inclusion; has paid off credit cards and does not use them now; financial assistance enables her to stay in home she loves, pay off credit cards and afford vitamins</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$225 ▪ OTC products \$65 ▪ Stop & Shop gift card \$60 <p>Monthly total: \$350</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$225 ▪ OTC products \$65 ▪ Stop & Shop gift card \$60

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 19-20/38</p> <p>Fletcher, Sally 78 y/o; 3/26/1945 Income: \$1,483 sub</p> <p>ARAW support \$11,381: Reoccurring: EPERS \$51.95 '20 Gifts: SW \$337.50 '21, Hearing aids \$4,400 '21 & \$3,000, Glasses \$584 '22 & \$324 '20, Holiday \$150 '20-22</p> <p>MEB: \$279</p> <p>ARAW: Ana</p>	<p>“What worries me the most is my daughter Carol. We were estranged last year because she didn’t want me to know she had cancer & only 5-10 years to live.”</p>	<p>Melville Towers; formerly with Pat Foster GNBCHC</p> <p>Increase in MEB due to being more financially conservative; got rid of credit cards</p> <p>Daughter has cancer; creatin book for children of her life; EPERS helps her feel comfortable and keep her cat</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95 <p>Monthly total: \$51.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95
<p>BENE# 19-20/14</p> <p>Eleuterio, Sofia 86 y/o; 10/15/1936 Income: \$2,038 H</p> <p>ARAW support \$13,312: Reoccurring: BCBS \$229.51 '19 Gifts: Dental \$1,240 '21, Car repairs \$775 '19, Holiday \$150 '19-22 FLO: Gift card</p> <p>MEB: \$264</p> <p>WCOA: Cindy</p>	<p>Sofia continuously worries about the upkeep of her home. She wishes her children helped more. She also has been having more dental issues. Sofia appreciates the support she receives from ARAW.</p>	<p>Running deficit at the end of the month; paid dental costs after she had been approved for \$1,500 in dental last June?</p> <p>Paying \$213 monthly towards the basement clean out and mattress and another \$63 towards a car repair – is she on a payment plan for these? Or were they already paid in whole?</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

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 17-18/06</p> <p>De Lima, Mary 80 y/o; 9/18/1943 <i>Income: \$1,421 sub</i></p> <p>ARAW support \$11,381: Reoccurring: Cable/phone/internet \$225 '17 Gifts: Couch \$589 '19, Dentures \$1,300 '14, Holiday \$150 '17-22 Discontinued: Social Day \$100-300 '07-11</p> <p>MEB: \$195</p> <p>ARAW: Ana</p>	<p>"My memory is going. I have good days and bad days."</p>	<p>Solemar @ Dartmouth</p> <p>Increased memory loss; extreme hearing loss (won't wear aids); history of financial abuse; Anxiety and ML affect information able to give</p> <p>Payment plan w/dentist balance?</p> <p>Food \$400/month? Household needs \$200/month? What does that include? \$660 combined seems pretty high.</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$225 <p>Monthly total: \$225</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$225 <p><i>Connect with CES CM re: memory loss concerns</i></p> <p><i>Encourage MMP again</i></p>
<p>BENE# 20-21/12</p> <p>Lamontagne, June 75 y/o; 3/29/1948 <i>Income: \$2,027 R</i></p> <p>ARAW support \$9,452: Reoccurring: BCBS \$229.51 '20 Gifts: Car repair \$700 '22, Couch \$808 '21, Holiday \$150 '21-22 FLO: Plant, Luncheon, Gift Card, Lottery</p> <p>MEB: \$28</p> <p>ARAW: Pat</p>	<p>"First, I am so thankful to the ARAW for everything they do for me. Health insurance I could not afford, the activities, the luncheons at the Wamsutta Club that I absolutely enjoy, the sofa they bought me a few years back. I am so grateful. I cannot thank you enough. Times are getting more tough with prices going up on gasoline, food, rents, utilities. It is very frightening & depressing. I try not to dwell on the negative & instead focus on all my blessings which include the ARAW."</p>	<p>Landlord does not do any renovations or repairs but rarely raise rent</p> <p>Provides care for mother with aid of sisters; exhausting her</p> <p>Knows firsthand how important health insurance is; luncheons are her only social oppty</p> <p>Wants to attend fin workshops but cannot b/c she is a caregiver</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

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 22-23/24</p> <p>Baptista, Doris 82 y/o; 10/23/1939 Income: \$875 sub</p> <p>ARAW support \$11,381: Reoccurring: Cable/phone \$167 '22</p> <p>MEB: \$140</p> <p><i>ARAW: Ana</i></p>	<p>“Please tell the Board how much I appreciate their support for my cable & phone. I spend most of my time watching TV. I no longer spend time with other residents because they gossip & I don’t want no trouble.”</p>	<p>Carriage House</p> <p>Participates in CH walking club and NBAM classes; recent loss of brother & bird; does not like gossipy neighbors so watches TV – doesn’t want trouble</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone \$167 <p>Monthly total: \$167</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone \$167
<p>BENE# 23/16G</p> <p>Woods, Janice 76 y/o; 9/28/1947 Income: \$1,173 R</p> <p>ARAW support \$1,381: Gifts: Lift chair \$1,595 '22, Holiday \$150 '22</p> <p>MEB: \$73</p> <p><i>ARAW: Pat</i></p>	<p>“I am just beginning to utilize my right arm & to gain strength. I continue with weekly outpatient OT visits. I am hoping that I will feel better soon. Then I will participate in programs.”</p>	<p>Lives in condo owned by daughter – only pays HOA; welcomed in this year vs last; fall in 2022 caused lingering issues to dominant arm; referral to SHINE to explore Medicare savings program; hopes to attend FLO activities once cleared from OT</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 22/20G</p> <p>Eisely, Geraldine 72 y/o; 8/5/1951 Income: \$973 sub</p> <p>ARAW support \$1,643: Gifts: AC \$280 '23, Mattress \$449 '22, Fridge \$764 '21, Holiday \$150 '21 FLO: Lottery, Gift Card, Holiday</p> <p>MEB: \$454</p> <p><i>ARAW: Pat</i></p>	<p>"I am just beginning to utilize my right arm & to gain strength. I continue with weekly outpatient OT visits. I am hoping that I will feel better soon. Then I will participate in programs."</p>	<p>Lives with daughter (PCA) after attempting move to FLA; feels safe with daughter there but they are exploring a move as neighborhood does not feel safe; hopeful once urinary incontinence is taken care of she can participate in FLO activities</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Residency guideline (moved back to area in 2021) ▪ Living alone guideline (Daughter lives w/her) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Residency guideline (moved back to area in 2021) ▪ Living alone guideline (Daughter lives w/her) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation
<p>BENE# 16-17/01</p> <p>Begnoche, Cecile 90 y/o; 9/29/1933 Income: \$1,553 sub</p> <p>ARAW support \$6,119: Gifts: Medical bill \$335 '22, Glasses \$185 '18, Holiday \$100-150 '16-22 Discontinued: EPERS \$51.95 16-23</p> <p>MEB: \$329</p> <p><i>ARAW: Pat</i></p>	<p>"I am so happy to be home in my own apartment where I have resided for 28 years. As you know, I was quite sick earlier this year & was hospitalized then went to rehab. I was too weak to live on my own after rehab so I went to my daughter's home in Virginia. I am grateful she & her husband took me in but there is no place like home. As you can see, I was able to save money by living with Mary even though I did give them grocery money. I think I should have enough for my funeral now. This is the most money I ever had!!"</p>	<p>Independent, strong-willed, articulate; stayed with daughter after hospitalization & rehab; daughter wanted her to stay but she wanted to get back to home; previously declined CES – but accepting now; no need to pay EPERS; no financial need</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO participation

ARAW BENEFICIARY UPDATE: COMMITTEE DECISIONS

OCTOBER 2023 | VER 10/6/23

Beneficiary	Biggest Concern	Notes	Current Support	Decision
<p>BENE# 23/20G</p> <p>Medeiros, Gloria 77 y/o; 7/4/1946 Income: \$1,386 ('22) H</p> <p>ARAW support \$1,392: Gifts: O2 Tank \$1,392 '22</p> <p>MEB: Unknown</p> <p>ARAW: Pat</p>			<p style="text-align: center;">Make inactive</p>	<p style="text-align: center;">Make inactive</p>

A meeting of the Grants Committee was held on Tuesday September 12, 2023.

Present : Diane Laflamme, Leah Macomber, Rosemary Saber and Clare Healy Foley

The purpose of the meeting was to review the first quarter reports from the partners(grantees). Clare prepared a summary of the reports which included activities for April, May and June. Those reports had been submitted to the office in July. The thoroughness of the reports varied.

This summary, which was distributed to all board members for the September 14, 2023, can serve as an ongoing review of the progress being made by the partners, or lack thereof.

The mid-year reports for July, August and September will be submitted to the office in mid-October. This will give Clare, the committee and ultimately the board good guidance as to the distribution of the second grant payment. Particular scrutiny will be given to those grantees who are now in their second or third year as recipients.

It was recognized that some partners were dealing with the difficulties of staffing changes, a reality we understood and acknowledged as a drawback to their operations.

The committee also discussed encouraging those partners who have not advertised in the FLO newsletter to do so. It had become evident that some always had something to include and others did not.

We will meet again after receipt of the mid-year reports and before distribution of mid-year funds. This would be in late October or early November.

Thank you Clare, Diane and Leah.
We missed Mary.

Rosemary Saber, chair

GOVERNANCE COMMITTEE MEETING MINUTES September 26, 2023

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

Also present: Healy Foley, Executive Director

- Draft of New Member Onboarding Guidelines was discussed and edited. To be brought to full Board for approval at next Board meeting.
- Bios:
 - Internal bios will be part of recruitment package to acquaint new Board members with existing Board members.
 - All Board members have now submitted bios. The bios will be shared with all members in monthly board packet before next Board meeting so that Board members may review and potentially edit their own bios. Staff members will also share their bios.
- ARAW Board Engagement survey:
 - Reviewed 2022 ARAW Board Engagement survey. Minor edits to be done. VP Diane to discuss with President Jane whether to send out survey before or after annual check-in interviews that will take place in the next month. Commitment of current officers will be discussed at these interviews.
- Began discussion of potentially combining roles of Vice President and Governance Chair.
- Potluck Holiday Party planned for December 7th.

Respectfully submitted,
Gale Beaton, Chair

Gale Nicholson Beaton

Gale grew up in Dartmouth, MA. After graduating from the University of Vermont's Department of Nursing. After graduation, she focused on public health, she became a public health nurse in urban and rural settings throughout Virginia. During the final 25 years of her nursing career, Gale was a middle school nurse and worked at The Pine Street Inn homeless shelter health clinic one evening per week.

After spending most of her adult life in the Greater Boston area, Gale and her husband, Tom, returned to Dartmouth in 2017. Shortly thereafter, Gale proudly followed in her mother's footsteps as an ARAW board member. Today, Gale is also the volunteer school nurse at Our Sisters' School in New Bedford, a board member of Community Nurse Home Care, and works on the Mobile Ministry food and clothing truck one day a week. Gale and Tom have two children and three grandchildren.

Deborah Persons Brooke

Debbie was born and raised in New Bedford and Dartmouth. She grew up in an environment of philanthropy and service to others. Her mother was a very active member of ARAW for many of Debbie's formative years, and her mother's work and the inspiring stories she told left an indelible and moving impression on her.

Debbie received a degree in Occupational Therapy from the University of Pennsylvania and raised her family in Connecticut where she enjoyed challenging, rewarding work as an Occupational Therapist in the public schools and nursing homes in the East Lyme - Old Lyme area for 30 years.

When she returned to Dartmouth about 10 years ago to live with and assist her aging father, she was favored by an invitation to join ARAW and happily reconnected to an organization that continues to hearten and energize her.

She has experience on public and private school boards, non-profit boards and in community service. She has 2 sons and 3 grandchildren and enjoys gardening, traveling and spending time with family.

Gloria de Sá

Gloria de Sá, also known as Maria, joined the ARAW board of directors on April 8, 2021. She has been a resident of New Bedford since 1971, the year she arrived in the U.S. at age 17, as an immigrant from Portugal.

A few days after setting foot on American soil, Gloria began working as a stitcher at one of the many garment factories of New Bedford and embarked on a life-long effort of trying to understand this area's history, especially the experiences and roles of the many social and ethnic groups that make up its social fabric.

While working and raising a family, she was able to complete a degree in sociology at Southeastern Massachusetts University, now UMD, which allowed her to move from manual work to social service occupations where she concentrated on serving non-English speaking communities, including the position of executive director of the Immigrants Assistance Center in New Bedford a

leading organization in immigrant advocacy.

In 2003, she finished a doctoral program in social demography at Brown University, with a dissertation on Portuguese immigration to the U.S. After several years as a visiting professor at Connecticut College, she joined the department of sociology at the University of Massachusetts Dartmouth, where she was also faculty director of the Ferreira-Mendes Portuguese-American Archives, an associated researcher at the Center for Portuguese Studies and Culture, and co-editor of the Portuguese in the Americas Series at Tagus Press.

After retiring from UMD in 2019, she has devoted her time to volunteer work with several local non-profit organizations, and the enjoyment of gardening, reading, art, and family.

Diane Laflamme

Diane was born and raised in New Bedford and is a strong supporter of New Bedford's many revivals. Diane is a life-long learner and continually seeks opportunities to open her world and to expand her knowledge through learning and travel. She has taken courses ranging from theology to woodworking and is looking forward to a trip to Egypt.

Diane was introduced to ARAW by a friend and was immediately attracted to its mission. She is committed to community service and has volunteered at Father Bill's homeless shelter in Brockton, My Sister School, Nativity Prep, My Brother's Keeper and served on the Foundation Board of UMass. Dartmouth.

Angela Natho

Angela was born and raised in New Bedford. She grew up in a large, close-knit family. She is fortunate that her five siblings live in neighboring towns and many of her numerous nieces and nephews live in the New England area. She attended local schools, business and college. She worked for a number of years as a legal secretary. Her friend and mentor became the first Director of Labor Relations and Personnel for the City of New Bedford and asked her to work at City Hall in the newly created department. She had two sons and when they were toddlers she decided to leave City Hall to be at home with her sons. Two years later she was asked to return to work in the Personnel Department. Her intention was to stay home with her sons, so she agreed to work temporarily until a Personnel Director was hired. Her "temporary" appointment lasted thirty years.

In February 2020, a friend introduced her to ARAW. Upon hearing the mission of ARAW and the work being done was inspiring. Her mother had recently died after complications from dementia and Angela had enjoyed visiting her mom and residents in the nursing home. She thought she could make a contribution to ARAW by visiting beneficiaries. One month later was the pandemic. Although "visiting" became "friendly phone calls" the connection with beneficiaries has been a tremendous experience.

Currently Angela serves as the Chair of the Personnel Committee. She is also a member of the Finance Committee. She is a member of the New Bedford Retirement Board, a volunteer at Our Sisters' School and member of women support groups. She enjoys music, dance and gardening.

Leah M. Macomber

Leah grew up in Massachusetts and New York State, eventually landing in Rhode Island, where she spent most of her adult years. A graduate of Rhode Island College with a focus on urban studies,

Leah chose to enter the nonprofit sector. With an interest in philanthropy, she rose through the ranks of fund development professionals.

Through determination, successful fundraising and advanced course work, she achieved the “Certified Fundraising Executive” (CFRE) accreditation. During her final professional years, she provided consultant services to Rhode Island area nonprofits focused on health issues, elder care, and the homeless population.

In 2011, Leah and her husband, Jack moved to South Dartmouth after discovering the beautiful South Coast of Massachusetts. A lifelong volunteer, Leah became involved in her church’s Social Concerns Ministry, the Solanus Casey Food Pantry, and served on the board of the Friends of the Dartmouth Library for eight years.

Leah enjoys reading, sewing, gardening and spending time with her grandchildren. Leah and Jack have two children and three grandchildren.

Catherine Kavanaugh Mayall

Cathy was born and raised in Dartmouth, MA. She attended Boston College, graduating with a BSN in nursing, and received an MBA with a specialty in Health Care Management from Boston University eight years later. She spent many years as a staff and PACU nurse at Beth Israel Hospital in Boston, MA, while living in the Greater Boston area.

She and her husband returned to Dartmouth, where they raised their three children. She worked as a Project Manager for a local developer, and was involved in a family retail business for many years. During COVID she worked as a public health nurse for the town of Dartmouth. She has been volunteering with ARAW since late 2020.

Pamela McKnight

Pamela joined the ARAW Board in 2019 and currently serves as the Beneficiary Committee Chair. She is also a member of the Finance, Governance and Personnel Committees.

Pam grew up in Massachusetts and during her high school years, she took a job at a local rest home providing personal care to frail elders. It was a surprisingly transformative experience. She not only enjoyed the company and rich life stories of the elderly residents but also learned the importance of providing care with respect and dignity.

After attending Brown University, she went on to graduate from University of Massachusetts Medical School and then returned to Brown to train as a neurologist.

Pam and her husband, Michael, have lived in Dartmouth for over 30 years where they happily raised their four children. They are now officially “empty nesters”.

Over the years Pam has volunteered in the Dartmouth Public Schools. In addition to ARAW, Pam volunteers at St. Mary’s Church Social Concerns Ministry and Casey Solanus food pantry.

Jane Stankiewicz

Although born in Portland Oregon, Jane moved across country to New England when she was

six and has ingrained herself in all things community since.

She has a BS in Nursing from Lowell State College (now UMASS Lowell) and her MS in Health Services Management from Leslie University. Early in her career Jane worked as a staff and ICU nurse and New England Medical Center in Boston. Locally she was introduced to home care at St Luke's VNA and home care became her passion.

She was CEO of Community Nurse Home Care for 33 years. During her tenure the agency evolved from a small VNA serving Fairhaven and Mattapoisett to a comprehensive home care agency fifteen towns in our community and employing over 200 people. In addition to offering home care, hospice and private care services, programs in psychiatric care, dementia care and chronic disease management were developed.

Jane lives in Marion with her family and in her spare time enjoys golf, boating, traveling and knitting but her greatest joy is her 8 grandchildren.

Rosemary Medeiros Saber

Rosemary is a lifelong resident of New Bedford. She attended New Bedford Public Schools, S.M.T.I. (Now University of Massachusetts, Dartmouth), and Simmons College where she received a Masters degree in Library Science.

Her professional career was in the libraries of New Bedford, Dartmouth and Wareham.

Rosemary was active in the New Bedford Y.W.C.A. where she served several years on that board. She has served fifteen years on the board of A.R.A.W, including as President.

Rosemary has one daughter.

NEW MEMBER ONBOARDING GUIDELINES FOR GOVERNANCE COMMITTEE

DRAFT | September 2023

Any Board member may **introduce** ~~propose~~ a **potential** new member by contacting ~~a member of~~ the Governance Committee **Chair** and presenting a brief bio **including why the individual would be a good candidate**. It is assumed that some prior conversations regarding ARAW have occurred, and the ~~proposed member~~ **candidate** has a sincere interest in learning more about ARAW, and the proposer believes, to the best of her ability, that this individual would be a contributor and a good fit for **the Board membership**.

Once a candidate is introduced to the Governance Committee, an informational meeting will be scheduled for the candidate to meet with the Governance Chair and her proposer. After this meeting, if all parties agree to move this proposal forward, ~~they or~~ the proposer will speak about the potential member at a Board Meeting. The Board Members then have one week to be in touch with the Governance Chair about any concerns or with any questions.

If no concerns are raised, an ~~initial meeting~~ **a group interview** with the candidate ~~prospective new member will be attended~~ by a subset of the Governance committee, the proposer, ~~the new member~~, and the Executive Director. Before this ~~initial meeting~~ **interview** the potential new member will be provided with a packet including:

Website	Board Member Job Description
Vision Mission Values	Meeting Schedule
Philosophy	List of board members

After this ~~initial meeting~~ **interview** the whole Governance Committee will meet to learn more details about the ~~prospective member~~ **candidate** and their suitability for **Board** membership. The Governance Committee will decide whether to propose this person for **Board** membership.

If the recommendation moves forward, a CORI check will be conducted. The appropriate Board agenda will note the prospective member's name and upcoming vote.

If the prospective member is elected to the Board the proposer will notify her, and the President will send a welcome note. The Executive Director will be in touch to schedule an orientation meeting which will be held as soon as possible in the ARAW offices and led by the Executive Director. The new member, mentor (see below), and other interested members to be included. The Handbook will be provided with initial focus areas defined.

After the initial orientation and within the next month or two, the Chairs of the Beneficiary Committee, Finance Committee and Governance Committee will invite the new member to attend an upcoming meeting and will follow up to provide answers or explanations shortly after the meeting.

After approximately 3 months, a second Orientation Meeting will be held to answer questions and add further background and explanation about the work of these 3 committees.

~~Legacy~~, Grants and Personnel Committee meetings will be attended as they occur on the calendar in the ensuing months. The respective Chairs will reach out with an invitation.

At 6 months, a third Orientation Meeting will be held with the new member's mentor, a representative from the Governance Committee and the Executive Director to continue the educational process, *review the visiting process as well as* answer any questions and concerns. The new Board Member is welcome to audit and participate in as many committee **or task force** meetings as they would like **as well as attend any programs or luncheons** until the six-month orientation when they will be asked to make ongoing committee commitments.

MENTORSHIP GUIDELINES

The role of the mentor for new members is a volunteer position. (The proposer may fill that role, or the new member may wish to broaden their connection to the board by having a different member serve as mentor.)

The mentor will attend all three Orientation Meetings and follow up with new the member.

The mentor will sit with the new member at Board Meetings and follow up shortly after each meeting. Or arrange for a substitute member to take their place.

The mentor will check in with the new member after Committee meetings they both attend.

The mentor will be available to sit with them and review the Handbook if desired.

The mentor will in any way appropriate be supportive, provide guidance, motivation, and role modeling.

Personnel Committee Minutes, September 15, 2023

Members in attendance: Cathy Mayall, Pam McKnight, Rosemary Saber, Angela Natho, and Clare Healy Foley

We discussed and reviewed an updated performance evaluation form. Specifically, Clare presented us with an example of a metric performance evaluation form which includes staff specific job descriptions, tasks, responsibilities and annual goals. After a lengthy conversation, the Committee endorsed the new format with recommended adjustments. We also discussed processes for salary increases. Further discussion will take place at our future meetings.

We reviewed the history of holiday gifts from the past four fiscal years. We will continue this discussion at our next committee meeting in October and potentially November. A recommendation will be presented to the Board in Executive Session at our December meeting since there is no November meeting this year.

Our next meeting is scheduled for October 20 at 9:30 AM.

Respectfully submitted,

Angela Natho

Friendship Task Force Meeting September 22,2023

In attendance: Gail Beaton, Debbie Brooke, Gloria deSa, Diane Laflamme, Cathy Mayall, Angela Nathos, and Clare Healy Foley ED

The purpose of this task force is to **ensure that friendship is part of the ARAW experience for all of our beneficiaries.** Initially we talked about the many and varied definitions of friendship. We decided that for our purposes at this time we will define friendship as having a connection, a relationship, and a sense of community.

We reviewed how our friendship with our beneficiaries has changed and evolved over time with respect to increasing beneficiaries, fluctuating Board membership, staffing changes and outreach.

As we began discussion of the pros and cons of our present system of phone visits it became clear that this was not always a productive or satisfactory experience for either beneficiary or Board member. And one of our task force charges is to ensure we are meeting the needs of the beneficiaries as well as the Board members. We felt that some of our beneficiaries were not interested in talking to us, or were burdened or worried by talking to us, and in a few instances were using our “friendship” inappropriately. There was some anxiety and confusion on the part of some of the committee members and other Board members as well.

And naturally, there were some phone visits that were very rewarding and fulfilling on both ends.

Bearing our definition of friendship in mind, we (with thanks to Clare) thought about the many ways ARAW offers friendship to our beneficiaries. Friendship is not solely the responsibility of the Board members. We do so through some phone visits, some in-person visits, support from the Beneficiary Advocates and office staff, the FLO program, the newsletter, Grants, lunches, events and pen pals. And undoubtable other ways as well. Clare reminded us of the wall of Christmas cards we received from our friends.

We realized that some sort of triage would be necessary to ensure that our beneficiaries were experiencing friendship in a way that was meaningful to them. This plan will need more thought and discussion, and sorting and organizing but Clare and the Beneficiary Advocates will begin looking into it from their end. They will draw up a list of those they feel really need one to one contact. And the committee members will look at our phone lists and determine who we think is benefiting from the contact. Nobody will be “dropped”, but many beneficiaries may be, and may have been more rewardingly served via our other avenues of friendship as listed above. These are the starting points with work to be done but down the road we imagine this will happen organically.

We are hoping for some engaged discussion at our next Board meeting, and in the meantime ask each Board member to review their phone visit list and consider if any of their friends might not be benefiting or feeling a sense of friendship from their calls. And also, how and if the calls meet their own needs.

In future task force meetings, we plan to discuss whether phone visits are an obligation for all members, guidelines and support systems for calls and visits, and strategies to assure that all beneficiaries are connected to something or someone that provides a sense of friendship.

Respectfully submitted,
Debbie Brooke, Task Force Chair