



**ASSOCIATION FOR THE RELIEF OF AGED WOMEN**  
**Board Meeting | November 10, 2022 | 9:30 am**  
ARAW Office | 174 Union Street | New Bedford | Zoom option

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

*October Minutes; November FLO Newsletter & BA Report; October activity sheet;  
September & October financials; November Beneficiary Recommendations;  
Committees: Finance, Grants, Legacy*

- 🕒 Call to Order: President Jane Stankiewicz
  - ✓ **Recommendation to authorize the Office Administrator to take meeting minutes for review, approval and distribution by the Clerk. – VOTE**
- 🕒 Moment of Silence
  - ♥ Josephine Andrade
  - ♥ Rae Sousa
- 🕒 Reflective Moment: Cathy Mayall
- 🕒 Roll Call: Clerk Gale Beaton
- 🕒 President's Report: Jane Stankiewicz – *see packet*
  - ✓ **Recommendation to approve October 2022 Board meeting minutes, as distributed – VOTE**
  - Jo-Ann leave of absence
  - Strategic Plan update & committee
  - Holiday party
- 🕒 Executive Director's Update: Clare Healy Foley – *see packet*
  - Thank you!
  - FLO Newsletter & BA report
  - Questions: activity sheet
  - Soup delivery volunteers
  - Holiday cards
  - FLO holiday gift
  - Comm Engage: NBWM
  - CPG updates: reports, WCOA
  - Beneficiary highlight
- 🕒 Finance Review: Treasurer Mary Ellis – *see packet*
  - Finance Committee meeting update 10/18/22 & 10/31/22
  - ✓ **Recommendation to approve revised EDDF policy, as distributed - VOTE**
  - ✓ **Recommendation to approve September 2022 financials, as distributed - VOTE**
  - ✓ **Recommendation to approve October 2022 financials, as distributed - VOTE**
- 🕒 Committee Reports
  - Visiting: Chair Jeannette Doyle – *see packet for upcoming birthdays*
    - November Visiting reports – 3 minutes each
      - \* Jo-Ann Beaulieu
    - Reporting in November: Rosemary Saber

- Beneficiary: Chair Pam McKnight – *see packet*
  - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
  - Highlight a new beneficiary
  - ✓ **Recommendation to send a holiday gift in the amount of \$150 to every active beneficiary as of 11/3/22 equaling \$28,350 – VOTE**
- Governance: Chair Debbie Brooke – *see packet*
  - Committee meeting update October meeting canceled
  - Board engagement survey
  - ✓ **Recommendation to accept revised bylaw and constitution, as presented, distributed and discussed in October – VOTE**
- Grants: Chair Rosemary Saber
  - Committee meeting update 10/28/22
  - Closed RFP
- Legacy: Chair Diane Laflamme – *see packet*
  - Committee meeting update 10/24/22
- Personnel: Chair Angela Natho
  - No need for a meeting in October - nothing to report
- Other business to be brought before the Board
- Executive Session

**ANNOUNCEMENTS/MEETINGS – ALL INVITED TO ATTEND AND AUDIT WHENEVER INTERESTED:**

**Tuesday, November 8<sup>th</sup> | Governance Committee | 174 Union/Zoom | 9:30 am**  
**Wednesday, November 9<sup>th</sup> | Legacy Committee *Boxing Day* | 174 Union/Zoom | 9:30 am**  
**Thursday, November 10<sup>th</sup> | Board Meeting | 174 Union/Zoom | 9:30 am**  
**Friday, November 11<sup>th</sup> | Veterans Day | Office closed**  
**Tuesday, November 15<sup>th</sup> | Finance Committee | 174 Union/Zoom | 9:30 am**  
**Wednesday, November 16<sup>th</sup> | Grants Committee | 174 Union/Zoom | 9:30 am**  
**Friday, November 18<sup>th</sup> | Personnel Committee | 174 Union/Zoom | 9:30 am**  
**Friday, November 18<sup>th</sup> | Soup Day | Pick up 174 Union | 11:15 am - 11:45 am**  
**Monday, November 21<sup>st</sup> | Legacy Committee | 174 Union/Zoom | 9:30 am**  
**Thursday, November 24<sup>th</sup> – Friday, November 25<sup>th</sup> | Thanksgiving Holiday | Office closed**  
**Monday, November 28<sup>th</sup> | Strategic Planning Committee | 174 Union/Zoom | 9:30 am**  
**Wednesday, November 30<sup>th</sup> | Beneficiary Committee | 174 Union/Zoom | 9:30 am**  
**Thursday, December 8<sup>th</sup> | Regular Board Meeting & Holiday Luncheon | Wamsutta Club | 9:30 am**



**Happy Birthday!!**  
 Pat's birthday 12/7

**And HAPPY THANKSGIVING!!!**

**Association for the Relief of Aged Women  
Minutes of the Regular Monthly Meeting, October 6, 2022**

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

1. Elena Guba (88) Dartmouth
  - a. Inactive at time of death
  - b. ARAW had provided EPERS
  - c. Sent many thank you cards
2. Laura Roy (93) Dartmouth
  - a. ARAW provided hearing aids & glasses
3. Betty Ann Livramento
  - a. ARAW provided power recliner, also approved bed but delivery delayed for her return from Virginia
  - b. Was visiting family in Virginia at time of passing
  - c. Quote from recent request letter “No one is guaranteed another day! So, enjoy the time you have been given.”

**Reflective Moment:** Rosemary Saber shared a quote by Maya Angelou which was on the back of retired board member Sandy Fogg’s prayer card from her service: “People will forget what you said. People will forget what you did. But people will never forget how you made them feel.”

**President Jane Stankiewicz called the meeting to order at 9:40 AM.**

A motion was made to authorize the Office Administrator to take meeting minutes for review, approval and distribution by the clerk. **SO VOTED**

**Members in Attendance:** Beaton, Brooke, deSa (via Zoom), Doyle, Ellis, Mayall, McKnight, Natho, O’Connell, Saber, Stankiewicz.

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

**Members excused:** Beaulieu, Laflamme, Macomber, Montague.

The minutes of the September 8, 2022 board meeting were approved as distributed. **SO VOTED**

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

1. Strategic Plan discussion
  - a. Executive committee had wrap up meeting with consultants following retreat
    - i. Consultants recommend strategic plan & sent proposal
    - ii. Proposal for \$12,500, retreat \$8,500, total \$21,000 (\$17,500 last time)
  - b. Why strategic plan?

- i. Completed prior strategic plan
  - ii. Create own future vs being reactive
  - iii. Lots of questions to address (two big ones: sustainability – growing need vs resources - fundraising & growth)
  - iv. Strategic plan gives road map
  - v. Brings everything together in one place – provides vision for operational execution
  - vi. May be changed and/or extended if needed
  - c. If moving forward with Strategic Plan
    - i. Committee will be multi-disciplinary
      - 1. If discussing topic not represented by members – will invite chair or representative from relevant committee
    - ii. Report progress at board meetings
    - iii. Will start progress when consultants available
    - iv. Continue work as is, can make changes or adjustments as information becomes available
2. Motion made to embark on Strategic Planning. SO VOTED
  3. Motion made to engage Cahners & Donahue to facilitate the Strategic Planning process for \$12,500 per proposal. SO VOTED

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

1. FLO Newsletter
  - a. Lots going on with Community Partners
  - b. This month featured Board, next month will feature Staff – help to educate difference
  - c. ARAW sent list of 5 beneficiaries who self-identified to NBPD for visits, received 3 referrals from NBPD: one on hospice, one refused to give financials info, one not answering phone
  - d. Contents of newsletter culled from trending concerns, community opportunities, Community Partners & Beneficiary Advocates
2. Activity sheet: no questions
3. BA Reports
  - a. Housing crisis, rising utility costs
    - i. ARAW provides resources – RAFT, housing works, PACE, Fresh Start, etc.
    - ii. Come back to ARAW if financial need
    - iii. Exceptions made if truly nowhere else to turn
4. Bank of America
  - a. Working on a potential presentation “Fiduciary Responsibility”
5. Community Engagement
  - a. Clare will be meeting with Community Foundation
  - b. Clare to give presentation at the Whaling Museum

6. CPG updates
  - a. 2<sup>nd</sup> quarter reports due October 15<sup>th</sup>
  - b. Zeiterion
    - i. Contact Ashley left, looking for replacement, Molly McCarthy in interim
  - c. LGBTQ+
    - i. Maureen Dugas (social worker) dropped off brochures at ARAW office
      1. Brought referral already known to ARAW – glad to have connection for collaboration
    - ii. Trainings at various community organizations – will do one for ARAW staff and COA outreach will be invited
7. Beneficiary Highlight: Lucille Bourgeois
  - a. Moving to Whaler's Cove
  - b. Many organizations involved – ARAW acted as convener due to urgency
  - c. Personal advocate explored every option
  - d. ARAW paying first & last month's rent and portion of moving costs
8. Looking for hostesses for October 19<sup>th</sup> luncheon – Clare to send list of registrants
9. Will be looking for volunteers for soup deliveries on November 18<sup>th</sup>
10. Parking passes for 174 Union distributed

**Report of Finance Committee:** Chair Mary Ellis reported:

1. Motion made to approve August 2022 financials, with change made to red for Retreat/Strategic plan August Actual. SO VOTED
  - a. Summary sheet education
    - i. Top half comprised of budget line items (breakout: retreat, move)
      1. 1<sup>st</sup> column is FY budget
      2. 2<sup>nd</sup> column is YTD budget
        - a. Each month is 1/12 of budget except for Direct Support (larger in December for holiday gifts), Grants (checks twice per year) and taxes (Michelle does breakdown)
        - b. Cumulative, so August shows 5/12 of YTD budget
      3. 3<sup>rd</sup> column is YTD actual
        - a. Helpful to look at YTD actual vs YTD budget
    - ii. Bottom half comprised of breakdown of Direct Support
    - iii. Green is under budget, red is over budget
    - iv. Explanations in notes for over budget, adjustments & points of interest
    - v. Breakdown of any line item can be provided
2. Motion made to approve Spending Strategy, as distributed. SO VOTED
  - a. Needed IPS approved first – two documents are tied together
  - b. 5% spending
    - i. IRS requirement for 501 (c)(3) status

- ii. 5% based off previous year
- iii. Portion of all spending is qualified: Direct Support and Grants are 100% qualified spending
- iv. If 5% not spent – 30% tax implication on short fall
- v. Overspending for past 5 years able to be carried over

**Report of Visiting Committee:** Chair Jeannette Doyle reported:

1. No meeting this month
2. If visiting in person must follow current protocols in place (in handbook)
3. Visiting reports: Mary Ellis
  - a. Karyn Ponte
    - i. New friend – screens calls
    - ii. Owns home in New Bedford
    - iii. Unwilling to go to luncheon – doesn't want to be surrounded by "old ladies"
    - iv. Was waiting on home health aid during call – "People can't be depended upon."
    - v. Family currently living on Martha's Vineyard but may make move to Cape
4. Next month – Jo-Ann Beaulieu

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

1. A motion was made to accept recommendations from the Beneficiary Committee as distributed. SO VOTED
  - a. 14 requests (6 new), 7 updates (1 inactive)
  - b. Increased costs (rent, utilities) – throwing off budgets, creating anxiety
2. New Beneficiary Highlights
  - a. Louise Martins (69 y/o)
    - i. Moved to BOA Vista from rooming house
    - ii. Currently sleeping on trundle bed
    - iii. Committee approved bed and \$150 Walmart gift card for bedclothes

**Report of Governance Committee:** Chair Debbie Brooke reported:

1. Presented new draft of By Laws and reviewed changes, as distributed
  - a. One month to review – any questions sent to Debbie
  - b. Will vote in November at Board meeting
  - c. Worked to make document more flexible
  - d. Two big changes: New executive committee makeup to reflect current practice, Omitting most committees – can add any needed
2. Constitution change will need to be filed
  - a. Eliminated term "Member"
  - b. Will receive copy for handbook once filed

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

1. Next meeting October 28<sup>th</sup> at 9:30

**Report of Legacy Committee:**

1. Committee can answer any questions about minutes
2. Roseanne shared committee's idea for a "Boxing Day" to sort through boxes of files

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

1. No meeting in October, next meeting November 18<sup>th</sup>

**Other Business:**

1. Think about possible get together for holidays with potluck
2. Carolyn Moore (beneficiary): Will states \$10,000 to be given to ARAW (on file)
3. Clare vacation – October 11<sup>th</sup> to the 26<sup>th</sup> – continue to use admin email

The meeting was adjourned at 11:44 am.

Recorded by,  
Jenny Costa, Office Administrator

Approved by,  
Gale Beaton, Clerk



November 2022



## GOING WITH THE FLO

Friendship Lunches & Outings (FLO)  
Newsletter

Hello! My name is  
**Gilly the Gull.**  
Nice to meet you!

Thank you to everyone who participated in our  
Seagull Naming Contest!

Special thanks to Vanessa C who submitted the  
winning name. We hope you had as much fun with  
this as we did in the office. It was wonderful to  
have the opportunity to hear all your great names!



### 3<sup>rd</sup> Annual Super Soup Day!

Drive-thru or Home Delivery

FRIDAY, NOVEMBER 18<sup>th</sup>

Meal Includes: soup, fruit and dessert

Soups from Destination Soups in New Bedford

Choice of kale soup (GF), chicken vegetable or vegetable chili (GF,V)

Drive-thru pick-up 11:30-12:30, ARAW parking lot, enter from Spring Street between  
Purchase Street and Acushnet Avenue.

We will be wearing masks and will place the items in the car for you.

UNABLE TO DRIVE-THRU? Home delivery is available the same day, time to be scheduled.

We will be wearing masks and will pass bagged food items to you at the door. For those  
living in lobby entry or high-rise housing, we will ask you to meet us outside at a  
designated time if you are able.



Must sign-up by  
November 10<sup>th</sup>

Call 508-717-0400

**MASKS REQUIRED**

If you need a mask,  
please let us know.

**Congrats!**

Congratulations to the winners of the  
Doo Wop and Chowderfest tickets!

Laura F, Linda M, Diane L, Carol C, Elizabeth B, Julie P, Mary Jane P,  
Donna H, Millie A, Leslie C, Nancy V, Shauneen B, Carolyn M, Joanne D



## Meet the ARAW Staff

Last month you met the ARAW Board. This month you can meet the ARAW Staff. Now you can put a face to the names of the people you chat with on the phone.



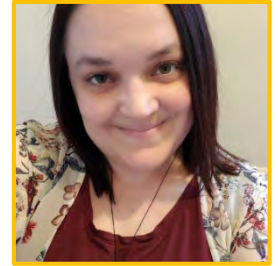
### Clare Healy Foley, Executive Director

I have had the honor of serving as the Executive Director of the ARAW since 2019. On a daily basis, I work with our Board members, staff, community partners and – when I get really lucky – women like you in our community to make sure the mission of ARAW is realized to its full potential. This is a mission which embraces my own passion to help women as they age in our community. The ARAW is a special place where, together as women helping women, we can make the lives of our neighbors better. I am so glad to be a part of the ARAW family.

### Jenny Costa, Office Administrator

I have been a part of the ARAW family since 2019 and have loved every minute of it. My day consists of processing bills and requests, facilitating FLO happenings, database entry, filing and much more. I am the “behind the scenes” staff person who occasionally is lucky enough to have a lovely conversation on the phone with you or to meet you in person at one of the luncheons.

I look forward to many more years of being a part of the ARAW and helping women in our community live their lives to the fullest.

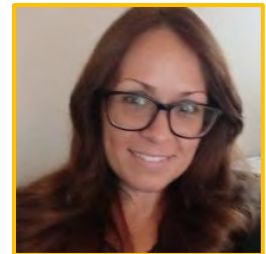


### Patricia Midurski, Beneficiary Advocate

As a lifelong resident of SEMass, I know firsthand the numerous benefits and opportunities available in this glorious region. Amongst the most treasured are the individuals with whom I have the honor and privilege to work with on a daily basis. As an ARAW Beneficiary Advocate since 2020, I am provided an opportunity to meet with and to get to know women who lead extraordinary lives. Throughout my 40+ year nursing career, I gained invaluable knowledge from my patients. I have now been provided the opportunity to learn from a group of strong, independent and resilient women. Thanks for allowing me to be a part of your life journey.

### Ana Paz, Beneficiary Advocate

I am the most recent Beneficiary Advocate to join the staff of the ARAW. I have the pleasure of being invited into your homes, getting to know you, and ensuring your financial needs are met. Being bilingual, I can extend the ARAW mission to Portuguese speaking women in our community. I am very fortunate to be part of the ARAW family.



## Young@Heart Chorus Live at the Zeiterion Sunday, November 13th at 3 pm



We have a limited number of FREE tickets available to the Young@Heart Chorus Live at the Zeiterion on Sunday, November 13<sup>th</sup>.

**CALL 508-717-0400 IF INTERESTED**

Transportation can be provided.  
Up to two tickets per person, while supplies last...

Understanding your unique challenges is essential to creating the best solutions for your needs.

Despite the advancements the LGBTQ+ community has made over the years, older LGBTQ+ individuals are suffering, with shocking statistics that highlight the differences between their experiences and those of their non-LGBTQ+ counterparts, among other challenges.

**MORE LIKELY**  
TO SUFFER FROM  
POOR OVERALL  
HEALTH AND  
DEPRESSION

**MORE LIKELY**  
TO SUFFER ECONOMIC  
HARDSHIP AND  
INSECURITY

**3X**

THE RATE OF LIFETIME  
SEXUAL VIOLENCE  
VICTIMIZATION

**4X**

THE RATE OF SUICIDAL  
THOUGHTS IN THE  
PAST YEAR

Source: The Fenway Institute, LGBT Aging 2025 Report



## Not Just Older. Bolder.

By giving older LGBTQ+ individuals the support and the tools they need to make decisions, we can help them not only live the lives they want now, but also prepare them for their lives ahead. Showcasing the value that older LGBTQ+ people offer to the community will make the South Coast a better place for us all.

## Be a Change-Maker. Join Our Senior Advisory Committee.

We need passionate and motivated people who want to make a difference in their community and shape the future. Allies welcome. For more info, email [eileen@scigbtqnetwork.org](mailto:eileen@scigbtqnetwork.org) today.

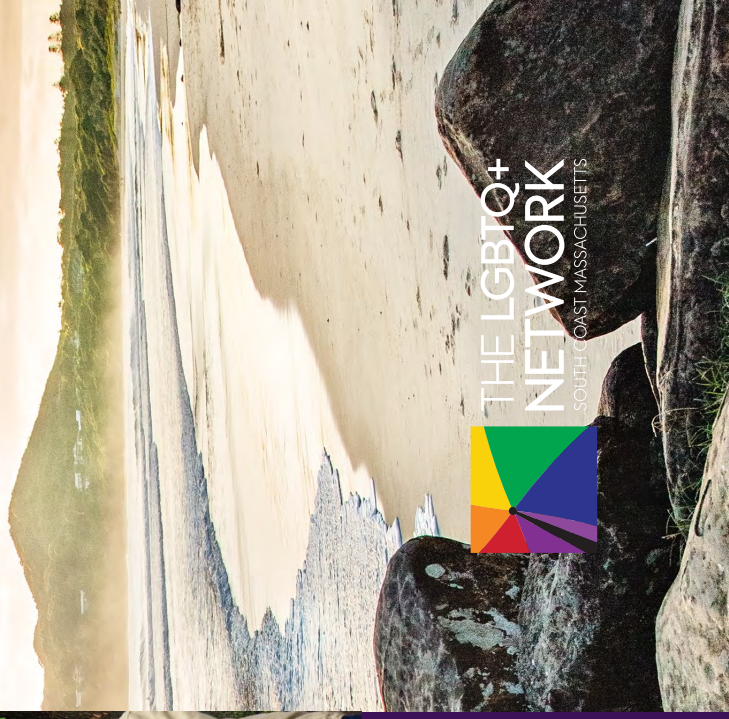


The South Coast LGBTQ+ Network  
A 501(c)(3) Nonprofit Organization  
P.O. Box 8473  
New Bedford, MA 02740  
(774) 775-2656  
[scigbtqnetwork.org](http://scigbtqnetwork.org)

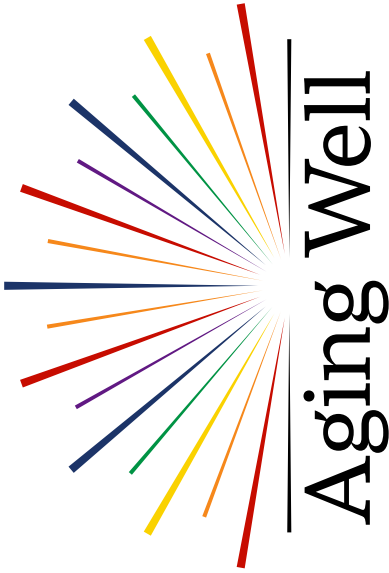


# Aging Well

Supporting the unique needs  
of older LGBTQ+ individuals  
and their families in the South  
Coast of Massachusetts



THE LGBTQ+  
NETWORK  
SOUTH COAST MASSACHUSETTS



**Aging Well is a comprehensive, community-based program** supported by experienced case managers, mentors, and partner providers with support from volunteer clinicians, all of whom are laser-focused on helping older LGBTQ+ adults in the South Coast become more confident, self-sufficient, and independent. This is an individual- and family-driven effort—not a “scripted” service. Seniors, their families, and allies engage in programs that guide them towards achieving self-identified goals.



**Aging Well is a service of The South Coast LGBTQ+ Network.** It is made possible by funding from Bristol County Elder Services through a contract with the Massachusetts Executive Office of Elder Affairs and the Association for the Relief of Aged Women (ARAW) of New Bedford.



**The mission of Aging Well** is to help older LGBTQ+ individuals in Massachusetts’ South Coast experience joy in their later years after living through the tumultuous early years of the struggle for LGBTQ+ equality. We are determined to eliminate barriers to services such as healthcare, financial planning, technology literacy, transportation, and social engagement.

**Better access to services. Safer environments for socializing. More opportunities to get better with age.**

We know that LGBTQ+ adults must overcome unique obstacles as they get older that prevent them from living their lives to the fullest. Diminishing physical or mental abilities, awkward family dynamics, social isolation, inadequate healthcare... Aging Well is here to help work through it all with the programs and services you have been asking for:

- Health and wellness programs
- Transportation services
- Technology access
- Computer literacy
- Social media education
- Financial planning
- Legal consulting and services
- Social engagement and celebration
- Cultural experiences

**Friendly visitors are always on hand.**

Aging in place is easier whenever you have someone there to help. To share a meal. To have a conversation. Or just to listen. Aging Well’s “friendly visitors” can help get you to and from appointments and social gatherings. They can connect you to people and services. They can assist you with technology. It’s up to you: The goal of each visit is defined by you and your unique needs.

**Professionally managed programs ensure successful outcomes.**

Aging Well’s in-home case management services are staffed by people with a bachelor’s degree or higher, many with extensive training and LGBTQ+ related life experience. All of them share a passion for helping older LGBTQ+ people thrive.

**Solutions-driven partnerships to help organizations provide the highest quality care.**

Older LGBTQ+ people have specific needs that some organizations struggle to understand. An integral part of Aging Well is to provide training to companies and institutions to help them understand how to interact appropriately and effectively with this underserved group.

For more information about Aging Well, contact eileen@scigtbtqnetwork.org, call (774) 775-2656, or visit [scigtbtqnetwork.org/Aging-Well](http://scigtbtqnetwork.org/Aging-Well). v051622

# ARAW "BENE IARIES" (BENEFICIARIES)



## OPEN HOUSE

**FOR ARAW BENEFICIARIES AND BOARD MEMBERS**

**PRESENTED BY: NEW BEDFORD FISHING HERITAGE CENTER  
WEDNESDAY, NOVEMBER 16, 2022 • 1-3 PM  
38 BETHEL STREET, NEW BEDFORD MA**



### TRANSPORTATION AVAILABLE

To reserve a ride, call (508) 993-8894  
[herstory@fishingheritagecenter.org](mailto:herstory@fishingheritagecenter.org)



**LIGHT REFRESHMENTS  
WILL BE PROVIDED**



**LEARN ABOUT THE COMMERCIAL  
FISHING INDUSTRY**



**HOW DOES SEAFOOD GET FROM THE  
OCEAN TO YOUR PLATE?**

**RSVP REQUESTED (FOR PLANNING PURPOSES)**

**CALL (508) 993-8894 OR EMAIL**

**[HERSTORY@FISHINGHERITAGECENTER.ORG](mailto:HERSTORY@FISHINGHERITAGECENTER.ORG)**

# NOVEMBER EVENTS

at New Bedford Fishing Heritage Center



## **AHA! Night: The Life and Legacy of Arthur Moniz**

**Thurs., November 10, 2022 • 6 PM • Free • 38 Bethel St, NB**

It's AHA! Night! To continue our Fishboats programming, we are hosting *The Life and Legacy of Arthur Moniz*, an illustrated talk by Cheryl Moniz and Gary Golas, about the late local artist Arthur Moniz.



## **Dock-u-mentaries: Double Feature**

**Fri., November 18, 2022 • 7 PM • Free • National Park Theater  
33 William Street, NB**

We will be showing *Shipbuilders of Essex* and *Harold A. Burnham: Master Shipwright* on November 18 at 7 pm (Doors 6:30). Free tickets available at: <https://november2022docks.bpt.me/> or call the Center at (508) 993-8894.



*Shipbuilders of Essex* – A USIA film that chronicles the life in the village of Essex in Massachusetts, a town famous for its hand built wooden fishing boats.

*Harold A. Burnham, Master Shipwright* – Shot both in the Burnham shipyard and on the water, the film touches on shipbuilding in Essex, the Burnham family, learning from old-time boat builders, designing boats using half models, rehabilitating a historic schooner and more.

## **Front & Centre Holiday Market**

**Sun., November 27, 2022 • 11-4 PM • New Bedford**

Get your holiday shopping done early! Browse local New Bedford businesses (including the Center's Gift Shop) for the perfect gift for everyone on your list. Bring the grandkids along and maybe you'll be able to catch Mrs. Clause out and about, or Salty Santa when you visit the Center...



*Programs marked with a scallop boat are part of our "Fishboats: Art of the Industry" programming, supported in part by a grant from the Westport Cultural Council, a local agency supported by the Helen E. Ellis Charitable Trust administered by Bank of America, along with support from the Dartmouth, Fairhaven, Mattapoisett, and New Bedford Cultural Councils, as well as BankFive and the Massachusetts Cultural Council.*



# You're Invited!



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## Senior Holiday Social

WEDNESDAY, NOVEMBER 30TH

at Century House from 12-3pm

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Please join District Attorney Tom Quinn for a special afternoon holiday luncheon! This free event is a thank-you to local seniors in Bristol County.

We will only be accepting RSVP's for this event. Seating is limited, so reach out today to claim your spot!

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To **RSVP**: Contact Natacha Salemmme

**Email**: [NSalemmme@CoastlineNB.org](mailto:NSalemmme@CoastlineNB.org)

Or **Call**: 508-742-9113

**Spots will fill up fast!**





# Cape Verdean Association in New Bedford



Cape Verdean women's group playing Bingo and eating their favorite fejuada and rice. If you are interested in joining this weekly group, call ARAW at 508-717-0400 for more information.



**Coastal Neighbors  
cordially invites you to our**

**Greens Making  
Workshop**

**Learn how to make a simple  
door Swag and enjoy light  
refreshment**

**Date: 12/8/22**

**Place: Silverbrook Farm 592 Chase Road, Dartmouth**

**Time: 2:00 to 4:00pm**

**Transportation Available**

Please R.S.V.P by 12/6/2022

Email [Andy@CoastalNeighborsNetwork.org](mailto:Andy@CoastalNeighborsNetwork.org)

Call Phone 508 264 9064



# *Creative Care*

## FREE

### ART PROJECTS TO YOUR DOOR!

New Bedford Art Museum/ArtWorks!  
is thrilled to announce free art care  
kits to your door through our  
*Creative Care* Program!

Art care kits include FREE engaging  
art lessons and art materials for  
seniors interested in getting creative  
with NBAM.

Creative Care is an art program for seniors presented by the New Bedford Art  
Museum/ArtWorks!. This program is made possible through a grant from the  
Association for the Relief of Aged Women of New Bedford.

**FREE** home delivered  
artkits will be  
available weekly  
**November 20 -  
December 15**

Registration is  
required.  
Contact ARAW at  
(508) 717-0400  
for registration and  
details.



## ARAW October 2022 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
10/3/2022	Chaney, Willie Mae	PMIDURSKI	Phone Call	From CES CM M Perreira: To transfer to SCO CCA GSSC
10/3/2022	Fernandes, Mildred	PMIDURSKI	Phone Call	NEW ref. NBPD: Denies financial/social needs: "I need help w/the knocking on my door. I need police help."
10/3/2022	Burke, Shauneen	APAZ	Phone Call	Re: naming single and inquiring about Chowder Feast, Doo Wop and NBAM classes.
10/3/2022	Eisely, Geraldine	PMIDURSKI	Phone Call	GE spoke w/Millie @ PACE: Rep will call GE thismonth: In FL s/p hurricane: "OK but brothers house lost."
10/3/2022	Santos, Laura	PMIDURSKI	Phone Call	To report Icy Hot w/Lido is ineffective: EMM to WA to D/C delivery: Req Icy Hot Advanced when available
10/3/2022	Benoit, Susan	PMIDURSKI	Phone Call	To place vote for seagull: "TY for assistance w/moving the furniture. I think I will nd to sell my home."
10/3/2022	Dillon, Sherry	JCOSTA	Phone Call	To vote for seagull name, inquired about NBAM start date
10/3/2022	Wilson, Jean	PMIDURSKI	Phone Call	NEW ref. NBPD: On hospice: Dgt Cindy Fam Services aware of ARAW: "Mom is all set but TY for all you do."
10/3/2022	Camacho, Irene	APAZ	Phone Call	VM regarding new referral. Requested a call back.
10/3/2022	Cory, Frances	PMIDURSKI	In Home Visit	Annual update completed: New DX CA: "TY ARAW. I could not survive without your help."
10/3/2022	Simpkin, Carol	PMIDURSKI	Phone Call	To confirm CC payment for dryer: "TY ARAW. You are all wonderful."
10/3/2022	Lamontagne, June	PMIDURSKI	Phone Call	Re: car repairs: Coolant system, front brakes: @ Midas Dartmouth: Discuss w/ED: Board mtg Thurs 10/6
10/3/2022	Cole, Carol	PMIDURSKI	Phone Call	To reg for Wamsutta Luncheon: Vote submitted for seagull name
10/4/2022	Yousif, Theresa	PMIDURSKI	Phone Call	To req assist w/bills: ref to WCOA Sue R: Submitted vote for seagull
10/4/2022	Lamontagne, June	PMIDURSKI	Note to File	OV to deliver supporting documents for NEW request: Assist w/car repairs
10/4/2022	Petrin, Joan	APAZ	Phone Call	Re: Luncheon attendance. Will add to list
10/4/2022	Robillard, Rita	APAZ	Phone Call	Re: add new incontinence products. Extend ensure to end of 2022. EMM to admin. New req submitted.
10/4/2022	Almeida, Mildred	APAZ	Phone Call	Re: potential Covid exposure. Cancel visit with PGM this week & Chowder Fest EMM Admin/PGM
10/4/2022	Fields, Beverly	APAZ	Phone Call	Re: Changed appointment to November. Friend will take her.
10/4/2022	Simard, Agnes	APAZ	Phone Call	Re: ST - Called to request invoice. Will call ARAW once received: Reg for Luncheon & Seagull vote
10/4/2022	Meehan, Norma	PMIDURSKI	Phone Call	Fr: FCOA OW: Medicare & BCBS to assist w/cost: Ntnl Mobility sched for HV to eval 4 WC fit: Est to ARAW
10/4/2022	Camacho, Irene	APAZ	Phone Call	LVM regarding new referral. Requested a call back. This is my second attempt.
10/4/2022	DePina, Pam	PMIDURSKI	Phone Call	To report granddaughter will bring BCBS invoice to Office: Confirms she has changed billing address
10/4/2022	Todd, Kristine	PMIDURSKI	Note to File	OV Maureen of SCLGBTQ w/NEW req for KT: Home heating Oil
10/4/2022	Chaput, Vanessa	PMIDURSKI	Phone Call	To report new DX of bil hearing issues: MH to cover cost of hearing aids: Notified Chowderfest winner
10/4/2022	Baptista, Doris	APAZ	Phone Call	Re: question on her application. Could not LVM
10/4/2022	Best, Jacqueline	APAZ	Phone Call	Re new self-referral. Requesting cable/internet/phone support. HV 10/5 at 3pm
10/4/2022	McNamara, Theresa	PMIDURSKI	Phone Call	To reg for Luncheon: Hosp w/encephalitis s/p covid last month: Home w/VNA per dgt Sharon
10/5/2022	Bissonnette, Alice	APAZ	Phone Call	Requesting most recent auto loan statement. Will get it 10/6/22 at 3pm
10/5/2022	Marshall, Edith	APAZ	Phone Call	Requesting rent receipt. Will get it 10/6/2022
10/5/2022	Bourgeois, Lucille	PMIDURSKI	Phone Call	Re: move to WCALF:LB loves WC: "Tavares Movers exceptional service. TY ARAW": FS cont w/packing@Mel
10/5/2022	Smith, Debra	APAZ	Phone Call	Re: elec bill req decision: denied, hold requests for greater need. DS thankful & completely understands
10/5/2022	Todd, Kristine	PMIDURSKI	Phone Call	Re: Oil: >1/4 tank: PACE approved: Amt pending: TC to PACE re: funds for oil: awaiting CB Maria Grace
10/5/2022	Benevides, Maria	PMIDURSKI	Phone Call	VM left for dgt Sandra req update on MH application
10/5/2022	Gamboa, Carmen	APAZ	Phone Call	Requesting rent receipt. Carmen will get it to ARAW 10/6/22
10/5/2022	Sousa, Rae	PMIDURSKI	Phone Call	Fr. PCA: RS hospitalized 10/3: EMM to WA to Hold Inc Prod: EMM to admin to notify BM
10/5/2022	Almeida, Mildred	PMIDURSKI	Phone Call	Re: resched annual HV: Is feeling OK but prefers to wait: CB next wk Tues 10/11
10/5/2022	Moore, Carolyn	PMIDURSKI	Phone Call	To confirm attendance to Chowder fest: HV to deliver tickets: Phone # update in BB: EMM to admin JC
10/5/2022	Andrade, Josephine	PMIDURSKI	Phone Call	Dgt: Update: Covid +: return to SLH from rehab:"Improving & expected to return to Alden Court rehab."

## ARAW October 2022 Activity Sheet

10/5/2022	Antunes, Joana	APAZ	Phone Call	LVM informed Joana that we need comcast address changed or she is in jeopardy of getting it shut off.
10/5/2022	Openshaw, Pauline	PMIDURSKI	Phone Call	Re: assist w/ Comcast: HV sched for Fri 10/7
10/5/2022	Chytrus, Leslie	APAZ	Phone Call	Re: receipt of tickets for Chowder Fest and add to luncheon "I love my mail!"
10/5/2022	Livramento, Betty Ann	PMIDURSKI	Phone Call	From CES GSSC: Betty Ann passed away in VA w/family on 9/24: Worley to refund check
10/6/2022	Roderiques, Bernadette	PMIDURSKI	In Home Visit	For annual update & review: recovering from MVA: VNA & PCA services in place
10/6/2022	Lopes, Crispina	APAZ	Phone Call	Re: HV. No answer could not LVM. Will try to get 10/7
10/6/2022	Simard, Agnes	APAZ	Phone Call	LVM requesting a return call re: Board decision approved hearing aid, denied shredder
10/6/2022	Ingham, Linda	PMIDURSKI	Phone Call	Re: Board approval for dental implants: "TY. This lifts a huge burden." Ck to be mailed per JC; Req FV BM
10/6/2022	Rose, Patricia	PMIDURSKI	Phone Call	Re: Board award: TO change billing address for COMCAST & Altus dental: "TY SO MUCH!" RV in 3 months
10/6/2022	Debrosse, Sezaltina	APAZ	Phone Call	Re: Board approval of cable/internet/phone & cab vouchers "OMG! I can't believe this. I am so blessed!"
10/6/2022	Gamboa, Carmen	APAZ	Phone Call	Re: Board approval Comcast & 2 months of rent. "Thank you I am so appreciate of you and ARAW"
10/6/2022	Medeiros, Gloria	PMIDURSKI	Phone Call	Re: debt consolidation balance: Info provided re: SCCLS and judgement proof
10/6/2022	Martins, Louise	PMIDURSKI	Phone Call	Attempt to reach LM: Phone not in service: EMM to RSC: Worley notified via EMM of approval of req
10/6/2022	Marshall, Edith	APAZ	Phone Call	Re: Board approval of rent increase & cable "Thank you, Thank you, Thank you. So appreciative of ARAW"
10/6/2022	Best, Jacqueline	APAZ	Phone Call	Re: application EOM balance. Will review with Clare.
10/6/2022	Pare, Rita	PMIDURSKI	Note to File	NEW referral from FCOA: VMM left for dgt req CB
10/6/2022	Ventor, Rosalie	APAZ	Phone Call	LVM requested call back re: Board Decision
10/7/2022	Pare, Rita	PMIDURSKI	Phone Call	From Dgt: HV sched for Tues 10/11: NEW referral from FCOA
10/7/2022	Best, Jacqueline	APAZ	Phone Call	LVM re: SCCLS information. Requesting a call back.
10/7/2022	Martins, Louise	PMIDURSKI	Phone Call	Re: Board approval: "OMG. I cannot believe this! TY so much" LM to call Worleys to sched delivery
10/7/2022	Medeiros, Gloria	PMIDURSKI	In Home Visit	To secure supporting documents for request
10/7/2022	Rose, Patricia	PMIDURSKI	Phone Call	Re: Altus. Unable to change billing address: Via EDDF one-time approval \$60 S&S card: "TY so much!"
10/7/2022	Todd, Kristine	PMIDURSKI	Phone Call	Re: oil situation: Director Fuel Assistance called & spoke w/KT: PACE aware of potential need prior to 11/1
10/7/2022	Lima, Mary	APAZ	In Home Visit	Continued request cable/internet/phone
10/7/2022	Lamontagne, June	PMIDURSKI	Note to File	OV re: auto repair req approval: "TY so much"; Check provided for Midas and to get auto today
10/7/2022	Openshaw, Pauline	PMIDURSKI	In Home Visit	For NEW request for assistance w/Comcast & phone: Spoke w/ex-spouse & sister
10/11/2022	Simpkin, Carol	PMIDURSKI	Phone Call	VM left re: Wamsutta luncheon Req CB to confirm attendance
10/11/2022	Rosa, Zulmira	APAZ	Phone Call	Re: Annual HV. Scheduled 10/21 @ 3pm
10/11/2022	Silveira, Marie Lorraine	APAZ	Phone Call	Re: Regal house estimate. Will pick up tomorrow after 3pm
10/11/2022	Lamontagne, June	APAZ	Phone Call	Re: OV with TY letter & homemade goodies "Your place is fantastic. All you have done for me...I love you"
10/11/2022	Fisher, Laura	PMIDURSKI	Phone Call	Re: Doo Wop tickets: Message left req CB: Doo Wop tix to be at box office for pick up
10/11/2022	Sousa, Rae	PMIDURSKI	Phone Call	To SLH: RS remains inpatient
10/11/2022	Simard, Agnes	APAZ	Phone Call	Re: hearing aid approval "So happy I was approved. Thank you so much because of ARAW I can hear"
10/11/2022	Gadomski, Marion	PMIDURSKI	Phone Call	From Dgt Janet: Grandson & family have not moved: Sched HV for wk of Oct 17th
10/11/2022	Smith, Debra	APAZ	Phone Call	Re: ATT bill statement. Requesting a call back.
10/11/2022	DeMendonca, Theresa	PMIDURSKI	In Home Visit	For new req: Ref to SCCL, CESI MMP: GSSC to contact Fresh Start re: organization
10/11/2022	Monty, Grace	APAZ	Phone Call	Re: insurance denial letter. Will move fwd with request once hospital bill submitted.
10/11/2022	Pryor, Joan	PMIDURSKI	Phone Call	Req call from MSW: "I don't know what to do. I can't get housing in TX." MSW notified and to call JP
10/11/2022	Ambra, Patricia	PMIDURSKI	Phone Call	To pick up check for Muffler & Brake: Car to shop for repair this week
10/11/2022	Ventor, Rosalie	APAZ	Phone Call	Re: approval of insurance premium. "Thank you very much!"

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10/11/2022	Messier, Ellen	APAZ	Phone Call	Re: Comcast credit. Ms. Messier states she did not pay.
10/11/2022	Pare, Rita	PMIDURSKI	In Home Visit	For NEW referral: multiple needs: Veterans to provide \$840/month
10/12/2022	Post, Jacqueline	JCOSTA	Phone Call	New referral, adv AP will CB tomorrow
10/12/2022	Galipeau, Beverly	APAZ	Phone Call	LVM re: Schedule annual HV
10/12/2022	Vieira, Kathy	APAZ	Phone Call	Re: car accident. Care will be ready on Friday. Kathy is doing well. "I am definitely an aging women lol"
10/12/2022	Godinet, Muriel	JCOSTA	Phone Call	From SR @WCOA, Eye Center did not receive ck, stop pymt, new ck sent to MG
10/12/2022	Smith, Debra	JCOSTA	Note to File	OV to drop off AT&T bill
10/12/2022	Letourneau, Diane	JCOSTA	Phone Call	Needs special accommodation for Doo Wop, adv to call box office, CB all set
10/12/2022	Charbonneau, Leila	JCOSTA	Phone Call	Checking to see if HOI bill was received, AP to f/u tomorrow
10/12/2022	Silveira, Marie Lorraine	APAZ	Phone Call	LVM re: pick up Regal House recliner estimate ppwrk 10/13 @ 3pm
10/12/2022	Hultgren, Mary	JCOSTA	Phone Call	To register for luncheon
10/12/2022	Simpkin, Carol	JCOSTA	Phone Call	To confirm attendance for Wamsutta luncheon
10/13/2022	Monteith, Judith	APAZ	Phone Call	Re: insurance documentation emailed to ARAW. EMM to PGM & Admin
10/13/2022	DeSouza, Joanne	JCOSTA	Phone Call	Scheduled DR for Doo Wop drop off, too late for pickup, adv will send BB voucher
10/13/2022	Smith, Debra	APAZ	Phone Call	Re: ATT bill. Will be dropping off bill today.
10/13/2022	Debrosse, Sezaltina	APAZ	Phone Call	Re: Board approval. In tears "I am in shock. I cannot express how grateful I am to ARAW"
10/13/2022	Burke, Shauneen	APAZ	Phone Call	Re: ATT bill. Will be dropping off bill today.
10/13/2022	Oliveira, Alice	APAZ	Phone Call	Pat Foster re: revisit portable tank request. EMM PGM
10/13/2022	Post, Jacqueline	APAZ	Phone Call	Re: new referral. Over income schedule a HV 10/20
10/14/2022	Pare, Rita	APAZ	Phone Call	From Cindy at CESI. Rita's dgt seems overwhelmed does not want to apply for FEW. EMM PGM
10/14/2022	Martins, Louise	APAZ	Phone Call	Re: Thank you to Pat. EMM to PGM as FYI
10/14/2022	Galipeau, Beverly	APAZ	Phone Call	LVM x2 re: scheduling annual HV. Requesting call back.
10/14/2022	Ribeiro, Renay	APAZ	Phone Call	Re: "Thank you for the gift card for naming the seagull. Really appreciative". Correct spelling Arawgully
10/14/2022	Benoit, Susan	APAZ	Phone Call	Re: inquiring if PGM received email from Holly at MassHealth. EMM PGM
10/14/2022	Charbonneau, Leila	APAZ	Phone Call	LVM re: receipt of homeowners' ins statement.
10/17/2022	Monteith, Judith	PMIDURSKI	Phone Call	Re: ACP app completion: Auto Ins policy rcvd: to send Invoice: Req for Nov mtg:
10/17/2022	Reagan, Carole	APAZ	Phone Call	LVM re: transportation for luncheon update. Requested a call back
10/17/2022	Reagan, Carole	JCOSTA	Phone Call	Has not heard back from CNN re: trans to luncheon, JC to set up Yes We Van
10/17/2022	Sousa, Rae	PMIDURSKI	Email	Rcvd 10/13 from BM reporting RS at Tremont SNF
10/17/2022	Benevides, Maria	PMIDURSKI	Phone Call	VM fr dgt who has not heard from IAC: DGT called MH and MB has Premium Assistance
10/17/2022	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: dental extractions: SHINE appt @ ACOA re: HI: Will bring estimates to ARAW
10/17/2022	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: nd for dental work: To submit estimates: Appt w/SHINE to review Supplement & ?Dental Ins
10/17/2022	Pryor, Joan	PMIDURSKI	Phone Call	Re: moving situation: Has asked church for \$\$: Continues to work w/MSW via In; SCCLS aware
10/17/2022	Letourneau, Diane	JCOSTA	Phone Call	TY for Doo Wop tickets, attended w/Donna Horne, had a great time!
10/17/2022	Benoit, Susan	PMIDURSKI	Phone Call	VM left re: f/u to her inquiry re: MH
10/17/2022	Martins, Louise	PMIDURSKI	Phone Call	To again THANK ARAW for "most thoughtful gift ever. I have matching sheets, comforter & pillows!!"
10/17/2022	Pare, Rita	PMIDURSKI	Phone Call	From CES Cyndi L: Dgt Claudette ref CES: "Cannot afford." Dgt on vaca; Will call to discuss comm resources
10/17/2022	Ingham, Nancy	PMIDURSKI	Phone Call	Re: dental appt Tues 10/25: Check to be mailed Tues 10/18: VM left w/info
10/18/2022	Marshall, Edith	APAZ	Phone Call	Re: rent payment month and FYI comcast address changed.
10/18/2022	Bissonnette, Alice	APAZ	Phone Call	Re: Received document from bank. Needs help very nervous. HV schedule 10/19 3pm

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10/18/2022	Oliveira, Alice	PMIDURSKI	Phone Call	From Pat Foster: Circuit breaker eligible x3years: DIL passed away 3wks ago
10/18/2022	Gonsalves, Susan	PMIDURSKI	Phone Call	To inform of upcoming move to Fall River: "THANKS to ARAW for everything. I will miss you all."
10/18/2022	Arruda, Judith	APAZ	Phone Call	Re: schedule HV. LVM with sister Gerry. Requested a return call.
10/18/2022	DeSouza, Joanne	PMIDURSKI	Phone Call	Re: voucher for DooWop recvd late: VOID: Req BB vouchers for Nov 11th show: Will place req
10/18/2022	Dillon, Sherry	PMIDURSKI	Phone Call	Re: NBAM trans: Dem response: Very busy w/PT, Matter of Balance, MahJong: TY ARAW
10/18/2022	Pryor, Joan	PMIDURSKI	Phone Call	Re: realtor req to speak w/PGM: TC to JP to learn specifics: JP to call realtor
10/18/2022	Lewis, Barbara	APAZ	Phone Call	Re: Speak to Jennifer about Ensure. Referred her to CESI CM.
10/18/2022	Andrade, Josephine	PMIDURSKI	Note to File	To Heaven Saturday Oct 15th
10/18/2022	Bizarro, Lucille	APAZ	Phone Call	Re: schedule HV for 10/20 @ 3pm
10/18/2022	Lopes, Crispina	APAZ	Phone Call	Re: schedule annual home visit. No answer could not LVM
10/18/2022	Lopes, Crispina	PMIDURSKI	Phone Call	From CES CM AL: W/o contact w/CL: Suggest calling VNA Nightingale SN Belinda 508-326-8588: EMM to AP
10/18/2022	Almeida, Mildred	PMIDURSKI	In Home Visit	For annual update: To complete ACP application
10/18/2022	Sousa, Isabel	PMIDURSKI	Phone Call	Re: NBAM transportation: Will need BB taxi vouchers: JC to mail
10/18/2022	DosSantos, Cathrina	APAZ	Phone Call	Re: Transportation for NBAM classes. She will not attend at this time d/t medication side effects.
10/19/2022	Smith, Debra	JCOSTA	Phone Call	Phone to be shut off Friday, JC made pymt by phone w/CC, EM to AP
10/19/2022	Medeiros, Gloria	PMIDURSKI	Phone Call	To report inpatient at SLH since weekend w/respiratory issues
10/20/2022	Bissonnette, Alice	PMIDURSKI	Phone Call	Req CB from AP: EM to AP
10/20/2022	Pare, Rita	PMIDURSKI	Phone Call	To dgt Nancy re: need for supp docs (Comcast): to send to ARAW
10/20/2022	Post, Jacqueline	APAZ	In Home Visit	She is \$187 over income. Will request an exception.
10/20/2022	Eisely, Geraldine	PMIDURSKI	Phone Call	To report app for PACE complete: Inq about twin mattress: Will get estimate from Worleys
10/20/2022	Azevedo, Carmen	APAZ	Phone Call	Re: new referral HV scheduled for 10/25 at 3pm
10/20/2022	Guy, Nancy	APAZ	Note to File	Mailed ACP application.
10/20/2022	Grace, Barbara	PMIDURSKI	Phone Call	VM left re: cell phone not working: HV sched for 10/24 @ 3pm
10/20/2022	Roderiques, Bernadette	PMIDURSKI	Phone Call	Re: Circuit breaker: Plans to visit CEDC in Feb 2023 for tax prep: will inquire
10/20/2022	Chor, Patricia	PMIDURSKI	Phone Call	To req taxi voucher for upcoming eye appointment: TO get address & CB
10/20/2022	Livesley, Virginia	PMIDURSKI	Phone Call	Re: new request: HV scheduled for Fri 10/21 @ 1pm
10/20/2022	Simard, Agnes	APAZ	Phone Call	Received renewal notice. Called Standard times to change billing address. JC will process payment.
10/20/2022	Costa, Barbara	PMIDURSKI	Phone Call	To report her ins. Will pay for a GPS PERS unit: Reminiscing about her Aunt who passed a year ago
10/20/2022	Reagan, Carole	PMIDURSKI	Phone Call	Re: new request: HV sched for Tues 10/25 @ 1pm: "TY for the wonderful luncheon. Glad to socialize!"
10/20/2022	Monteith, Judith	PMIDURSKI	Phone Call	To remind to send auto insurance invoice for 22/23: Has completed & mailed ACP application
10/21/2022	Rosa, Zulmira	APAZ	In Home Visit	For annual update
10/21/2022	Livesley, Virginia	PMIDURSKI	In Home Visit	For new request: SNAP approved: ACP app to be completed: SCCLS to visit 10/25 re: scam & CC
10/21/2022	Parquette, Mary Jane	APAZ	In Home Visit	For annual update
10/21/2022	Gadomski, Marion	PMIDURSKI	Phone Call	To sched annual update: HV sched for 10/27: EM to dgt re: nd for financial info for ALL HH members
10/21/2022	Todd, Kristine	PMIDURSKI	Phone Call	Re: update: Court date sched for Mon 10/24: Virtual SCCLS Atty Peter: Section 8 pending
10/21/2022	Dillon, Sherry	PMIDURSKI	Phone Call	Re: NBAM address: she will be attending program: TY ARAW for all these great events!
10/21/2022	Galipeau, Beverly	APAZ	In Home Visit	For annual update
10/21/2022	Bissonnette, Alice	APAZ	Phone Call	RC from yesterday. LVM
10/24/2022	Galipeau, Beverly	PMIDURSKI	Phone Call	Re: SCENT appt and hearing aid concerns: Has appt Nov 7th for adjustments
10/24/2022	Grace, Barbara	PMIDURSKI	Phone Call	VM left over w/e cancelling HV w/PGM: TO reschedule

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10/24/2022	Rosa, Zulmira	APAZ	Phone Call	To change cable address. Assisting Zulmira with IAC assistance for broken gas heater repair.
10/25/2022	Silva, Mary Theresa	PMIDURSKI	Phone Call	To vote for Seagull name: "TY for \$5 gift card. That was very thoughtful!"
10/25/2022	Mendonca, Shirley	PMIDURSKI	Phone Call	From dgt re: funds to ARAW: PC to JC for f/u
10/25/2022	Chor, Patricia	PMIDURSKI	Phone Call	Re: Eye Health Vision: IF new glasses are needed, to get ESTIMATE & submit to ARAW: to call for appt
10/25/2022	Reagan, Carole	PMIDURSKI	In Home Visit	Car repair has been paid and dgt is "using my car all the time. She cannot afford a new one."
10/25/2022	Livesley, Virginia	PMIDURSKI	Phone Call	Re: SCCLS>Atty states resolved: TC to FCOA re: FEW
10/25/2022	Bizarro, Lucille	APAZ	In Home Visit	For annual update
10/25/2022	Arruda, Judith	APAZ	In Home Visit	For annual update
10/25/2022	Furness, Betty	PMIDURSKI	Phone Call	Re: req for > Depends: EMMM to WA req Increase to 6pkgs/m: Will send 2>pkgs for Oct: Begin 6pkgin Nov
10/25/2022	Charpentier, Lea	APAZ	Phone Call	Re: water bill. Will pickup today around 11am
10/25/2022	Todd, Kristine	PMIDURSKI	Phone Call	Re: mediation: SCCLS to proceed w/court hearing: req 6 mo: KT to begin FS prog10/29: EMHOT visit 10/27
10/25/2022	Azevedo, Carmen	APAZ	In Home Visit	Initial HV. Need follow up visit
10/25/2022	Bissonnette, Alice	APAZ	Phone Call	Re: electronic withdrawal 10/11 auto loan. Explained she will be getting reimbursement of overpayment.
10/25/2022	Pare, Rita	PMIDURSKI	Phone Call	Re: email ppwrk. Email given. PGM notified. Confirmed w/dgt Nancy: Req submitted
10/26/2022	Monteith, Judith	PMIDURSKI	Phone Call	From Hanover Ins w/info re: new auto insurance policy
10/26/2022	Tavares, Maria	PMIDURSKI	Phone Call	Re: questions about Part C coverage vs BCBS w/hearing & dental: to discuss at annual HV
10/27/2022	Charpentier, Lea	APAZ	Phone Call	Confirmed water bill address change correct.
10/27/2022	Mendonca, Joan	PMIDURSKI	Phone Call	Re: new referral from NBPD: Req call to cousin: Cousin will CB next week to discuss
10/27/2022	Almeida, Lorene	PMIDURSKI	Phone Call	Re: COMCAST bill nonpayment x 2m: to call to confirm billing add: Will send bill asap: AP notified
10/27/2022	Gadomski, Marion	PMIDURSKI	In Home Visit	For annual review: Medical issues persist: Dgt Janet present and assisting w/financial info
10/27/2022	Mortensen, Marilyn	APAZ	Phone Call	To both Marilyn and daughter re EOMB. They confirm accurate. Presenting to Board.
10/27/2022	Azevedo, Carmen	APAZ	Phone Call	Set up follow up visit 11/1 3pm
10/27/2022	Rosa, Zulmira	APAZ	Phone Call	Re: heater. All set. New Request to increase cable plan. Pending amount of new plan
10/27/2022	Simard, Agnes	APAZ	Phone Call	Re: Agnes is now receiving the Standard Times. "I really appreciate you"
10/27/2022	Lopes, Crispina	APAZ	Phone Call	Setup HV 10/28 at 11am
10/27/2022	Bernardo, Annette	PMIDURSKI	Phone Call	Re: new referral from NBPD: Req CB in 2 weeks as not feeling well
10/27/2022	Sobral, Mary	PMIDURSKI	Email	New Referral from FCOA: Req CB Friday 10/28 as has company this afternoon: CD @ FCOA notified
10/27/2022	Post, Jacqueline	APAZ	Phone Call	To CESI case manager Mary. She will call back with information
10/27/2022	Morin, Jacqueline	PMIDURSKI	Email	From JS BM: JM w/fx hip & surgery: In rehab at Alden Court: Card mailed
10/28/2022	Best, Jacqueline	APAZ	Phone Call	LVM regarding comcast bill needed
10/28/2022	Baptista, Doris	APAZ	Phone Call	Re: comcast bill needed
10/28/2022	Chaney, Willie Mae	PMIDURSKI	In Home Visit	W/coats & boots fr Walt's Closet: EM to Walt's re: trade as items do not fit: WMC very THANKFUL to ARAW
10/28/2022	Lopes, Crispina	APAZ	In Home Visit	For annual update
10/28/2022	Polek, Regina	PMIDURSKI	Phone Call	Re: NBSO tix: Encouraged to call Z box office and req tix for Dec show: RP to call ARAW if issues
10/28/2022	Santos, Laura	PMIDURSKI	Phone Call	To chat about health issues & new RX: "I pray this is a new beginning for me. TY ARAW."
10/28/2022	DeMendonca, Theresa	PMIDURSKI	Phone Call	Re: phone # for SS: Reports she was hospitalized x 1 wk and is feeling better w/new meds: SN daily
10/28/2022	Benoit, Susan	PMIDURSKI	Phone Call	Re: possible loss of MH FEW: Awaiting CB fr Fallon: Will keep ARAW aware of situation
10/28/2022	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: dental estimate: T bring to ARAW office
10/31/2022	Sobral, Mary	PMIDURSKI	Phone Call	To confirm Tues HV: "Not up for visit."Son to talk w/MS and CB to ARAW to resched HV
10/31/2022	Oiestad, Susan	PMIDURSKI	Email	NEW ref fr FCOA: HV sched for 11/4



## October 2022: Beneficiary Advocate

*Patricia Midurski*

### **REFERRALS:**

Seven new referrals: Four from the NBPD ( two screened out: Hospice client and family declined ARAW: Second woman needs were related to police issues not ARAW: Two NBPD referrals being evaluated.) Two referrals from FCOA: one is being presented at Nov. meeting and the other is being scheduled for evaluation. The last referral was over income and she was referred by a friend.

### **UPDATES & REQUESTS:**

Four annual updates were completed this month. Six new requests were submitted for the Board to review at the November meeting.

### **FLO:**

Six FLO updates were completed.

### **Overdue:**

Rae Sousa (LTC: Hospice)

### **INACTIVE STATUS:**

Two referrals from last month were placed inactive as due to lack of follow up with needed information.

### **Referrals made to:**

Walt's Mobile Closet, SNAP, PACE, CESI, SHINE, CHAMPs/NB Housing Authority, CESI caregiver support program, Fresh Start, EMHOT/NBCOA, SCCLS,

### **To Heaven:**

Mrs. Josephine Andrade

### **Monthly Wrap Up:**

SNAP 12.5% cost of living increase effective October 1<sup>st</sup>! A household of 1 will get \$281 in max SNAP monthly benefits (if eligible) vs \$250. And if their income is so low that they actually get the max (which many of our beneficiaries are) they will get another \$95 in SNAP emergency allotment for as long as the public health emergency (PHE) continues.

The Health Insurance sessions are educational and are providing current information re: MassHealth, Medicare, Medigap and Medicare Advantage Programs. Of particular interest are the Medicare Savings programs that can be utilized by qualifying individuals. Excellent program!



## October 2022: Beneficiary Advocate

*Ana Paz*

### **REFERRALS:** (5) New referral in October

- (1) Never made contact
- (3) Being presented to Board in October
- (1) Initial visit rescheduled for November

### **UPDATES/REQUESTS:** (12)

- (8) Annual review
- (4) New Request/Annual review

### **OVERDUE:** (1) overdue

Crispina Lopes Due 10/7/22, completed 10/27/22

### **REFERRALS MADE TO:**

(0) Referral made

### **CHALLENGES:**

I was not able to connect with a beneficiary due this month, however, with much persistence, I was able to connect and complete overdue annual review.

### **TEACHING MOMENTS:**

Really enjoying the Medicare Counsel training, learning about the complexity of Medicare programs and all supplement programs. The gained knowledge can further help identify any lady who should be referred to a SHINE counselor.

### **GRATITUDE:**

Grateful to do what I do. Meeting more and more of our beneficiaries having them share their experience and how much gratitude they have for ARAW is very fulfilling and humbling. One lady has battled cancer 3 times. She is one of the most open and optimist persons I have met and I worked in Hospice Care for almost 10 years.



Name	Birth Date	Age	Board Member
Benoit, Susan	11/14/1951	71	Debbie Brooke
Christy, Maria	11/14/1943	79	Cathy Mayall
DeMedeiros, Sharon	11/15/1956	66	Cathy Mayall
Silveira, Anne	11/16/1937	85	Office
Pratt, Julie	11/19/1942	80	Office
Rocha, Mrs. Margaret	11/19/1940	82	Pam McKnight
Monteiro, Linda	11/20/1952	70	Office
Gomes, Virginia	11/22/1926	96	Office
Costello, Margaret	11/26/1945	77	Office
Lewis, Barbara	11/29/1943	79	Office
Perry, Miss Susan	11/29/1953	69	Office
Andrade, Mrs. Dorothy	11/30/1944	78	Office
Miguel, Maria	12/1/1938	84	Office
Antunes, Mrs. Joana	12/2/1940	82	Office
George, Claudia	12/3/1946	76	Office
Yousif, Mrs. Theresa	12/4/1939	83	Office
Benevides, Maria	12/6/1943	79	Office
Correia, Patricia	12/9/1941	81	Office
DosSantos, Cathrina	12/9/1949	73	Cathy Mayall

## **Finance Committee Meeting Minutes October 18, 2022**

Present: J Doyle, C Mayall (Zoom), R O'Connell, MCE. Excused: D Laflamme, C Foley  
Guests: P McKnight, L Macomber (Zoom), R Saber

As we continue to update guidelines and finance documents, the committee met to revisit the Executive Director Discretionary Fund (EDDF) guidelines and the committee's fiscal year timeline. There was additional discussion about possible topics for financial education of the board.

### **EDDF Guidelines**

At a previous monthly board meeting, a question was raised about the specifics of the Executive Director's spending parameters that were board approved in December 2020. The committee agreed that the \$700.00 limit is adequate given that there is a provision (Item #5) for exceptions. The suggestion to the board (with input from current beneficiary committee chair McKnight) is editing Items' #4 and #5 reference to 'immediate past chair', modifying and replacing it with 'current board president'. Suggested revision attached.

### **Finance Committee and Budget Development Timeline**

Since the original timeline was developed (5/21), there has been some better understanding of processes and structure (RFP, IAC/BofA) that have allowed us to more accurately develop the timeline. The draft document will be circulated and edited by committee members.

In discussion of the varied finance activities within the fiscal year (alignment with grants committee, monitoring financial records/reports, year-end accounting attestation) many insightful/thought-provoking questions were raised: why does our fiscal year run April-March; why is the annual meeting held before year-end report of accountants; how can we budget our mission-related spending more accurately? We will continue visiting these questions and look for a way to present an income statement similar to that prepared by BofA in the past.

### **Continuing Board Financial Education**

As the committee continues its efforts to engage members of the board in the understanding of ARAW financial health and direction, we began to collect topics that can be discussed at monthly board meetings: additional study of monthly financial reports, investment profile after the BofA portfolio rebalancing, additional subjects as they arise.

Thank you to all those present – committee members and guests – for their full participation and idea sharing. We always welcome the input of others.

**Next Meeting: Tuesday, November 15 at 9:30 AM**

Mary Ellis, Treasurer  
October 18, 2022

## Executive Director's Discretionary Spending (EDDF)

**APPROVED** | December 2020 (Suggested Revision October 2022)

1. Purpose of the EDDF is to provide financial support to a beneficiary or ARAW eligible woman in between beneficiary committee meetings as stop gap or when a delay would be detrimental to the individual.
2. To be considered for support through the EDDF a full, updated 3-page application, with the appropriate supporting documentation, must be submitted.
3. The ED approves all EDDF requests with an eye to the beneficiary's current situation, trends, appropriate use of funds and/or past committee discussions/approvals.
4. If the ED has any questions or hesitation, she connects with the beneficiary committee chair ~~and/or immediate past chair~~ for guidance. **If chair is unavailable, current president is to be consulted.**
5. Requests over \$700 require additional approval from beneficiary committee chair ~~and/or immediate past chair~~. **If chair is unavailable, current president is to be consulted.**
6. EDDF expenditures are reported monthly at the beneficiary committee meeting and are part of the financial report at the board meeting.

**Joint Finance Committee Meeting with IAC and BofA**  
**October 31, 2022**

Present: J Doyle, D Laflamme, R O'Connell, J Stankiewicz, C Foley, MCE, Excused: C Mayall; IAC (Zoom) – K McQuiggan, K O'Connell, H Zeigler; BofA (Zoom) – S Clarke, E Greene

The purpose of the meeting was to review and discuss 2nd Quarter performance of the ARAW portfolio which had undergone a realignment during September. This realignment was suggested by BofA and approved by the IAC and Finance Committee in a joint September meeting.

While it is disappointing to see the value of our portfolio in decline, it is not an unexpected situation. In order to understand performance specific to ARAW, Sarah gave an overview of global economic factors impacting most countries and markets. Key among them (in no specific order):

- **2022 Election**  
Outcome of the national election will determine if we might see a shift in energy, agriculture, defense markets depending on Congressional control and legislative changes.
- **War in Ukraine**  
Further impact on agriculture, energy and defense is likely domestically and globally.
- **China – US Relationship**  
BofA will be forming an investment policy before the end of the current year based on direction of the political relationship with and stability of China. We will receive notice of that policy when it is made available.

Specific to the ARAW portfolio, BofA will continue to modify and further define the best mix and management of asset allocation. (The realignment that was completed in September actually gave us a small financial benefit relative to overall market performance.) Any significant change in strategy will be brought to the Finance Committee and IAC for review and approval. But for the immediate future, possibly 9 to 12 months, we will wait out the current increase in inflation, decrease in market value and possible recession. As we were reminded there will be a bottom and eventual turnaround. May they be sooner rather than later!

At our previous meeting we agreed that this group will gather quarterly to update performance and our next meeting will be at a January date to be determined.

Special thanks to all for their attendance and participation.

Mary Ellis, Treasurer  
November 1, 2022

September 2022   ARAW Financial Report						
	FY23 Budget	YTD Budget	YTD Actual	Sept Budgeted	Sept Actual	NOTES
<b>Direct Support*</b>	<b>\$500,000</b>	\$234,000.00	\$206,346.84	\$39,000.00	\$38,720.99	
Grants	\$225,000	\$112,500.00	\$85,755.00	\$0.00	\$0.00	
Administration	\$30,000	\$15,000.00	\$18,325.03	\$2,500.00	\$2,338.37	Late KTR (+\$252x3 Aug)& WB Mason bills (Aug +\$107.88 & Jul +\$9.07)
Moving Costs	\$0	\$0.00	\$4,391.13	\$0.00	\$0.00	
Professional Dev	\$0	\$0.00	\$35.00	\$0.00	\$0.00	
Accounting	\$25,000	\$12,500.00	\$17,003.75	\$2,083.33	\$797.50	Late Aug bill (+\$865)
Staffing Costs	\$388,309	\$194,154.50	\$155,910.99	\$44,804.90	\$37,150.82	3 pay periods in Sept
Rent	\$16,000	\$8,000.00	\$11,430.00	\$1,333.34	\$2,175.00	unbudgeted: rent increase due to move
Utilities	\$6,000	\$3,000.00	\$3,156.82	\$500.00	\$332.82	Late Eversource bill from 432 (+\$100.19 Aug)
BOA Fees	\$90,000	\$45,000.00	\$40,475.77	\$7,500.00	\$6,591.20	
Federal Taxes	\$30,000	\$3,497.00	\$3,377.00	\$3,497.00	\$3,377.00	
Outreach/Comm Engage	\$2,000	\$1,000.00	\$772.18	\$166.67	\$159.25	Birthday cards
Legal/Professional Fees	\$5,000	\$2,500.00	\$2,000.00	\$416.67	\$2,000.00	Late bill \$1350 FY22 (bylaw, COVID vax policy) \$1200 FY23 (lease, Bylaw) -\$550 discount
FLO Program	\$12,000	\$4,248.00	\$5,650.82	\$708.00	\$1,311.22	Trans (\$10 no YWV bill); Admin \$422.40; Food \$578.82; Giveaway \$300
Retreat/Start Plan	\$0	\$0.00	\$8,987.14	\$0.00	\$3,287.14	unbudgeted: C&D payment \$2800; \$487.14 Wamsutta retreat costs
<b>TOTAL</b>	<b>\$1,329,309</b>	<b>\$635,399.50</b>	<b>\$563,617.47</b>	<b>\$102,509.91</b>	<b>\$98,241.31</b>	<b>UNDER YTD BUDGET -\$71,782.03</b>

September 2022   Direct Support Elements					
Reoccurring	Sept \$\$	September NOTES	YTD \$\$	YTD Notes	
Health Insurance	\$8,138.21	7Q vs 2Q last month (3 d/c; 1 new)	\$48,248.76	9Q, 3Q, 8Q, 10Q, 2Q	
Social Day	\$1,200.00	1 d/c	\$7,440.00		
Personal Care	\$1,643.40	1 new	\$8,581.83		
Nutrition	\$992.52		\$6,419.83	late bill Belanger (+\$60 Aug)	
Cable/Phone/Internet	\$8,764.73	2 d/c; 1 refund	\$52,216.87	Address change issues Mortenson (+\$139.42 Aug & +\$139.41 July); CC pay Antunes (+\$66.79)	
EPERS	\$1,523.35	1 new; 1 d/c	\$9,497.70		
Rent	\$850.00		\$4,850.00		
Transportation	\$790.32		\$4,398.07	Late BB Cab bills (+\$177.80 Jun; +\$205.10 Jul; +\$146.75 Aug)	
Gift Cards	\$120.00		\$720.00		
Other reoccurring	\$511.58		\$4,265.68		
<b>Monthly TOTAL</b>	<b>\$24,534.11</b>		<b>YTD TOTAL</b>	<b>\$146,638.74</b>	

Gifts	Aug \$\$	August NOTES	YTD \$\$	YTD Notes
Holiday Gifts	\$0.00		\$0.00	
Social Day	\$0.00		\$0.00	
Social Worker	\$100.00	Adesso	\$1,300.00	
Dental	\$0.00		\$3,996.00	
Hearing Aids	\$0.00		\$14,470.00	
Glasses	\$0.00		\$303.00	
Car Bills	\$2,564.75	Curado, Tripp (Loan), Sampson, Smith, Rudnik, Hennessy (Insur)	\$13,188.66	
Sandra Fogg	\$0.00		\$0.00	
Home Payments	\$1,931.00	Shea (HOI); Spearin (rent)	\$6,308.60	
Health Bills	\$226.29	Bramwell (insur)	\$2,204.79	
Credit Card	\$1,852.61	Simpkin, Ribeiro	\$1,852.61	
Furniture	\$3,316.00	Duarte, Woods (Lift chair); Livramento (mattress)	\$7,151.97	
Appliances	\$0.00		\$0.00	New category added for FY23
EDDF	\$3,916.23	see summary	\$6,336.31	
Other gifts	\$280.00	Benoit (moving)	\$2,596.16	
<b>Monthly TOTAL</b>	<b>\$14,186.88</b>		<b>YTD TOTAL</b>	<b>\$59,708.10</b>

**October 2022 | ARAW Financial Report**

	FY23 Budget	YTD Budget	YTD Actual	Oct Budgeted	Oct Actual	NOTES
<b>Direct Support*</b>	<b>\$500,000</b>	\$273,000.00	\$242,141.01	\$39,000.00	\$35,794.17	
<b>Grants</b>	<b>\$225,000</b>	\$225,000.00	\$182,510.00	\$112,500.00	\$96,755.00	
<b>Administration</b>	<b>\$30,000</b>	\$17,500.00	\$19,989.75	\$2,500.00	\$1,664.72	
<b>Moving Costs</b>	<b>\$0</b>	\$0.00	\$4,391.13	\$0.00	\$0.00	complete (unbudgeted expenses)
<b>Professional Dev</b>	<b>\$0</b>	\$0.00	\$35.00	\$0.00	\$0.00	
<b>Accounting</b>	<b>\$25,000</b>	\$14,583.34	\$17,003.75	\$2,083.34	\$0.00	No Oct bill
<b>Staffing Costs</b>	<b>\$388,309</b>	\$224,024.42	\$180,721.09	\$29,869.92	\$24,810.10	
<b>Rent</b>	<b>\$16,000</b>	\$9,333.33	\$13,605.00	\$1,333.33	\$2,175.00	unbudgeted: rent increase due to move
<b>Utilities</b>	<b>\$6,000</b>	\$3,500.00	\$3,482.22	\$500.00	\$325.40	
<b>BOA Fees</b>	<b>\$90,000</b>	\$52,500.00	\$46,680.56	\$7,500.00	\$6,204.79	
<b>Federal Taxes</b>	<b>\$30,000</b>	\$3,497.00	\$3,377.00	\$0.00	\$0.00	
<b>Outreach/Comm Engage</b>	<b>\$2,000</b>	\$1,166.66	\$772.18	\$166.66	\$0.00	
<b>Legal/Professional Fees</b>	<b>\$5,000</b>	\$2,916.66	\$2,000.00	\$416.66	\$0.00	
<b>FLO Program</b>	<b>\$12,000</b>	\$4,956.00	\$6,201.57	\$708.00	\$550.75	Trans (no YWV bill); Admin \$420.75; Food (no WC bill); Giveaway \$130
<b>Retreat/Start Plan</b>	<b>\$0</b>	\$0.00	\$13,987.14	\$0.00	\$5,000.00	unbudgeted: C&D SP 1st payment
<b>TOTAL</b>	<b>\$1,329,309</b>	<b>\$831,977.41</b>	<b>\$736,897.40</b>	<b>\$196,577.91</b>	<b>\$173,279.93</b>	<b>UNDER YTD BUDGET -\$795,080.01</b>

**October 2022 | Direct Support Elements**

Reoccurring	Oct \$\$	October NOTES	YTD \$\$	YTD Notes
Health Insurance	\$10,438.43	10Q vs 7Q last month	\$58,687.19	9Q, 3Q, 8Q, 10Q, 2Q, 7Q
Social Day	\$0.00	no Oct bills	\$7,440.00	
Personal Care	\$1,314.62	6 did not order in Oct	\$9,896.45	
Nutrition	\$1,016.52	1 did not order in Oct	\$7,436.35	
Cable/Phone/Internet	\$9,293.38	1 new	\$61,510.25	
EPERS	\$1,538.35	1 d/c	\$11,036.05	
Rent	\$850.00		\$5,700.00	
Transportation	\$711.11		\$5,109.18	
Gift Cards	\$120.00		\$840.00	
Other reoccurring	\$647.64		\$4,913.32	
<b>Monthly TOTAL</b>	<b>\$25,930.05</b>		<b>YTD TOTAL \$172,568.79</b>	

Gifts	Oct \$\$	October NOTES	YTD \$\$	YTD Notes
Holiday Gifts	\$0.00		\$0.00	
Social Day	\$0.00		\$0.00	
Social Worker	\$600.00	Pryor; no Adesso bill	\$1,900.00	
Dental	\$3,903.00	Ingham	\$7,899.00	
Hearing Aids	\$0.00		\$14,470.00	
Glasses	\$0.00		\$303.00	
Car Bills	\$3,557.83	Curado, Bissonnette, Tripp (Loan); Lamontagne, Ambra (repair)	\$16,746.49	
Sandra Fogg	\$0.00		\$0.00	
Home Payments	\$409.00	Searpin (rent)	\$6,717.60	
Health Bills	\$226.29	Bramwell (insur)	\$2,431.08	
Credit Card	\$0.00		\$1,852.61	
Furniture	\$369.00	Martins (mattress); refund Livramento	\$7,520.97	
Appliances	\$0.00		\$0.00	New category added for FY23
EDDF	\$450.00	see summary	\$6,786.31	
Other gifts	\$349.00	Rose (Exterminator); Martins (Gift card)	\$2,945.16	
<b>Monthly TOTAL</b>	<b>\$9,864.12</b>		<b>YTD TOTAL \$69,572.22</b>	

ASSOCIATION FOR THE RELIEF OF AGED WOMEN  
Transaction Detail By Account  
October 2022

	<u>Date</u>	<u>Name</u>	<u>Account</u>	<u>Amount</u>
03.1 DIRECT SUPPORT				
GIFTS				
EDDF				
BOURGEOIS, LUCILLE - MOVING				
	10/20/2022	CITY OF NEW BEDFORD - FRESH START	BOURGEOIS, LUCILLE - MOVING	450.00
Total BOURGEOIS, LUCILLE - MOVING				<u>450.00</u>
Total EDDF				<u>450.00</u>
Total GIFTS				<u>450.00</u>
Total 03.1 DIRECT SUPPORT				<u>450.00</u>
<b>TOTAL</b>				<b><u>450.00</u></b>

Trade Date

**Account Summary**

Oct. 01, 2022 through Oct. 31, 2022

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

**Market Value \$18,437,928.52**

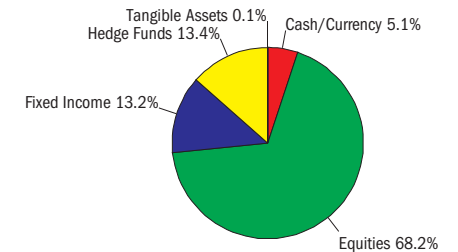
Account Activity		
Description	Current Period	YTD Since 04/01/22
<b>Beginning Market Value</b>	<b>\$17,684,608.54</b>	<b>\$21,441,696.62</b>
Income	24,652.78	234,582.40
Deposits	978.36	2,564,996.87
Disbursements	-165,978.36	-3,149,824.00
Bank Fees	-6,204.79	-46,680.56
Change in Market Value	899,871.99	-2,606,842.81
<b>Ending Market Value</b>	<b>\$18,437,928.52</b>	<b>\$18,437,928.52</b>
Change in Account Value	753,319.98	-3,003,768.10
Accrued Income	7,710.80	7,710.80
<b>Ending Value + Accrued Income</b>	<b>\$18,445,639.32</b>	<b>\$18,445,639.32</b>

Realized Gain/Loss Summary		
Description	Current Period	Fiscal YTD
Short-term	-\$53.92	-\$15,570.00
Long-term	41.10	2,016,761.19
<b>Net Total</b>	<b>-\$12.82</b>	<b>\$2,001,191.19</b>

Income Summary		
Description	Current Period	YTD since 04/01/22
Dividends - Taxable	\$23,043.64	\$227,829.52
Interest - Taxable	1,609.14	6,752.88
<b>Total Income</b>	<b>\$24,652.78</b>	<b>\$234,582.40</b>

**Portfolio Allocation**

Description	Market Value	Tax Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Current Yield
Cash/Currency	\$935,999.01	\$935,999.01	\$0.00	\$2,686.49	\$27,705.57	2.96%
Equities	12,574,904.66	9,568,444.97	3,006,459.69	4,071.72	246,438.59	1.96
Fixed Income	2,438,103.42	2,502,332.81	-64,229.39	624.01	63,273.54	2.59
Hedge Funds	2,472,694.39	2,524,688.97	-51,994.58	\$328.58	21,993.93	0.88
Tangible Assets	16,227.04	18,069.09	-1,842.05	0.00	333.61	2.05
<b>Total Assets</b>	<b>\$18,437,928.52</b>	<b>\$15,549,534.85</b>	<b>\$2,888,393.67</b>	<b>\$7,710.80</b>	<b>\$359,745.24</b>	<b>1.95%</b>
<b>Total</b>	<b>\$18,437,928.52</b>	<b>\$15,549,534.85</b>	<b>\$2,888,393.67</b>	<b>\$7,710.80</b>	<b>\$359,745.24</b>	



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



# ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>New BENE#</b></p> <p><b>Baptista, Doris</b> 82 y/o; 10/23/1939 <i>Income: \$786 sub</i></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$55</b></p>	<p style="text-align: center;">BA Ana Paz</p> <p style="text-align: center;">(508) 717-0400</p>	<p>“Not having enough money at the end of the month. I had to take \$400 out of my savings to put in my checking to pay bills &amp; it makes me so worried I won’t have enough money to pay all my bills. If ARAW could pay my cable/phone it would make me less stressed at the end of the month.”</p>	<p>Bene referral Declining health Supportive daughters Drawing down on savings V. anxious Oppty to connect to services - SHINE?</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$118</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$118</li> </ul>
<p><b>New BENE#</b></p> <p><b>Best, Jacqueline</b> 84 y/o; 3/22/1938 <i>Income: \$1,149 H</i></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$385</b></p>	<p style="text-align: center;">BA Ana Paz</p> <p style="text-align: center;">(508) 717-0400</p>	<p>"My internet, cable &amp; phone is my everything, especially phone &amp; internet. I am all alone &amp; it is my only outlet. I play games on my tablet &amp; the phone is my communication to the outside world. I have a cell phone but I don't know how to use it. I had to recently reduce to phone &amp; internet because I can't afford to pay what I was paying."</p>	<p>Son was living w/her – moved out 5 mnths ago</p> <p>Home in trust to deceased partner’s son – life tenancy</p> <p>Refused SCCLS referral</p> <p>Reduced Comcast to phone/internet only – request is for cable/phone/internet</p> <p>Adamant Comcast is only \$ help needed</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$218</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$218</li> </ul>

## ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 22-23/20</b></p> <p><b>Rose, Patricia</b> 83 y/o; 4/13/1939 <b>Income: \$1,990 H</b></p> <p><b>ARAW support \$4,400:</b> <b>Gifts:</b> Hearing aids \$4,400 '22</p> <p><b>MEB: -\$86</b></p>	<p style="text-align: center;">BA Pat Midurski  (508) 717-0400</p>	<p>"Currently, I am very worried about my finances. Brodeur Home heating has been my oil company for years. I've been on a budget plan &amp; they called me last month. My monthly amount went from \$110 to \$314. I can't believe that amount though I do know that fuel has skyrocketed! Now I am panicking. How will I ever make ends meet."</p>	<p>Approved last month for monthly dental insurance – not able to change billing</p> <p>Ask for grocery gift card in lieu of dental insurance</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Stop &amp; Shop gift card \$60</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Stop &amp; Shop gift card \$60 as replacement for previous award which was not possible to fulfill</li> </ul>
<p><b>BENE# 14-15/06</b></p> <p><b>Charbonneau, Leila</b> 78 y/o; 4/13/1944 <b>Income: \$1,000 H</b></p> <p><b>ARAW support \$29,212:</b> <b>Reoccurring:</b> Cable/internet \$19.99 '22 <b>Gifts:</b> Glasses \$269 '18, TV \$379.99 '18, CNHC \$125 '17, Appliance \$661.19 '16, Plumber \$954 '15, CC \$401 '15, Dental \$600 '14, Car repair \$344.99 '20, \$270 '19, \$572.50 '18 &amp; \$650 '14, RE Taxes \$600-800 '14-17, HOI \$400-1,060 '14-21, Car Ins \$300-920 '15-21, Holiday \$100-150 '16-21 <b>Discontinued:</b> Stipend \$100 '19</p> <p><b>MEB: \$59</b></p>	<p style="text-align: center;">BA Ana Paz  (508) 717-0400</p>	<p>"I manage ok. Really appreciative of all ARAW does for me. If they keep supporting by paying my cable, internet, home &amp; car insurance, I will manage. At the end of the month there isn't really any money left now that food is so expensive. I want to also say that I really enjoyed the painting. It was relaxing &amp; I got to interact with others."</p>	<p>Receives ACP discount</p> <p>Enjoyed NBAM classes</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of cable/internet \$19.99</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Invoice Homeowners' insurance \$1,544</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of cable/internet \$19.99</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Invoice Homeowners' insurance \$1,544</li> </ul>

## ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 19/12G</b></p> <p><b>Silveira, Marie Lorraine</b> 81 y/o; 12/23/1940 <b>Income: \$1,053  sub</b></p> <p><b>ARAW support \$2,180:</b> <b>Gifts:</b> Gas \$962 '19, Electric \$867 '19, Clothes \$200 '21, Holiday \$150 '21</p> <p><b>MEB: \$98</b></p>	<p>BA Ana Paz  (508) 717-0400</p>	<p>"I really don't want to ask for assistance with the recliner. I sleep in it because it is where I am most comfortable &amp; it is falling apart &amp; hurting me."</p>	<p>Current recliner is safety concern</p> <p>Son suddenly passed away Aug 2022</p> <p>Overdue electric &amp; gas – given information to file hardship</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Recliner \$649.99 from Regal House</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Recliner \$649.99 from Regal House</li> </ul>
<p><b>New BENE#</b></p> <p><b>Pare, Rita</b> 93 y/o; 3/23/1929 <b>Income: \$2,270  R</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$178</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>"I want to stay in my own apartment. After my husband of 72 years passed away in July this year, my children wanted me to move in with one of them. But I want &amp; need my space...I like my nights to be by myself to watch my Hallmark channel or to call one of my other children. When my Ernest was alive, we could afford this apartment. However, that is no longer the case &amp; I do not want my children spending their money on me."</p>	<p>Referral from FCOA</p> <p>Husband passed away July 2022</p> <p>Working on SHINE &amp; PACE w/FCOA</p> <p>Info given re: CHAMPS</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$170)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$120</li> <li>▪ Incontinence products \$50 from Westport Apothecary</li> </ul>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$170)</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Incontinence products \$50 from Westport Apothecary</li> </ul> <p><i>Cable decision on HOLD due to pending resources and new situation. Possible family assistance. Please circle bask once settled.</i></p>

## ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 14-15/05</b></p> <p><b>Monteith, Judith</b> 82 y/o; 11/12/1939 <b>Income: \$1,356 sub</b></p> <p><b>ARAW support \$20,715:</b> <b>Reoccurring:</b> Cable/phone/internet \$183 '19 <b>Gifts:</b> Car ins \$519 '22, SW \$300 '22, Holiday \$100-150 '14-21 <b>Discontinued:</b> BCBS \$197.74 '14-19, EPERS \$41.95 '18-21 (MH SCO)</p> <p><b>MEB: \$26</b></p>	<p style="text-align: center;">BA Pat Midurski  (508) 717-0400</p>	<p>" I am forever grateful for all the assistance the ARAW has provided to me. I don't know where I would be without the support. My family turned their backs on me when I needed them most &amp; the ARAW stood by me. I consider you all my friends &amp; I am most appreciative of your friendship &amp; financial support. If the financial support could continue with my car insurance, that would be most helpful. Thank you from the bottom of my soul."</p>	<p>Very independent – relies on car</p> <p>Estranged from family</p> <p>MSW connect w/telehealth counselor &amp; resources</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Policy</b> 2022-2023 Car insurance \$606</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Policy</b> 2022-2023 Car insurance \$606</li> </ul>
<p><b>BENE# 18-19/01</b></p> <p><b>Livesley, Virginia</b> 77 y/o; 10/30/1944 <b>Income: \$1,153 H</b></p> <p><b>ARAW support \$25,419:</b> <b>Reoccurring:</b> EPERS \$51.95 '18, Cable/phone/internet \$237 '19, BCBS \$685 '18, FCOA Van <b>Gifts:</b> RE Taxes \$642 '22, Holiday \$100-150 '18 <b>Discontinued:</b> Stipend \$100 '18-19</p> <p><b>MEB: \$47</b></p>	<p style="text-align: center;">BA Pat Midurski  (508) 717-0400</p>	<p>"I'm ashamed of my yard. It was so beautiful at one time but now it looks horrible. I need to maintain the house &amp; yard as part of my agreement with the reverse mortgage company. I manage to pay for the small front yard to be mowed because everyone can see it but I cannot afford to have the back lot mowed."</p>	<p>SCCLS working on CC issues</p> <p>FCOA to discuss FEW &amp; CES referral</p> <p>Used CC for incontinence products in past</p> <p>Reverse mortgage requires property to be maintain</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ OTC products \$38 from Westport Apothecary</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Yard cleanup \$600 from RMS Landscaping</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ OTC products \$38 from Westport Apothecary</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> 1 time yard cleanup \$600 from RMS Landscaping</li> </ul> <p><i>Approved as a 1x gift, please work with COA, w/in budget and/or family to insure ongoing needs met</i></p>

# ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>New BENE#</b></p> <p><b>Medeiros, Gloria</b> 76 y/o; 7/4/1946 <b>Income: \$1,386 H</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: -\$294</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>"I wish you could straighten everything out so I didn't have to worry. But that is not going to happen. Together Bob &amp; I make a whole person. Without one another, we could not survive at home. Bob has the brains &amp; I have the mobility. We are trying the best we can to remain independent at home with services coming in to help. Money has always been tight &amp; with prices increasing I am unsure how we will manage."</p>	<p>Referral from CES</p> <p>Lives w/disabled husband</p> <p>Has multiple breathing issues</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Living alone guideline (Disable husband lives with her)</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Balance of portable oxygen container \$1,605 from Inogen</li> <li style="text-align: center;"><i>Or</i></li> <li>▪ Balance of car loan \$1,240</li> </ul>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Living alone guideline</li> </ul> <p><i>Approved in line with established exception guidance - due to dependence for health needs</i></p> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ Balance of portable oxygen container \$1,465 from Inogen</li> </ul> <p><i>This gift was perceived to most benefit the beneficiary</i></p>
<p><b>New BENE#</b></p> <p><b>Post, Jacqueline</b> 83 y/o; 12/24/1938 <b>Income: \$1,687 sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$172</b></p>	<p>BA Ana Paz  (508) 717-0400</p>	<p>"All I want is a PureWick device. I used it in the hospital &amp; it was wonderful. I could actually get rest. My insurance denied payment for it &amp; I cannot afford it. I have fallen 3 times &amp; required hospital &amp; rehab, all because I am constantly having the urge to go &amp; cannot hold it."</p>	<p>Referral from Project Independence</p> <p>Three recent falls due to rushing to bathroom</p> <p>Insurance denied payment of system</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$187)</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ PureWick System \$594</li> <li>▪ Box of PureWick System external catheters \$195</li> </ul>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$187)</li> </ul> <p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ PureWick System \$594</li> <li>▪ 1 Box of PureWick System external catheters \$195</li> </ul>

## ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 19-20/30</b></p> <p><b>Roderiques, Bernadette</b> 74 y/o; 7/6/1948 <b>Income: \$977   R</b></p> <p><b>ARAW support \$7,688:</b> <b>Reoccurring:</b> Cable/phone/internet \$223.21 '19 <b>Gifts:</b> Holiday \$150 '20-21</p> <p><b>MEB: -\$38</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>"I am stuck home. My only time out of the house is for drs appts &amp; church. I desperately need my TV &amp; internet to remain sane...With my TV, I'm entertained &amp; keep from going crazy. I use my internet to pay my bills, check my banking statements &amp; most importantly FaceTime with my son &amp; family. If the weather is bad or I am not feeling great, I can stream my church services as well."</p>	<p>Recently in car accident w/dtr</p> <p>Negative MEB</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of cable/phone/internet \$225</li> <li>▪ Stop &amp; Shop gift card \$50</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Continuation of cable/phone/internet \$225</li> <li>▪ Stop &amp; Shop gift card \$50</li> </ul>
<p><b>BENE# 21-22/20</b></p> <p><b>Rosa, Zulmira</b> 86 y/o; 6/17/1936 <b>Income: \$1,160   H</b></p> <p><b>ARAW support \$3,329:</b> <b>Reoccurring:</b> Cable/phone \$100 '21 <b>Gifts:</b> CC \$1,226 '19, Dental \$918 '21</p> <p><b>MEB: \$267</b></p>	<p>BA Ana Paz  (508) 717-0400</p>	<p>"I really appreciate the help I receive for my cable &amp; phone. At the end of the month I have hardly anything left."</p>	<p>Requesting addition of Portuguese channel – "w/death of my sister having Portuguese channel would make me feel connected to my culture."</p> <p>Sister died April 2022</p> <p>Connected with IAC</p> <p>Embarrassed to ask for help</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Increase cable/phone \$146.02 to include Portuguese channel</li> </ul>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Increase cable/phone \$146.02 to include Portuguese channel</li> </ul>

# ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 18-19/14</b></p> <p><b>Robillard, Rita</b> 95 y/o; 5/6/1927 <b>Income: \$1,631 H</b></p> <p><b>ARAW support \$9,363:</b> <b>Reoccurring:</b> Nutrition \$75 '19, Pers care \$95 <b>Gifts:</b> Social day \$450 &amp; \$120 '19, Holiday \$150 '19-21 A/R Due: 10/4/2023</p> <p><b>MEB: \$548</b></p>	<p>BA Ana Paz  (508) 717-0400</p>	<p>"Mom has significantly spent down her savings. Would ARAW continue Ensure support until the end of this year? I am not sure when MassHealth will be approved."</p>	<p>Comm gave her 2 month grace in Aug</p> <p>High MEB – can cover nutrition</p> <p>Daughter wants to appeal decisions and add two more months coverage</p> <p>MH pending</p>	<p><b>Gift:</b> Two months nutrition (Nov &amp; Dec) from Westport Apothecary</p>	<p><i>Committee did not change their mind. Original (August) decision holds. Last month of coverage October</i></p>
<p><b>New BENE#</b></p> <p><b>Chaney, Willie Mae</b> 72 y/o; 3/4/1950 <b>Income: \$1,180 sub</b></p> <p><b>ARAW support: New</b></p> <p><b>MEB: \$43</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>"my daughter in paid off Bob's: BUT, I have to pay her back or I will not hear the end of it! If they can't pay her then maybe my rent? Or my cable? I need to loosen up some money to buy winter coat &amp; boots. My daughter bought me some pants &amp; tops when I moved here in the summer. I came here with the clothes on my back &amp; few items."</p>	<p>Bene referral</p> <p>Recent move to NB</p> <p>Referral made to Walt's closet for coat, boots and winter clothes</p> <p>Paying off "loan" from daughter - <b>\$900 total paying \$300/month – 3 more mnths?</b></p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>Living in area guideline</li> </ul> <p><b>Gift:</b> JCPenney gift card \$150</p>	<p><i>All but one member of the Committee felt that with only 5 months residency in the GNB community, she was not eligible for ARAW support. They remain hopeful that WMC will be able to help with her needs and that the loas is almost paid off she will soon have add'l funds available.</i></p>

# ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 21-22/13</b></p> <p><b>Gadomski, Marion</b> 78 y/o; 7/28/1944 <b>Income: \$1,861   H</b></p> <p><b>ARAW support \$1,602: Gifts:</b> Health ins (6 months) \$1,452 '22, Holiday \$150 '21</p> <p><b>MEB: \$73 (Just Marion), \$1,295 (Household)</b></p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"I enjoy going to the Wamsutta Club for the lunches. I have met wonderful ladies. One of the ladies I met went to vocational school with me. It is fun to be with others rather than sitting home."</p>	<p>Grandson, wife &amp; 2 children live with her – supposed to be temp</p> <p>Depression follow spouse's death Mar 21</p> <p>Does participate in FLO</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>Living alone guideline (grandson, wife &amp; 2 children live with her)</li> </ul> <p>Participation in FLO</p>	<p><i>Exception not granted due to MEB with grandson's family living with her and robust social life. Should situation change and need arises, happy to revisit</i></p>
<p><b>BENE# 18-19/08</b></p> <p><b>Bizarro, Lucille</b> 82 y/o; 10/31/1939 <b>Income: \$1,621   H</b></p> <p><b>ARAW support \$22,113: Reoccurring:</b> BCBS \$685 '18, Cable \$33 '19, EPERS \$51.95 '18, Rx Ins \$25.20 '19, Phone/Int \$81.34 '19, OTC \$21.69 '19 <b>Gifts:</b> Stove \$610 '20, Dental \$668 '20 &amp; \$198 '19, Car repair \$260 '21, \$259 '20 &amp; \$475 '19, Holiday \$150 '18-20</p> <p><b>MEB: \$181</b></p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I am very blessed to be part of ARAW. They have done so much for me. I don't know what I would do without the support."</p>	<p>Paying down HEL</p> <p>Researching dental plan</p> <p>No longer needs Prilosec from WA</p> <p>ARAW currently pays cable &amp; phone/int – requesting to bundle w/addition of Hallmark channel</p>	<p><b>Quarterly:</b></p> <ul style="list-style-type: none"> <li>BCBS \$685.62</li> </ul> <p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>Continuation of SilverScript Rx insurance \$25.20</li> <li>Continuation of EPERS \$51.95</li> <li>Cable/phone/internet to include Hallmark \$160 (New bundle)</li> </ul> <p>MiraLAX \$28.29 from Westport Apothecary</p>	<p style="text-align: center;"><b>ON HOLD to confirm financial data</b></p>



# ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# FLO-21N</b></p> <p><b>Boucher, Cynthia</b> 79 y/o; 12/29/1942 <b>Income: \$2,145   R</b></p> <p><b>ARAW support: FLO only</b></p> <p><b>MEB: Unknown</b></p>	<p>FLO Pat Midurski  (508) 717-0400</p>		<p>Connected w/Cindy Kinnane @WCOA</p> <p>No financial needs at this time</p>	<p><b>Exception:</b></p> <ul style="list-style-type: none"> <li>▪ Income guidelines (over \$45)</li> </ul> <p>Participation in FLO</p>	<p style="text-align: center;"><b>ON HOLD to determine WHY</b></p>
<p><b>BENE# 20-21/12</b></p> <p><b>Lamontagne, June</b> 74 y/o; 3/29/1948 <b>Income: \$1,869   R</b></p> <p><b>ARAW support \$6,016:</b> <b>Reoccurring:</b> BCBS \$226.29 <b>'20 Gifts:</b> Couch \$808 '21, Holiday \$150 '21</p> <p><b>MEB: \$33</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>“Everything is so expensive. My mother cannot drive anymore. I do all her errands, groceries and doctors’ appointments. I have her car as a designated driver...I am the caregiver for her. I need the car to be at her home at least every other day.”</p>	<p>Dependent on car “only thing I have”</p> <p>Urgent need</p> <p>Sent to committee for consideration – approved via virtual vote</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Car repair \$700 from Midas</li> </ul>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Estimate</b> Car repair \$700 from Midas</li> </ul>

## ARAW BENEFICIARY REQUEST: SUMMARY

NOVEMBER 2022 | VER 11/4/22

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Questions/Concerns
<p><b>BENE# 22/11EDDF</b></p> <p><b>Todd, Kristine</b> 71 y/o; 6/30/1951 <b>Income: \$1,007 R</b></p> <p><b>ARAW support \$439: Gifts:</b> Oil \$439 '22</p> <p><b>MEB: \$32</b></p>	<p>BA Pat Midurski  (508) 717-0400</p>	<p>“My landlord is selling the house &amp; I have to move out by September 1<sup>st</sup>. That isn’t possible. Where am I supposed to go? What am I to do with all my stuff? Not only do I have all my belongings, I never cleaned out my friend’s stuff after she died 2 years ago.”</p>	<p>Approved thru EDDF</p> <p>Tenement sold – needs to move out</p> <p>Connected w/SCCLS</p> <p>Put in CHAMPS app</p>	<p><b>Gift:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Invoice</b> Packing and organizing \$400 from Fresh Start</li> </ul>	<p><b>Gift:</b></p> <p><b>Invoice</b> Packing and organizing \$400 from Fresh Start</p>

## ARAW BENEFICIARY UPDATE: SUMMARY

NOVEMBER 2022 | VER 11/2/22

Beneficiary	Outreach	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 17-18/21</b></p> <p><b>Cory, Frances</b> 89 y/o; 1/25/1933 <b>Income: \$1,661 H</b></p> <p><b>ARAW support \$15,709:</b> <b>Reoccurring:</b> BCBS \$228.81 <b>'18 Gifts:</b> Dental \$455 '21, Car repair \$725 '20, CC \$1,000 '18, Hot water heater \$534 '17, Holiday \$150 '18-21 A/R Due: 10/3/2023</p> <p><b>MEB: \$27</b></p>	<p style="text-align: center;">BA Pat Midurski  (508) 717-0400</p>	<p>"I am forever grateful to everyone at the ARAW. I would never be able to afford the BCBS plan which allows me flexibility with my health care providers. That is so important especially now with this new cancer diagnosis. I wish I could do more to show my appreciation. Cards seem so small &amp; unimportant but I do want to show my appreciation."</p>	<p>Cancerous lesion on leg</p> <p>Health insurance very important to her due to health issues</p> <p>2 months until she is a Great Grandmother</p> <p>Very appreciative of ARAW support</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$229.51 (2023 rate)</li> </ul> <p>Monthly total: \$229.51</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$229.51</li> </ul>
<p><b>BENE# 17-18/06</b></p> <p><b>Lima, Mary</b> 79 y/o; 9/18/1943 <b>Income: \$1,274 sub</b></p> <p><b>ARAW support \$16,901:</b> <b>Reoccurring:</b> Cable/phone/internet \$208 <b>'17 Gifts:</b> Couch \$588 '19, Dentures \$1,220 '14, Holiday \$150 '17-21 A/R Due: 10/7/2023</p> <p><b>MEB: \$228</b></p>	<p style="text-align: center;">BA Ana Paz  (508) 717-0400</p>	<p>"I am so appreciative that ARAW pays for my cable. With my health declining, I am home more &amp; really enjoy HBO Max to watch action movies. It is all I have that makes me feel good."</p>	<p>Car insurance high due to accidents – will be looking for new company</p> <p>Mostly homebound – cable, phone &amp; internet very important to her</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$208</li> </ul> <p>Monthly total: \$208</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$208</li> </ul>

## ARAW BENEFICIARY UPDATE: SUMMARY

NOVEMBER 2022 | VER 11/2/22

Beneficiary	Outreach	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 19-20/08</b></p> <p><b>Ventura, Natalina</b> 91 y/o; 6/13/1931 <b>Income: \$1,547 H</b></p> <p><b>ARAW support \$11,770:</b> <b>Reoccurring:</b> Cable/phone/internet \$213 '19, EPERS \$51.95 '20 <b>Gifts:</b> Dental \$820 '19, Car repair \$1,763 '19, Holiday \$150 '19-21 A/R Due: 10/4/2023</p> <p><b>MEB: \$478</b></p>	<p>WCOA Andrea Lemos  (508) 636-1026</p>	<p>"I worry about my daughter Carleen now that she has heart conditions. She had to have surgery. I also worry about my great-great-nephew who seems to not be able to work a steady job. Other than that I try not to worry about things too much. As for ARAW, I am so glad &amp; thankful for what they are doing for me."</p>	<p>Connected with Coastal Neighbors Network</p> <p>Budget plan for electricity</p> <p>Money saved for potential home repairs</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$213.27</li> <li>▪ EPERS \$51.95</li> </ul> <p>Monthly total: \$265.22</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$213.27</li> <li>▪ EPERS \$51.95</li> </ul> <p><i>High MEB but approved due to age and anxiety concerns</i></p>
<p><b>BENE# 21-22/19</b></p> <p><b>Mortensen, Marilyn</b> 84 y/o; 1/22/1938 <b>Income: \$1,372 sub</b></p> <p><b>ARAW support \$5,436:</b> <b>Reoccurring:</b> Cable/internet \$140 '21 <b>Gifts:</b> Hearing aids \$3,600 '22 <b>Discontinued:</b> EPERS \$29.95 '21-22 A/R Due: 10/14/2023</p> <p><b>MEB: \$479</b></p>	<p>BA Ana Paz  (508) 717-0400</p>	<p>"If ARAW can continue to pay my mom's cable &amp; internet that would keep her from feeling lonely. She spends 90% of her time home alone."</p>	<p>Returned EPERS</p> <p>High MEB – see attached email</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/internet \$140</li> </ul> <p>Monthly total: \$140</p>	<p><b>Not approved</b></p> <p><i>High MEB, question as to where funds are going, has ability to pay this bill</i></p>

## ARAW BENEFICIARY UPDATE: SUMMARY

NOVEMBER 2022 | VER 11/2/22

Beneficiary	Outreach	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 15-16/08</b></p> <p><b>Almeida, Mildred</b> 85 y/o; 11/6/1936 <b>Income: \$1,396 sub</b></p> <p><b>ARAW support \$18,016:</b> <b>Reoccurring:</b> Eye supplement \$31 '17, Cable/internet \$150 '15 <b>Gifts:</b> iPad \$129 '20, Glasses \$108 '18, Bank loan \$2,557 '16, Dental \$1,403 '15 <b>Discontinued:</b> Transportation \$25-50 '16-20 A/R Due: 10/18/2023</p> <p><b>MEB: \$142</b></p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>" I would love a new mattress as mine is over 10 years old however I want a Tempurpedic &amp; the one I want is more than \$2500. So I will go to Macys &amp; buy a foam topper to cover my old mattress. The ARAW does so much for me now. Thank you. I hope they will continue with paying for my TV as it is my entertainment. Thank you again."</p>	<p>Daughter died August 2022</p> <p>Referred to SCCLS for tenant rights issue</p> <p>Waiting list for Cedars ALF</p> <p>Aids provided by Commission for the Blind</p> <p>Utilizing Fallon transportation</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/internet \$150</li> <li>▪ Eye supplement \$31</li> </ul> <p>Monthly total: \$181</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/internet \$150</li> <li>▪ Eye supplement \$31</li> </ul> <p><i>Please f/u with Comm for Blind to see if eye supplements would be covered</i></p>
<p><b>BENE# 20-21/10</b></p> <p><b>Parquette, Mary Jane</b> 69 y/o; 11/10/1952 <b>Income: \$1,433 sub</b></p> <p><b>ARAW support \$4,428:</b> <b>Reoccurring:</b> Cable/phone/internet \$222.74 '21, EPERS \$51.95 '20 <b>Gifts:</b> Replacement EPERS \$250 '21, Holiday \$150 '20-21 A/R Due: 10/21/2023</p> <p><b>MEB: \$44</b></p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I am so blessed ARAW pays for my EPERS &amp; cable/phone/internet or I don't know what I would do. I have been in car accidents and I am home more now."</p>	<p>Working w/DCOA to raise SNAP amt</p> <p>Very high car insurance</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$230</li> <li>▪ EPERS \$51.95</li> </ul> <p>Monthly total: \$281.95</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone/internet \$230</li> <li>▪ EPERS \$51.95</li> </ul>

## ARAW BENEFICIARY UPDATE: SUMMARY

NOVEMBER 2022 | VER 11/2/22

Beneficiary	Outreach	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 03-04/02</b></p> <p><b>Galipeau, Beverly</b> 86 y/o; 3/18/1937 <b>Income: \$1,225 sub</b></p> <p><b>ARAW support \$54,021:</b> <b>Reoccurring:</b> BCBS \$678 '09, Medical sleeve \$330 '09 <b>Gifts:</b> Dentures \$1,553 '20, Dental \$325 '18, Hearing aids \$2,200 '13, \$1,000 '09 &amp; \$500 '08, Holiday \$100-150 '06-21 A/R Due: 10/21/2023</p> <p><b>MEB: \$105</b></p>	<p style="text-align: center;">BA Ana Paz  (508) 717-0400</p>	<p>"I'm doing well. I am very grateful for all the support ARAW has provided &amp; continues to provide to me. I remember when I turn 65 &amp; all my benefits were cut because I had to go on to Medicare. If it wasn't for FCOA guiding me to ARAW, I don't know what I would have done."</p>	<p>3 time cancer survivor</p> <p>Mostly homebound</p>	<p><b>Bi-annually:</b></p> <ul style="list-style-type: none"> <li>▪ Two medical elastic sleeves \$366.96</li> </ul> <p><b>Quarterly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$678.06</li> </ul> <p>Monthly total: \$287.18</p>	<p><b>Bi-annually:</b></p> <ul style="list-style-type: none"> <li>▪ Two medical elastic sleeves \$366.96</li> </ul> <p><b>Quarterly:</b></p> <ul style="list-style-type: none"> <li>▪ BCBS \$678.06</li> </ul>
<p><b>BENE# 20-21/13</b></p> <p><b>Arruda, Judith</b> 78 y/o; 7/30/1944 <b>Income: \$1,295 sub</b></p> <p><b>ARAW support \$3,229:</b> <b>Reoccurring:</b> Cable/phone \$111.13 '20 <b>Gifts:</b> Holiday \$150 '21 A/R Due: 10/25/2023</p> <p><b>MEB: \$9</b></p>	<p style="text-align: center;">BA Ana Paz  (508) 717-0400</p>	<p>"My entire check goes towards rent, without Comcast being paid by ARAW, I would not be able to buy snacks &amp; cleaning products."</p>	<p>Lives at Whaler's Cove ALF</p> <p>Attends FCOA social day</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$111.13</li> </ul> <p>Monthly total: \$111.13</p>	<p><b>Monthly:</b></p> <ul style="list-style-type: none"> <li>▪ Cable/phone \$111.13</li> </ul>

## ARAW BENEFICIARY UPDATE: SUMMARY

NOVEMBER 2022 | VER 11/2/22

Beneficiary	Outreach	Biggest Concern	Notes	Current Support	Decisions
<p><b>BENE# 19-20/08</b></p> <p><b>Lopes, Carole</b> 82 y/o; 12/19/1939 <b>Income: \$1,636 H</b></p> <p><b>ARAW support \$11,770:</b> <b>Reoccurring:</b> Social day \$300-600 '21 A/R Due: 10/14/2023</p> <p><b>MEB: \$35</b></p>	<p>WCOA Andrea Lemos (508) 636-1026</p>	<p>"I worry about being alone all the time. The Social Day Program gets me out &amp; able to socialize. Everybody (the workers) are so wonderful to us. I also love receiving the Go With The Flo newsletter. If ARAW could continue with the Social Day Program that would be the best help."</p>	<p>Social day has had positive impact</p>	<p><b>Weekly:</b></p> <ul style="list-style-type: none"> <li>▪ Social Day with transportation \$120</li> </ul> <p>Monthly total: \$480</p>	<p><b>Weekly:</b></p> <ul style="list-style-type: none"> <li>▪ Social Day with transportation \$120</li> </ul>
<p><b>BENE# FLO-22N</b></p> <p><b>Gonsalves, Susan</b> 73 y/o; 4/14/1949 <b>Income: \$1,252 H</b></p> <p><b>ARAW support: FLO only</b></p>	<p>FLO Pat Midurski (508) 717-0400</p>		<p>Joined FLO Sep 2021</p> <p>Moved to Fall River 10/21/22</p>	<p>Out of service area – place inactive</p>	<p>Placed inactive</p>

**Grants Committee  
Minutes and Report  
October 28, 2022**

A meeting of the Grants Committee was held on Friday October 28,2022.  
Present : Mary Ellis, Pam McKnight, Clare Healy Foley and Rosemary Saber

The purpose of the meeting was to discuss options for the FY24 RFP's. The question was to focus this coming year on the existing partners, broadly distribute invitations for proposals or target select possibilities for partnerships.

Following discussion and review of the second quarterly reports from the existing partners, the consensus was to focus on these. The quarterly reports for the most part were weak in the documentation that was required by the contract/agreement.

Clare plans to provide an opportunity for all of the partners to participate in a tutorial on how to fill out the quarterly document, the information that is needed by the office and committee to determine if the partner is fulfilling their responsibility to the grant. In many cases Clare has been providing ongoing instruction on several occasions and the results have been disappointing.

The Grants committee will meet again on **WEDNESDAY NOVEMBER 16 at 9:30** at the office. By this time answers from the partners should be forthcoming giving us the ability to assess the relationship going forward to FY 24.

Rosemary Saber, Chair



LEGACY MEETING OCTOBER 24,2022

ATTENDANCE: DEBBIE BROOKE, ROSEANNE O'CONNELL, DIANE LAFLAMME, CHAIR,  
JENNY COSTA

This morning we received an email from Jo-Ann Beaulieu that she would be taking a leave of absence from ARAW. Jo-Ann has been an important member of ARAW and we will miss her contributions, insights and knowledge.

This has left us with a committee of 3. I will be contacting some new members to see if they have any interest in legacy.

Our discussion focused on interviewing our past members to gain their insights and preserve their memories of this organization. At our last meeting we had generated a list of past member to interview: Jean Silva, Gillian, Gretchen Whipple, Pam Sherman, Gail Schulz and Nancy Kurtz. We agreed that we would try to conduct three interviews before Jan 1st. Roseanne will interview Jean Silva. Debbie will interview Gretchen and Diane will interview Gillian. Jenny will investigate the availability of a recorder/transcriber for us to use. We also considered whether we needed a release form for these transcripts and decided that we needed to discuss this with Clare and Jane. Roseanne also brought up the issue of consent regarding the information that we provided on our visiting forms. The ladies are not aware that we keep this information in our files. Should they be aware? Should they consent? Could we make it part of the initial intake form?

We also decided to begin delving into the 24 boxes of paper that we have collected over the years. We agreed to meet on Nov. 9 to begin this process.

Respectfully submitted

Diane Laflamme  
Chair