



**ASSOCIATION FOR THE RELIEF OF AGED WOMEN**  
**Board Meeting | December 14, 2023 | 9:30 am**  
**Wamsutta Club | New Bedford | Zoom option**

***Packet contents to be reviewed prior to the meeting:***

*October Minutes; October & November BA Report; October & November activity sheet;  
December Beneficiary Recommendations;  
Committees: Finance, Governance, Grants, Personnel, Friendship Task Force*

- 🏠 Call to Order: President Jane Stankiewicz
- 🏠 Roll Call: Clerk Gloria DeSa
- 🏠 Moment of Silence
  - ♥ Anna Ramos; 71; 10/2; NB; since '21: lift chair, incontinence products, OTC products
  - ♥ Alice Oliveira; 89; 11/14; NB; since '12: EPERS, Pers Care, Nutrition, Glasses, BCBS, Dental
  - ♥ Edith Marshall; 93; 11/24; Dartmouth; since '21: cable, rent, CNN membership
- 🏠 Reflective Moment: Pam McKnight
- 🏠 Clerk's report
  - ✓ **Recommendation to approve October 2023 Board meeting minutes, as distributed – VOTE**
- 🏠 President's Report: Jane Stankiewicz
  - Review of Board member check-ins
  - Strategic plan
- 🏠 Executive Director's Update: Clare Healy Foley – *see packet*
  - Activity sheet, BA report & newsletter
  - Exponent Philanthropy Conference
  - Staffing update
  - Community Engagement update
  - Nov Donations \$1,500 YTD \$5,095
  - Beneficiary highlight
- 🏠 Committee Reports
  - Finance Committee: Chair Cathy Mayall *see packet*
    - BOA Q2 Review with IAC 11/6
    - Committee meeting update 12/7/23
    - DRAFT Budget numbers due to Finance Committee 1/31/23
  - Visiting: *see packet for upcoming birthdays*
    - December Visiting reports – 3 minutes each
      - Recent hostesses
    - Reporting in January: Gale Beaton
  - 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 11/28/23
  - ✓ **Recommendation to accept REVISED Vice President job description, as distributed – VOTE**
  - ✓ **Recommendation to change date in Strategic Plan regarding non Board member Volunteers to be accomplished to April '24 from Dec '23 – VOTE**
  
- Grants: Chair Rosemary Saber – *see packet*
  - Committee meeting update 11/30/23
  - Community Partner update (Clare)
  
- Personnel: Chair Angela Natho – *see packet*
  - Committee meeting update 11/17/23
  
- Friendship Task Force: Chair Debbie Brooke – *see packet*
  - Task Force meeting update 11/2/23
  
- Legacy Task Force: Chair Diane Laflamme – *see packet*
  - Document found during box sorting
  
- 🌐 Other business to be brought before the Board
  - Parking, bios, time commitments
  
- 🌐 Executive Session, if needed

***Holiday luncheon to follow***

**ANNOUNCEMENTS/MEETINGS:**

**Friday, December 15<sup>th</sup> | Personnel Committee | 174 Union/Zoom | 9:30 am**

**Friday, December 15<sup>th</sup> | Grants Committee | 174 Union/Zoom | Noon**

**Monday, December 25<sup>th</sup> | Christmas holiday | Office Closed**

**Monday, January 1<sup>st</sup> | New Year's Day | Office Closed**

**Wednesday, January 3<sup>rd</sup> | Beneficiary Committee | 174 Union/Zoom | 9:30 am**

**Thursday, January 4<sup>th</sup> | Friendship Task Force | 174 Union/Zoom | 9:30 am**

**Thursday, January 11<sup>th</sup> | Board Meeting | 174 Union/Zoom | 9:30 am**

**Association for the Relief of Aged Women  
Minutes of the Regular Monthly Meeting, October 12, 2023**

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

**Members in Attendance:** Beaton (via Zoom), Brooke, de Sá, Garibaldi, Laflamme, Macomber, McKnight, Natho, Saber, Stankiewicz.

Executive Director Clare Healy Foley and Director of Data, Administration and Quality Assurance Jenny Costa also present.

**Members excused:** Mayall.

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

1. Mary Myers (92) New Bedford
  - a. Inactive with ARAW at time of death (moved out of area).
  - b. ARAW provided hearing aids.
  - c. Six children.
  - d. Lived with disabled son.
    - i. Concerned about what would happen to son when she died.
      1. Conducted interviews for replacement caregiver.
    - ii. Together they watched movies and did arts and crafts.
    - iii. Son was talented piano player.
    - iv. Son died before her in auto accident.
  - e. Very robust life – had many jobs, learned to play ukelele in her 80s.
2. Viola Days (102) Fairhaven
  - a. Part of ARAW family since 2007.
  - b. ARAW provided BCBS and EPERS.
  - c. Lived in multifamily home with daughter who cared for her.
  - d. In most recent update, letter stated she had a robust appetite for a 102 year old.
  - e. Died one month before 103<sup>rd</sup> birthday.

**Reflective Moment:** With the recent Friendship Task Force meeting and Surgeon General's report on loneliness in mind, Gale thought it fitting to share Gillian Jones's poem *A Friend*:

*A person who will listen and not condemn  
Someone on whom you can depend  
They will not flee when bad times are here  
Instead they will be there to lend an ear  
They will think of ways to make you smile  
So you can be happy for a while*

*When times are good and happy there after  
They will be there to share the laughter  
Do not forget your friends at all  
For they pick you up when you fall  
Do not expect to just take and hold  
Give friendship back, it is pure gold.*

**Clerk's Report:** Clerk Gloria de Sá reported:

1. Minutes of the September 14, 2023 were approved with amendments to change Visiting Committee to Beneficiary Committee and under grants change review of 2<sup>nd</sup> quarter reports to 1<sup>st</sup> quarter reports. SO VOTED.

**Report of President:** President Jane Stankiewicz reported:

1. Welcome to Linda Garibaldi
  - a. Presented with ARAW pin.
  - b. Each person present gave a brief introduction of themselves including why they are part of ARAW.
2. Jane and Diane to schedule and conduct Board member check-ins by Thanksgiving.

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

1. Activity Sheet/BA Reports – clarification of acronyms used.
2. FLO Newsletter
  - a. What is ARAW?
    - i. Meant to give understanding of ARAW.
    - ii. To be used in future – potentially with new referrals, family members, community partners, etc.
  - b. What is friendship?
    - i. Looking at friendship from all angles – wanted beneficiary input.
    - ii. Responses to be brought to next Friendship Task Force meeting.
3. Orientation
  - a. First step of orientation for Linda began last week.
  - b. Debbie Brooke is mentor.
  - c. Next step is invitation from chairs of Governance, Finance and Beneficiary to attend an upcoming committee meeting.
4. Financial Empowerment Workshop
  - a. Led by representative from BayCoast Bank.
  - b. Representative from United Way also present.
  - c. Topics covered not relevant for ARAW beneficiaries – will be adjusting for future workshops.
  - d. BAs to make calls to those who attended for feedback.
5. Farm Visit
  - a. Huge success although not many attended.
  - b. Hope to do again in future.
6. Soup delivery 11/17
  - a. Volunteer opportunity for board members.
  - b. Due to parking difficulties, may try to make all home deliveries this year.

7. Holiday cards to be ordered in November – each board member will be given 20 with script to fill out and return to office.
8. Holiday luncheons
  - a. Beneficiary luncheon on 12/13 – volunteer/hostess opportunity.
  - b. Board luncheon to follow board meeting on 12/14.
9. Community Engagement – Jessie (Clare’s dog)/Women’s Center
  - a. Jessie has aided in connecting with tenants from across the hall.
  - b. Executive Director Kristin Batstone came over for introductions.
10. Beneficiary Highlight – Financial Empowerment
  - a. ARAW application
    - i. Currently used internally only – could be tool for beneficiaries.
    - ii. BAs to begin bringing laptops on home visits when appropriate.
    - iii. Printed applications to be mailed with award/declination letters.
      1. When seeing application, missing items identified.
      2. Can be used as a tool for budgeting.
      3. Provides additional rationale for decisions of board.
    - iv. Will report back to board on how it goes.

**Report of Finance Committee:** In Chair Cathy Mayall’s absence, Clare Healy Foley reported:

1. Motion made to approve FY24 YTD (April 2023 to September 2023) financials, as distributed. SO VOTED.
  - a. First page - Income
    - i. Investments down \$800K+ in September, down \$400K+ YTD.
  - b. Second page – Expenses
    - i. Under budget on overall spending in September and YTD.
      1. Over on admin – kitchen renovation, error in Professional Development calculation.
      2. Over on newsletter in September – 12 pages.
      3. Over on utilities – phone bill coming in higher than quoted.
      4. Staffing line leveling out – Pat part time.
  - c. Third page - Breakdown of Direct Support line.

**Report of Visiting Committee:**

1. No report in October.
2. In need of someone to report in December – notify Clare.

**Report of Beneficiary Committee:** Chair Pam McKnight reported:

1. A motion was made to accept the recommendations from the Beneficiary Committee as distributed. SO VOTED.
  - a. 9 requests (1 new, 2 EDDF), 11 updates (1 inactive)

2. New Beneficiary Highlight – Debra Nunes
  - a. Referred by ARAW beneficiary.
  - b. Per Pat, living space is like Home Goods showroom.
  - c. -\$173 month end balance (MEB).
  - d. Working to make changes – applied for PACE, set up electric payment plan, etc. – more work to do.
  - e. Adding to FLO – to attend financial workshop and relook at in 4 months.

**Report of Governance Committee:** In Chair Gale Beaton’s absence, Clare Healy Foley reported:

1. Bios included in packet – chance to read through and make edits if desired.
2. Debbie to host party on December 7<sup>th</sup> – invitation to come.
3. Motion made to accept REVISED New Member Onboarding Guidelines, as distributed. SO VOTED.

**Report of Grants Committee:** Chair Rosemary Saber reported:

1. 2<sup>nd</sup> Quarter reports due October 15<sup>th</sup>.
  - a. Clare sent reminder email.
  - b. Already received Westport Council on Aging.
  - c. Z granted extension due to death in the family.
2. DEAF Inc. – committee discouraged so far, not understanding partnership.

**Report of Personnel Committee:** Chair Angela Natho reported:

1. Reviewed new Performance Form (metric system) – committee endorsed.
2. Committee to look at potential staff holiday gifts in Oct/Nov – will bring to board meeting in December.

**Report of Friendship Task Force:** Chair Debbie Brooke reported:

1. Pleased to have large committee.
2. Purpose: to ensure friendship is part of experience for all beneficiaries.
3. Working definition of friendship – connection, relationship, sense of community.
4. Want to enhance delivery – make meaningful for both beneficiary and board members.
5. Clare provided examples of many varied ways ARAW currently provides friendship – FLO, BAs, newsletter, peer beneficiaries.
  - a. ARAW’s responsibility – not just board members.
6. In the future, task force will create guidelines.
7. Office to take look at current census, board members to review their lists.

**Report of Legacy Task Force:** Chair Diane Laflamme reported:

1. Still going through boxes – almost done.

2. Rather than invite Linda to meeting, will bring to Whaling Museum to look at archives.

**Other Business:**

1. Office closed for Veteran's Day on 11/10.
2. Documents distributed for Board Member Handbooks: Table of Contents, updated Board of Directors contact list, updated Board of Directors terms, updated list of Committee membership.
  - a. Governance committee short one member – to look at guidelines.
  - b. No Board Meeting in November.
  - c. Grants Committee and Friendship Task Force meetings TBD.

The meeting was adjourned at 10:52 am.

Recorded by,  
Jenny Costa, Office Administrator

Approved by,  
Gloria de Sá, Clerk



## October & November 2023: Beneficiary Advocate

Patricia Midurski

### OCTOBER 2023:

**REFERRALS Received:** 3 (+ screened for 2<sup>nd</sup> time: still over income)      **Sources of referrals:** FCOA, CES x 2

**Requests submitted:** 0      **EDDF:** 1      **Updates submitted:** 5      **FLO updates submitted:** 2

**Referrals made to:** Fresh Start, SCCLS, PACE/RAFT,

**Pending:** 2   **Ineligible:** 0   **Withdrawn:** 1   **Inactive:** 5   **HOLD:** 3

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### TRENDS:

This month, the beneficiary advocates were asked to reflect upon the concept of friendship within the ARAW model. I initially answered that I was not a friend to the beneficiaries I serve as a friend in my opinion is one who is present unconditionally. Clearly not a role I can assume as an advocate. However, as I began to dive deeper and to explore the various qualities and connotations of friendship, I began to reframe my position. The Board's description of friendship as connection, sense of community and relationship helped me to further define and understand a different perspective of friendship in relation to our beneficiaries. Healthy emotional connection as involving authentic self, feeling safe and supported: Sense of Community as fulfillment of needs, membership, emotional connection: Healthy relationship as honesty, trust, respect, and open communication. This made sense and drastically changed my opinion. I reflected upon these definitions in relation to each beneficiary and soon realized we (ARAW) do offer some form of friendship to most of our beneficiaries on a variety of levels. Though I have set boundaries that I do not cross as an advocate, I feel that I have provided connection, community, and relationship to the women I serve.

Of interest is a recent NIH article addressing social factors that may predict mortality for older adults. "A statistical analysis found that 8 of the 183 predictors increased the risk of death within 4 years: poor neighborhood cleanliness, low perceived control over financial situation, meeting with children less than yearly, not working for pay, not being active with children, not volunteering, feeling isolated, and being treated with less courtesy and respect." A review of these factors reflects the issues experienced by most of our beneficiaries. ARAW friendship helps to potentially counterbalance these adverse conditions by offering support, respect, socialization, and financial support. In conclusion, though I initially did not see myself as a friend to beneficiaries, I am proud that I have offered connection, community, and relationship.

### NOVEMBER 2023:

**REFERRALS Received:** 1      **Sources of referrals:** ARAW brochure @ WCALF

**Requests submitted:** 0      **EDDF:** 2   **Updates submitted:** 5      **FLO updates submitted:**

**Referrals made to:** SCCLS, My Brother's Keeper, Info provided for Home Modification Program

**Pending:** 1 (MA)   **Ineligible:** 1   **Withdrawn:** 1   **Inactive:**   **To Heaven:** 1   **HOLD:** 1 (PO) until March

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## TRENDS:

Housing needs continue to highlight the news. Locally and nationally, people of all ages are struggling to find affordable housing that is safe and appropriate for their needs. The New Bedford Light has been addressing housing needs in relation to the train arriving and potential interest in residing in New Bedford vs. Metro Boston where rents are outrageous. As more folks relocate to Greater New Bedford area, landlords are seeing an opportunity and are increasing rents of long-term tenants many who are older and on fixed incomes aka ARAW beneficiaries. We are witness to this process and have an influx of requests for assistance with rent. With yearlong wait periods for subsidized housing and a exhaustive process for Section 8, many people will begin to explore alternative living accommodations.

A recent article in the Boston Globe addressed possible alternatives. Accessory Dwelling Units (ADU) aka “granny flats” “mother-in-law units” were discussed as a form of housing that is beginning to be seen within communities. Whether an addition is added to a preexisting home, or a small home is built on the property, an ADU allows private living space for an individual. Of course, the 351 towns & cities in Massachusetts have their specific zoning laws regarding these ADUs which can be challenging to meet. In October, Governor Healey proposed a statewide housing initiative which included increasing the number of ADUs in towns & cities. Will these ADUs begin to be more popular in SEMass? Will our beneficiaries begin to have access to more affordable living situations? Will homeowners consider renting a room to a person to help with financial upkeep? The housing situation is in flux and the future will be interesting as needs and demands change.



## October & November 2023: Beneficiary Advocate

*Ana Paz*

### OCTOBER 2023:

**REFERRALS RECEIVED:** 6 **REFERRAL SOURCES:** Coastline 2, WCALF 1, IAC 1, Nightengale VNA 1, Bristol Elders 1

**UPDATES SUBMITTED:** 8 **REQUESTS SUBMITTED:** 4 **FLO SUBMITTED:** 2

**REFERRALS MADE TO:** CNN 1, IAC 1, Fresh Start 2, SCCLS 2, NB COA 1, Coastline 1, Freetown COA 1, Freetown Town Hall1, Bristol Elders 1, Citizens for Citizens 1, Catholic Social Services 1, RAFT 1.

**PENDING:** 10 **INELIGIBLES:** 4 **WITHDRAWN:** 2 **INACTIVE:** 1 FLO

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It has been a busy month here at the ARAW headquarters. I had the opportunity to attend a couple of the Financial Literacy Workshops and have learned about our Beneficiaries view and knowledge about their finances. While I must say I did not find the content relatable to our Beneficiaries, it allowed me to learn more about their mindset and decisions surrounding their savings, spending, and credit card purchases and debt. The bottom line is that they really all are different, and I need to meet them where they are, and not compare them to each other.

This new way of thinking comes not only from the workshop discussions, but from my current knowledge of “The guiding Spirit of Motivational Interviewing” obtain from a book I am reading called Motivational Interviewing: Helping people change and grow by William R. Miller & Stephen Rollnick 4<sup>th</sup> Edition.

The four guiding elements are partnership, acceptance, compassion, and empowerment. This book is really helping me understand our Beneficiaries and better understand how to get them to where they want to be as individuals.

It really does start out with partnership and the Financially Literacy workshops, while not informative, allowed for the connection with the Beneficiaries and work with them to reach their desired goal of financial stability and some sort of security however they define it to be. All the ARAW staff connected with the Beneficiaries during these workshops, and it helped develop further trust, communication, and a sense of belonging for them.

Since the workshop, we have empowered one Beneficiary to attend the luncheon. She has never attended in her seventeen years as an ARAW Beneficiary. A new Beneficiary faced the fear of feeling embarrassment for having financial hardships and attended the workshops and found she was not alone in her situation and felt accepted. My ultimate takeaway from these Beneficiaries is the willingness to share their stories and help one another. Talk about partnerships, acceptance, compassion, and empowerment!

My goal is to begin to implement these elements and realize the Beneficiaries know themselves better than I ever will, and that I bring resources, accept where they are and understand them and their situation and together empower them.

NEW REFERRALS (6)	PENDING (10)	INACTIVE (7)
<ol style="list-style-type: none"> <li>1. Laura Allen</li> <li>2. Maria Lavadinho</li> <li>3. Jaqueline Shaw</li> <li>4. Gertrude Montour</li> <li>5. Penelope Sylvia</li> <li>6. Carmen Navarro</li> </ol>	<ol style="list-style-type: none"> <li>1. Cynthia Smith – New Request</li> <li>2. Freda Payan – New Request</li> <li>3. Karen McGee – New Referral</li> <li>4. Leila Charboneau – New Request</li> <li>5. Odette Botelho – New Referral</li> <li>6. Virginia Gomes – Update</li> <li>7. Elaine Correia – New Referral</li> <li>8. Maryana Gomes – New Referral</li> <li>9. Laura Fisher – New request</li> <li>10. Judith Arruda - Update</li> </ol>	<ol style="list-style-type: none"> <li>1. Maria Lavadinho – Withdrawn</li> <li>2. Jacqueline Shaw – Ineligible</li> <li>3. Laura Allen – Ineligible</li> <li>4. Elaine Roderiques – Withdrawn</li> <li>5. Gertrude Montour – Ineligible</li> <li>6. Linda Mello – Inactive</li> <li>7. Carmen Navarro – Ineligible</li> </ol>

**NOVEMBER 2023:**

**REFERRALS RECEIVED:** 8      **REFERRAL SOURCES:** Project Independence 1, NBCHD 1, Bene 5

**UPDATES SUBMITTED:** 5      **REQUESTS SUBMITTED:** 6      **FLO SUBMITTED:** 1

**REFERRALS MADE TO:** NB COA 1, City of New Bedford Assessors 1, Coastline 2, American Credit Council Services 2, Catholic Social Services 1.

**PENDING:** 12 **INELIGIBLES:**1 **WITHDRAWN:** 2 **INACTIVE:**1

November was a steady month. I received (8) new referrals in total with only (2) submitted for FLO participation, and (1) pending. The remainder of the referrals either were ineligible, or required other resources before ARAW can assist. The reason being is that they are in unsustainable living situations and ARAW support will only prolong the inevitable. Nonetheless, these referrals take up as much time, if not more, than appropriate submitted new referrals. I am grateful to be able to help in any way and share all the resources that I am aware of.

November was also Soup delivery month which I enjoy immensely because it allows me to meet other Beneficiaries and put a smile on their faces. The ARAW team was able to convince some Beneficiaries to participate who haven't before which was a blessing especially when some of their only source of food is Meals on Wheels.

On a sad note, I lost my first Beneficiary, Edith Marshall. She was such a beautiful, positive person. She will be sadly missed, but she is now with her husband who she loved dearly. Her daughters are mourning appropriately and are so thankful to have found ARAW. We definitely made a positive impact on her and her family.

I wish all a very happy, healthy rest of 2023. I am grateful to be a part of ARAW.

<b>NEW REFERRALS (8)</b>	<b>PENDING (9)</b>	<b>INACTIVE (4)</b>
7. Kathleen Short (withdrawn) 8. Ellie Martins 9. Patricia Holden (Ineligible) 10. Donna Braga 11. Noreen Pina (withdrawn) 12. Diana De Faria 13. Jacqueline Schuster 14. Lizette David	11. Fatima Furtado (update) 12. Gloria Van Bibber (update) 13. Penelope Sylvia (new referral) 14. Odette Botelho (new referral) 15. Virginia Gomes – (Update) 16. Maryana Gomes – (new referral) 17. Laura Fisher – (new request) 18. Judith Arruda – (update) 19. Charlotte Hamel – (new request)	8. Kathleen Short – (withdrawn) 9. Patricia Holden – (Ineligible) 10. Noreen Pina – (withdrawn) 11. Edith Marshall – (Inactive)

**ARAW October 2023 Activity Sheet**

Date	Beneficiary	Staff	Type	Notes
10/2/2023	Desautels, Louise	PMIDURSKI	Phone Call	To reg for Luncheon: "I'm so sorry to learn of Mary's passing. Such a wonderful person. She will be missed."
10/2/2023	Bonneau, Maria	PMIDURSKI	Phone Call	Attempt x2 to reach for FLO ROE: VMM not set up: NO response to note mailed 9/26
10/2/2023	Openshaw, Pauline	PMIDURSKI	Email	To SW @ WCALF to assist w/sched HV for annual update: PO forgetful/doesn't answer phone @ X's
10/2/2023	Tuite, Janice	APAZ	Phone Call	Re: sign up for Wamsutta 10/26 & What is Friends response. She would also love to attend CNN events.
10/2/2023	Almeida, Mildred	PMIDURSKI	Phone Call	Attempt to sched annual update: "I am busy on the phone w/MD office. I will call later." CB: HV10/19
10/2/2023	Charbonneau, Leila	APAZ	Phone Call	Re: Requesting ARAW support for 2023-2024 Auto Ins ~\$1200. Leila will mail ARAW the auto ins statement.
10/2/2023	Monteith, Judith	PMIDURSKI	Phone Call	Re: Annual Update: HV sched for 10/12
10/2/2023	Costa, Barbara	PMIDURSKI	Phone Call	From Maria @ PACE: On line app ready PACE.org: OR call after 11/1 for assistance w/NEW application
10/2/2023	Livesley, Virginia	PMIDURSKI	Phone Call	Re annual update: HV sched for 10/5: Has been working with FCOA OW re: expenses
10/2/2023	Arruda, Patricia	PMIDURSKI	Phone Call	VM left rq CB for new referral
10/2/2023	Correia, Elaine	APAZ	Phone Call	RC re: Financial workshop date cancellation 10/11. Elaine will be get AP medical credit card statements.
10/2/2023	Mello, Linda	APAZ	Phone Call	Re: FLO ROE update. Was not able to. Having health issues and her mind is preoccupied. Will call next week.
10/2/2023	Todd, Kristine	PMIDURSKI	Phone Call	Re annual home visit: Sched for 10/12: Declined invitation to Fin Lit Program: "I am all set. TY"
10/2/2023	Elgar, Marcia	APAZ	Phone Call	RC re: SS income verification needed for PACE. Instructed Marcia to use her 2023 SSI income letter.
10/2/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To share new #: "I am connected to the outside World again!! TYSM. This makes a big difference for me."
10/2/2023	Edwards, Diane	APAZ	Phone Call	Re: would like to begin paying for Xfinity. EMM to adm. "I have the money and can afford to pay the bill"
10/2/2023	Post, Jacqueline	APAZ	Phone Call	Re: schedule Annual HV for Wednesday, October 5th 2pm. Jacqueline has been sick d/t reaction to chemo.
10/2/2023	Martins, Louise	PMIDURSKI	Phone Call	Re: Annual update: Cont w/infestation & RX: to meet in community room @ Boa Vista: HV in Nov
10/3/2023	Ambra, Patricia	PMIDURSKI	Phone Call	From OW CD @ FCOA; Has MSP Senior Buy In: Part D Cigna: OW to call PA re: SLH debt
10/3/2023	Furness, Betty	JCOSTA	Phone Call	Reg for Wamsutta luncheon "I really need it for my mental health. I hope I am well enough this time."
10/3/2023	Letourneau, Diane	PMIDURSKI	Phone Call	From cousin to report Verizon essential pkg increased to \$63.4/month + taxes and charges
10/3/2023	Burke, Shauneen	PMIDURSKI	Phone Call	To sign up for NBAM art kits
10/3/2023	Arruda, Patricia	PMIDURSKI	Phone Call	2nd VMM left req CB: New referral
10/3/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From rep payee: HV sched for 10/4: Has multiple MD appts for work up to r/o Ovarian CA
10/3/2023	Watkins, Elizabeth	PMIDURSKI	In Home Visit	For new request: Req assistance with cost of funeral
10/3/2023	Bonneau, Maria	PMIDURSKI	Phone Call	For annual FLO ROE: Sched for major surgery (AAA) Very frightened. Notecard sent from ARAW friends
10/3/2023	DeMendonca, Theresa	JCOSTA	Phone Call	Reg for Wamsutta luncheon
10/4/2023	Schoenfisch, Rosemary	PMIDURSKI	Phone Call	For annual FLO ROE: RS is caregiver for brother and sister is sick w/virus: "I look forward to joining events."
10/4/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From former spouse reporting "bad day for PO. She lost her laundry soap." Cancel HV & resched for 10/11
10/4/2023	DaRosa, Priscilla	JCOSTA	Phone Call	To reg for NBAM art deliveries, will try first session and sign up for others if she able to complete activities
10/4/2023	Arruda, Patricia	PMIDURSKI	Phone Call	To dgt: PA has SCO & to attend SDC 5d/wk after d/c fr VNA, moving to Boa Vista: Nds furniture: HV TBS
10/4/2023	Gomes, Mariana	APAZ	Email	From Coastline CM. She is pending word from Fallon on motor approval of Lift chair.
10/4/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To reg for NBAM art kits: "I am so blessed to be a part of the ARAW. Thank you. I would love to volunteer."
10/4/2023	Schuster, Jacqueline	PMIDURSKI	Phone Call	To update info: HV sched for New referral:
10/4/2023	Sobral, Mary	PMIDURSKI	Phone Call	To NEW referral: Declined ARAW services: "Too much work." EMM to FCOA referral source
10/4/2023	Post, Jacqueline	APAZ	In Home Visit	Annual HV completed: Requesting ARAW support for electric chair ~\$1,200 and exemption to income
10/4/2023	Lavadinho, Maria	APAZ	Phone Call	New referral from IAC requesting ARAW support for rent. Spoke w/ Maria very confused. HV 10/6 at 11am

10/4/2023	(IAC), Jennifer	PMIDURSKI	Phone Call	Admin email provided for a New referral: received by admin
10/4/2023	Brown, Phyllis	PMIDURSKI	Phone Call	VM left for NEW referral from CES: Req call back to sched HV
10/5/2023	Benoit, Susan	PMIDURSKI	Phone Call	Re: SSI benefits: Reported scam according to ACOA: SB to visit dgt in CA x 2 wks begin Oct 19th
10/5/2023	Arruda, Patricia	PMIDURSKI	Phone Call	W/dgt Crystal: HV sched for 10/10: "She has nothing. She left her home w/just a few clothes."
10/5/2023	Livesley, Virginia	PMIDURSKI	In Home Visit	For annual update: "I know I need to slow my spending." Declined Fin Lit program
10/5/2023	Jenkins, Karen	APAZ	Phone Call	Re: Financially Literacy WS times. Times provided. I believe she is bring a friend Deb not quite sure.
10/5/2023	Fisher, Laura	APAZ	Phone Call	LVM re: Fresh Start Cost \$300 move, \$25/per hour to pack, \$32 packing boxes. ? Need ARAW support.
10/5/2023	Fisher, Laura	APAZ	Email	To Fresh Start for moving assistance referral.
10/10/2023	DeMedeiros, Sharon	JCOSTA	Phone Call	To reg for NBAM deliveries & Z Creative Classroom
10/10/2023	Huezo-Mendoza, Sonia	APAZ	Phone Call	LVM re: Need assistance with rent. Paid for immigration \$500 thru assistance from friend.
10/10/2023	Costa, Barbara	JCOSTA	Phone Call	Looking for Gale, received new rug from nephew as gift, lamenting her broken tablet, EM to GB
10/10/2023	Fragata, Maria	APAZ	Phone Call	x2 AP convinced Maria to contact FCOA during open enrollment for dental Ins and SNAP. AP f/u 2 weeks
10/10/2023	Schuster, Jacqueline	PMIDURSKI	Phone Call	Attempted for NEW referral: Upon arrival at door, JS announced she is positive for Covid: JS to call ARAW
10/10/2023	Payan, Freda	PMIDURSKI	Email	From Worley: Mattress not in apt: EMM to RSC: FP reportedly discarded mattress
10/10/2023	Martinez-Colon, Nilda	APAZ	Phone Call	Re: new recliner request. Will be sending. Pending HV w/ SIL present.
10/10/2023	Days, Viola	PMIDURSKI	Phone Call	From dgt: VD passed 10/7: Condolences extended from ARAW: Dgt to cancel BCBS
10/10/2023	Arruda, Patricia	PMIDURSKI	Phone Call	From dgt: HV cancelled d/t apt viewing @ Boa Vista: Resched appt to Thurs 10/12
10/10/2023	Botelho, Odette	APAZ	Phone Call	Re: Mass Health Status. No word. Not active with CES. Will call when she finds out.
10/10/2023	Martins, Louise	PMIDURSKI	In Home Visit	For annual update: Mtg in Comm.rm d/t cont infestation: "TY for all you do for me."
10/10/2023	Post, Jacqueline	APAZ	Phone Call	Re: new request. Purchased recliner. Understand she might be denied request for Poise Pads & over income
10/10/2023	Rose, Patricia	PMIDURSKI	Phone Call	VM left re: Board decision to continue with payment of Comcast, WA and S&S gift card
10/10/2023	DeJesus, Eva	PMIDURSKI	Email	To grandgt & CES inquiring about EDJ status as w/o delivery from WA in September: Await CB
10/10/2023	Brown, Phyllis	PMIDURSKI	Phone Call	To sched HV for NEW referral: HV 10/16
10/11/2023	Rose, Patricia	PMIDURSKI	Phone Call	To thank ARAW for approvals: " I can't thank the ARAW enough. You make my Life so much better. TY."
10/11/2023	Roderiques, Elaine	APAZ	Phone Call	LVM x3 re: reschedule initial HV. I told him if I do not hear from him I would withdraw request.
10/11/2023	Fragata, Maria	APAZ	Phone Call	Mail letter explaining TC 10/10 and what to do at FCOA in Portuguese and English
10/11/2023	Blais, Linda	PMIDURSKI	Phone Call	Cont w/hospice services: Increasing forgetfulness: Dgt & grandson visited in April
10/11/2023	Perry, Susan	PMIDURSKI	Phone Call	To update" "I have reconnected w/family & I am going out for lunch monthly. I appreciate the ARAW. TY."
10/11/2023	Huezo-Mendoza, Sonia	APAZ	Phone Call	LVM re: HV to go over new request for rent and discuss payment plan w/ her friend for \$485 immigration fee.
10/12/2023	Waite, Cynthia	PMIDURSKI	Phone Call	Re: SNAP: EM to WCOA OW CK> PSI signed and OW to connect w/CW re: SNAP benefits
10/12/2023	Monteith, Judith	PMIDURSKI	In Home Visit	For annual update; Req assist w/auto ins & comcast
10/12/2023	De Lima, Mary	APAZ	Phone Call	Re: car repair. Car was repairs and she has car. Son might help her pay \$1K for repairs.
10/12/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: Board approval of tablet: "This is the best gift ever. TYSM."
10/12/2023	Lopes, Crispina	APAZ	In Home Visit	Requesting queen bedframe and new rollator. Will f/u w her CESI CM Cassidy Martin
10/12/2023	Arruda, Patricia	PMIDURSKI	In Home Visit	At dgt Erin's apt: Dgt Crystal present: Nds all items for apt: Has keys to move this w/e: Connected w/Fresh start, aware of MBK, Info given re: Judgment proof: To casll ARAW next wk w/need
10/12/2023	Stafford, Mary	APAZ	Phone Call	RC per dgt Ann request. She has not heard from CES/CM Emily Gonsalves since 9/8. Will escalate to CES Spvs.
10/12/2023	Martinez-Colon, Nilda	APAZ	Phone Call	Re: recliner. Gave Bob's telephone and location. Will get estimate. CES CM says no Little Necessity Funds.
10/12/2023	Duarte, Patricia	PMIDURSKI	Phone Call	Re: delivery of NBAM kit: "I had fun at Fin Lit. I did learn that I am an impulse shopper & I need to change."
10/12/2023	Mello, Diane	PMIDURSKI	Phone Call	New referral: Info obtained re: Income: to discuss w/ED next wk and CB DM: NO urgent need

10/13/2023	Robillard, Rita	APAZ	Phone Call	RC re: Board approval for OTC and Ensure Max. AP to order Ensure Max today. Daughter grateful.
10/13/2023	Fisher, Laura	APAZ	Phone Call	Re: no-show to Workshop 10/11. Breaks let go. Spoke with ED. Will call Laura next week to sch HV.
10/13/2023	Huezo-Mendoza, Sonia	APAZ	Phone Call	Re: Schedule HV for assistance with rent or immigration fee. Visit scheduled 10/16/ 11am
10/16/2023	Chor, Patricia	PMIDURSKI	Phone Call	Req assist w/groceries: Dgt's SNAP recert lost: Food pantry Thurs: ED approved EDDF S&S gift: HV del of card
10/16/2023	Fisher, Laura	APAZ	Phone Call	Re: Living alone exception HV. Need to schedule this week to see where ARAW can assist financially.
10/16/2023	Arruda, Judith	APAZ	Phone Call	Re: change HV to Friday 10/20. Judith goes to social day Monday's & Tuesday's
10/16/2023	Desautels, Louise	APAZ	Phone Call	Re: cancel luncheon 10/26. Has medical appointment, Spreadsheet updated.
10/16/2023	Charbonneau, Leila	APAZ	Phone Call	Re: home insurance payment not yet received. Requested a call back. Deadline is 10/25.
10/16/2023	Todd, Kristine	PMIDURSKI	In Home Visit	For annual update: "I am grateful for all the help from ARAW. TYSM."
10/16/2023	Mello, Diane	PMIDURSKI	Phone Call	VM left re: Over income w/FGP income of \$480/m + SS: Discussion w/ED: Nd SHINE appt
10/16/2023	Pare, Rita	PMIDURSKI	In Home Visit	Over income by \$368: Not using Inc. prod provided by ARAW: INACTIVE
10/16/2023	Waite, Cynthia	PMIDURSKI	Phone Call	To SCCLS re: heat issue: RA to follow up: EMM to WA re: Board approval of Inc prod x 4 months
10/16/2023	Spearin, Gail	PMIDURSKI	Phone Call	To confirm participation in Fin Lit program
10/16/2023	Monteiro, Joan	PMIDURSKI	Phone Call	Req assist w/rent: \$ reportedly stolen: Working as PCA on w/e & rent reportedly ^to \$485/m: Ref to PACE
10/16/2023	Botelho, Odette	APAZ	Phone Call	Re: MassHealth application status. Odette has not heard from MassHealth. Will call ARAW when she does.
10/16/2023	Arruda, Patricia	PMIDURSKI	Phone Call	Re: needed items for apartment: Req adjustable bed & mattress and assorted apt items: Ref to FS furnishings
10/16/2023	Brown, Phyllis	PMIDURSKI	Phone Call	To cancel HV: Not feeling well. PB will call ARAW when feeling better
10/17/2023	Fisher, Laura	APAZ	Phone Call	Re: Tavares Movers unable to reach Laura VM box full. Want to conduct assessment 10/24 around 3pm.
10/18/2023	Waite, Cynthia	PMIDURSKI	Phone Call	Re: OTC receipts she reportedly mailed: BA to call CW when receipts arrive at ARAW
10/18/2023	Fisher, Laura	APAZ	In Home Visit	HV not completed. Was home and did not answer door. AP will wait for call back to reschedule.
10/19/2023	Dillon, Sherry	JCOSTA	Phone Call	Very hard to understand, possible fall?, went to hospital, PGM f/u: In ER: VM left req call back for update
10/19/2023	Waite, Cynthia	JCOSTA	Phone Call	To confirm we received receipts, scanned & EM over to CK @WCOA
10/19/2023	Fisher, Laura	JCOSTA	Phone Call	Looking for Ana, had HV scheduled for today, informed Ana out sick & will call to reschedule, EM to AP
10/19/2023	Livesley, Virginia	JCOSTA	Phone Call	Inq re: BCBS bill, adv received quarterly in Sep & amount, EM to PM
10/19/2023	Silveira, Marie Lorraine	JCOSTA	Phone Call	Looking for Ana, wants to discuss SS paperwork received, EM to AP to f/u tomorrow after 3
10/19/2023	Polek, Regina	JCOSTA	Phone Call	Confirmed BCBS dental has correct address, ck to be mailed & BCBS made note in system
10/20/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: setting up tablet: Info provided and tablet working
10/20/2023	McHale, Joyce	JCOSTA	Phone Call	Re: 10/25 Workshop topic and confirmed attendance. CNN to provide transportation.
10/20/2023	Tripp, Teresa	APAZ	Phone Call	Re: 10/25 workshop topic and attendance. Teresa will call back whether or not she can attend
10/20/2023	Correia, Elaine	APAZ	Phone Call	LVM re: 10/25 Workshop topic and attendance verification.
10/20/2023	Smith, Cynthia	APAZ	Phone Call	RC will attend 10/25 Workshop. Stove broke cannot be repaired d/t MA code. Provided CFC # and NB COA
10/20/2023	Enoksen, Charlotte	APAZ	Phone Call	Re: Home from Rehab since September. Feeling back to baseline and assigned up for NBAM Sessions.
10/23/2023	Stafford, Mary	APAZ	Phone Call	LVM w/ daughter Ann. Updated her on no contact from Coastline on Lift chair. Request she contact herself.
10/23/2023	Arruda, Patricia	PMIDURSKI	Phone Call	To inform of EDDF approval of Walmart gift cards: Dgt to pick up at office: "TYSM. This will help."
10/23/2023	Sikorski, Barbara	APAZ	Phone Call	LVM w/ Lisa re: comcast invoice frequency. Requested a call back.
10/23/2023	Furness, Betty	APAZ	Phone Call	Re: 10/25 Luncheon attendance. Will do her best to be there. States is dying "I won't be here for Christmas"
10/23/2023	David Martinez, Nilda	PMIDURSKI	In Home Visit	For annual update: "I love the lunches w/the ladies. I finally get out of the house. TYSM."
10/23/2023	Fisher, Laura	APAZ	Phone Call	Re: confirm 10/24 9am HV. Spoke w/ Jeff. He will give Laura the message. She will call if needs to cancel
10/23/2023	Waite, Cynthia	PMIDURSKI	Phone Call	W/concerns re: heat & SNAP: EMM to SCCLS and WCOA:
10/23/2023	Monteith, Judith	PMIDURSKI	Phone Call	Re: supporting docs (auto Insurance) for Nov Board meeting: Info rcvd from Hanover Ins: JM aware

10/23/2023	Tuite, Janice	APAZ	Phone Call	Re: Literacy Workshop attendance 10/25. Cannot attend. Janice has a OT HV at noon that day.
10/23/2023	Cory, Frances	PMIDURSKI	Phone Call	W/financial info for grandson & family as requested
10/23/2023	Bizarro, Lucille	APAZ	Phone Call	Re: confirm 10/24 3pm HV.
10/23/2023	McGee, Karen	APAZ	Phone Call	LVM re: Schedule initial HV. Requesting ARAW support for hearing aids. Requested call back.
10/24/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	payee (Queenie) any longer. I have too much stress. I will pay cable then turn it over to you." Advice to call CES & share w/PO in order for PO to accept new rep payee: 2nd TC to share that Boston hospital has C&FS involved (?): "My lawyer is drawing up a no contact form. You don't have to worry though." ED updated
10/24/2023	Dillon, Sherry	PMIDURSKI	Phone Call	VM left req call back: Not at St. Lukes Hospital
10/24/2023	Tripp, Teresa	JCOSTA	Phone Call	To confirm address for financial workshop, directions given
10/24/2023	Ponte, Karyn	JCOSTA	Phone Call	Buying new car, car caught fire, KP ok, has rental car thru insurance – no need for transportation assistance
10/24/2023	Nunes, Debra	JCOSTA	Phone Call	Unable to attend financial workshop tomorrow – car being serviced
10/24/2023	Connors, Brenda	PMIDURSKI	Phone Call	To inquire about Luncheon: "I feel well. Might I attend?" ED approval. BC will drive self
10/25/2023	Dillon, Sherry	PMIDURSKI	Phone Call	VM left req CB: VMM to CES GSSC & to Emergency contact req CB: Not at SLH: RSC reports SD @ rehab
10/25/2023	DeSouza, Joanne	CFOLEY	Office Visit	1 ½ hr wait for DR after in wkshp; Lively phone not working; will circle back after service call with Lively
10/26/2023	Openshaw, Pauline	CFOLEY	Phone Call	From James re incident at Whaler's Cove and medical transp to incorrect location; redirected to CES
10/26/2023	Watkins, Elizabeth	PMIDURSKI	Phone Call	Re Luncheon: "forgot" Requesting SRTA Dem Resp tix: BA to follow up
10/26/2023	Nunes, Debra	JCOSTA	Phone Call	Returning Pat's call, was on phone with car warranty company a lot of yesterday, car now going in on Sun
10/26/2023	Arruda, Patricia	PMIDURSKI	Office Visit	W/dgt to obtain Walmart Gift cards: SCCLS contacted by PA: Fresh Start delivery 10/30: PIADH eval 10/31: New dx
10/27/2023	Gomes, Emily	CFOLEY	Phone Call	Re: CES denying her a PCA; SIL just died; family coming – "I smell"; redirected to CES, may call "elder abuse"
10/30/2023	Smith, Cynthia	APAZ	Phone Call	Re: HV new request to ARAW support for Health Ins premiums. HV schedule 11/1 2pm.
10/30/2023	Silveira, Marie Lorraine	APAZ	Phone Call	Re: SSA update. Will be applying for spouse SS income increase 11/7. Will notify ARAW of increase amount.
10/30/2023	Charbonneau, Leila	APAZ	Phone Call	Re: HOI renewal update. Leila shopping around for lower rate but getting denied d/t \$3K repairs needed.
10/31/2023	Almeida, Mildred	PMIDURSKI	Phone Call	Update: Ortho appt re: rotator cuff Surgery: Back MRI sched: HOLD update: ED aware & approved: CB 2 wks
10/31/2023	Costa, Barbara	PMIDURSKI	Phone Call	Son is stable: Req yarn for project to keep busy: NBAM art kits declined: ACOA & NBCOA suggested
10/31/2023	Borges, Jeanne	PMIDURSKI	Phone Call	Re: annual update: HV sched for 11/7
10/31/2023	Fisher, Laura	APAZ	Phone Call	Re: car accident. Did not get hurt. Moving to Crossroads 11/8. ARAW to send ck to Fresh Start. EM to adm
10/31/2023	McHale, Joyce	APAZ	Phone Call	Re: FLO Roe annual update. Joyce very happy to start attending activities and get out of the apartment.
10/31/2023	DeMendonca, Theresa	PMIDURSKI	Phone Call	Re: new request for SRTA Dem resp vouchers: HV sched for 11/9
10/31/2023	Letourneau, Diane	PMIDURSKI	Phone Call	Re: utilization of Voicemail: Assured she may utilize w/o addl charge: "TYSM for the phone & service!"
10/31/2023	Lammers, Edith	PMIDURSKI	Phone Call	Re: annual update: HV sched for 11/8
10/31/2023	Oiestad, Susan	PMIDURSKI	Phone Call	VM left re: need to schedule annual update HV: Req Call back
10/31/2023	Powell, Charlotte	PMIDURSKI	Phone Call	Re: annual update: HV sched for 11/7
10/31/2023	Beauchamp, Jane	PMIDURSKI	Phone Call	For update: Son staying indef: Assisting financially: JB will get car Insurance paid: INACTIVE
10/31/2023	Sharples, Mary	PMIDURSKI	Phone Call	Re: annual update; HV sched for 11/9

**ARAW November 2023 Activity Sheet**

Date	Beneficiary	Staff	Type	Notes
11/2/2023	Arruda, Judith	PMIDURSKI	Phone Call	To sister Gerry who forgot about covisit w/AP: TC to AP
11/2/2023	Chaput, Vanessa	JCOSTA	Phone Call	To reg for luncheon & soup, thankful for affordable roof over head, dog Buddy and ARAW
11/2/2023	Rose, Patricia	JCOSTA	Phone Call	To reg for soup delivery
11/2/2023	Vieira, Kathy	APAZ	Phone Call	Kathy will be calling Medical Guard (PERS) and test or replace unit.
11/2/2023	Sylvia, Penelope	PMIDURSKI	Phone Call	To cancel HV for today d/t Vet visit for ill pet: EM to AP
11/2/2023	DeSouza, Joanne	PMIDURSKI	Office Visit	To research Lively phone, SafeLink, Gen Phone: Unable to obtain: Await CB from Lively: ED involved
11/3/2023	Connors, Brenda	JCOSTA	Phone Call	To reg for soup, luncheon and NBAM art kits
11/3/2023	Oiestad, Susan	PMIDURSKI	Phone Call	To sched update HV: Req soup delivery & HV same day 11/17 if possible: Req assist w/res.4 home extension
11/3/2023	Nunes, Debra	PMIDURSKI	Phone Call	To register for luncheon & soup delivery: "I am thankful I met ARAW."
11/3/2023	Payan, Freda	JCOSTA	Phone Call	For Ana, will assist with translating if needed, EM to AP to notify
11/3/2023	Zych, Joanne	PMIDURSKI	Phone Call	To register for luncheon, soup delivery: "TY for all you do for everyone!"
11/3/2023	Burke, Shauneen	PMIDURSKI	Phone Call	To reg for Soup, NBAM art kits: To call NBFHC re: mermaid craft: Not Vax wants to attend Luncheon
11/3/2023	Metivier, Claire	PMIDURSKI	Phone Call	To reg for soup delivery: Would like to attend luncheon needs escort? Dgt attend: ED approved: VML for to CB
11/3/2023	Sampson, Janet	JCOSTA	Phone Call	To reg for soup, thankful for ARAW
11/3/2023	Lyons, Carol	PMIDURSKI	Phone Call	Re: furniture: to call MBK: reg for soup delivery
11/3/2023	Livesley, Virginia	PMIDURSKI	Phone Call	VM left re: Board award of BCBS, Comcast and PERS
11/3/2023	Tuite, Janice	PMIDURSKI	Phone Call	To reg for soup & luncheon: "I am grateful for good food & health, friends & ARAW."
11/3/2023	Cory, Frances	PMIDURSKI	Phone Call	VM left re: Board award for cont of BCBS
11/3/2023	Mello, Eleanor	PMIDURSKI	Phone Call	To reg for luncheon
11/3/2023	Monteith, Judith	PMIDURSKI	Phone Call	Re: Board award for cont of Comcast and gift of auto Ins: "I am so grateful. TYSM"
11/3/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	Re: req for cell phone replacement: EDDF approval: OV 11/7: Reg for soup delivery
11/3/2023	Collins, Donna	PMIDURSKI	Phone Call	To reg for Luncheon: Has purchased a 2006 Ford Explorer: "I am thankful for family, friends & ARAW"
11/3/2023	Guy, Nancy	JCOSTA	Phone Call	To reg for soup
11/3/2023	Jenkins, Karen	PMIDURSKI	Phone Call	To reg for soup delivery & luncheon: TO Urgent Care Sunday d/t URI>steroids, antibx, cough suppressant
11/6/2023	Lopes, Crispina	APAZ	Phone Call	LVM w/ Balinda RN to schedule a joint visit this week. Requested a call back.
11/6/2023	Short, Kathleen	APAZ	Phone Call	LVM re: New Referral HV. Requested a call back.
11/6/2023	Sylvia, Penelope	APAZ	Phone Call	RC re: re-schedule initial HV. Scheduled for 11/9 @ 1pm.
11/7/2023	Powell, Charlotte	PMIDURSKI	In Home Visit	Annual update: Depressed w/wgt gain d/t meds & inactivity fr pain: "TY ARAW for hep w/Direct TV"
11/7/2023	Borges, Jeanne	PMIDURSKI	In Home Visit	Annual update: Req assist w/Hibiclens & Preservision: Reg for Soups: Will consider luncheon w/escort (PCA)
11/7/2023	Sharples, Mary	PMIDURSKI	Phone Call	To reg for soup delivery; Will discuss w/friend about Holiday luncheon
11/7/2023	Cardoso, Isabel	APAZ	Phone Call	Re: PERS unit free thru insurance. She will not give current PERs unit away. Will call ARAW for pick up.
11/7/2023	Dillon, Sherry	PMIDURSKI	Phone Call	Update: At care One rehab s/p sprained wrist: Home Wed w/VNA: Reg for soup delivery
11/7/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	States BES contacted him as "someone accused him of using PO \$":Fin update completed
11/7/2023	Polek, Andrea	PMIDURSKI	Phone Call	To reg for soup and luncheon
11/7/2023	David Martinez, Nilda	PMIDURSKI	Phone Call	EM to register for Soup delivery & Holiday Luncheon:
11/7/2023	Guy, Nancy	APAZ	Phone Call	RC: Will go with granddaughter on Friday to Comcast. Could not get through over the phone.
11/7/2023	DaRosa, Priscilla	PMIDURSKI	Phone Call	From dgt: In hospital: Thanks to Rosemary BB for checking in on her.
11/7/2023	Simard, Agnes	PMIDURSKI	Phone Call	To reg for soup pick up & luncheon: Has been ill but is feeling better
11/7/2023	DeSouza, Joanne	PMIDURSKI	Office Visit	To order new cell phone: Consumer cellular delivery in 3-5 days
11/7/2023	Polek, Regina	PMIDURSKI	Phone Call	To reg for soup and luncheon

Date	Beneficiary	Staff	Type	Notes
11/7/2023	Beaubian, Joan	PMIDURSKI	Email	To sign up for soup delivery
11/8/2023	Jenkins, Karen	PMIDURSKI	Phone Call	To acknowledge Sr. Scope article featuring KJ: Cape Verdean Bomb Shelter & Healthy Neighborhood prog
11/8/2023	Marshall, Edith	PMIDURSKI	Phone Call	To reg for soup & to speak w/AP:
11/8/2023	Vieira, Kathy	APAZ	Phone Call	RC: re: Medical alert testing. It is functioning and she will be using it when she goes out.
11/8/2023	Lammers, Edith	PMIDURSKI	In Home Visit	For annual update: ^ medical issues: SHINE consult re: change from Part C to medigap plan
11/8/2023	Stafford, Mary	APAZ	Phone Call	Re: Bob's Discount update. Recommended Ann call Bob's tomorrow to schedule delivery.
11/8/2023	Morgan, Sylvia	APAZ	Phone Call	LVM re: HV schedule change from 3pm to 2:30pm today. Requesting a confirmation call back.
11/9/2023	DeMendonca, Theresa	PMIDURSKI	In Home Visit	For new request which she withdrew: Reg for holiday Luncheon
11/9/2023	Morgan, Sylvia	APAZ	In Home Visit	New request HV completed. I lot of financial issues. Referring to CES Money Management.
11/9/2023	Sylvia, Penelope	APAZ	In Home Visit	Initial HV completed. Referred to SCCLS, DCOA.
11/9/2023	Sharples, Mary	PMIDURSKI	In Home Visit	For annual update: "TY all for everything you do for me."
11/9/2023	Thibodeau, Diane	PMIDURSKI	Phone Call	To confirm reg for FLO events: "I had a great time @ NBFHC making a mermaid. They were so nice."
11/9/2023	Bissonnette, Alice	APAZ	Phone Call	Re: completed TTY phone application & will be mailing it out today. Will call ARAW when she has phone.
11/9/2023	Conway, Isidora	PMIDURSKI	Phone Call	To reg for soup, luncheon: "Grateful for the all the memories of good times w/ARAW": MRI of heart pending
11/9/2023	Lyons, Carol	PMIDURSKI	Phone Call	Re: furniture delivery fr Fresh Start: FS reportedly calling CES CM Chelsea to inquire about funds
11/9/2023	Okpara, Priscilia	PMIDURSKI	Phone Call	VM left for son Chido
11/13/2023	Fragata, Maria	APAZ	Phone Call	Re: needs dental insurance ASAP. Has toothache & is waiting. Recommend TC to FCOA & dentist appt ASAP.
11/13/2023	Simpkin, Carol	APAZ	Phone Call	LVM re: new referral for a Ellie Martin. Unknown need.
11/13/2023	Rose, Patricia	JCOSTA	Phone Call	Looking for Pat, will CB tomorrow
11/13/2023	Rose, Patricia	APAZ	Phone Call	LVM requesting a call from PGM. EMM to PGM to call when in office.
11/13/2023	Hamel, Charlotte	APAZ	Phone Call	Re: soup and holiday luncheon sign up and issues with faucet and stove.
11/13/2023	Bissonnette, Alice	APAZ	Phone Call	LVM x3 re: Alices mailed Close caption form to state. No call back required.
11/13/2023	Lopes, Deborah	APAZ	Phone Call	LVM re: new referral EM from Brittany Botelho. Requested a call back. Needs recliner.
11/13/2023	Martins, Ellie	APAZ	Phone Call	LVM re: New referral. Referred by ACOA. Requested a call back.
11/13/2023	Stafford, Mary	APAZ	Phone Call	LVM re: Bob's not having check yet. Will call her back to resolves. EM to adm to see if check cashed?
11/14/2023	Partridge, Elizabeth	PMIDURSKI	Phone Call	NEW referral: OVERINCOME: req NBAM art kits
11/14/2023	Oliveira, Alice	PMIDURSKI	Phone Call	From neighbor Tina Houbre: AO passed away this AM: Card top son Paul fr ARAW: EM to WA
11/14/2023	Brown, Phyllis	PMIDURSKI	Phone Call	To w/draw req: "My rent will be only \$250 w/Sect 8. I'm OK." Discuss re: FLO: Will call if changes: EM CES
11/14/2023	Sylvia, Penelope	APAZ	Phone Call	LVM re: cable and PACE information missing from initial HV. Requested a call back.
11/14/2023	Best, Jacqueline	APAZ	Phone Call	Re: SCCLS assigned lawyer to review Trust and tax eviction situation.
11/14/2023	Riley, Shirley	PMIDURSKI	Phone Call	VM left req CB for FLO ROE
11/14/2023	Lopes, Carole	PMIDURSKI	Phone Call	To reg for luncheon: YWV needed
11/14/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	To cancel OV d/t nonfunctioning elevator. Will re-strategize
11/14/2023	Carvalho, Patricia	PMIDURSKI	Phone Call	To Karen @ SDC: PC attends M_W_F: Call Wed to discuss nd for trans to HMA in Dec: DEAF Inc follow up
11/14/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From JO: PO rcvd letter fr Comcast: JC notified & will watch for monthly comcast invoices
11/14/2023	Roderick, Anita	PMIDURSKI	Phone Call	To dgt Tammy re: billing: Dgt to call Comcast & req monthly invoices
11/14/2023	Almeida, Mildred	PMIDURSKI	Phone Call	VM req CB for update and to sched annul update HV
11/14/2023	Simpkin, Carol	PMIDURSKI	Phone Call	To alert ARAW to increase in BCBS premium: Assured ARAW aware & will cont for award period
11/14/2023	Lopes, Crispina	APAZ	Phone Call	To Crispina's EC Balinda. Schedule a joint HV 11/16 8am to go over her inactive status.
11/14/2023	Mello, Janet	PMIDURSKI	Phone Call	Re: mandated fr new owners of mobile park: Refer to SCCLS for tenant rights & legal ?: EM to SCCLS
11/15/2023	Roderick, Anita	JCOSTA	Phone Call	From daughter for Comcast info to receive monthly bills, address, phone & account # given

Date	Beneficiary	Staff	Type	Notes
11/15/2023	Carvalho, Patricia	PMIDURSKI	Phone Call	Re: DEAF Inc status w/assist dev: EMM to Margarida @ DEAF inc: Req BB vouchers for MD appt
11/15/2023	Letourneau, Diane	CFOLEY	Phone Call	Having trouble getting mobile phone – will try to set up VM again tomorrow
11/15/2023	Letourneau, Diane	JCOSTA	Phone Call	Unable to obtain VM, hasn't been able to have SW help, wants to call Verizon, phone & account # given
11/15/2023	Openshaw, Pauline	CFOLEY	Phone Call	Re: Comcast balance @ \$0; assured him we would take it from here
11/15/2023	DeSouza, Joanne	JCOSTA	Phone Call	x2 to coordinate an OV for phone setup, EM to PM to f/u: OV to set up cell phone: TYSM
11/15/2023	Duarte, Patricia	JCOSTA	Phone Call	To inform of NB Parks & Rec holiday meal giveaway, deadline 12/4, EM sent to staff: www.nbprb.com
11/15/2023	Ponte, Karyn	JCOSTA	Phone Call	x2 to schedule annual HV w/PM, had to run errand, will CB when home
11/15/2023	Openshaw, Pauline	PMIDURSKI	In Home Visit	For annual update: PO aware ARAW will assume resp for Comcast bill going forward: TYSM
11/15/2023	Smith, Cynthia	PMIDURSKI	Phone Call	To cancel Soup: Medical appts Thurs & Fri: "Too much going on. But thanks anyway."
11/16/2023	Lopes, Crispina	APAZ	In Home Visit	my bills."
11/16/2023	Schuster, Jacqueline	CFOLEY	Phone Call	Called to schedule visit with Pat (508) 801-5451
11/16/2023	Sylvia, Penelope	APAZ	Phone Call	reduction & home service plan review & cancellation.
11/16/2023	Westgate, Sandra	APAZ	Phone Call	PV completed. AP will submit AR for continued support for cable. Car running well. "I am grateful for ARAW."
11/16/2023	Vieira, Germaine	APAZ	Phone Call	Re: added internet to bill. Received letter and applied. Will call in March 2024 to ensure ACP updated.
11/16/2023	Fragata, Maria	APAZ	Phone Call	Re: Requesting ARAW support for unexpected dental visit. Maria to mail the invoice. AP to submit request.
11/16/2023	Charbonneau, Leila	APAZ	Phone Call	Re: HOI Due 11/22. LC to decide to make initial or full pymt & request ARAW support either way. LC to f/u
11/17/2023	Borges, Jeanne	PMIDURSKI	Phone Call	To dgt: No answer at locked door/phone: Dgt Donna to check on Jeanne & CB to ARAW
11/17/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From JO: Mult medical appts: Dentist, CT scan abdomen
11/17/2023	Benoit, Susan	PMIDURSKI	Phone Call	Home fr visit to dgt in CA: "I will not be staying there. My grandson has too many behavior issues."
11/17/2023	Christy, Maria	PMIDURSKI	Phone Call	Inquiring about Covid test kits: To call local COAs, Health center, PCP, & mass.gov \$ free kits
11/17/2023	Moore, Carolyn	PMIDURSKI	Phone Call	From RIH s/p CVA: Sold property closing end Dec '23: Moving to FL for winter & ret. to MA summer: EM to ED
11/17/2023	Lyons, Carol	JCOSTA	Phone Call	From RS, unable to deliver soup, going to call and attempt again this afternoon or tomorrow
11/17/2023	Ponte, Karyn	PMIDURSKI	Phone Call	To sched annual home visit for update; 11/29: Purchased new car: having diff w/transfer of paperwork
11/17/2023	Christensen, Carol	PMIDURSKI	Phone Call	To Thank ARAW for B'day card: recent hosp s/p disorientation d/t UTI: "I am falling apart."
11/17/2023	Schuster, Jacqueline	PMIDURSKI	Phone Call	To sched HV: MH reapplied for: Numerous copays: HC sched for 11/21
11/17/2023	Oiestad, Susan	PMIDURSKI	In Home Visit	For annual update: Delivery of soup
11/18/2023	Tavares, Maria	PMIDURSKI	Phone Call	To update: Ongoing arthritic pain: Declining surgery @ this time: Having dental work: Care Credit
11/20/2023	Charbonneau, Leila	APAZ	Email	Re: December Board meeting deadline. Requesting decision for request.
11/20/2023	Charbonneau, Leila	APAZ	Email	Re: HOI request. Recommend Leila pay 1st payment and remainder to be submitted for review.
11/20/2023	Borges, Jeanne	PMIDURSKI	Phone Call	VM left for dgt Donna inquiring about JB status: Not at SLH
11/20/2023	Stafford, Mary	APAZ	Phone Call	Re: TY. "TY for ARAW purchase of Lift chair." Mary was tearful & will mail donation to ARAW in the new year
11/20/2023	Morgan, Sylvia	APAZ	Phone Call	From CNN AP: Req to speak w/ AP re: transfer WC for SM: EM to AP. AP to deliver soup & refer to VNA & DCOA
11/20/2023	Evora, Sandra	PMIDURSKI	Phone Call	reportedly is requesting \$500 from CES to help: SE states GSSC on vaca: Enc to speak w/ CES Sup
11/20/2023	Martins, Louise	PMIDURSKI	Phone Call	To report 4th RX for infestation in apt: May need new Sofa: Will call MBK after RX if bugs not eliminated
11/20/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: PACE: BC went to NB office this AM to apply: to receive letter in mail w/award
11/20/2023	Almeida, Mildred	PMIDURSKI	Phone Call	To sched annual update: HV sched 11/30: "I need shoulder surgery. Still receiving PT & OT."
11/20/2023	Fisher, Laura	APAZ	Phone Call	Re: How she is settling in new apartment. Laura will call me in December to schedule HV for LOE.
11/20/2023	Letourneau, Diane	PMIDURSKI	Phone Call	To report she can access VMM: *86 + password: "TYSM! I have been in my room for 11 days w/COVID."
11/21/2023	Lopes, Crispina	APAZ	Phone Call	Re: address change asst. Spoke w/ Samia RSC @ Tripp. Will have Creole speaking aid asst.
11/21/2023	Martins, Ellie	JCOSTA	Phone Call	To confirm appt, had stroke last week & having heart issues, wearing monitor, text to AP
11/21/2023	Tavares, Marilyn	PMIDURSKI	Note to File	Discussion w/BB: Unable to connect w/MT despite VMM: Remove from BB call list: Cont w/newsletters

Date	Beneficiary	Staff	Type	Notes
11/22/2023	Silveira, Marie Lorraine	JCOSTA	Phone Call	Received paperwork from SS, awaiting paperwork from Raquel at SCCLS, EM to AP to update
11/22/2023	Souza, Ethel	JCOSTA	Phone Call	To wish everyone at ARAW, board and staff, a healthy and happy Thanksgiving
11/22/2023	Debrosse, Sezaltina	CFOLEY	Phone Call	To thank everyone for all that we do for her. She is very thankful.
11/27/2023	Estrella, Louise	JCOSTA	Phone Call	Has been in rehab: broken ankle, needs transport wheelchair, adv to call COAs, car repair, EM to PM for f/u
11/27/2023	Chor, Patricia	JCOSTA	Phone Call	Eye appt 12/19, possible request for glasses, EM to PGM for f/u
11/27/2023	Furtado, Fatima	APAZ	Phone Call	Re: Annual HV. Scheduled for 11/30 at 11am.
11/27/2023	Rogers, Beverly	APAZ	Phone Call	Re: Annual ROE. Beverly is very interested in newsletter & continuation w. FLO. Too fragile to attend events.
11/27/2023	Kukstis, Ingrid	APAZ	Phone Call	Re: Annual HV. Schedule for 12/5 at 11am.
11/27/2023	Marshall, Edith	APAZ	Phone Call	EM passed on 11/24. Provided Xfinity info to cancel acct. EM requested donation to ARAW in lieu of flowers.
11/27/2023	Morgan, Sylvia	APAZ	Phone Call	From Andy of CNN. They will be providing meal 2 x per week for Sylvia to gain weight and strength.
11/27/2023	Pina, Noreen	APAZ	Phone Call	VM re: ARAW information. EM to admin. No need at this time. Will call in near future if needed. SSP issue.
11/27/2023	Sylvia, Penelope	APAZ	Phone Call	LVM re: update on resources provided. DCOA, ACCS, SCCLS, Town of Dartmouth. Requested call back.
11/27/2023	Polek, Regina	JCOSTA	Phone Call	Dentist told her ins not active, pd 10/20 & ck cashed 10/25, RP to call BCBS with info, CB has been reinstated
11/28/2023	Medeiros, Margaret	CFOLEY	Email	From MM re: eviction; out of eligibility area; referred to SCCLS; return email with thanks
11/28/2023	Tripp, Teresa	APAZ	In Home Visit	No need. Requesting FLO participation.
11/28/2023	Sylvia, Penelope	PMIDURSKI	Phone Call	For AP: "Matt will visit 12/1." Does not need CB: EM to AP
11/28/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Req info re: ACP: "I need help w/Comcast." Discussion re: age exception: ACP application mailed
11/28/2023	Chor, Patricia	PMIDURSKI	Phone Call	Re: process for assist w/eyeglasses: To obtain estimate at 12/19 appt & bring to ARAW office
11/28/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	Update: PO to have PET scan brain & begin new med: James concerned re: Comcast invoice
11/28/2023	Estrella, Louise	PMIDURSKI	Phone Call	To follow up re: WC & car repair: VNA present in apt: LE to CB
11/28/2023	Lyons, Carol	PMIDURSKI	Phone Call	Re: Comcast: Very upset re: Infestation. Inspection, lack of services, unsafe furniture: To CB w/update
11/29/2023	Ramos, Maria	PMIDURSKI	Phone Call	Re: annual update: Upset re: chair: EMM to niece & CES GSSC: SWH to re-eval chair: nephew managing \$\$
11/29/2023	Santos, Laura	PMIDURSKI	Phone Call	To sched annual update HV: 12/4 2pm: Continues with multiple health issues
11/29/2023	Levesque, Beatrice	PMIDURSKI	Phone Call	To sched annual update HV: 12/19 @ 9am
11/29/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To sched annual update HV: 12/4 @ 1pm: Has sustained injury to ankle
11/29/2023	Oiestad, Susan	PMIDURSKI	Phone Call	VM left req CB to discuss request for trans & residency question
11/29/2023	Ponte, Karyn	PMIDURSKI	In Home Visit	For annual update: Concerns re: purchase of used auto: SCCLS info provided
11/29/2023	Parquette, Mary Jane	APAZ	Note to File	Mailed Matter of Balance flyer. MJP interested in balance strength d/t Parkinson's issues.
11/30/2023	Almeida, Mildred	PMIDURSKI	In Home Visit	Completed for annual update: TC to Comcast to change billing frequency to monthly
11/30/2023	Furtado, Fatima	APAZ	In Home Visit	Could not conduct HV. Was not home. LVM requesting a call back and need for a visit to continue support.
11/30/2023	Schuster, Jacqueline	APAZ	In Home Visit	Initial HV completed. Requesting ARAW support for Pellets. Pending estimate.
11/30/2023	Duarte, Patricia	PMIDURSKI	Phone Call	Return call to PD re: last year gift of CC payment
11/30/2023	Spearin, Gail	PMIDURSKI	Phone Call	To sched annual update: HV sched for 12/18
11/30/2023	Walker, Bonnie	PMIDURSKI	Phone Call	To sched annual update: HV sched for 12/5
11/30/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	Attempt to leave VMM #2 re: Comcast billing: Mail box full
11/30/2023	Hennessy, Cheryl	PMIDURSKI	Phone Call	For warm handoff: Top denture broken: Out for repair: Enc to call ARAW if Ins does not cover cost
11/30/2023	Monteith, Judith	APAZ	Phone Call	Re: Pats retirement. Wondering who to talk to. Confirmed it was AP until new hire. Does not like Pen Pal.
11/30/2023	Cory, Frances	PMIDURSKI	Phone Call	Re: Update: Very ill w/respiratory illness: Grateful family available to help
11/30/2023	Ingham, Linda	PMIDURSKI	Phone Call	To CES MMP Natasha re: rep payee info (Income & expenses): LI not feeling well: HV TBS in future
11/30/2023	Ingham, Linda	PMIDURSKI	Phone Call	To sister: Linda not feeling up to HV: HOLD visit for a few weeks

## INVESTMENT ADVISORY COMMITTEE MEETING

NOVEMBER 6, 2023

**Present:** C Foley, D Laflamme, C Mayall, A Natho, J Stankiewicz,

**Guest:** R Saber

**Excused:** P McKnight

**Investment Advisory Committee:** H. Ziegler, K McQuiggan (via zoom), K O'Connell (via zoom)

**Bank of America:** M Bennett, S Clark, E Greene, Farrell Simpson

Per our goal established in 2022, this meeting was an in-person meeting with our Finance Committee, Investment Advisory Committee, and the Bank of America portfolio management team. Its purpose was to review portfolio performance of the second quarter of our fiscal year (and third quarter of our calendar year).

### **Portfolio Review Presented by Sarah Clark**

The market value of the portfolio as of July 1, 2023 was \$19,651,080, and closed September 30, 2023 at \$18,752,823 with a PF return of -3.28% for the quarter. Though July was a strong month, with equities still doing well, August slowed down. Consumer spending continued through September, but pent-up demand, post-covid, ended late August, and consumer income was not aligning with consumer spending.

Ms. Clark/BOA expects the fourth quarter will have a slowdown. The recession that had been forecasted previously is now considered less likely, but the next two quarters will be challenging- the third quarter showing a loss, and the fourth just being stable, per BOA forecasting.

As we had learned in past reviews, the Magnificent 7 still are the triggers of growth. Without owning the 7 you could not keep up with the high returns. ARAW's portfolio has 5 of the 7...we do not own Tesla or Meta. When Ms. Clark was asked why do we not own all 7, she stated that they had chosen to go to energy stocks, as they have a stronger outlook for the next 3 to 5 years.

Ms. Clark pointed out that the international markets are still struggling (China newly reopened, etc.) thus BOA is more focused on US Stocks rather than European. Corporate earnings are still good in the US. But the geopolitical situation will have the biggest impact on the markets.

The outlook is a volatile market over the next months. Inflation slowing down is key to things stabilizing. BOA does not believe we are through the worst yet, but they do see investors jumping back into the market, which is a good sign.

In December, BOA does their reallocation. Ms. Clark does not expect major changes to the portfolio even with all that is going on. She expects to see more in fixed income and less in hedge funds. She expects the environment to be slow growth, but not a recession.

### **Upcoming Calendar Changes/Amendment-**

Next Finance Meeting Date is 12/7/23 at 9:30. Kathleen McQuiggan tutorial session. Please bring questions. January IAC/Finance Meeting- 1/16/2023

Name	Birth Date	Age	Board Member
Rapoza, Janet	12/18/1941	82	Office
David Martinez, Nilda	12/19/1955	68	Office
Lopes, Carole	12/19/1939	84	Office
Spearin, Gail	12/19/1951	72	Office
Almeida, Laura	12/21/1931	92	Angela Natho
Silveira, Marie Lorraine	12/23/1940	83	Rosemary Saber
Desautels, Ms. Louise	12/24/1932	91	Cathy Mayall
Post, Jacqueline	12/24/1938	85	Office
Polek, Regina	12/26/1950	73	Debbie Brooke
Boucher, Cynthia	12/29/1942	81	Office
DeCosta, Ms. Cynthia	12/31/1947	76	Cathy Mayall
Schoenfisch, Rosemary	1/2/1948	75	Office
Lyons, Carol	1/3/1948	75	Office
Santos, Laura	1/5/1947	76	Office
Collins, Donna	1/6/1952	71	Leah Macomber
Levesque, Beatrice	1/9/1945	78	Office
Lajoie, Elizabeth	1/10/1940	83	Office
Cournoyer, Marilyn	1/11/1944	79	Office
Lammers, Edith	1/13/1945	78	Office
Bouchard, Martha	1/14/1955	68	Office

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>BENE# 24/09G</b></p> <p><b>Smith, Cynthia</b> 87 y/o; 6/2/1936 <b>Income: \$1,689 H</b></p> <p><b>ARAW support \$1,583:</b> <b>Gifts:</b> Car repair \$1,541, Financial Workshop</p> <p><b>MEB: -\$596</b></p> <p>ARAW: Ana</p>	<p>“Losing my home would be my worst nightmare. I will do whatever I can to keep.”</p> <p>Cynthia has truly been doing everything we have advised her to do. She has applied for SNAP, will be utilizing food pantries, working with credit consolidations and perhaps a reverse mortgage.</p>	<p>Attended fin workshop; realizes she is not in this boat alone; more willing to try to help herself; in the process of consolidating credit; has hope when she thought none was left</p> <p>EPERS d/t living alone; HI to help her get from out from under credit card (best for her situation); with consolidation and this coverage should be in black</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$239.73</li> <li>▪ Humana Part D \$54.60</li> <li>▪ Medicare Part B \$174.40</li> <li>▪ EPERS \$39.95</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$239.73</li> <li>▪ Humana Part D \$54.60</li> <li>▪ Medicare Part B \$174.40</li> <li>▪ EPERS \$39.95</li> </ul>
<p><b>BENE# 19-20/16</b></p> <p><b>Borges, Jeanne</b> 85 y/o; 6/28/1938 <b>Income: \$1,112 sub</b></p> <p><b>ARAW support \$942:</b> <b>Reoccurring:</b> Personal care \$27 '21 <b>Gifts:</b> Holiday \$150 '20-22 <b>Discontinued:</b> SRTA Demand Response \$25 '20-21 <b>FLO:</b> Soup, Gift card, Lottery</p> <p><b>MEB: \$94</b></p> <p>ARAW: Pat</p>	<p>“I am grateful for everything the ARAW continues to do for me. I appreciate the eye medication, the gift cards &amp; soup. I miss going to the FLO lunches &amp; other outings since I cannot go alone. I would be most grateful if the ARAW would continue to pay for my Preservision tablets. I now have a problem with my skin &amp; my doctor has prescribed a special wash for me to use when I bathe. But it is expensive &amp; not covered by my insurance. Will the ARAW help?”</p>	<p>OK companion to FLO holiday luncheon</p> <p>Transportation thru SWH is not ideal; Supportive family; Cleanser no longer covered by SWH OTC card</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of Preservision tablets \$35 from Westport Apothecary</li> <li>▪ Hibiclens cleanser \$19.09 from Westport Apothecary</li> <li>▪ Continuation of FLO Participation – allowing companion (daughter) to attend</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of Preservision tablets \$35 from Westport Apothecary</li> <li>▪ Hibiclens cleanser \$19.09 from Westport Apothecary</li> <li>▪ Continuation of FLO Participation – allowing companion (daughter) to attend</li> </ul>

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>BENE# 15-16/05</b></p> <p><b>Fragata, Maria</b> 88 y/o; 10/30/1934 <b>Income: \$1,576 H</b></p> <p><b>ARAW support \$31,302:</b> <b>Reoccurring:</b> BCBS \$229.51 '15, EPERS \$51.95 '19 <b>Gifts:</b> Glasses \$690.77 '21 &amp; \$470.40 '18, Water bill \$559 '18-19, Dental \$5,594 '17-23, Holiday \$100-150 '15-22</p> <p><b>MEB: \$203</b></p> <p>ARAW: Ana</p>	<p>Maria called me on Monday, November 13<sup>th</sup> requesting an urgent SHINE appointment because she was suffering from toothache for 3 days. I explained that during open enrollment she would most likely not get an appointment, and her insurance wouldn't be effective until January 2024. Maria called me again today 11/15 and is requesting ARAW support for dental services she had yesterday 11/14.</p>	<p>Repeated dental support; dental insurance recommended – MF reluctant and falsely stated “she was told she did not need dental” by FCOA; ARAW told her this might put future dental support in jeopardy; Made SHINE appt for Dec; unexpected dental services in Nov (not paid)</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Dental services \$344 from Hawthorn Dental</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Dental services \$344 from Hawthorn Dental</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Dental services \$344 from Hawthorn Dental</li> </ul> <p><i>The committee chose to support this request because Maria has agreed to take action and is taking steps to actively pursue dental insurance.</i></p>
<p><b>BENE# 14-15/06</b></p> <p><b>Charbonneau, Leila</b> 79 y/o; 4/13/1944 <b>Income: \$1,063 H</b></p> <p><b>ARAW support \$34,403:</b> <b>Reoccurring:</b> Cable/int \$39.99 '22 <b>Gifts:</b> Debt car repair \$1,550 '23, Glasses \$269 '18, TV \$380 '18, CNHC \$125 '17, Appliance \$661 '16, Plumber \$175 '22 &amp; \$954 '15, CC \$401 '15, Dental \$600 '14, Car repair \$345 '20, \$270 '19, \$572 '18 &amp; \$650 '14, RE Tax \$600-800 '14-17, HOI \$400-1,544 '14-22, Car Ins \$300-1,200 '15-23, Holiday \$100-150 '16-22 <b>Disc:</b> Stipend \$100 '19 <b>FLO:</b> Luncheons, Gift Card</p> <p><b>MEB: \$86</b></p> <p>ARAW: Ana</p>	<p>“Right now I’m not able to afford my home insurance. It has increased by \$700. I will most likely not be able to have insurance.”</p>	<p>Initially believed she would be able to pay her HOI; in Oct determined unable &amp; believed cost too high wanted to shop around; request not rec’ed by payment deadline so LC paid 2 initial payments; requesting balance</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Homeowner’s insurance \$1,370.82 from Traveler’s (based on <b>Policy</b> minus 2 initial payments; awaiting invoice)</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2023-2024 Homeowner’s insurance \$1,370.82 from Traveler’s (based on <b>Policy</b> minus 2 initial payments; awaiting invoice)</li> </ul> <p><i>Please, once again, encourage Leila to reach out before due dates and necessary payments.</i></p>

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>BENE# 21-22/29</b></p> <p><b>Ponte, Karyn</b> 74 y/o; 11/4/1949 <b>Income: \$1,063   H</b></p> <p><b>ARAW support \$7,301:</b> <b>Reoccurring:</b> Cable/phone/internet \$220 '22 <b>Gifts:</b> Car repair \$741 &amp; \$156 '23, Car ins \$669 '23 &amp; \$761 '22, SW \$450 '22, Holiday \$150 '22-23 <b>FLO:</b> Plant, GC, Lottery</p> <p><b>MEB: -\$148</b></p> <p>ARAW: Pat</p>	<p>"My old car caught on fire &amp; so I purchased a used car. I do not owe any money on it. However, the salesman is not taking care of the paperwork &amp; I am waiting for the car. I have my insurance agent involved as the salesman lied to me. (Info provided re: SCCLS) If I can get my car, I will not have to rely on anyone."</p>	<p>Limited family support; monthly telehealth therapy; struggles with finances &amp; continues to look for a job; significant regear utilization of her CC \$8,593; refuses ACCS, financial education &amp; judgement proof; car caught fire, recently purchased a new (used) car; legal issues w/car – refer to SCCLS; Car is vital to her; spends most of time at home watching TV</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of Cable/phone/internet \$220</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2024-2025 Car insurance \$761 (based off 2023)</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of Cable/phone/internet \$220</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ 2024-2025 Car insurance \$761 (based off 2023)</li> </ul>
<p><b>BENE# 20-21/08</b></p> <p><b>DeSouza, Joanne</b> 78 y/o; 9/13/1945 <b>Income: \$1,680   R</b></p> <p><b>ARAW support \$16,423:</b> <b>Reoccurring:</b> Personal care \$142.32 '20, Demand Response \$25 '21, Charlie Card \$20 '22, Cell phone \$72 '21, BCBS \$687.21 '20 <b>Gifts:</b> Up walker \$190 '20, Holiday \$150 '20-22 <b>FLO:</b> Plant, Soup, Gift Card, Luncheon, Tickets, Puzzle, Lottery</p> <p><b>MEB: \$182</b></p> <p>ARAW: Pat</p>	<p>During this time, Joanne has had cell phone issues that she has attempted to resolve herself. She even acquired a "government phone from a man outside the bus terminal" which no longer works. We called Gen Phone &amp; Safe Link however she is apparently not eligible for another phone at this time. Due to her vulnerability as an older woman with medical issues &amp; a history of falls, Joanne needs a cell phone to call for transportation. Currently, she does not feel the need for an EPERS is a priority.</p>	<p>D/t non-functional phone from lively – currently disputing cost</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Cell phone \$69 from Consumer Cellular</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Cell phone \$69 from Consumer Cellular</li> </ul>

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>BENE# FLO-24N</b></p> <p><b>Morgan, Sylvia</b> 85 y/o; 7/29/1938 <b>Income: \$1,300 sub</b></p> <p><b>ARAW support: FLO Only</b></p> <p><b>MEB: \$371</b></p> <p><i>ARAW: Ana</i></p>	<p>Another concern was Sylvia’s safety at home. She can only ambulate with a rollator walker &amp; suffers severe neuropathy of both legs &amp; feet &amp; tripping over her oxygen tubing has happened often. She states she rushes to the phone a lot. I am requesting a cordless phone for Sylvia as she spends a lot of time napping &amp; does not have a phone in her bedroom.</p>	<p>d/t safety concerns</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Cordless phone \$76.02 from Amazon</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Cordless phone \$76.02 from Amazon</li> </ul>
<p><b>BENE# 23-24/09</b></p> <p><b>Carvalho, Patricia</b> 85 y/o; 2/28/1938 <b>Income: \$1,734 R</b></p> <p><b>ARAW support \$1,771:</b> <b>Reoccurring:</b> Cab \$37 '23 <b>Gifts:</b> Personal care \$46 '22, Social day \$564 '21, Exterminator \$925 '21, Cab \$49 '21, Holiday \$150 '21 <b>FLO:</b> Gift card</p> <p><b>MEB: \$65</b></p> <p><i>ARAW: Pat</i></p>	<p>“I have a new diabetes doctor and I need a ride. Can you help me please?”</p>	<p>d/t diabetes</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Taxi voucher for medical appointment \$40-50</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Taxi voucher for medical appointment \$40-50</li> </ul>

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>New BENE#</b></p> <p><b>Braga, Donna</b> 66 y/o; 5/27/1957 <b>Income: \$1,133   H</b> <b>ARAW support: New</b> <b>MEB: -\$171</b> <i>ARAW: Ana</i></p>	<p>“Not being able to keep up with my bills. I was always able to get by, and now I am struggling.”</p>	<p>Referred: NBCH&amp;H</p> <p>Facing health struggles; mostly homebound except for medical appts; adjustable mort; intro to tax abatement and circuit breaker; will reduce her taxes by \$500 and give her \$3,400; \$ in bank will provide stop gap until these kick in; FLO would help her to engage with others</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO Participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO Participation</li> </ul>
<p><b>New BENE#</b></p> <p><b>Martins, Ellie</b> 74 y/o; 5/26/1949 <b>Income: \$1,054   sub</b> <b>ARAW support: New</b> <b>MEB: -\$205</b> <i>ARAW: Ana</i></p>	<p>“The inability to participate in community socialization because I can no longer afford to.”</p>	<p>Whaler’s Cove ALF Referred: ARAW bene</p> <p>Loves art – esp acting; detailed records but poor MM; overdraft protection is causing fees; significant use of cc; charged data fees on her phone; will not listen to financial advice or seek counsel</p> <p>Socialization is the most important thing to her at the moment</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO Participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO Participation</li> </ul>

# ARAW BENEFICIARY REQUEST COMMITTEE RECOMMENDATIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p><b>BENE# 19-20/08</b></p> <p><b>Ventura, Natalina</b> 92 y/o; 6/13/1931 <b>Income: \$1,849 H</b></p> <p><b>ARAW support \$942:</b> <b>Reoccurring:</b> Personal care \$27 '21 <b>Gifts:</b> Holiday \$150 '20-22 <b>Discontinued:</b> SRTA Demand Response \$25 '20-21 <b>FLO:</b> Soup, GC, Lottery</p> <p><b>MEB: \$</b></p> <p>WCOA: Andrea</p>	<p>"I am tired of just hanging around. Actually, I try not to worry about anything. Continued assistance with my cable would be really nice. I am home all the time so it helps having the TV."</p>	<p>Daughter now living with her – unable to live alone</p> <p>EM to Andrea re: daughter's contributions and expenses plus outstanding medical bills/payments</p> <p>EPERS from CES but ARAW paying thru A1</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Living alone guideline (Daughter lives with her)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of Cable/phone/internet \$230</li> </ul>	<p style="text-align: center;"><i>This request was put on HOLD as the application is not complete.</i></p>
<p><b>New BENE#</b></p> <p><b>Schuster, Jacqueline</b> 65 y/o; 9/27/1958 <b>Income: \$2,171 H</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$233</b></p> <p>ARAW: Ana</p>	<p>"Losing my home. I have worked so hard for this house." Jackie is behind on her mortgage approximately \$5,500. She is working on different solutions: Raft &amp; Catholic Social Services mortgage assistance, work for town hall, mortgage modification.</p>	<p>Referred from ACOA Support of family; potential fraud victim; trying to resolve issues thru/with different resources; with purchase of pellets she can heat her home thru out winter w/o incurring additional costs for heat</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Stove pellets \$800 from Ace Hardware</li> </ul>	<p style="text-align: center;"><i>The committee chose not to support this request at this time. There are several potential plans in the works and should there still be a need when things settle, ARAW will happily consider a future request.</i></p>

# ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 20-21/13</b></p> <p><b>Arruda, Judith</b> 79 y/o; 7/30/1944 <b>Income: \$1,409   sub</b></p> <p><b>ARAW support \$4,376:</b> <b>Reoccurring:</b> Cable/phone \$121 '20 <b>Gifts:</b> Holiday \$150 '21-22 <b>FLO:</b> Gift card</p> <p><b>MEB: \$20</b></p> <p>ARAW: Ana</p>	<p>"My entire check goes towards rent, without Comcast being paid by ARAW, I would not be able to buy snacks &amp; cleaning products."</p>	<p>Supportive sister; signs of early dementia; no longer able to have toaster, microwave or stove; d/c social day at FCOA; hesitant to attend FLO lunches d/t seizures</p> <p>Watches local news and CNN and feels connected to the world</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$121</li> </ul> <p>Monthly total: \$121</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$121</li> </ul>
<p><b>BENE# 22-23/27</b></p> <p><b>Powell, Charlotte</b> 77 y/o; 8/2/1946 <b>Income: \$1,952   H</b></p> <p><b>ARAW support \$2,328:</b> <b>Reoccurring:</b> Cable \$70 '22 <b>Gifts:</b> Mattress \$1,681 '22</p> <p><b>MEB: \$106</b></p> <p>ARAW: Pat</p>	<p>"I was able to pay off 2 credit cards thanks to the help from ARAW. Thank you so much. I am utilizing one credit card for incidentals. I am frugal with my spending &amp; really try to find deals. I have borrowed money from my sister &amp; I will pay her back in time. Right now I am getting depressed due to my weight gain from Prednisone &amp; my continued pain. I need my knee replaced but the doctor will not consider until I have lost at least 30 pounds. So I sit &amp; watch TV to keep me entertained."</p>	<p>Inherited house form mother; lives in front apt; rents out back apt at low rent and help maintaining property; works less hours as bookkeeper</p> <p>Health issues are progressing; substantial increased weight</p> <p>Spending more and more time at home – TV companionship</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable \$70</li> </ul> <p>Monthly total: \$70</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable \$70</li> </ul>

## ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 13-14/02</b></p> <p><b>Sharples, Mary</b> 85 y/o; 5/28/1938 <b>Income: \$1,511 H</b></p> <p><b>ARAW support \$41,761:</b> <b>Reoccurring:</b> BCBS \$691 '13, Cable \$50 '20, Phone/internet \$90 '17 <b>Gifts:</b> Hearing aid \$3,600 '19 &amp; \$2,200 '13, Hot water heater \$1,150 '19, Car insurance \$822 '18 <b>FLO:</b> Soup, Gift card, Lottery</p> <p><b>MEB: \$73</b></p> <p>ARAW: Pat</p>	<p>"The ARAW has done so much for me &amp; I am most grateful. I truly appreciate all you do for me. The older I get, the more I appreciate having great health insurance. If you need money for other ladies, I can go without my TV but I pray you continue with my BCBS. Thank you all so much."</p>	<p>7 year old dog is her best pal and reason to get out of bed every day; very lonely – encouraged to attend FLO events "we'll see"</p> <p>BCBS very important to her as she gets older – most important!; Internet allows her to keep in touch with daughter; calls sister on phone; cable companionship</p> <p>Niece visits every Sunday</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$239.73</li> <li>▪ Phone/internet \$91</li> <li>▪ Cable \$50</li> </ul> <p>Monthly total: \$380.73</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$239.73</li> <li>▪ Phone/internet \$91</li> <li>▪ Cable \$50</li> </ul> <p>Please revisit idea of a EPERS</p>
<p><b>BENE# 22-23/28</b></p> <p><b>Westgate, Sandra</b> 80 y/o; 11/1/1943 <b>Income: \$2,114 R</b></p> <p><b>ARAW support \$4,054:</b> <b>Reoccurring:</b> Cable/phone/internet \$287 '22 <b>Gifts:</b> Car repair \$766 '23</p> <p><b>MEB: \$48</b></p> <p>ARAW: Ana</p>	<p>"I am so grateful for ARAW support with my recent car repairs. It has been running good. My current worry is that I don't want to go blind."</p>	<p>Ledgewood Referred: CNHC</p> <p>Health issues including glaucoma; phone visit b/c home visit in July; rent will increase in March – resistant to move; did f/u on resources shared by ARAW; children try to support; will go w/o if ARAW cannot support Comcast (connection to world); very involved with church</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$283</li> </ul> <p>Monthly total: \$283</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$283</li> </ul>

## ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 17-18/03</b></p> <p><b>Chase, Pauline</b> 95 y/o; 8/17/1928 <b>Income: \$1,708   H</b></p> <p><b>ARAW support \$14,432:</b> <b>Reoccurring:</b> Water bill \$267 '18 <b>Gifts:</b> Hearing aids \$3,150 '18, Holiday \$150 '18-22 <b>Discontinued:</b> BCBS \$645 '18-21</p> <p><b>MEB: \$37</b></p> <p>ARAW: Ana</p>	<p>Pauline is currently very worried about not being independent anymore. Cannot speak about finances in her presence or she will cry with worry.</p>	<p>Requires 24 hour care; speaking of finances is upsetting; daughter provided info; very supportive family; memory getting worse; fear if she moves "she will die"; family doing all they can to keep her at home.</p>	<p><b>Bi-annually:</b></p> <ul style="list-style-type: none"> <li>▪ Water bill \$267</li> </ul> <p>Monthly total: \$44.50</p>	<p><b>Bi-annually:</b></p> <ul style="list-style-type: none"> <li>▪ Water bill \$267</li> </ul>
<p><b>BENE# 21-22/27</b></p> <p><b>Cardoso, Isabel</b> 88 y/o; 11/12/1935 <b>Income: \$1,155   H</b></p> <p><b>ARAW support \$1,242.65:</b> <b>Gifts:</b> Holiday \$150 '22 <b>FLO:</b> Luncheons, Transportation, Puzzle <b>Discontinued:</b> EPERS \$39.95 '22-23</p> <p><b>MEB: \$193</b></p> <p>ARAW: Ana</p>	<p>"My lupus episodes have gotten really bad this year &amp; my Lyme disease has too. I am very dizzy most of the time &amp; I am very afraid to fall being alone most of the time."</p>	<p>Utilizing CNN for transportation, house repair and socialization</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>

## ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 23/22G</b></p> <p><b>Lammers, Edith</b> 78 y/o; 1/13/1945 <b>Income: \$1,593  sub</b></p> <p><b>ARAW support \$1,019:</b> <b>Gifts:</b> Mattress \$1,019 '22 <b>FLO:</b> Soup, Holiday</p> <p><b>MEB: \$9</b></p> <p>ARAW: Pat</p>	<p>“I am grateful for what you have all done for me. The mattress is a dream! I am grateful I can sleep at night as I have new health problems &amp; I need my rest. Blessings to you all.”</p>	<p>New to living alone – going well; cares for cousin with ALZ (NH resident); new dx peptic ulcer – recent SHINE @CES; Wampanoag tribe assists</p> <p>No current financial need</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>
<p><b>BENE# 23/08G</b></p> <p><b>Tripp, Teresa</b> 76 y/o; 5/10/1947 <b>Income: \$1,530  sub</b></p> <p><b>ARAW support \$2,217:</b> <b>Gifts:</b> Car payments \$2,047 '22-23, Holiday \$150 '22 <b>FLO:</b> Financial workshop</p> <p><b>MEB: \$320</b></p> <p>ARAW: Ana</p>	<p>“The loss of my son Jamie is a daily battle. My oldest &amp; I talk about how we can bring him back, but we can’t.”</p>	<p>In good financial shape; would benefit from social engagement</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>

# ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 23/23G</b></p> <p><b>Oiestad, Susan</b> 66 y/o; 8/13/1957 <i>Income: \$934 H</i></p> <p><b>ARAW support \$702: Gifts:</b> RE Taxes \$690 '22 <b>FLO:</b> Soup</p> <p><b>MEB: \$139</b></p> <p>ARAW: Pat</p>	<p>I am planning for my future &amp; I know in time I will need more physical assistance. I can no longer safely climb the stairs to my 2nd floor &amp; I do not have adequate closet space on the 1st floor. I am thinking I will need to add a small addition. Does the ARAW ever help with home modifications? I know I could take a HEL or a reverse mortgage however I am not rushing to create more bills. I am managing currently w/ my limited income. The money I have in my savings is for emergencies. I ride the FCOA van twice weekly &amp; I know a 94 y/o woman who gets \$94/month from ARAW to pay for the trans provided by FCOA. Maybe the ARAW can help me with trans?"</p>	<p>FCOA transportation only for medical</p> <p>\$2/trip – voluntary</p> <p>Residency in area for at least 5 years?</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>
<p><b>BENE# FLO-23E-V</b></p> <p><b>McHale, Joyce</b> 76 y/o; 9/17/1947 <i>Income: \$1,062 sub</i></p> <p><b>ARAW support \$2,155: Gifts:</b> Electric \$1,342 '22, Chofa \$459 '20, Holiday \$150 '21-22 <b>FLO:</b> Luncheon, Soup</p> <p><b>MEB: Unknown</b></p> <p>ARAW: Ana</p>	<p>Joyce is doing well. Less depressed since she attended the Financial Literacy workshop &amp; luncheon. She also attended a CNN potluck &amp; plans to be more active with ARAW &amp; its partners. Wishes to continue CNN membership for socialization &amp; rides. Is financially ok. Pays minimum on 2 credit cards but is not charging currently.</p>	<p>Beginning to engage</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>

## ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# FLO-22E-V</b></p> <p><b>DeMedeiros, Sharon</b> 67 y/o; 11/15/1956 <i>Income: \$1,221 sub</i></p> <p><b>ARAW support \$1,656:</b> <b>Gifts:</b> Car repair \$718 '21, AAA \$92 '20, Eversource \$546 '20, Holiday \$150 '20-21 <b>FLO:</b> Gift card, Soup, Lottery, Holiday</p> <p><b>MEB: Unknown</b></p> <p><i>ARAW: Pat</i></p>	<p>Enjoys monthly FLO newsletter. Attends programs and participates in NBAM classes. May need car repairs in future.</p>	<p>Attends programs</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>
<p><b>BENE# FLO-22E-V</b></p> <p><b>Medeiros, Eileen</b> 96 y/o; 3/8/1927 <i>Income: \$1,438 H</i></p> <p><b>ARAW support \$8,424:</b> <b>Gifts:</b> Propane/Gas \$915 '21, Radiology \$594 '21, Ambulance \$250 '20, Glasses \$538 '17, Dental \$1,219 '18 &amp; \$166 '17, Holiday \$150 '18-21 <b>Discontinued:</b> EPERS \$39.95 '17-21, Health Ins \$143 '19-21 <b>FLO:</b> Soup, Gift card, Holiday</p> <p><b>MEB: Unknown</b></p> <p><i>ARAW: Pat</i></p>	<p>"I enjoy the monthly newsletter. My neighbor reads it to me. My friend Jeanne &amp; I may go to an event one day. Thank you for all the ARAW does for me."</p>	<p>Enjoys newsletter</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ FLO participation</li> </ul>

# ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 12/11/23

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 23/10G</b></p> <p><b>Bramwell, Nancy</b> 80 y/o; 10/2/1942 Income: \$1,744   R</p> <p><b>ARAW support \$3,186:</b> Reoccurring: BCBS \$2,736 (12 mos) '22, SW \$300 '22, Holiday \$150 '22</p> <p><b>MEB: -\$830</b></p> <p>ARAW: Pat</p>		<p>Has not followed up with requested documents</p> <p>No contact</p>	<p><b>Place inactive</b></p>	<p><b>Place inactive</b></p>
<p><b>BENE# 24/06G</b></p> <p><b>Beauchamp, Jane</b> 69 y/o; 12/23/1953 Income: \$1,344   R</p> <p><b>ARAW support \$983: Gift:</b> Car repair \$983 '23</p> <p><b>MEB: \$40</b></p> <p>ARAW: Pat</p>		<p>Son living with her indefinitely</p>	<p><b>Place inactive</b></p>	<p><b>Place inactive</b></p>
<p><b>Maciel, Margaret</b> <b>Guadalupe, Cecilia</b> <b>Riley, Shirley</b></p>		<p>FLO beneficiaries – do not participate, no contact</p>	<p><b>Place inactive</b></p>	<p><b>Place inactive</b></p>

## GOVERNANCE COMMITTEE MEETING MINUTES November 28, 2023

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

Also present: Healy Foley, Executive Director

- Jane and Diane reviewed the results of their board member check in meetings. Most general topics brought up:
  - Grants
    - Universal concerns about why and what we're doing
    - ? better use of our money
    - Grants Committee to meet this week to rehash program
  - Board structure
    - Most happier with fewer Board meetings but look at schedule of which months missed
    - Need more Board members with more cultural diversity and geographic diversity
    - Love new mentorship program
    - Committees should only meet when needed
- Agreed to present to Board and vote to combine VP and Governance chair position
- Will change date in Strategic Plan regarding non Board member Volunteers to be accomplished from Dec '23 to April '24
- Bios – Clare to send out last call for Bio changes to full board before all added to Handbook
- Board Time commitments – Clare to send out reminder to submit Sept-Nov time commitment tallies
- Clare presented key components from the “Good Governance” presentation she attended

Respectfully submitted,  
Gale Beaton, Chair



## VICE PRESIDENT JOB DESCRIPTION

**DRAFT** | November 2023

### General Responsibilities:

- Performs all the duties of the President in her absence
- Supports, advises, and assists the President
- Performs specific duties as delegated by the President
- Accepts the position with the understanding that the Vice President is, ideally, the successor to the current President
- Stays current with board activities to ensure an effective and smooth succession
- Serves **as Chair of the** Governance Committee

### Term:

Ideally at least 2 years

Elected annually

**A meeting of the Grants Committee was held on Thursday November 30, 2023.**

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

Jane Stankiewicz was absent due to illness.

Prior to this meeting Rosemary met with Clare to become somewhat familiar with Trust Based Philanthropy. This was new to us but a part of the current philanthropic environment, as Clare found out at the conference she recently attended.

At the Committee meeting we received an update from Clare on the status of the partners(grantees) as the second quarter ends.

All partners received the second quarter payment with the exception of Deaf, Inc. which did not yet submit their report.

The discussion quickly went to hearing from Clare about Trust Based Philanthropy. This approach to giving gives partners more freedom to develop their programs, for possibly longer periods of time, with less reporting to ARAW.

We were all very interested in the possibilities such freedom could generate, possibly smaller grants to more and varied participants.

We also agreed that we were ready, as an organization, to make needed adjustments to our granting process.

We looked at the possibility of working with this concept for the awards we are to make for the April 24 to March 25 granting year.

With that in mind we will meet again on **Friday December 15, 2023 at noon at the office** to continue this discussion and look at the feasibility of implementation, full or partial.

Thank you for your participation.

Rosemary Saber, Chair

# Trust-Based Philanthropy: An Approach

Philanthropy has a power problem. Too often, foundations get in the way of nonprofits doing the work they know best. This can slow down progress, perpetuate inefficiency, and obstruct nonprofit growth and innovation. Trust-Based Philanthropy reimagines that dynamic. **Infused by core values of power-sharing, equity, humility, transparency, curiosity, and collaboration**, Trust-Based Philanthropy believes our work will be more successful and rewarding if we approach grantee relationships as an ongoing partnership rather than a one-time transaction. A trust-based approach relies on six interrelated principles which, when practiced together, can help alleviate power imbalances:

- 1 Provide Multi-Year, Unrestricted Funding
- 2 Do the Homework
- 3 Simplify & Streamline Paperwork
- 4 Be Transparent & Responsive
- 5 Solicit & Act on Feedback
- 6 Offer Support Beyond the Check

## 1 Provide Multi-Year, Unrestricted Funding

Unrestricted funding over time is essential for creating healthy, adaptive, effective organizations.

### Steps You Can Take

- Make commitments for more than one year
- Trust that nonprofits know best how to spend grant money

### The Difference It Will Make

- Supports the stability of grantee organizations and reduces stress on EDs
- Encourages risk taking, creativity, innovation, and emergent action instead of sticking to proposal outcomes that may become outdated
- Supports grantees' long-term planning by allowing them to project resources and make strategic investments to meet emerging needs

## 2 Do the Homework

It's the funder's responsibility to get to know prospective grantees, not the other way around.

### Steps You Can Take

- Reduce pre-proposal requirements for grant applicants
- Be proactive in getting to know prospective grantees through research and asking for recommendations
- Use available public records to understand prospective grantees' purpose, programs, leadership, and financial standing
- Look beyond your usual circles to identify organizations that are aligned with your foundation's values and vision, but may be overlooked due to implicit bias

### The Difference It Will Make

- Alleviates power imbalance by putting the onus of due diligence on the grantmaker
- Saves grantees from wasting time on unnecessary paperwork in early vetting stages
- Paves the way for more trusting and rewarding relationships in the long run

*Continued on next page*

## 3 Simplify & Streamline Paperwork

Nonprofit staff spend an inordinate amount of time on funder-driven paperwork; they will be more effective if they are freed up to concentrate on mission.

### Steps You Can Take

- Accept proposals and reports written for other funders
- Before inviting a full proposal, use a screening process (such as a short LOI) that can help determine whether funding is likely
- Consider taking a conversational approach to learning about grantees' work, via phone calls or in-person meetings

### The Difference It Will Make

- Less time spent on paperwork, and more time for genuine learning and conversation with grantees
- Allows for deeper, more interactive relationships with grantees

## 4 Be Transparent & Responsive

Open, honest, and transparent communication minimizes power imbalances and helps move the work forward.

### Steps You Can Take

- Be clear up front about what you do and don't fund, and let potential applicants know if meeting is not a good use of their time
- Give grantees ample notice if you are making any changes that will affect their funding
- Invite grantees to share their challenges
- Be open and honest about your own organizational struggles, questions, and thought processes
- Respond to emails and calls in a timely manner

### The Difference It Will Make

- Creates conditions for a more honest funder-grantee relationship
- Acknowledges power dynamics with the intention of creating a more balanced relationship
- Fosters a better understanding of grantees, their work, and their challenges
- Offers insight that can help funders be more effective in supporting grantees

## 5 Solicit & Act on Feedback

Grantees provide valuable perspective that can help inform a funder's support and services.

### Steps You Can Take

- Anonymously survey grantees (or find ways to ask them conversationally) about your practices as a funder
- Before making major changes or updates, glean grantee feedback to inform those changes
- Inform grantees on how their input was used (or not) to inform your decision(s), and why

### The Difference It Will Make

- Offers insight that can help funders better serve grantees
- Encourages mutual trust and authenticity
- Improves funder practices and policies, with the potential to provide learning for the field of philanthropy

## 6 Offer Support Beyond the Check

Responsive, adaptive, non-monetary support helps foster healthier organizations by bolstering leadership and capacity.

### Steps You Can Take

- Introduce grantees to other funders and like-minded organizations (especially important if grantees are cycling off of funding)
- Serve as a sounding board or provide counsel to grantee partners, as requested
- Highlight grantees' work in your newsletter, on your website, on webinars, and/or during conference presentations
- Provide spaces for reflection, learning, and connection
- Build and nurture peer learning networks
- Host restorative retreats geared toward inspiration and renewal

### The Difference It Will Make

- Helps build the capacity and strength of leaders and organizations over time
- Fosters a deeper sense of connection to grantees and their work
- Offers funders a chance to learn more deeply about grantees' work and organizational context

Personnel Committee Minutes, November 17, 2023

In Attendance: Cathy Mayall, Pamela McKnight, Rosemary Saber, Jane Stankiewicz, Diane Laflamme, Angela Natho, and Clare Foley

This was a joint meeting of the Personnel and Finance Committees. We discussed issues relevant to both committees, i.e., Holiday gifts, potential placeholders for salaries and IRA contributions. Cathy Mayall, Chair of the Finance Committee, agreed to move the date for placeholders from January 10 to January 31. Recommendations to the Board will be discussed in Executive Session at our December 14 meeting.

We also gave final approval for the new performance evaluation format.

Our next meeting is scheduled for December 15, 2023 at 9:30 AM.

Respectfully submitted,

Angela Natho

## Friendship Task Force Meeting Minutes 11/2/2023

Members present: Gale Beaton, Debbie Brooke, Gloria deSa, Diane Laflamme, Cathy Mayall, Angela Natho, and Clare Healy Foley ED.

Clare read us some of the responses from the FLO newsletter request for beneficiary's thought on friendship. There were some very thoughtful responses and certainly a sense that some responding beneficiaries do consider us to be friends in addition to providers.

Clare and Ana and Pat have reviewed all the beneficiaries and have a good sense of who really needs or appreciates a Board member friend who will talk or visit periodically. This exercise also helped clarify that many beneficiaries find friendship through ARAW connections other than 1:1 with Board members.

We had all vetted our own friend lists and thought about who we felt benefitted from our calls and who did not. This was an interesting discussion as we realized that our thoughts about the necessity of the calls often corresponded to the beneficiary's thought about the calls.

We discussed a process for how we keep some beneficiaries on our lists and how we move some off, and how we manage other beneficiaries who need more contact than they are presently getting. And we discussed the fact that phone calls / visits with Beneficiaries need not continue to be a mandatory part of ARAW Board membership.

We landed on the idea of a Friendly Visiting Program that would be voluntary for both beneficiaries and Board members. This would capture those who really need and appreciate the contact and connect them with Board members who have the time and inclination to participate. There would not be any required number of friends for any member, and quite possibly no reporting required. We will need to discuss this more and develop some guidelines before we present a fully formed recommendation for the Board to review. In person visits will probably be resumed. Clare may have some guidelines for this sort of program that she will send to us to review.

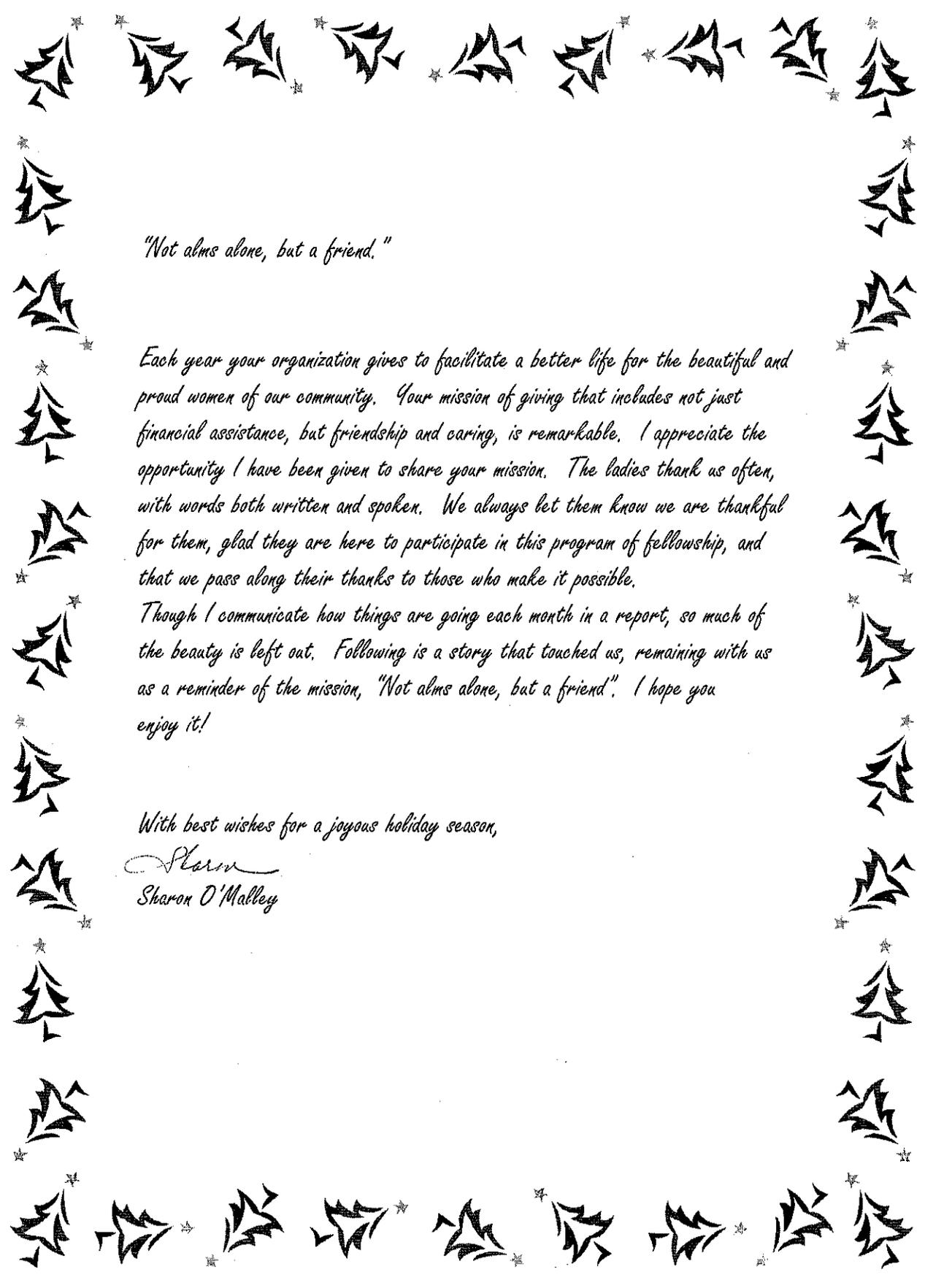
Certainly, assuring that ARAW is a friend to all beneficiaries will continue as part of our mission, but over time, as we have worked to help larger numbers of women, our method for providing friendship has had to evolve.

Through our personal experiences with our friends, we have realized that some women, often those without family, have a need to tell their stories, to have their story heard. Certainly, that is one facet of what we imagine meaningful contact to be.

The task force members will meet/talk with Clare to review their lists and determine who stays on the list and who is benefiting in other ways and will continue appropriate calls for the meanwhile. In January/February we hope to be able to wrap up our discussion and present recommendations and guidelines and a format for sharing experiences and information with each other.

Respectfully submitted,

Debbie Brooke, Chair



*"Not alms alone, but a friend."*

*Each year your organization gives to facilitate a better life for the beautiful and proud women of our community. Your mission of giving that includes not just financial assistance, but friendship and caring, is remarkable. I appreciate the opportunity I have been given to share your mission. The ladies thank us often, with words both written and spoken. We always let them know we are thankful for them, glad they are here to participate in this program of fellowship, and that we pass along their thanks to those who make it possible.*

*Though I communicate how things are going each month in a report, so much of the beauty is left out. Following is a story that touched us, remaining with us as a reminder of the mission, "Not alms alone, but a friend". I hope you enjoy it!*

*With best wishes for a joyous holiday season,*

*Sharon*  
*Sharon O'Malley*

Wanda & Simone

Just before Thanksgiving in 2008, I received a referral from a CESI Care Manager recommending a CESI consumer who needed opportunities for socialization. The consumer, Wanda D., reluctantly agreed to my visit as long as I did not come over during her favorite TV program. We made an appointment for later in the week at a time not in conflict with "The View".

Wanda lived on the first floor of a multi-family home in the south end of New Bedford. She had lived there for many years, as evidenced by the accumulation of possessions in the small apartment. Her greeting was pleasant but hesitant, and after exchanging pleasantries, I began to talk to her about the program.

After a couple of minutes, she stopped me with a question. "You mean there are other ladies like me out there?" I asked what she meant by "like her". "All alone", she said. I told Wanda that we had 140 ladies currently enrolled in the program, and that many of them share her circumstance. She could not believe it! The realization that she is not alone in her loneliness seemed to open her up, and she began to talk about herself; her sense of loneliness and isolation, her grief over losing her husband and children, and her need to have the question answered as to why she is still alive and will she ever be reunited with the family that she lost.

Over the course of the next hour, Wanda told me about her children and her husband, sharing stories while showing me many pictures. She also spoke with pride about her granddaughter, her only living relative. Her granddaughter Samantha lives in the Boston area, and comes down to visit with Wanda about once per month. Wanda looks forward to each visit and speaks with her granddaughter on the phone often.

One of the stories Wanda shared was about her husband. Some evenings, on his way home from work, he would stop by the Newport Creamery and bring her a favorite treat – a hot fudge sundae. Later in the conversation when I asked Wanda what she would like to do most if she could get out, she said "Go out for a hot fudge sundae"! She thought a Tuesday would be a good day for her to go out, and I let her know that we would be in touch.

After my meeting with Wanda I began to think about another lady in the program who lives near to her and is also very alone. Simone is 93 and lives at Young House. Though there are many other senior ladies there, all those she had been friends with have died, and she has made no new connections. Though she has a son, he lives in North Carolina and she does not get to see him very often. Simone is physically active, enjoying a walk when she can. Charlotte visits her each week and she does attend some of the outings when we urge her to. I thought Simone and Wanda might enjoy each others' company, and as they live in close proximity to each other that it would be good to introduce them.

We invited them both to Friendly's for lunch (Wanda could get her sundae!) and both accepted. As Charlotte had been visiting Simone each week and Simone was very comfortable with Charlotte, we decided she should accompany them and it would give her an opportunity to meet Wanda. On Tuesday, December 9<sup>th</sup>, Charlotte picked up Simone in a taxi and they headed over to pick up Wanda.

Upon returning to the office that day, Charlotte was brimming with cheer. Before she could take off her coat she began sharing the story of the luncheon, and talked about it for days afterward.

When Wanda got in the taxi and the ladies were introduced, Wanda leaned over and hugged Simone. They talked and held hands in the taxi on the ride to Friendly's. While there, they talked and laughed and shared stories like they had known each other forever. The waitress frequently lingered nearby, enjoying their conversation and high spirits. They shared their ages, and Wanda could not believe that Simone was 93, wanting to know her secret to maintaining such a youthful appearance (Wanda was 87!).

With the taste of ice cream sundae lingering on their tongues, they began the journey back home. They maintained their closeness on the ride back, holding hands and talking like old friends. When they had to part, each expressed the joy of meeting and the desire to see each other again soon.

On Charlotte's next visit to Wanda, Wanda showed her a scarf that she wanted to give Simone as a gift when next they were together. She was still shining with the joy of the meeting – the quick and unexpected closeness she felt for Simone. She had been so long without a friend, without knowing she was not alone, without realizing that she could still find pleasure in life. Simone too was glad of the meeting, but kept her joy at a slight distance, worried about getting too close and being left behind.

The next week Charlotte again went to see Wanda and Simone. She stopped at Simone's first to arrange a time that was convenient for her and Wanda to go out for lunch together again. When Charlotte arrived at Wanda's, there was an ambulance in the driveway.

Wanda had fallen during the night, and when her Home Delivered Meals driver arrived he heard her calling out. He called for the police and an ambulance, and Wanda was taken to the hospital. Charlotte visited Wanda in the hospital, and Wanda was worried that Simone wouldn't get the scarf she had for her.

Wanda never did make it home. Her granddaughter moved her to a facility closer to her home in Boston, and a few weeks later Wanda died.

We never did tell Simone. She knew that Wanda had fallen and had gone to a rehab facility, but we never shared the news of Wanda's death – and Simone never did ask, for fear of what the answer would be.

Earlier this year Simone, who turned 95 in November, was placed in a nursing home. Charlotte still visits her every week. Simone is a very special lady, as was Wanda.

Though this story has a sad ending, the story itself is joyous. A woman so alone, so heartbroken, so isolated in her circumstance was able to free herself for a brief time, and at the end of her life once again experience the joy of friendship.

*I think often of the story of Wanda and Simone. Wanda asked me more than once "Why am I alive?". The answer I always gave her was "because we needed to meet you". To be there to facilitate and share one special moment in the life of another is truly a gift.*