



ASSOCIATION FOR THE RELIEF OF AGED WOMEN

Board Meeting | March 14, 2024 | 9:30 am
Wamsutta Club | New Bedford | Zoom option

Packet contents to be reviewed prior to the meeting:

February Minutes; February BA Reports; February activity sheet; March Beneficiary Recommendations; Committees: Finance, Governance, Grants, Personnel

- 🏠 Call to Order: Vice President Diane Laflamme
- 🏠 Roll Call: Clerk Gloria deSa
- 🏠 Moment of Silence
 - ♥ Dolores Adesso; 93; 3/4/24; Dart; since Aug 2011; Nutrition, EPERS, credit card, AAA, car insurance, food card, holiday - \$34K+; many BM visit – special TY to RS
- 🏠 Reflective Moment: Debbie Brooke
- 🏠 Clerk's report: Clerk Gloria deSa
 - ✓ **Recommendation to approve February 2024 Board meeting minutes, as distributed – VOTE**
 - ✓ **Recommendation to approve February 2024 Exec session minutes, as distributed – VOTE**
- 🏠 President's Report: VP Diane LaFlamme
 - Chairs recruiting for FY25 committees → ED performance assessment
 - STD Annual Meeting 4/25/24 3 pm → No regular meeting in April
 - Committees Annual Reports 4/15/24 → Discussion of FY25 meetings to skip
 - ✓ **Recommendation to decrease frequency of Board meetings by omitting June, August, September and February meetings in FY25 - VOTE**
- 🏠 Executive Director's Update: Clare Healy Foley – *see packet*
 - FLO Newsletter, BA report & activity sheet → Mattapoissett COA
 - Comm Engagement: events → Beneficiary highlight
 - Tax refund – FY23
- 🏠 Finance Review: Treasurer Cathy Mayall – *see packet*
 - Committee meeting update 2/20/24
 - FY25 Budget to be discussed in Executive Session
 - ✓ **Recommendation to conduct a full audit for FY25 to meet our financial attestation obligations – VOTE**
- 🏠 Committee Reports
 - Visiting: *see packet for upcoming birthdays*
 - March Visiting reports – 3 minutes each
 - * Cathy Mayall
 - Reporting in April: Rosemary Saber

- Beneficiary: Chair Pam McKnight – *see packet*
 - ✓ **Recommendation to award Carol Lyons the 2024 Sandy Fogg Beneficiary Award \$1,500 for use to make her apartment a true home – VOTE**
 - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
 - Highlight a new beneficiary
- Governance: Chair Gale Beaton – *see packet*
 - Double meeting February 2/6/24
- Grants: Chair Rosemary Saber – *see packet*
 - Committee meeting update 2/22/24, 2/26/24 & 3/5/24
 - ✓ **Recommendation to accept FY25 CPG decisions of grants committee totaling \$252,000, as distributed – VOTE**
- Legacy: Chair Diane Laflamme – *see packet*
 - Committee meeting update 2/21/24
- Personnel: Chair Angela Natho
 - Employee Appreciation Day 3/1/24
- Other business to be brought before the Board
- Executive Session – *see Executive session packet*
 - ✓ **Recommendation by the Finance Committee to accept FY25 budget, as distributed – VOTE**

ANNOUNCEMENTS/MEETINGS:

Friday, March 8th | International Women’s Day

Thursday, March 14th | Board Meeting | Wamsutta/Zoom | 9:30 am

Thursday, March 14^h | Herstory showcase | New Bedford Fishing Heritage Center | 6 – 7 pm

Friday, March 15th | Personnel Committee | 174 Union/Zoom | 9:30 am

Tuesday, March 19th | Finance Committee | 174 Union/Zoom | 9:30 am

Wednesday, March 20th | Friendship Task Force | 174 Union/Zoom | 9:30 am

Wednesday, March 27th | Beneficiary Luncheon w/DEAF Inc | Wamsutta Club | 12:30 - 2:30 pm

Wednesday, April 3rd | Beneficiary Committee | 174 Union/Zoom | 9:30 am

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

***** No regular Board Meeting in April *****

Monday, April 15th | Patriot’s Day | Office Closed

Tuesday, April 16th | Finance Committee | 174 Union/Zoom | 9:30 am

Friday, April 19th | Personnel Committee | 174 Union/Zoom | 9:30 am

Friday, April 19th | Q4 Review w/Finance Committee, IAC & BOA | 174 Union/Zoom | 10:30 am

Thursday, April 25th | Annual Meeting | Wamsutta/Zoom | 3 – 5:30 pm

Association for the Relief of Aged Women
Minutes of the Regular Monthly Meeting, February 8, 2024

President Jane Stankiewicz called the meeting to order at 9:32 AM.

Members in Attendance: Beaton, Brooke, de Sá, Garibaldi, Laflamme, Macomber, Mayall, McKnight, Saber and Stankiewicz.

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

Members excused: Natho.

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

1. Laura Camara (71) Dartmouth
 - a. Part of ARAW family from July 2022 to May 2023.
 - b. ARAW approved payment for Parkinson's yoga classes at Sangha.
 - c. Unfortunately, did not attend classes.

Reflective Moment: Cathy Mayall shared the poem *On Aging* by Maya Angelou:

*When you see me sitting quietly,
Like a sack left on the shelf,
Don't think I need your chattering.
I'm listening to myself.
Hold! Stop! Don't pity me!
Hold! Stop your sympathy!
Understanding if you got it,
Otherwise I'll do without it!
When my bones are stiff and aching,
And my feet won't climb the stair,*

*I will only ask one favor:
Don't bring me no rocking chair.
When you see me walking, stumbling,
Don't study and get it wrong.
'Cause tired don't mean lazy
And every goodbye ain't gone.
I'm the same person I was back then,
A little less hair, a little less chin,
A lot less lungs and much less wind.
But ain't I lucky I can still breathe in.*

Clerk's Report: Clerk Gloria de Sá reported:

1. Motion to have minutes of the January 11, 2024 board meeting approved as distributed. SO VOTED.

Report of President: President Jane Stankiewicz reported:

1. Annual Meeting 4/25.
 - a. Committee chairs: start work on annual reports (include Strategic Plan activity).
 - b. Transitions of officers and chairs have been discussed.
 - c. Jane will touch base with chairs in the coming week.

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

1. Activity Sheet/BA Reports/Newsletter as distributed.

- a. Ana's report: Lots of work for beneficiary who became inactive so included story in report as an example of work done that may not be brought to the committee.
 - b. Marion Ponte: Daughter needs open heart surgery. Marion not allowing anyone else in home to help. Susan Routhier (WCOA) said doing so is a disservice to daughter. Marion turned words around and said Susan accused her of child abuse.
 - c. January luncheon issues
 - i. Sherry Dillon fell and twisted ankle. No one would give up corner seat for her. Taken to hospital. Emergency contact called but incorrect number. Correct number found but no call back.
 - ii. Asked Wamsutta for round table set up. Instead long table was set up.
 - iii. Slow service, complaints, beneficiaries clearing tables.
 - iv. Rudeness to presenters when attendees could not hear them.
 - d. February newsletter is a kindness edition.
 - i. Cancelled February luncheon. For those who ask, office will be saying "We will be stepping away from the table for the month of February to focus on showing kindness and respect for one another."
2. Staffing update
- a. Heidy Olivero hired. Starting 2/12.
 - i. No questions based on email sent to Board announcing hire.
 - b. Nice letter sent to the other candidate. Well received.
3. Community Engagement update – RFP info sessions.
- a. Opportunity to get to know ARAW.
 - b. Clare learned what other organizations are doing in the area.
 - c. Jonathan Howland at New Bedford Art Museum info session.
 - i. Impressed by where ARAW is now.
 - ii. Willing to serve in an advisory role for ARAW.
4. Beneficiary Highlights – Referrals.
- a. Debra Miller
 - i. Cable/phone shut off.
 - ii. Living with daughter who made referral but also keeping own home.
 - iii. After Ana calculated finances, \$424 not accounted for. When asked, Debra said she is giving it to daughter and grandchildren.
 - b. Kathleen Carreiro
 - i. Referral from Coastline Elderly Services.
 - ii. Referral for lift chair.
 - iii. Kathleen wanted a spare recliner (not lift chair).
 - iv. Has enough money in bank to buy recliner.

- c. Someone looking for housing in Rhode Island.
- d. Jandira Medeiros
 - i. Needed window repair.
 - ii. At end of home visit, Ana discovered Jandira lied about age and is underage for ARAW.

Report of Finance Committee: Chair Cathy Mayall reported:

1. BOA Q3 Review with IAC update 1/16/24.
 - a. Error in percentage in minutes – up 5.4% not 15.4%.
 - b. Forecasted loss due to recession never happened.
2. DRAFT budget to be reviewed by Finance Committee at 1/20/24 meeting.

Visiting:

1. Gloria de Sá reported on Maria Costa:
 - a. With ARAW since November 2019.
 - b. 82-year-old widow in own home.
 - c. Good relationship with children, grandchildren and great grandchildren.
 - d. Hip surgery 3 years ago. Slipped and fell shortly after.
 - e. Still drives locally.
 - f. Cooks and sews
 - g. Mostly watches TV – Portuguese soaps, Mass and Rosary. Thankful for ARAW support.
 - h. Attends church every day if weather allows.
 - i. Prays for self and family and also for the world which some people say is a waste of time but “only God knows if it is”.
2. Reporting next month – Cathy Mayall.

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. 10 requests (2 new), 11 updates (4 FLO)
 - b. Hilda Pine had protective filed. Not fulfilling nutrition needs is seen as self-harm.
 - c. Janice Tuite is giving significant money to Catholic Charities. Giving because daughter committed suicide and she is afraid for her soul.
2. New Beneficiary Highlight – Maria “Stella” Pereira.
 - a. Negative month end balance.
 - b. Retired salon owner.
 - c. Many medical issues.
 - d. Husband died in November 2023. Income dropped significantly.
 - e. Ana has provided information for many resources.

- f. Asking for assistance with credit card debt and real estate taxes.
- g. We will see her again as things settle.

Report of Governance Committee: Chair Gale Beaton reported:

- 1. Committee meeting update 2/6/24.
 - a. Highlights of Board Engagement survey:
 - i. Appreciated one-on-one meetings with Jane and Diane.
 - ii. Discussion of time spent and frequency of meetings.
 - iii. Recommendations and interests in offices and committees.
 - b. Proposed for next fiscal year: Diane, President; Gale, VP; Cathy, Treasurer; Gloria, Clerk.
 - c. Board Self Evaluation Survey to go out soon.
- 2. Next meeting will be in April.

Report of Grants Committee: Chair Rosemary Saber reported:

- 1. Application deadline 2/8/24.
 - a. Clare working on access to reviewer portal.
 - b. Clare gave presentation to previous partners to review changes to Grants re: Trust Based Philanthropy.
 - c. Majority of applicants requested one-on-one meetings.

Report of Personnel Committee:

- 1. Nothing to report.

Report of Friendship Task Force: Chair Debbie Brooke reported:

- 1. Task Force meeting update 2/1/24.
 - a. Re-emphasized this is a new Friendly Visiting Program.
 - b. Phone lists will end. Anyone who has made a bond with their beneficiaries will have the opportunity to roll them into the new program.
 - c. Volunteers would be board members. Opportunity for non-board members down the road.
 - d. Soft announcement/ask in next newsletter to get idea of number of beneficiaries interested.

Report of Legacy Task Force: Chair Diane Laflamme reported:

- 1. Task Force meeting update 1/22/24.
 - a. Winnowed down 25 boxes to 5.
 - b. Finishing up interviews of past board members.
 - c. Working to set up template for President to report at annual meeting.

Other Business:

- 1. Handbook handouts: Vice President description, new member onboarding guidelines and bios.
- 2. Raffle items can still be donated. Raffle to happen in March.

3. Emergency protocols for luncheons reviewed.

The meeting was adjourned at 11:09 am.

Executive Session to follow.

Recorded by,
Jenny Costa
Director of Data, Administration & Quality Assurance

Approved by,
Gloria de Sá
Clerk

ARAW February 2024 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
2/1/2024	Soucy, Sandra	APAZ	Phone Call	Re: cancel HV. AP might have fever. Will call to reschedule tomorrow.
2/1/2024	Lyons, Carol	JCOSTA	Phone Call	Returning AP call, informed AP left for the day and would CB tomorrow
2/1/2024	Lopes, Crispina	APAZ	Phone Call	Mailed letter reminding and notifying her that ARAW support stopped and she needs to pay her bills.
2/1/2024	Fisher, Laura	APAZ	Phone Call	Called to inform her of her inactive status d/t income & informed her of next steps. She requested cancelling Westport Apothecary. "Thank you all for everything. I will miss you all."
2/2/2024	Carreiro, Kathleen	APAZ	Phone Call	Re: new referral update. Spoke with Jillian she was thankful for the update. Referral withdrawn
2/2/2024	Martins, Ellie	APAZ	Phone Call	Re: Inquire about February newsletter and what activities are happening. Will call back next week.
2/2/2024	Perry, Sue Ann	APAZ	Phone Call	Re: Portable oxygen exception. Jillian is grateful & will get us an estimate.
2/2/2024	Gomes, Mariana	APAZ	Phone Call	RC Fallon denied Lift chair. Daughter will get estimate and update HV will be scheduled.
2/2/2024	Delaney, Kathleen	APAZ	Phone Call	LVM re: Florida move. No need to call back until more details are known.
2/2/2024	Dean, Amelia	APAZ	In Home Visit	Requesting CNN membership and Xfinity services support. Pending estimates.
2/5/2024	Lewis, Barbara	APAZ	Phone Call	LVM reminded Barbara about HV at 2pm today.
2/5/2024	Miller, Debra	APAZ	Phone Call	Re: Not feeling well. Rescheduled visit to 2/6 at 2pm.
2/5/2024	Sobral, Mary	APAZ	Phone Call	Re: ENT appointment scheduled for 3/25.
2/5/2024	Gonzalez, Roberta	APAZ	Phone Call	RC re: New referral. Need \$ for groceries. SIL died unexpectedly & daughter can no longer help financially.
2/5/2024	Santos, Marie	APAZ	Phone Call	Re: New referral. Will call AP back with details on IRA of \$15,000. Most likely does not qualify.
2/5/2024	Soucy, Sandra	APAZ	Phone Call	Re: Schedule HV for 2/8 at 2pm. Sandra will call ARAW if conflict with schedule.
2/5/2024	Carreiro, Kathleen	APAZ	Phone Call	Re: ARAW support. Informed has roughly \$2K in checking acct. CES CM to call & assist w/ recliner purchase.
2/6/2024	Smith, Cynthia	APAZ	Phone Call	With Sentry. Set up PERS with GPS. Coupon code 027401133
2/6/2024	Okpara, Priscilia	APAZ	Phone Call	From son Chido. Requesting new Christmas check as it has not been cashed yet. EM to adm.
2/6/2024	Lammers, Edith	APAZ	Phone Call	Re: Thank Pat & ARAW for all past support. She is able to buy her own recliner with gift money.
2/7/2024	Simpkin, Carol	JCOSTA	Phone Call	Has not received newsletter, advised mailed yesterday & should receive in a few days
2/7/2024	DeSouza, Joanne	JCOSTA	Phone Call	Surgery scheduled for tomorrow postponed until 2/22, equipment not working, hoping will be fixed by then
2/7/2024	Lopes, Crispina	JCOSTA	Phone Call	3 way call w/ RSC Eva & Comcast, bill overdue, adv ARAW discontinued Nov, address needs to be updated
2/7/2024	Connors, Brenda	JCOSTA	Phone Call	Wondering about the newsletter, advised mailed yesterday & should receive in a few days
2/7/2024	Carreiro, Kathleen	JCOSTA	Phone Call	For AP, has bank stmt info, will CB tomorrow
2/8/2024	Harrington, Diane	APAZ	Phone Call	LVM requested a call back.
2/8/2024	Soucy, Sandra	APAZ	In Home Visit	Very complex financial situation. Will discuss with ED
2/8/2024	Ventor, Rosalie	APAZ	Phone Call	LVM requested a call back.
2/8/2024	Zych, Joanne	APAZ	Phone Call	Re: Inquiring about February newsletter and Board decision.
2/8/2024	Somers, Linda	APAZ	Phone Call	Regarding Linda being at SLH for a few days. CNN will visit daily. She is being good.
2/8/2024	Openshaw, Pauline	APAZ	Phone Call	Re: Cable shut off & James returning equipment by 2/10. PO currently has Direct TV, not sure who is paying.
2/9/2024	Chaput, Vanessa	APAZ	Phone Call	Re: raffle and kindness.
2/9/2024	Liberatore, Gertrude	APAZ	Phone Call	Re: raffle and kindness.
2/9/2024	Costa, Barbara	APAZ	Phone Call	Re: raffle and needs to be sheers up by a phone conversation.
2/9/2024	Furness, Betty	APAZ	Phone Call	Re: Updated on housing and Annual HV. She is proactive on finding subsidized housing. AP to call 2/16.
2/9/2024	Gonzalez, Roberta	APAZ	Phone Call	Requesting to reschedule HV. Not prepared. AP to call Monday and reschedule.
2/9/2024	Ali, Nazareen	APAZ	In Home Visit	Requesting ARAW support for brakes, tires and strouts. Pending estimates.
2/9/2024	Christensen, Carol	APAZ	Phone Call	LVM regarding annual HV for next week. Requested a call back.
2/9/2024	Botelho, Odette	APAZ	Phone Call	Re: inquiring about how to send thank you card. Address provided. She is very thankful!
2/9/2024	Silva, Mary Theresa	APAZ	Email	To Terry to connect her to DCOA for PACE application assistance.

Date	Beneficiary	Staff	Type	Notes
2/12/2024	Pereira, Maria	APAZ	Phone Call	LVM to call back regarding Board decision. Requested a call back.
2/12/2024	Nunes, Debra	JCOSTA	Phone Call	TY for Valentine card, register for gift card
2/12/2024	Harrington, Diane	APAZ	Phone Call	Re: Christmas check. Per Diane it was cashed last week.
2/12/2024	Thibodeau, Diane	APAZ	Phone Call	"Thank you for my Valentine's card. It is the only card I got."
2/12/2024	Zych, Joanne	APAZ	Phone Call	LVM re: Board approval of car repairs. Requested a call back.
2/12/2024	Gonzalez, Roberta	APAZ	Phone Call	LVM re: Initial HV schedule. Requested a call back.
2/12/2024	Soucy, Sandra	APAZ	Phone Call	LVM re: Application questions. Requested a call back.
2/12/2024	Monteiro, Linda	APAZ	Phone Call	Re: Board approval of CNN membership. Linda will call Andy. Also requesting ARAW support for mattress.
2/12/2024	Kukstis, Ingrid	APAZ	Phone Call	LVM regarding Board approval of mattress. Requested a call back.
2/12/2024	Best, Jacqueline	APAZ	Phone Call	LVM re: Xfinity bill cycle. Requested Jacqueline to call Xfinity and request a monthly paper bill.
2/12/2024	Sobral, Mary	APAZ	Phone Call	To son to inform Board approval of hearing aids. MS at Charlton Hospital w/ heart issue & broken shoulder.
2/12/2024	Sobral, Mary	JCOSTA	Phone Call	From son, fell & broke shoulder, while at Alden had heart issues, at Charlton since Friday
2/13/2024	DosSantos, Cathrina	APAZ	Phone Call	LVM re: Board approval of BCBS. Requested a call back tomorrow.
2/13/2024	Kukstis, Ingrid	APAZ	Phone Call	RC re: Board approval of mattress. "Thank you. What a wonderful birthday gift!"
2/13/2024	Cournoyer, Marilyn	CFOLEY	Phone Call	To sign up for giveaway – promised to be kind and respectful to everyone, as always!
2/13/2024	Desautels, Louise	APAZ	Phone Call	Re: HV cancelled d/t snow storm. Rescheduled from 2/15 at 2pm.
2/13/2024	Simard, Agnes	APAZ	Phone Call	RC re: Board approval of PERS and BCBS. Agnes is thankful and AP will schedule 3-way call to setup PERS.
2/13/2024	Moore, Carolyn	CFOLEY	Phone Call	Bad reception; but signed up for giveaway; not moving to FL perm – will be back and forth; lots of med issues
2/13/2024	Gonzalez, Roberta	APAZ	Phone Call	LVM x2 Left message to call ARAW tomorrow to set up HV for 2/16.
2/13/2024	Zych, Joanne	APAZ	Phone Call	RC: re: Board approval of car repair. "Thank you. I already knew. It said it on my Valentine card."
2/13/2024	Pereira, Maria	APAZ	Phone Call	RC re: Board approval of credit card. "Thank you. I so appreciate it."
2/13/2024	Charbonneau, Leila	APAZ	Email	Re: Board approval of 2024-2025 auto ins. Based on 2023-2024. Leila to submit invoice.
2/13/2024	Livesley, Virginia	CFOLEY	Phone Call	Re: pullups; placed order with WA for 2 packages; HO & AP to reach out re ongoing
2/14/2024	Dean, Amelia	APAZ	Email	To Amy's daughter requesting Xfinity invoice. Did not get CNN invoice Andy will contact ARAW
2/14/2024	Pina, Teresa	APAZ	Phone Call	Re: Annual HV. Teresa requested HV 2/16 at 11am.
2/14/2024	Messier, Ellen	APAZ	Phone Call	Re: CESI Money Management update and PERS unit. LVMM with Ellen to schedule update HV.
2/14/2024	Costa, Barbara	JCOSTA	Phone Call	Valentine poem, back from drs, lost 20 lbs, feeling lonely, no one visits her new place
2/14/2024	Silva, Mary Theresa	APAZ	Phone Call	Re: scammer calls. Needed advice. AP reassured her blocking the #s is the right thing to do. Mary felt better.
2/14/2024	Santos, Laura	APAZ	Phone Call	Re: Board approval of Xfinity services. "Thank you so much. That is great news!"
2/14/2024	Almeida, Lorene	APAZ	Phone Call	"Ty for the V card. ARAW is so good to the elderly. Only card I got & I have 5 kids. Happy Valentine's Day!"
2/14/2024	O'Connell, Joyce	APAZ	Phone Call	LVM re: Annual ROE. Requested a call back.
2/14/2024	Barboza, Margaret	APAZ	Phone Call	Annual ROE completed. Mailed consent to sign and return back. No consent on file.
2/14/2024	Silveira, Marie Lorraine	APAZ	Phone Call	Re: Requested Raquel at SCCLS telephone to discuss SSA benefits.
2/14/2024	Lajoie, Elizabeth	APAZ	Phone Call	Re: She requested to cancel HV for today. Elizabeth will call ARAW back to reschedule.
2/14/2024	Duarte, Patricia	APAZ	Phone Call	Re: "Thank you for my birthday card. It will be my last year in the 60's."
2/14/2024	DosSantos, Cathrina	APAZ	Phone Call	Re: Board approval of BCBS. "Thank you so much, and I wish you a happy Valentine's Day"
2/15/2024	Arruda, Judith	APAZ	Phone Call	Re: Holiday check. Judith needs a new check most likely through it out. EMM to adm
2/15/2024	DeSouza, Joanne	APAZ	Phone Call	"Thank you for the Valentine's day card" Joanne's surgery is 2/22 and she has transportation.
2/15/2024	Desautels, Louise	APAZ	Phone Call	LVM re: Needing to switch HV time to 2:30. Requested a call back to confirm.
2/15/2024	Livesley, Virginia	APAZ	Phone Call	Re: New request visit. Scheduled for 2/22 at 2pm.
2/15/2024	Soucy, Sandra	APAZ	Phone Call	Re: update needed on living situation and Sandra will be contacting ACOA for SNAP and other resources.
2/15/2024	Dean, Amelia	JCOSTA	Phone Call	TY for Valentine, going to frame it

Date	Beneficiary	Staff	Type	Notes
2/15/2024	DeJesus, Eva	APAZ	Email	To granddaughter requesting status update on Circuit Breaker tax credit.
2/16/2024	Furness, Betty	APAZ	Phone Call	VM from Betty. She is admitted to SLH room #437 Bed B. AP to call Tuesday.
2/16/2024	Pereira, Maria	APAZ	Phone Call	VM from Coastline. Maria is setup with services.
2/16/2024	Ali, Nazareen	APAZ	Phone Call	Re: car repair estimate. She will call M&M for estimate and submit to ARAW all estimates
2/16/2024	Conway, Isidora	JCOSTA	Phone Call	Reg for GC & kindness meaning, recently in hospital in "serious condition", home & doing better now
2/16/2024	Chor, Patricia	JCOSTA	Phone Call	Looking for Ana to find out answer re: taxi voucher for Monday, EM to AP for f/u
2/20/2024	Monteith, Judith	JCOSTA	Phone Call	For Valentine, Gale normally signs – is she ok? Assured her Gale is fine
2/20/2024	Messier, Ellen	APAZ	In Home Visit	Will submit for Board review and approval at the March 2024 meeting.
2/20/2024	Jerome, Marcelle	APAZ	Phone Call	Re: new referral for financial assistance. Behind on many bills. HV scheduled for 2/29 at 11am
2/20/2024	Dasilva, Sandra	APAZ	Phone Call	LVM with Daugther Jennifer about new referral for ramp. Requested a call back.
2/20/2024	Gonzalez, Roberta	APAZ	Phone Call	Re: Fallon card and SNAP application. Roberta to work with LCSW and CES CM. Wil call with updates.
2/20/2024	Martins, Ellie	APAZ	Phone Call	VM from Ellie. "TY for the Valentine's Day card. I haven't had one in 40 year's." Ellie would like a call back.
2/20/2024	Martins, Ellie	JCOSTA	Phone Call	TY for Valentine, had stomach bug last week so was nice to have something to brighten her day
2/20/2024	Christensen, Carol	APAZ	Phone Call	RVVM from Carol. She is cancelling HV d/t Covid.
2/20/2024	Beaubian, Joan	APAZ	Phone Call	Re: New request for power chair. Scheduled HV 2/22 at 2pm.
2/20/2024	Zych, Joanne	APAZ	Email	Received from Joanne. Requested 2 checks. EMM to discuss how to proceed.
2/20/2024	DeJesus, Eva	APAZ	Email	To granddaughter. Provided PACE Housing and Catholic Social Services for rental support.
2/21/2024	Beaubian, Joan	APAZ	Email	To CES CM Rachel to inquire if SWH will pay for motor portion of Power Chair.
2/21/2024	Zych, Joanne	APAZ	Email	Return EM from Joanne. She will place her CC as pre-payment and call ARAW with actual cost and pick up check.
2/21/2024	Perry, Sue Ann	APAZ	Phone Call	To CES CM Jillian to get MD approval of portal oxygen requested.
2/21/2024	Beaubian, Joan	APAZ	In Home Visit	Joan is requesting a Power chair w/o lift. Spoke with ED Lift chair is beneficial as Joan ages.
2/21/2024	Rosa, Zulmira	APAZ	Phone Call	Re: New request for plumber service and parts for heating system. She will mail estimate.
2/21/2024	Moore, Carolyn	APAZ	Phone Call	LVM to schedule annual HV. Requested a call back.
2/21/2024	Mello, Eleanor	JCOSTA	Phone Call	For LGBTQ phone number, unsure which month bowling flyer is for
2/22/2024	Livesley, Virginia	APAZ	In Home Visit	Annual update and new request. EMM
2/22/2024	Furness, Betty	APAZ	In Home Visit	Annual update. Requesting future ARAW support for dental and vision services.
2/22/2024	Martins, Ellie	APAZ	Phone Call	Re: needing number for Devin at NBAM. Number provided.
2/22/2024	Beaubian, Joan	APAZ	Email	To Coastline CM to provide vendor information and cost of Power Recliner if approved by ins.
2/22/2024	Gonzalez, Roberta	APAZ	Email	To LCSW Lisa re: incontinence products are covered by ins. No ARAW support needed. Withdraw request.
2/22/2024	Dean, Amelia	APAZ	Email	To daughter Laurie to obtain monthly CC detail of spending per the request of ED.
2/23/2024	Dasilva, Sandra	APAZ	Phone Call	Re: Referral for ramp. Spoke w/ dgt provided contact for BBHFH and NBOHCD. Withdrawing referral.
2/23/2024	Lynch, Lauren	APAZ	Phone Call	Re: New referral. Requesting help with food. Scheduled HV 2/7 11am
2/23/2024	Chor, Patricia	APAZ	Phone Call	Re: Detail on dgt expense. Dgt answered phone and was hesitant to share. "I have to go. I'll call you back."
2/23/2024	Desautels, Louise	APAZ	Phone Call	Re: Explanation of MEB and scheduled HV 2/27 to see her check ledger.
2/23/2024	Livesley, Virginia	APAZ	Phone Call	Re: CC debt, and ARAW support. She also called Xfinity and changed from auto pay to monthly billing.
2/23/2024	Fletcher, Sally	APAZ	Phone Call	Re: New request for glasses. Fell and damaged. HC scheduled 2/29 11am
2/26/2024	Collins, Donna	APAZ	Phone Call	Re: Schedule Annual HV 3/1 at 2pm.
2/26/2024	Horne, Donna	APAZ	Phone Call	Re: Stop and Shop gift card status. Informed mailed Friday and should receive this week.
2/26/2024	Monteith, Judith	HOLIVERO	Phone Call	Re: Received Stop and Shop gift card. "Very Thankful for the gift".
2/26/2024	O'Connell, Joyce	APAZ	Phone Call	RC re: Annual HV. Joyce recovering from Virus. Scheduled 3/11 at 3pm.
2/26/2024	Simard, Agnes	APAZ	Phone Call	LVM to schedule time to call and setup EPERS unit through Sentry. Requested a call back.
2/26/2024	Almeida, Mildred	HOLIVERO	Phone Call	Re: looking for support to read and write paper legally blind. referred to Case manager at Coastline.

Date	Beneficiary	Staff	Type	Notes
2/26/2024	Moore, Carolyn	APAZ	Phone Call	RC re: Annual HV. Schedules for 3pm 2/28 with much hesitation.
2/26/2024	Whitehead, Marguerite	APAZ	Phone Call	LVM re: Annual HV. Requested call back to schedule a HV.
2/26/2024	Pires, Brenda	APAZ	Phone Call	Re: Cancel today's new request visit. Brenda has the Flu and will call to reschedule once she feels better.
2/26/2024	Vincent, Patricia	APAZ	Phone Call	Re: Annual HV. Patricia requested AP call tomorrow at 9am to speak with PCA who is money manager.
2/26/2024	Botelho, Odette	APAZ	Phone Call	Re: SHINE Counseling. Referred to DCOA.
2/26/2024	Pereira, Maria	APAZ	Phone Call	Re: Resources for hot water tank replacement. Referred to MassSave. She will most likely place on CC
2/26/2024	Pina, Teresa	APAZ	Phone Call	Re: Annual HV. Schedule for 2/27 at 2pm
2/26/2024	Christensen, Carol	APAZ	Phone Call	LVM w/ Carol requesting Annual HV needed this week. Requested a call back.
2/26/2024	Furness, Betty	APAZ	Email	To Andy requesting invoice for continued membership CNN.
2/27/2024	Ali, Nazareen	APAZ	Office Visit	Nazareen dropped off M&M Auto estimate. Will submit for March 2024 Board meeting
2/27/2024	Vincent, Patricia	APAZ	Phone Call	RC spoke with PCA and scheduled annual HV 3/5 at 10:30.
2/27/2024	Lynch, Lauren	APAZ	In Home Visit	New referral visit completed. Referred to DCOA for circuit breaker, SNAP appeal, free cell, and SNAP discounts
2/27/2024	Stolm, Rosemarie	JCOSTA	Phone Call	Ref from SCCLS, being evicted, needs help w/decluttering, Fresh Start given & to CB if financial need
2/27/2024	Pina, Teresa	APAZ	In Home Visit	Annual HV not completed. Teresa was not home when AP & HO arrived. Will call to reschedule
2/27/2024	Somers, Linda	CFOLEY	Phone Call	From Andy Pollock re: LS will be transferred from SLH to rehab pending available bed
2/27/2024	Simard, Agnes	APAZ	Phone Call	RC re: EPERS set up call. Call scheduled for 2/28 at 10am.
2/27/2024	Cournoyer, Marilyn	APAZ	Phone Call	Re: annual HV needed to be schedule as she would like to continue membership with CNN
2/28/2024	Ortiz, Maria	HOLIVERO	Phone Call	Referral from GNBCHC. Seeking DME. Referred to NBCOA and OT safety assessment. EMM to adm.
2/28/2024	Desautels, Louise	APAZ	Phone Call	Re: finances. Per Louise "I have more than enough money to pay for what ARAW provides since I paid off my credit cards. I am so sorry that I did not tell you the truth."
2/28/2024	Lynch, Lauren	HOLIVERO	Phone Call	RC provided Lauren with Matts visit 3/6 SNAP and free cell phone, and gave her NBCOA # for Tax prep.
2/28/2024	Zych, Joanne	APAZ	Phone Call	Re: Actual check amount for Toyota. Will pick up check today. EMM to adm.
2/28/2024	Martins, Ellie	CFOLEY	Phone Call	To thank us for her Market Basket gift card
2/28/2024	Christensen, Carol	APAZ	Phone Call	RC Carol was in the hospital with pneumonia. AP to call next week and schedule annual HV.
2/28/2024	Beaubian, Joan	APAZ	Email	From Joan about selected recliner. Responded to Joan requesting item # and detail cost estimate.
2/29/2024	Fletcher, Sally	APAZ	In Home Visit	New request HV completed. Sally will mail ARAW glasses estimate.
2/29/2024	Lynch, Lauren	HOLIVERO	Phone Call	Re: Tax prep for CBTC. Connected LL with FCOA OW Carolyn to schedule app with FCOA for taxes for 3/14/24
2/29/2024	Gracia, Barbara	APAZ	Phone Call	Re: new referral for 1st and last month rent at Whaler's Cove. Pending residency inform. ? Eligibility.



February 2024: Beneficiary Advocate

Ana Paz

REFERRALS RECEIVED: 9

SOURCES: FCOA 1, NBCOA 1, Whaler's Cove 2, ARAW Beneficiary 4, CESI 1, GNBCHC 1

UPDATES SUBMITTED: 10 REQUESTS SUBMITTED: 5 FLO SUBMITTED: 2

REFERRALS MADE TO: ACOA 1, SCCLS 1, DCOA 2, M&M Auto 1, CESI 2, CNN 1, BBHFH 2, NBCOA 1

PENDING: 5 INELIGIBLE: 2 WITHDRAWN: 5 INACTIVE: 0

BENEFICIARY HIGHLIGHT: Maria "Stella" Perreira

Stella contacted ARAW in January after stumbling across an ARAW newsletter at her primary care provider's office. Her husband had passed away unexpectedly in November 2023, and she was struggling to pay her bills with only one income. Her story is one of grief and perseverance.

At the initial home visit, it was apparent that Stella was struggling with her grief, and her financial insecurity. The visit consisted of crying, laughing, and focusing on where she was financially struggling. Her major concern was medical bills and utilities. However, I informed her that her medical bills can be negotiated and cut in half or forgiven if she worked with the billing department at each of the medical facilities. Her Eversource can also be negotiated or forgiven if she called Eversource for hardship or payment plan and at her age they cannot shut off her electricity.

I reviewed all of Stella's finances and Stella requested ARAW support for credit card relief and property taxes that were due February 1st so that she can manage to pay other expenses. I did, however, provide her with homework to do while she was waiting for ARAW Board decision. I suggested she contact FCOA for the Circuit Breaker Tax Credit refund as she was having to pay H&R Block in the past. Contact Coastline for a SHINE consult as she qualifies for MassHealth Buy In and/or Frail Elder Waiver, SNAP benefit increase, and other services. City of New Bedford for Widow Tax Abatement.

I am excited to share that Stella not only followed through right away on all my suggestions, but she also inquired about renting her Salon for extra income which she was informed that she couldn't due to not having two forms of egress. With the support of ARAW Stella was able to use the one thousand three hundred and nineteen dollars to catch up on her expenses, along with her CBTC refund.

Stella went from a negative a (-\$513) per month to \$1 per month and she still is pending SNAP benefit increase. She was a pleasure to advocate for, and she was always very grateful.

These success stories are what show the impact ARAW makes on the women in the community, and their determination to trust and follow through with recommendation that will improve their situation and provide them with education that they can share with others in need.

Stella has reached out to ARAW since she was approved to get information on community resources that manage water tank replacement. Per Stella, ***"I call ARAW not to ask to pay for a new tank, I will find a way. I call because I trust that they will always guide me in the right direction. I trust ARAW first. God Bless you!"***

NEW REFERRALS (9)	PENDING (5)	INACTIVE (0)
<ul style="list-style-type: none"> • Marie Santos • Roberta Gonzalez • Helen Ackah • Nazareen Ali • Delane Rozario • Sandra DaSilva • Marcelle Jerome • Brenda Pires • Barbara Gracia 	<ul style="list-style-type: none"> • Sally Fletcher • Sandra Soucy • Linda Monteiro • Marcelle Jerome • Brenda Pires 	



February 2024: Beneficiary Advocate

Heidy Olivero

REFERRALS RECEIVED: 2 **SOURCES:** New Bedford Community Health Center, Neighbor

UPDATES SUBMITTED: 0 **REQUESTS SUBMITTED: 0** **FLO SUBMITTED: 0**

REFERRALS MADE TO: FCOA Circuit Breaker, NBCOA, Pace food pantry, Boost mobile prepaid internet, DCOA-SNAP and free cell phone.

PENDING: 5

INELIGIBLE:

WITHDRAWN:

INACTIVE:

During the past three weeks working at ARAW has been a learning experience for me, I have worked in the Human Services field for a long time, but this is different for me. I get to go to home visits, see how empowering and independent these ladies are, and how the ARAW is making a difference in their lives, it is inspiring.

The challenges that these ladies are facing, such as housing, food, health issues and sometimes loneliness, helped me understand how important the Beneficiary Advocate role is. I also learned about the resources that I was not familiar with such as the Counsel on Aging, what they provide, and that each town has services for the aging population. Lastly, seeing how appreciative these women are makes me feel proud of the work that ARAW does in the Community.

I would like to express my gratitude to Clare, Ana, Jenny, and all the Board members for this opportunity, and welcome me to the ARAW family with open arms. This is a tough time for me and my family, and I am very thankful to all for making me feel comfortable and valued.

NEW REFERRALS (2)	PENDING (5)	INACTIVE (0)
<ul style="list-style-type: none"> • Maria Ortiz • Lauren Lynch 	<ul style="list-style-type: none"> • Carol Christensen • Carolyn Moore • Elizabeth Lajoie • Eva DeJesus • Lauren Lynch 	

Finance Committee Meeting- 2/20/24

In Attendance- C. Foley, ED, D. LaFlamme, C. Mayall, P. McKnight, A. Natho, R. Saber, J. Stankiewicz, L Garibaldi

We reviewed the current ytd budget inclusive of January 2024's actual numbers.

-Most line items we are under budget. Ms. Foley pointed out that admin is high due to inclusion of \$2,800 cost of wall, accounting is low due to bills not sent for last 3 months, (plan on addressing this issue with B&L), and BOA fees have the potential to decrease in the next fiscal year via negotiations. Federal taxes were addressed later in the meeting during the operation foundation discussion.

Ms. Foley presented the draft FY 25 budget she proposed. The only significant changes over the last fiscal year are an increase in staffing costs by \$40,000 and increase in grants by \$45,000.

The committee then discussed the following items.

1. Do we need an audit? The last audit was done in 2019. The cost at that time was a total of \$9650. At our next meeting with Burke and Lamb (to be set up to occur within the next month) we will ask that question. In the meantime, we will add \$12000 for the proposed audit to the budget.
2. Do we send out an RFP for various accountants that may have a specialized background in non profit accounting? Committee decided to hold on that, until after we meet with Burke and Lamb, per above #1.
3. Operating Foundation- at the advice of our IAC, Ms. Foley has pursued the question of whether we qualify as an operating foundation. The definition of an operating foundation is as follows, per the IRS website...

"A private operating foundation is any private foundation that spends at least 85 percent of its adjusted net income or its minimum investment return, whichever is less, directly for the active conduct of its exempt activities (the income test).Dec 26, 2023"

Learning this, Ms. Foley worked with our accountants to discover the implications of this status. The IRS will allow us to go back 3 years, and revise our tax returns. Thus, we should receive a tax reimbursement of approximately \$88,000, for the FY 21, 22, & 23. No taxes will be paid by us for FY 24, as we believe we are qualified. Ms. Foley did make the committee aware that Trust Based Philanthropy (the current model we are using for grant distribution, beginning this year) may cause us to no longer qualify for this tax exemption in the future. That question will be explored by Burke and Lamb.

Catherine K. Mayall

Trade Date

Account Summary

Feb. 01, 2024 through Feb. 29, 2024

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

Market Value \$20,641,859.46

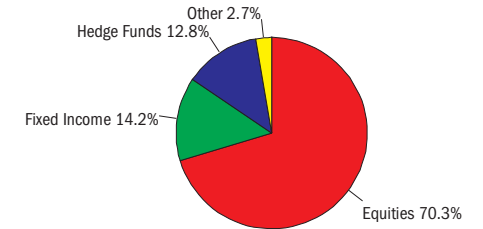
Account Activity		
Description	Current Period	YTD Since 04/01/23
Beginning Market Value	\$20,102,265.26	\$19,168,006.80
Income	22,581.95	409,572.95
Deposits	903.28	817,574.23
Disbursements	-76,903.28	-1,861,493.71
Bank Fees	-7,299.21	-77,259.53
Change in Market Value	600,311.46	2,185,458.72
Ending Market Value	\$20,641,859.46	\$20,641,859.46
Change in Account Value	539,594.20	1,473,852.66
Accrued Income	8,586.26	8,586.26
Ending Value + Accrued Income	\$20,650,445.72	\$20,650,445.72

Realized Gain/Loss Summary		
Description	Current Period	Fiscal YTD
Short-term	\$697.61	\$123,648.85
Long-term	7,010.97	603,911.93
Net Total	\$7,708.58	\$727,560.78

Income Summary		
Description	Current Period	YTD since 04/01/23
Dividends - Taxable	\$22,574.35	\$407,798.52
Interest - Taxable	7.60	1,774.43
Total Income	\$22,581.95	\$409,572.95

Portfolio Allocation

Description	Market Value	Tax Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Current Yield
Cash/Currency	\$536,941.75	\$536,941.75	\$0.00	\$2,308.94	\$28,268.46	5.26%
Equities	14,515,447.78	9,276,873.92	5,238,573.86	5,461.85	231,608.21	1.59
Fixed Income	2,938,021.27	2,918,423.06	19,598.21	355.12	106,361.90	3.62
Hedge Funds	2,631,991.83	2,574,761.99	57,229.84	\$460.35	59,617.67	2.26
Tangible Assets	19,456.83	24,604.31	-5,147.48	0.00	595.28	3.05
Total Assets	\$20,641,859.46	\$15,331,605.03	\$5,310,254.43	\$8,586.26	\$426,451.52	2.06%
Total	\$20,641,859.46	\$15,331,605.03	\$5,310,254.43	\$8,586.26	\$426,451.52	



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

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

Name	Birth Date	Age	Board Member
Galipeau, Beverly	3/18/1937	87	Pam McKnight
Chaput, Vanessa	3/20/1957	67	Angela Natho
Dillon, Sherry	3/20/1955	69	Rosemary Saber
Fletcher, Sally	3/26/1945	79	Debbie Brooke
Shea, Joan	3/29/1933	91	Rosemary Saber
Guy, Nancy	4/11/1937	87	Rosemary Saber
Francis, Eileen	4/12/1939	85	Leah Macomber
Charbonneau, Leila	4/13/1944	80	Pam McKnight
Rose, Patricia	4/13/1939	85	Leah Macomber
Palazzo, Sharon	4/17/1953	71	Cathy Mayall
Tuite, Janice	4/18/1939	85	Diane Laflamme
Simpkin, Carol	4/20/1942	82	Diane Laflamme
Souza, Ethel	4/22/1936	88	Diane Laflamme
Pope, Dorothy	4/27/1925	99	Debbie Brooke
Pine, Hilda	5/8/1935	89	Debbie Brooke
Alexander, Claudette	5/9/1947	77	Rosemary Saber

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Perry, Sue Ann 71 y/o; 9/7/1952 <i>Income: \$1,286 sub</i></p> <p>ARAW support: New</p> <p>MEB: \$104</p> <p><i>ARAW: Ana</i></p>	<p>"Being lonely is probably what worries me the most. Do you know of a timid man, 6'3" with blue eyes?" Both children are in So Carolina. They call from time to time." Since her stroke & COVID a few years ago, her health has decreased & she is homebound. She could really use companionship & the ability to go out with a portable oxygen tank.</p>	<p>Ref: CES Lives: Melville</p> <p>Significant health and mental issues; v. lonely; passionate artist; limited support; acquisition of portable O2 thwarted by insurance and physician (2 yrs); would give her a reason "to put in her teeth"</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Portable oxygen tank \$3,761 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Portable oxygen tank \$3,761
<p>New BENE#</p> <p>Galhardo, Claudette 74 y/o; 9/4/1949 <i>Income: \$1,668 sub</i></p> <p>ARAW support: New</p> <p>MEB: \$372</p> <p><i>WCOA: Andrea</i></p>	<p>"I try not to worry. I get up in the morning and take the day as is. I do have trouble sleeping due to the precautions I have from the surgery. I would have to say that if I was to receive any kind of assistance it would be my medical insurance. It is so important to me because the one I have I never receive a bill for anything."</p>	<p>WCOA transportation d/t hip replacement; v special relationship with children; credit card used by daughter (she pays her share); BCBS v. important to her so she does not incur medical bills; proposed stipulation: pay down loan and credit card</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$18) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$242.20 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$18) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$242.20

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Gomes, Mariana 88 y/o; 1/14/1936 <i>Income: \$1,762 sub</i></p> <p>ARAW support: New</p> <p>MEB: \$388</p> <p><i>ARAW: Ana</i></p>	<p>"Asking for help, but I really need a lift chair & cannot afford to buy one." Mariana has a recliner that is down to the wood. She has fallen from it several times & one of the times she was on the floor 3 hours until someone found her. She also gets stuck in the chair because it is not functioning correctly. Her children cannot afford to assist financially & it took her health insurance 7 months to review & deny her a chair."</p>	<p>Referred by daughter's friend; extensive health issues; sleeping issues – sleeps in recliner; insurance denied help with power lift after extensive attempts; family not able to assist financially, but very supportive; insurance for funeral costs</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$112) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Power recliner \$2,156.22 from Cardi's 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$112) <p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Power recliner \$2,156.22 from Cardi's
<p>New BENE#</p> <p>Ali, Nazareen 66 y/o; 4/20/1957 <i>Income: \$1,100 sub</i></p> <p>ARAW support: New</p> <p>MEB: \$179</p> <p><i>ARAW: Ana</i></p>	<p>"Not being able to get around being stuck alone & fearful of dying alone."</p>	<p>Bayberry; referred by an ARAW Bene; estranged from family; supportive sons; loves to volunteer; fairly healthy but developed OCVID related heart and joint issues; asthma, allergies spin lymphoma; relies on car for independence and mental health; shopped around extensively to find best price</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair (brakes, tires, struts) \$1,699.48 from M&M Auto 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair (brakes, tires, struts) \$1,699.48 from M&M Auto

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 21-22/17</p> <p>Lopes, Carole 84 y/o; 12/19/1939 Income: \$1,852 H</p> <p>ARAW support \$12,295: Reoccurring: Social day \$120-660 '21 Gifts: Holiday \$150 '22-23 FLO: Soup, Plant, Luncheon</p> <p>MEB: \$86</p> <p>WCOA: Andrea</p>	<p>"My health is what I worry about even though its good I still worry. I love going to the Center and would love to be able to continue. It is about the only thing I can do. Especially in the winter. They hooked me up with Coastal Neighbors which has been good."</p>	<p>Loves spending time with her family; supportive Day is her "main thing"; doctor instructed to drink 2 Boost/day; difficulty in affording them; Some donations to COA; BCBS does not cover; credit cards paid off as soon as</p>	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Continuation of Social Day, 3 days per week \$180 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Boost \$149.40 from Westport Apothecary 	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Continuation of Social Day, 3 days per week \$180 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Boost \$149.40 from Westport Apothecary
<p>BENE# FLO-22N</p> <p>Dean, Amelia 82 y/o; 2/17/1942 Income: \$1,900 H</p> <p>ARAW support: FLO: Holiday</p> <p>MEB: -\$863</p> <p>ARAW: Ana</p>	<p>"Transportation to medical appointments is what worries me. My appointments are far away & my daughter & son in law have to go with me & take so much time out of work."</p>	<p>Just started receiving MOW; add'l CES services pending; significant health decline – wheelchair bound; significant debt; recent remodel of home and online shopping; set in her ways; dependent on daughter to take her to appts; difficult for daughter to lift d/t weight; CNN could help get AD into car; MMP declined</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ CNN membership \$700 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$213 including past due balance of \$308 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ CNN membership \$700

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 21-22/06</p> <p>Chor, Patrica 87 y/o; 10/22/1936 Income: \$1,948 R</p> <p>ARAW support \$5,396: Reoccurring: Cab \$50 '21 Gifts: Mattress \$1,019 '23, S&S GC \$50 '22 & 23, Rent \$850 '21 & \$600 '20, Glasses \$538 '20, Veterans \$289 '20, Holiday \$150 '20-23 FLO: Soup</p> <p>MEB: \$58</p> <p>ARAW: Ana</p>	<p>Patricia is worried about taxi vouchers for medical appointments.</p>	<p>Lives with disabled daughter – support and help each other; challenging visit; discrepancy in reported income last year; relies on ARAW for transportation needs; heavy smoker; taxis to eye appointment approved thru EDDF</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of living alone guideline <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of two round trip taxi vouchers to Market Basket \$50 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Taxi voucher to Eye Vision Associates on 2/19 \$25 ▪ Taxi voucher to Eye Vision Associates on 3/5 \$25 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of living alone guideline <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of two round trip taxi vouchers to Market Basket \$50 <p>EDDF approved:</p> <ul style="list-style-type: none"> ▪ Taxi voucher to Eye Vision Associates on 2/19 \$25 ▪ Taxi voucher to Eye Vision Associates on 3/5 \$25

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 18-19/01</p> <p>Livesley, Virginia 79 y/o; 10/30/1944 Income: \$1,305 H</p> <p>ARAW support \$35,703: Reoccurring: BCBS \$723 '18, Cab/pho/int \$265 '19, EPERS \$52 '18 Gifts: Yardwork \$600 '22, RE Taxes \$642 '22, Holiday \$150 '18-23 FLO: GC Discontinued: Stipend \$100 '18-19, Pers care \$40 '22-23</p> <p>MEB: -\$9</p> <p>ARAW: <i>Heidy</i></p>	<p>"It is a big help. It means a lot to me. If I lost ARAW support, I would have to cancel everything. I am so glad Carolyn kept pushing me to call ARAW. I am so glad I did, especially when I was out of money & had to use my credit cards and got myself into big problems."</p>	<p>Medically compromised – gallbladder infection; still dealing with fraud issues; works v closely with FCOA; \$100 in personal care; better organized with finances</p>	<p>Quarterly:</p> <ul style="list-style-type: none"> ▪ Continuation of BCBS \$723.15 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Cable/phone/internet \$264 ▪ Continuation of EPERS \$51.95 ▪ Depends pullups \$160 	<p>Quarterly:</p> <ul style="list-style-type: none"> ▪ Continuation of BCBS \$723.15 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Cable/phone/internet \$264 ▪ Continuation of EPERS \$51.95 <p>Depends pullups \$160</p>
<p>BENE# 21-22/20</p> <p>Rosa, Zulmira 87 y/o; 6/17/1936 Income: \$1,346 H</p> <p>ARAW support \$6,022: Reoccurring: Cable/phone \$152 '21 Gifts: Dental \$918 '21, CC \$1,226 '19, Holiday \$150 '22-23 FLO: Gift card</p> <p>MEB: \$94</p> <p>ARAW: <i>Ana</i></p>	<p>"I woke up with a cold house & the furnace wasn't working. My friend Elvis contacted PACE but they could not help. A plumber came & had the piece in the truck & fixed the gas leak. I am now worried I will struggle to pay this cost."</p>	<p>Gas leak was an emergency situation – had to put on credit card</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Plumbing & heating costs for gas leak \$162.94 to be paid to credit card 	<p>EDDF:</p> <ul style="list-style-type: none"> ▪ Plumbing & heating costs for gas leak \$162.94 to be paid to credit card d/t emergency situation

ARAW BENEFICIARY REQUEST: COMMITTEE RECOMMENDATIONS

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 18-19/21</p> <p>Beaubian, Joan 81 y/o; 3/18/19422 Income: \$1,679 R</p> <p>ARAW support \$13,684: Reoccurring: Cable/phone/internet \$224 '19 Gifts: AC \$350 '20, Food GC \$600 '19, Rent \$1,400 '18-19, Holiday \$100-150 '19-23 FLO: Plant, Soup, GC, Lottery</p> <p>MEB: -\$155</p> <p><i>ARAW: Heidi (Ana)</i></p>	<p>"My get up & go has come back & I need to get out & do things. I stay in depression. Family is out of town & they are so far away. Daughter is pro Trump & I am very upset about that."</p>	<p>Unhealthy; severe incontinence, history of falls, respiratory, cardiac issues; uses walker; can't access the 2nd floor of apt; large "inventory"; relies on PCA/friend who lives with her for care; has not followed thru on hospital bed request; declined WCALF; unsustainable living/financial situation; "unaware" of financial situation; spends 24 hours in her recliner; current recliner unsafe; CES CM aware of living situation – does not feel the need to act; PCA/friend spends \$378 more than his income</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of living alone guideline <p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of Cable/phone/internet \$244 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Oversized power recliner \$1,540 from Ashley Furniture 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of living alone guideline <p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of Cable/phone/internet \$244 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Oversized power recliner \$1,540 from Ashley Furniture
<p>BENE# 21-22/05</p> <p>Furness, Betty 75 y/o; 3/1/1948 Income: \$2,033 R</p> <p>ARAW support \$7,726: Reoccurring: EPERS \$39.95 '22, Cable/phone/internet \$170 '21, Personal care \$80 '21 Gifts: Glasses \$298 '22, Holiday \$150 '21-23 FLO: Soup, Plant, Lottery, Luncheons</p> <p>MEB: \$48</p> <p><i>ARAW: Ana</i></p>	<p>"I have been so blessed for all that ARAW has done for me. I don't know what I would do. I wouldn't be here if it wasn't for ARAW."</p>	<p>Contending with decline in health; multiple hospitalizations; recent loss of cat; also needs to find a new place to move – has started process; not driving currently until regains strength; proactive financially – Eversource, SNAP, debt consolidation; EPERS important d/t fall risk; cable internet connect to world and EPERS uses internet; personal care products enable her to be social; CNN a "godsend"</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of EPERS \$39.95 ▪ <i>Continuation</i> of cable/phone/internet \$170 ▪ <i>Continuation</i> of incontinence products \$80 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Coastal Neighbors Network membership \$660 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ <i>Continuation</i> of EPERS \$39.95 ▪ <i>Continuation</i> of cable/phone/internet \$170 ▪ <i>Continuation</i> of incontinence products \$80 <p>Gift:</p> <ul style="list-style-type: none"> ▪ Coastal Neighbors Network membership \$660

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 14-15/20</p> <p>Lourenco, Alice 80 y/o; 4/2/1943 Income: \$1,732 R</p> <p>ARAW support \$28,754: Reoccurring: BCBS \$239.73 '15, Cable/internet \$143.56 '23 Gifts: Dental \$350 '22 & \$2,377 '15, Glasses \$1,257 '21, Holiday \$100-150 '15-23</p> <p>MEB: \$9</p> <p>WCOA: Andrea</p>	<p>"I worry about when I come short at the end of the month. I don't like having to rely on my daughter. Although, I am grateful for all I have. I would appreciate if I could continue with the assistance with the insurance & cable. I am truly grateful for all your help."</p>	<p>TV is her way of filling a void that she has; does not drive much anymore; biggest luxury is having air down; daughter and granddaughter are very supportive</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 ▪ Cable/internet \$143.56 <p>Monthly total: \$383.29</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 ▪ Cable/internet \$143.56 <p>Monthly total: \$383.29</p>
<p>BENE# 23-24/03</p> <p>Martinez-Colon, Nilda 90 y/o; 5/20/1933 Income: \$960 sub</p> <p>ARAW support \$2,585: Reoccurring: Cable/phone/internet \$96 '23 Gifts: Lift chair \$709 '23, AC \$650 '23, Holiday \$150 '23</p> <p>MEB: \$187</p> <p>ARAW: Ana</p>	<p>Nilda is very grateful for all ARAW has done for her.</p>	<p>Spanish speaking; Melville Towers; dealing with multiple health issues; translation by SIL; daughter helps her to get to medical appts; EPERS relies on internet; phone connects her to daughter; cable provides companionship</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$96 <p>Monthly total: \$96</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$96 <p>Monthly total: \$96</p>

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 19-20/25</p> <p>O'Connor, Shirley 87 y/o; 8/12/1936 Income: \$1,486 sub</p> <p>ARAW support \$15,998: Reoccurring: EPERS \$51.95 '20, Cable/phone \$156 '19 Gifts: Hearing aid \$5,000 '21, Medical \$814 '18, Holiday \$150 '20-23 FLO: Gift card</p> <p>MEB: \$398</p> <p>WCOA: Andrea</p>	<p>"I worry about who I will be able to get to bring me where I need to go when Margaret can't do it anymore. I also worry about my hearing. My daughter Margaret bought me a new phone that amplifies. My TV is a blessing to me. It is a sense of not being alone in the apartment. Medical Alert goes everywhere with me even when I travel. They have just sent me a new one which is not as bulkie. I am so grateful for the dental assistance that you have given me. I am also very grateful for all that is done for me."</p>	<p>Grateful for all past assistance including dental; cable is a blessing as it is her company; EPERS with her all the time – recently rec'ed new button; severely HOH – hearing aids working well; daughter takes her to call medical appts; saves for trips with family</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95 ▪ Cable/phone \$156 <p>Monthly total: \$207.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95 ▪ Cable/phone \$156 <p>Monthly total: \$207.95</p>
<p>BENE# 22-23/33</p> <p>Lewis, Barbara 80 y/o; 11/29/1943 Income: \$1,734 sub</p> <p>ARAW support \$669: Reoccurring: EPERS \$51.95 '23 Gifts: Holiday \$150 '23 FLO: Holiday \$50 '22</p> <p>MEB: \$373</p> <p>ARAW: Ana</p>	<p>"I worry about dying alone. I don't have any friends."</p>	<p>Bayberry; recent loss of dog; new dog; weekly telehealth calls w/psych; decreased frequency; trying to save money for funeral; has "no friends"; has son but does not want to burden him with funeral costs; thinking of canceling cable; enjoys puzzles; EPERS w/GPS great comfort esp when walking dog (chronic history of falls d/t vertigo)</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of Income guideline (Over \$84) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95 <p>Monthly total: \$51.95</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Continuation of Income guideline (Over \$84) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ EPERS \$51.95 <p>Monthly total: \$51.95</p>

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 14-15/18</p> <p>Gassar, Vera 88 y/o; 8/14/1935 <i>Income: \$1,009 sub</i></p> <p>ARAW support \$30,363: Reoccurring: Cable/internet \$225 '17, Acupuncture \$160 '15 Gifts: Auto repair \$631 '16, Funeral \$3,045 '18, Holiday \$100-150 '15-23 FLO: Ice cream, GC, Luncheon</p> <p>MEB: \$249</p> <p><i>WCOA: Andrea</i></p>	<p>"I worry about my daughter because we do not have any relatives here. I am afraid for her when I die. My health because I do not want to become dependent on anyone. Whatever you are doing is great & I don't know what else you could do."</p>	<p>Adores CNN – making new friends & always there when she needs them; acupuncture helps with back pain; cable/internet is a lifeline for her; daughter helpful & supportive; worries about daughter when she dies</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Acupuncture \$160 ▪ Cable/internet \$225 <p>Monthly total: \$385</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Acupuncture \$160 ▪ Cable/internet \$225 <p>Monthly total: \$385</p>
<p>BENE# 21-22/12</p> <p>Messier, Ellen 84 y/o; 11/6/1939 <i>Income: \$970 sub</i></p> <p>ARAW support \$9,346: Reoccurring: Cable/phone/internet \$216 '19 Gifts: Car loan \$240 '18, Car insurance \$700 '15 & 18 & \$800 '13-14, AAA \$46 '13, Holiday \$150 '20-23</p> <p>MEB: \$56</p> <p><i>ARAW: Ana</i></p>	<p>"Not much worries me. I am able to manage my bills & I no longer have a car payment so I am doing well."</p>	<p>6 month f/u request by Bene Comm</p> <p>Bayberry w/cat chichi; very supportive son; MMP & SNAP suggested; Memory issues – she feels memory has improved; now states she is handling finances; declined MMP; has no memory of rec'ig newsletter; no longer has car payment; internet required for EPERS; spends most time at home; cable source of entertainment; tested EPERS during visit</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$216 <p>Monthly total: \$216</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$216 <p>Monthly total: \$216</p>

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 22-23/03</p> <p>Tavares, Maria 75 y/o; 2/13/1949 <i>Income: \$1,699 H</i></p> <p>ARAW support \$9,346: Reoccurring: BCBS \$239 '22 Gifts: Glasses \$303 '22 & \$268 '19, Water heater \$695 '20, Dental \$202 '19, Holiday \$150 '20,22-23 FLO: Gift card, Holiday</p> <p>MEB: \$115</p> <p>ARAW: <i>Heidy</i></p>	<p>"Having ARAW pay my health insurance every month makes a tremendous difference in my budget. Every day, I pray for all of the women at the ARAW. Thank you all for all you do! I am so very grateful for the help that is provided to me by the ARAW."</p>	<p>Increased knee pain standing or walking too long; very proud of her budgeting skills; still drives; visits husband's grave regularly; supportive sons; no credit card debt; MEB - \$58 last year; does not touch savings acct</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 <p>Monthly total: \$239.73</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 <p>Monthly total: \$239.73</p>
<p>BENE# 23/04EDDF</p> <p>Alves, Judith 71 y/o; 10/15/1952 <i>Income: \$1,548 sub</i></p> <p>ARAW support \$350: Gifts: Recliner \$200 '23, Holiday \$150 '23</p> <p>MEB: \$394</p> <p>ARAW: <i>Ana</i></p>	<p>"Trying to quit smoking & how difficult it is."</p> <p>Really enjoys newsletter and would like to attend luncheon beginning this spring</p> <p>Thankful for recliner from ARAW – sleeping much better and has a clearer head</p>		<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 23/24G</p> <p>Van Bibber, Gloria 80 y/o; 6/25/1943 Income: \$1,690 sub</p> <p>ARAW support \$2,865: Gifts: Dental \$2,715 '23, Holiday \$150 '23</p> <p>MEB: \$78</p> <p><i>ARAW: Ana</i></p>		<p>"Food is my biggest worry. My food stamps are only now \$20 a month. I have to pay for it all out of pocket."</p> <p>Pursuing SNAP benefit increase w/FCOA</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$40) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guideline (over \$40) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation
<p>BENE# FLO-20E</p> <p>Barboza, Margaret 88 y/o; 5/2/1935 Income: \$1,347 sub</p> <p>ARAW support: FLO: Luncheons, Transportation, Gift cards, Holiday</p> <p>MEB: Unknown</p> <p><i>ARAW: Heidi</i></p>		<p>Margaret is still suffering with her macular degeneration. Other than that, she is doing well. She enjoys ARAW newsletter and uses a special light to be able to read it. Per Margaret "I just signed up for the gift card. And I have a friend that also reads the newsletter to me." She would love to continue with FLO.</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-20E-V</p> <p>Carter, Jessie 79 y/o; 8/20/1944 Income: \$1,550 sub</p> <p>ARAW support: FLO: Soup, Lottery, Tickets, Luncheon, Holiday</p> <p>MEB: Unknown</p> <p>ARAW: Heidi</p>		<p>Jessie is in good health, however her asthma has been bad this year. She is doing ok financially and has been cutting back due to rising food prices. She loves the newsletter, especially February because of including other community information besides New Bedford, and she loved the sea glass flyer but cannot make it because she has a MD appointment. Per Jessie, <i>"I love seascapes. I have shells, sea glass, and buttons and I love this type of craft."</i></p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation
<p>BENE# 22-23/02</p> <p>Desautels, Louise 91 y/o; 12/24/1932 Income: \$1,319 R</p> <p>ARAW support \$9,674: Reoccurring: Personal care \$151 '22, SRTA Demand Response \$25 '22 Gifts: Hearing aids \$5,670 '22, Holiday \$150 '20, 22-23 FLO: Soup, Luncheons, Gift card, Puzzle, Lottery, Holiday</p> <p>MEB: \$468</p> <p>ARAW: Ana</p>		<p>"I don't worry. After being in remission from bone cancer for 6 years now. I am forever grateful to the ARAW for my Poise pads. They are a God sent! Especially now that I am on a water pill, it is such a support." Louise is also very pleased with her hearing aids from ARAW and SRTA book.</p> <p>In-law apt above daughter's garage; family provides extensive support; sever aortic blockage; HOH; O2 dependent; fulfilled resolution to be debt free; referral to MassHealth cremation; bladder issue has worsened; great-granddaughter always makes sure she is wearing hearing aids</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation <p><i>Upon further reflection Louise "admitted" to having enough MEB to cover her needs but would like to continue to receive the newsletter as her connection to ARAW is so important to her</i></p>

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# FLO-22E-V</p> <p>Thibault, Cecile 79 y/o; 9/18/1944 <i>Income: \$1,407 sub</i></p> <p>ARAW support \$4,376: Gifts: Dental \$3,082 '18, Holiday \$150 '22-23 Discontinued: Cable/phone/internet \$137 '22-23 FLO: Holiday</p> <p>MEB: \$276</p> <p>WCOA: Andrea</p>		<p>“Not much bothers me. My sister being so sick bothers me though. It upsets me to see her like that. The only other thing that does bother me is having Trigeminal Neuralgia because it gets painful. I can't think of anything that would help at this time. Just grateful for the help that I did receive.”</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation <p><i>Calls from her assigned Board member (Diane) are important to her</i></p>
<p>BENE# 21-22/24</p> <p>Fisher, Laura 76 y/o; 7/30/1947 <i>Income: \$2,075 sub</i></p> <p>ARAW support \$7,294: Reoccurring: BCBS \$232 '22, OTC \$83 '21 Gifts: Medicare \$725.60 '22, Glasses \$463 '21, Bed \$1,578 '20, Holiday \$150 '21-22</p> <p>MEB: \$726</p> <p>ARAW: Ana</p>		<p>Over income \$425, living with spouse – make inactive</p> <p>See monthly BA report for impact of moving costs – d/c BCBS & OTC from WA</p>		

ARAW BENEFICIARY UPDATE: SUMMARY

MARCH 2024 | VER 3/8/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 06-07/08</p> <p>DaCosta, Maria 99 y/o; 10/12/1924 Income: \$1,084 ('22) LTC</p> <p>ARAW support 33,270: Reoccurring: Nutrition \$143 '11 Gifts: HOI \$600-1,500 '07-19, Car ins \$754 '06 & \$658 '08, Holiday \$100-150 '08-22</p> <p>MEB: Unknown</p> <p>WCOA: Susan</p>		<p>LTC at Catholic Memorial Home – make inactive</p>		

GOVERNANCE COMMITTEE MEETING MINUTES February 6, 2024

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

Also present: Healy Foley, Executive Director

- Reviewed Board Engagement Survey results
 - Officer, Committee chair and committee interests
 - One-on-one discussions appreciated
 - Timing and frequency of meetings raised
 - Will work with office to determine which and how many monthly board meetings to eliminate
- Governance Committee is unanimously endorsing the following slate of officers for 2024-2025 to be elected at the annual meeting in April 2024 along with recommended committee chairs. Diane as current VP to present recommended slate of officers and committee chairs to Jane.
 - President – Diane LaFlamme
 - Vice President/Governance – Gale Beaton
 - Treasurer/Finance – Cathy Mayall
 - Clerk – Gloria deSa
 - Beneficiary – Pam McKnight
 - Grants – Leah Macomber
 - Personnel – Angela Natho
 - Friendship Task Force – Debbie Brooke
 - Legacy Task Force – Diane LaFlamme
- Discussed minimum number of members on current committees. Agreed to leave as is.
- Briefly discussed Board Member approximate time commitments. Work in progress and in addition, frequency of meetings, change in friendship policies, etc. add to the equation. Plan to develop Board Member minimum time commitments to present during board member recruitment process
- Annual Board Self Evaluation to be edited and sent out in March
- Pam and Leah each brought forward names of three potential board members. Both Pam and Leah will reach out to these women to determine potential interest.

Respectfully submitted,
Gale Beaton, Chair

Grants Committee for March 2024 Board meeting

It was evident from the one-on-one discussions Jane and Diane had with board members that as a whole there was concern about the efficacy of our granting program. It wasn't what we were expecting.

In October 2023 Clare attended a conference where, new to her, Trust Based Philanthropy was being discussed. Though we were not familiar with this model of grant making it appeared to be catching on in the funding community.

Clare Healy Foley introduced me to the material she had available on November 9 and to the committee on November 30, 2023. Present were Diane Laflamme, Linda Garibaldi, Leah Macomber and Rosemary Saber.

Clare was enthusiastic and we were wrapping our heads around a very different concept of grant making. It was based on more trust of the organizations and their ability to create an environment aware of the needs of our population. It would also require less paperwork expected of them and exacting measurements around their work. This had been a stumbling block to our previous arrangement.

The board agreed we would proceed with grants for 24-25 using the T.B.P. The Requests for Proposals would be widely advertised and sent out on January 8, 2024 to be returned on or before February 8, 2024.

Twenty applications were received and all applicants had been given the opportunity to meet with Clare, one on one, in addition to her video presentation outlining the expectations of T.B.P. And how it related to the ARAW mission. Clare prepared a rubric for the committee to use to identify eight areas on which we would judge the applicants.

Jane Stankiewicz, Diane, Linda, Rosemary and Clare met on Wednesday February 14, 2024 for an initial review and to establish a timeline for the process. It was decided to thoroughly review ten applications for the next meeting.

On February 22, 2024 a Grants meeting was held. Jane, Diane, Linda, Cathy Mayall, Rosemary and Clare went through the first ten applications and made preliminary recommendations. We continued the process on February 26 with the remaining ten. Present were Diane, Linda, Angela Natho, Rosemary and Clare.

On Friday March 1, 2024 Clare sent us a spreadsheet outlining our recommendations with accompanying notes. (No small feat to make such good notes out of so much discussion) With this information in hand the committee met on March 5. Diane, Leah, Linda, Cathy, Rosemary and Clare were present.

We were prepared to make our recommendations to the board. We knew it was to require a change in our perspective from direct service to low-income women to being an influence to organizations poised to do this in our community in ways yet to be seen. It was placing trust in ARAW and in the potential of the partners that ultimately come on board. We were collectively hopeful about the possibility of exciting opportunities to our community of women.

Please call Clare or me if you have any questions or bring them to the meeting on Thursday.

Thank you,
Rosemary Saber, chair

Grant Committee

FY25 CPG Decision Making Process

Trust Based Philanthropy

Per the Strategic Plan objective of “Ensure that the Board has a full understanding of the grants that are being recommended for approval”, attached please find a spreadsheet outlining the Grants committee’s recommendations with accompanying notes.

In addition to the Review Criteria (excerpt from RFP attached) which the committee established and we shared when the funding opportunity was announced as well as during subsequent information sessions with applicants, some of the philosophy behind the committee’s decisions based on Trust Based Philanthropy approach included:

- Committee first asked: “Does this organization, its programs and actions benefit the community?” and, if so, “Does the benefit of this organization’s programs and actions intersect with our population?”
- In adopting the TBP approach, ARAW is looking to broaden its reach and fulfill the latter part of its mission “promote the welfare and relief of low-income elderly women.”
- In doing so, the committee recognizes that the first part of our mission “furnish financial assistance, provide friendship to low-income elderly women”, essentially the needs of the individual can be fulfilled through direct support.
- As a result, some grant investments to existing Community Partners may be less than in the past.
- In general, grant investments to new Community Partners are guided by the strategy of “starting small allowing the investment to grow with the depth of trust.”
- The Grants Committee incorporated many “lessons learned” over the past three years of the Community Partner Grant offering.
- Particular attention was paid to leadership accountability and engagement as well as established and effective methods of performance assessment.
- Overall, through the TBP approach, ARAW endeavors to utilize investment in the good work of like-minded Community Partners to strengthen our overall community, for the lasting benefit of our ARAW population.

The rubric which helped committee members with their review of each application is also attached.

Goals

Community Partner Grants (CPG) promote independence, enhance the quality of life, provide accessibility and engage low-income, elderly women in the Greater New Bedford community through support of organizations:

- looking to develop new programs, services, initiatives or strategic priorities aligned with ARAW's mission
- advancing to the next stage of their development of programs, services, initiatives or strategic priorities
- advocating for the rights, protections, accessibility and relevance of ARAW's target population

Eligibility

Organizations eligible to apply must:

- Demonstrate a commitment to low-income, elderly women in New Bedford, Acushnet, Fairhaven, Dartmouth and Westport
- Verify non-profit or public entity status
- Use funds exclusively for charitable purposes within the meaning of section 170(c)(2)(B) of the Internal revenue code as amended
- Have a feasible action plan to execute programs, services, initiatives or strategic priorities through identifiable, concrete steps
- Have engaged leadership with demonstrated fiscal accountability
- Be willing and able to engage multiple stakeholders — people, communities, organizations — for input and execution
- Embrace the idea of partnership with ARAW

Review Criteria

When reviewing applications, ARAW's Grants Committee will make funding decisions based on the following criteria:

- Does the organization operate in ARAW eligible towns?
- Does the organization have a community-centered mission?
- Does the organization understand ARAW's mission, values, goals and objectives?
- Is the organization's leadership deeply rooted and does the leadership understand the community?
- Does the applicant have appropriate background/experience to accomplish the organization's mission?
- Are there multiple stakeholders invested in the work?
- Are the organization's mission and goals clear?
- Does the applicant make a strong case for their commitment to challenges faced by low-income, elderly women?
- Does the program bring together community in unexpected ways, across issue areas or geography, for example?
- Would ARAW's support have a significant leveraging effect and lasting impact on the operations of the organization?
- Would ARAW's support have a significant leveraging effect and lasting impact on the population which we aim to support?
- Is grant funding the best vehicle for support? Or is direct support at the individual level more appropriate?

SCORING RUBRIC FOR 2024 – 2025 COMMUNITY PARTNER GRANT PROPOSALS

Community Partner:

	Excellent (7-9 PTS)	Adequate (4-6 PTS)	Marginal (1-3 PTS)	Missing (0 PTS)	SCORE	COMMENTS
Commitment to low-income, elderly women	Demonstrates a strong case for their commitment to challenges faced by low-income, elderly women.	Demonstrates an adequate case for their commitment to challenges faced by low-income, elderly women.	Case for their commitment to challenges faced by low-income, elderly women is a stretch.	Case for their commitment to challenges faced by low-income, elderly women is missing.		
Why?	Provides clear explanation of why organization should receive funding from ARAW.	Provides adequate explanation of why organization should receive funding from ARAW.	Provides unclear explanation of why organization should receive funding from ARAW.	Why organization should receive funding is missing.		
Leadership	Organization's leadership is clearly engaged and demonstrates effective fiscal accountability.	Organization's leadership is adequately engaged and demonstrates adequate fiscal accountability.	Indication of organization's leadership's engagement and fiscal accountability is unclear.	Indication of organization's leadership's engagement and fiscal accountability is missing.		
Assessment	Presents clear method to assess performance and progress towards outcomes.	Presents an adequate method to assess performance and progress towards outcomes.	Presents an unorganized method to assess performance and progress towards outcomes.	Method to assess performance and progress towards outcomes is missing.		
Impact on organization	Demonstrates a strong leveraging effect and strong impact on operations of organization.	Demonstrates an adequate leveraging effect and adequate impact on operations of organization.	Leveraging effect and impact on operations of organization is unclear.	Leveraging effect and impact on operations of organization is missing.		

	Excellent (7-9 PTS)	Adequate (4-6 PTS)	Marginal (1-3 PTS)	Missing (0 PTS)	SCORE	COMMENTS
Impact on ARAW population	Demonstrates a strong leveraging effect and strong impact on the ARAW population.	Demonstrates an adequate leveraging effect and adequate impact on the ARAW population.	Leveraging effect and impact on the ARAW population is unclear.	Leveraging effect and impact on the ARAW population is missing.		
Understanding	Clearly understands ARAW's mission, values, goals and objectives.	Adequately understands ARAW's mission, values, goals and objectives.	Unclear if organization understands ARAW's mission, values, goals and objectives.	Understands ARAW's mission, values, goals and objectives is not addressed.		
Direct or grant support	Grant funding is clearly the best vehicle for support versus individual direct support.	Grant funding is a vehicle for support be individual direct support may be as well.	Grant funding is not the best vehicle for support. Individual direct support is more appropriate.	It is unclear what the best vehicle for support is – grant funding or individual direct support.		
TOTAL SCORE (MAX SCORE = 81)						
What questions do you have for the Community Partner (if any?)						

Name	Budget	Request	Recommend	Notes	Primary Contact
Buzzards Bay Area Habitat for Humanity	\$148,148	\$35,000	\$10,000	New CP ; housing a key need recognized by ARAW; fulfills a need not addressed by ARAW - repair & ramps typically out of scope of ARAW support; strong reputation; looking to expand existing services; proven volunteer force; making low-income, elderly a priority; strong assessment tools for org and projects; leadership engaged with ARAW directly thru 1:1	Mrs. Christine Lacourse
Buzzards Bay Coalition	\$5,820,020	\$17,000	\$10,000	New CP ; intrigued by idea of an environmental organization taking into consideration low-income, elderly members of the community; appreciate that DEIJA recognizes our target population; experience w/population thru engagement with COA etc.; addresses accessibility to outside recreational and engagement opportunities; strong assessment & community engagement; diversification of funding	Mr Jack Sidar
Buzzards Bay Speech Therapy	\$11,932	\$5,500	\$0	Declined : hesitant to invest in a private provider d/t past experiences; plus this is a project based ask specifically for ARAW beneficiaries in our 1st TBP approach year; would rather have a year to "get to know" provider & program before making investment	Ms Lisa Yauch-Cadden
Cape Verdean Association in New Bedford	\$90,000	\$12,000	\$10,000	Existing CP; 3 yrs; FY24 grant \$12,000; TLG \$10,562 ; time of growth for CVANB; new building; history of strategic planning; about to embark on new strategic plan; annual work plans; no staff - led by volunteer Board; leverage program support to expand & diversify funding; demonstrate capacity & sustainability; social program has been limited to residents; ARAW appreciates cultural connection to CV population & hopes that this relationship will grow to reach full potential; cites appreciation of TBP	Ms. Jan Baptist
Coastal Foodshed, Inc.	\$1,480,187	\$30,000	\$10,000	New CP ; addresses a key need (food insecurity) identified by ARAW; healthy food direct from farm; only year-round HIP access point; low-income elders have emerged as a priority cohort; partnering with orgs thru-out GNB; access, education & ease of access; strong diversification of funding; leadership very involved - co-founder attended 1:1 to fully understand ARAW's intentions; cite appreciation of TBP	Ms. Abigail Hevey

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Coastal Neighbors Network, Inc.	\$115,204	\$25,000	\$10,000	<p>Existing CP; 2 yrs; FY24 grant \$25,000; TLG \$34,200; membership based organization with proven track record of delivering on transportation, home services & social engagement in Dartmouth & Westport; ARAW beneficiaries make up approx. 16% of overall membership; ARAW values support provided as it goes beyond the scope of what ARAW can provide & is unique in the GNB community; direct support for individuals can be addressed through requests to Bene Committee; grant to recognize ARAW's sees CNN's value through capacity building</p>	Mr. Andy Pollock
Community Nurse Home Care, Inc	\$12,528,869	\$5,000	\$5,000	<p>Past Grantee; 1999-2015; TLG \$1,058,970; w/d application FY24; majority of patients are women over 65; most home care is covered by insurance CNHC does extra to insure patients needs are met; outreach, clinics, care transition program - at risk, chronic disease, fall risk, frequent hospitalization, many MD appts; oversight & creating connection; assess & meet needs of women clinically, domestically & socially; Board members submitted letters of support; diversification of funding; surprisingly small ask</p>	Ms. Lisa Parent
Dartmouth Council on Aging	\$375,479	\$25,000	\$10,000	<p>Past Grantee; 1999-2015; TLG \$875,738; strong program offerings; outreach worker is reliable, knowledgeable & responsive; relationship has evolved over time; new staffing strengthened structure shared during 1 on 1; Dartmouth Community Service Outreach Team - catching issues early & introducing resources (multi-discipline w/DCOA leading; good investment & vote of confidence in work & activities DCOA is leading; happy to see return & encouraged by attitude</p>	Ms. Amy DiPietro

Name	Budget	Request	Recommend	Notes	Primary Contact
DEAF, Inc.	\$2,887,388	\$50,000	\$5,000	Existing CP; 1x only; FY24 grant \$20,000; programming, case management & socialization for deaf & HOH; presence of program for this sector of low-income elderly is important for GNB; grant compliance experience in FY24 was disappointing - lack of follow thru, missed deadlines, incomplete reporting; did not participate in group info session or reach out for 1 on or in advance of applying; did not inspire a lot of trust - recommendation reflects that	Ms. Darian Gambrell
Fairhaven Council on Aging	\$225,947	\$20,000	\$15,000	Past Grantee; 2001-2021; TLG \$1,050,368; long history of work with FCOA - happy to see desire to return as a CP; extensive conversations in advance of application; clear understanding of ARAW's intentions - which happily align with that of FCOA; responsive, knowledgeable & reliable when outreach requests are made; lean staffing - reliant of volunteers for vital roles; able to accomplish much w/few resources; grant seen as an investment in the good work they do for the community; willing to go above & beyond for ARAW benes; committee recognizes that FCOA benefits from direct support as well	Ms. Martha Reed
New Bedford Art Museum (NBAM/ArtWorks!)	\$580,770	\$50,000	\$15,000	Existing CP; 3 yrs; FY24 grant \$12,000; TLG \$43,959; past programs - art classes & kits - have proven very popular with a segment of our Bene population; ARAW's partnership introduced important aspects of population to NBAM; year on year growth & evolution; intrigued by new Art/Health program & introduction of clinical element - insurance reimbursement for cultural engagement for socially isolated seniors; slight concerns about some aspects of application being project based - cultural concierge overlaps with aspects of BA's role; hope that NBAM will broaden approach; encouraged by NBAM Board member participation	Ms. Suzanne de Vegh

Name	Budget	Request	Recommend	Notes	Primary Contact
New Bedford Fishing Heritage Center	\$225,000	\$20,000	\$15,000	<p>Existing CP; 2 yrs; FY24 grant \$20,000; TLG \$35,000; engaged, thorough, responsive, earnest partner; intergenerational efforts; part of effort to tell stories of our community & our population; over 2 year history have earned our trust on execution of intentions & convening of constituents; successful at building relationships; "authentically of" the community; folklorist & gerontology expertise; expanding focus to Cape Verdean, Vietnamese & Central American GNB communities; diversification in funding; cites convening of community orgs as essential</p>	Ms. Laura Orleans
New Bedford Symphony Orchestra	\$1,762,260	\$30,000	\$10,000	<p>Past Grantee; 1x 2022; TLG \$10,000; very pleased that NBSO decided to return w/a grant request this year; difficult times for NBSO w/o a performance venue; attempting to bring music to elders where they are; focus is not just making music but developing partnerships; new staff will oversee efforts to reach & engage elderly; small ensemble concerts with interactive components; leadership very involved & committed to efforts - Director met w/ARAW; mission to insure everyone has access to music; built trust in FY23; past experiences v positive; popular w/benes</p>	Mr. David Prentiss
PACE	\$96,233,851	\$50,000	\$25,000	<p>New CP; reviving successful pandemic era program to address food insecurity thru delivery; established, reliable & proven successful organization; ARAW works very closely with PACE; significant established partnerships in community; excellent assessment & performance eval in place; Yes We Van! familiar & involved w/ARAW benes; <i>impressive</i> letters of support; oppty to invest in this oppty acutely aligns w/our intentions and the needs we have identified among our ARAW population</p>	

Name	Budget	Request	Recommend	Notes	Primary Contact
South Coast LGBTQ Network, Inc	\$95,025	\$50,000	\$15,000	<p>Existing CP; 2 yrs; FY24 grant \$20,000; TLG \$30,126; in recognition of the value the org & its programs bring to the community - socialization, advocacy to case management; LGBTQ+ elders are "silent generation"; programs & activities also reach beyond LGBTQ+ women - allyship: help with understanding of family members & changes in society in general; training offered to community organizations; marked increase in ARAW benes engaging in programs; responsive, engaged in past - established trust with ARAW; new building in near future; niche population deserving of special attention; leadership v supportive; diversification of funding</p>	Ms. Eileen Dugas
South Coastal Counties Legal Services	\$13,519,832	\$50,000	\$25,000	<p>Existing CP; 3 yrs; FY24 grant \$45,000; TLG \$129,400; responsive, knowledgeable, collegial partner; activities & relationship has evolved over past several years to positive result; deep trust has been established over the years; concerns addressed are those identified as most vital needs - housing insecurity, benefits, fraud, etc.; past concerns over funding 100% of a position - therefore encouraged diversification of funding in conversations leading up to this grant cycle; personnel shift; unsuccessful community education efforts in past</p>	Mr. Christopher Oldi
Westport Council on Aging	\$425,000	\$38,750	\$30,000	<p>Existing CP; 2006-2023; FY24 grant \$38,750; TLG \$739,563; essential long-term partner; strong strategic approach to diversification of funding for outreach & case management activities; aligned mission & goals; responsive, engaged, knowledgeable, willing to go above & beyond; oppty to provide direct support funding as well; significant trust in leadership & staff</p>	Ms. BEVERLY BISCH

Name	Budget	Request	Recommend	Notes	Primary Contact
Women's Fund SouthCoast	\$378,600	\$50,000	\$10,000	New CP ; Fund brings efforts & actions that are recognized as important to our population but are outside the scope of ARAW's mission/vision - specifically research & advocacy; new impressive ED at helm - strategic, energized, connected, knowledgeable; program & funder; embarking on TBP for their org as well; appreciate our commitment to TBP and want to learn together; existing collaboration with NBFHC; wonderful oppty to invest & partner with a dynamic org with a bright future	Ms. Christine Monska
YMCA Southcoast	\$13,339,565	\$15,000	\$7,000	New CP ; strong components of direct support especially as unrestricted funding is typically directed to financial aid; oppty to support individual memberships through requests; appreciate efforts from a programmatic perspective that YMCA is making; choosing to invest small amount from that perspective to "test waters" & build trust over the coming year	Mrs. Cathleen Longfield
Zeiterion Performing Arts Center	\$2,500,000	\$50,000	\$15,000	Existing CP; 3yrs; FY24 grant \$8,489; TLG \$43,959 ; planned for a deficit in coming FY; in recognition of difficult year (w/o performing arts center/base) and the value Zeiterion brings to the GNB and the ARAW community - investment of trust and appreciation; engaged partner who has worked to understand & evolve over grant cycles; Z recognizes partnership w/ARAW as catalyst to engagement with a population they did not fully understand or factor into planning; stabilization of staff has had positive effect on overall partnership, communications & results	Ms. Molly McCarthy

\$628,250 \$252,000

Personnel Committee Minutes, February 16, 2024

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

Excused: Rosemary Saber

We met via zoom to review and finalize the placeholders for the FY 2025 personnel budget.

After discussion and a minor change (in the note section “no change” was corrected to 3.5%), we voted to recommend the final personnel budget, as corrected, to the Finance Committee.

We also discussed Employee Appreciation Day, Friday March 1st. In previous years, Clare has bought a small gift on behalf of the Board (such as goodies from The Baker) and the Chairperson of personnel committee writes a note of appreciation on behalf of the Board. We will continue this tradition.

Our next meeting is scheduled for March 15, 2024 at 9:30 AM.

Respectfully submitted,

Angela Natho