



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

Packet contents to be reviewed prior to the meeting:

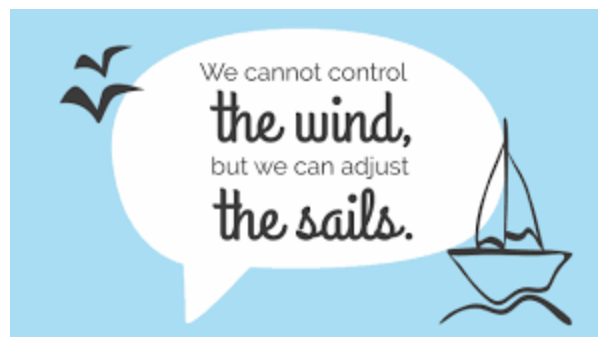
*January Minutes; February FLO Newsletter & BA Report; January activity sheet;
January financials; February Beneficiary Recommendations;
Committees: Finance, Governance, Legacy, Personnel*

- 🕒 Call to Order: President Jane Stankiewicz
- 🕒 Roll Call: Clerk Gale Beaton
- 🕒 Moment of Silence
 - ♥ Sharon O'Malley
 - ♥ Kathleen Jennings
- 🕒 Reflective Moment: Mary Ellis
- 🕒 President's Report: Jane Stankiewicz – *see packet*
 - ✓ **Recommendation to approve January 2023 Board meeting minutes, as distributed – VOTE**
 - ✓ **Recommendation to approve January 2023 Executive Session minutes, as distributed – VOTE**
 - Strategic Plan update & committee
- 🕒 Executive Director's Update: Clare Healy Foley – *see packet*
 - FLO Newsletter & BA report
 - Questions: activity sheet
 - Comm Engagement impact
 - CPG: Meetings, Reports, Applications
 - Contributions
 - Beneficiary highlight
- 🕒 Finance Review: Treasurer Mary Ellis – *see packet*
 - ✓ **Recommendation to approve January 2023 financials, as distributed - VOTE**
 - Committee meeting update 1/19/23
- 🕒 Committee Reports
 - Visiting: *see packet for upcoming birthdays*
 - February Visiting reports – 3 minutes each
 - * Cathy Mayall
 - * Diane Laflamme
 - Reporting in March: Roseanne O'Connell

- Beneficiary: Chair Pam McKnight – *see packet*
 - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
 - Highlight a new beneficiary
- Governance: Chair Debbie Brooke – *see packet*
 - Committee meeting update 1/31/23
 - ✓ **Recommendation to accept Board Member job description changes, as distributed – VOTE**
 - ✓ **Recommendation to accept Grants Committee description changes, as distributed – VOTE**
- Grants: Chair Rosemary Saber
 - Grant application review meeting 2/10/23
- Legacy: Chair Diane Laflamme – *see packet*
 - Committee meeting update 1/26/23
- Other business to be brought before the Board
- Executive Session
 - Personnel: Chair Angela Natho – *see packet*
 - Committee meeting update 1/20/23
 - Review of recommendations, as distributed

ANNOUNCEMENTS/MEETINGS:

Thursday, February 9th | Board Meeting | 174 Union/Zoom | 9:30 am
Thursday, February 9th | Strategic Planning Committee | 174 Union/Zoom | 9:30 am
Friday, February 10th | Grants Committee | 174 Union/Zoom | 9:30 am
Wednesday, February 15th | Legacy Committee | 174 Union/Zoom | 9:30 am
Friday, February 17th | Personnel Committee | 174 Union/Zoom | 9:30 am
Monday, February 20th | Presidents Day Holiday | Office closed
Tuesday, February 21st | Finance Committee | 174 Union/Zoom | 9:30 am
Thursday, February 23rd | Strategic Planning Committee | 174 Union/Zoom | 9:30 am
Friday, February 24th | Beneficiary Luncheon & Salsa Class | Wamsutta Club | 12:00 - 2:30 pm
Wednesday, March 1st | Beneficiary Committee | 174 Union/Zoom | 9:30 am
Tuesday, March 7th | Governance Committee | 174 Union/Zoom | 9:30 am
Thursday, March 9th | Board Meeting | 174 Union/Zoom | 9:30 am



Association for the Relief of Aged Women
Minutes of the Regular Monthly Meeting, January 12, 2022

President Jane Stankiewicz called the meeting to order at 9:31 AM.

Members in Attendance: Beaton (Via Zoom), Brooke (Via Zoom), deSa, Ellis, Laflamme, Macomber, Mayall, McKnight, Natho, O'Connell, Saber, Stankiewicz.

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

Members excused: Beaulieu.

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

1. Maria Amaral (80) New Bedford
 - a. Inactive at time of death
 - b. Referral from NBPD – withdrawn due to hospitalization
2. Bebe Oliveira (88) New Bedford (formerly)
 - a. Moved to Sippican LTC in March 2022
 - b. ARAW paid for cable, phone and rep payee
 - c. Very involved nephew

Reflective Moment: Debbie Brooke shared some words from Margaret Meade:

“One day a student asked anthropologist Margaret Meade for the earliest sign of civilization in any given human culture. He expected the answer to be a clay pot, or perhaps a fish hook or a grinding stone. Her answer surprised him. She said she believed the earliest sign of civilization was “a healed femur”. The femur is, of course, the thigh bone. In a society based on hunting and gathering, a person with a fractured thigh bone would be unable to care for themselves and useless. Meade explained that no healed femurs are found where the law of the jungle, the survival of the fittest, reigns. Someone with a broken femur would simply be allowed to die. But a healed femur showed that someone cared. Someone had to hunt and gather food for the injured person until his leg healed. Someone had to provide care for the person who couldn't care for himself. She said, “the evidence of compassion was the first sign of true civilization.”

Report of President: President Jane Stankiewicz reported:

1. The minutes of the December 8, 2022 board meeting were approved as distributed.
SO VOTED
2. Happy birthday to Clare!
3. Thanks to Debbie for hosting holiday get together
4. Jeannette Doyle
 - a. Sent resignation letter
 - b. Served on board for 9 years
 - c. Will send letter to Jeannette from board along with plant
5. Strategic Plan update
 - a. Timeline has been updated – Retreat planned March 30th
 - b. Beneficiary discussion - goal to meet growing need in the area

- c. Visiting discussion – important to organization, review model/intention
- d. Next meeting 1/23 – review visiting, move on to grants

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

1. FLO Newsletter
 - a. SNAP pandemic benefits ending March 2nd
 - b. Reminder to request support before services take place
 - c. FLO luncheon January 19th – looking for hostesses
2. Activity sheet & BA Reports: no questions
3. Community Engagement
 - a. Clare and Diane to present at Mattapoissett Woman's Club 1/19/23
4. CPG updates
 - a. Community Partner meeting
 - i. Opportunity for partners to connect/network
 - ii. Reviewed reporting/RFP process
 - iii. YWCA and LGBTQ+ Network unable to attend
5. Contributions – donation given by Kathleen McQuiggan (\$500)
6. Beneficiary Highlight: Friendship
 - a. Many holiday cards received – not typical to send card to organizations
 - b. ARAW has taken on its own personality
 - c. Beneficiaries feel connection through FLO Newsletter/BAs/BM buddies
 - d. Read quotes from two beneficiaries, Lorene Almeida & Nancy Deatherage, which represented friendship from ARAW

Report of Finance Committee: Chair Mary Ellis reported:

1. Investment value YE 2022 \$18,581,000 (started 2022 at \$21,400,000)
2. January 19 – Meeting with Bank of America and Investment Advisory Committee to review first 3 quarters and hear BOA recommendations going forward
3. January 24 – Bank of America providing one hour Zoom meeting for clients on outlook for new year
4. Thanks to chairs for providing budget numbers
5. Mary, Cathy (assistant chair) and Clare to meet for initial budget discussion
6. Motion made to approve November 2022 financials, as distributed. SO VOTED
7. Motion made to approve December 2022 financials, as distributed. SO VOTED
 - a. Deficits smoothed out when comparing November to December

Report of Visiting Committee:

1. Visiting reports due by January 31st
2. Visiting reports: Gloria deSa
 - a. Muriel Godinet
 - i. Not much contact with family
 - ii. Content despite health issues

- iii. Painter – since apartment small - giving away paintings/materials – has brought joy to pass on
 - iv. Finding meaning in life despite so many losses (health, hobby, family)
3. Next month – Cathy Mayall, Diane Laflamme

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. 15 requests (4 new), 10 updates (5 inactive)
2. New Beneficiary Highlight
 - a. Sandra Westgate (79 y/o)
 - i. Reached rock bottom
 - ii. Second floor market rate apartment – feels safe & nowhere to go
 - iii. Negative month end balance
 - iv. SHINE – now has Aetna insurance
 - v. ARAW to pay cable (applying to ACP)
 - b. Gloria Van Bibber (79 y/o)
 - i. Retired bookkeeper
 - ii. Declining health
 - iii. Connected to resources through Coastline & friend
 - iv. Major dental work needed

Report of Governance Committee: No report

Report of Grants Committee: Chair Rosemary Saber reported:

1. Quarterly reports due next week January 17
2. Applications for FY24 due February 1st
3. Next committee meeting February 10

Report of Legacy Committee: Chair Diane Laflamme reported:

1. Next committee meeting January 26

Report of Personnel Committee: To be discussed in executive session

Other Business:

1. ARAW parking spaces
 - a. 4 designated spots (only 2 as part of lease)
 - b. Staff will not use on days of big meetings so board members may use

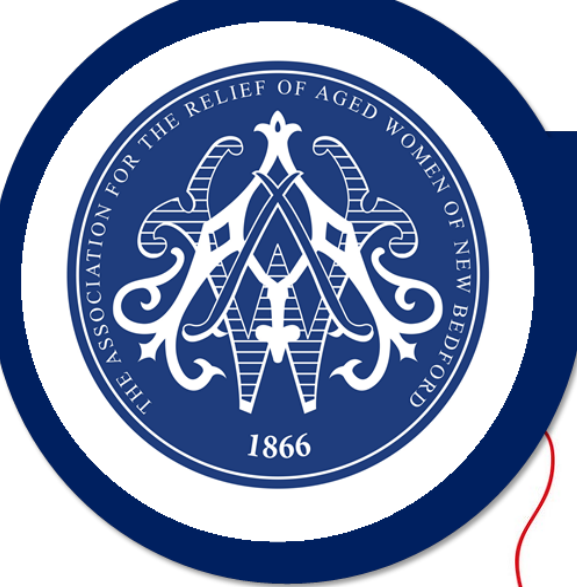
The meeting was adjourned at 11:39 am.

Executive session to follow.

Recorded by,
Jenny Costa, Office Administrator

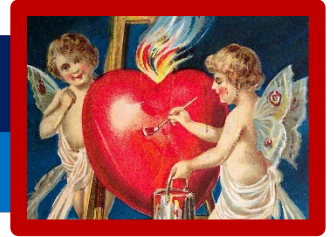
Approved by,
Gale Beaton, Clerk

February 2023



GOING WITH THE FLO

Friendship Lunches & Outings (FLO)
Newsletter



In loving memory of our friend



Sharon O'Malley

September 12, 1959

January 19, 2023

To laugh often; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to leave the world a bit better whether by a healthy child, a garden patch, or a redeemed social condition; to know even one life has breathed easier because you have lived.

This is to have succeeded.

- Ralph Waldo Emerson

**The last SNAP
Emergency
Allotment payment
is March 2, 2023.
Please refer to
the attached
flyer for more
details.**

A full obituary can be found at www.saundersdwyer.com
Remembrances or expressions of condolence may be sent to
ARAW, 174 Union St, Unit 4W, New Bedford, MA 02740
and we will be sure to get them to Sharon's family.



Friday, February 24th | at the Wamsutta Club

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

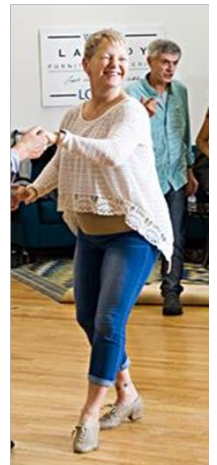
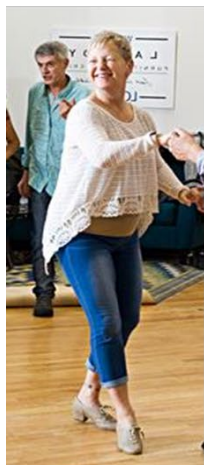
1 pm to 2:30 pm
Enjoy lunch with ARAW friends!

To register | (508) 717-0400 | Limited Space | Participants by lottery
TRANSPORTATION AVAILABLE | HANDICAP ACCESSIBLE | DIETARY RESTRICTIONS ACCOMMODATED

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

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

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



Top 10 Scams Targeting Older Adults

- 1 COVID-19 Vaccine Scams
- 2 Government Impostor Scams
- 3 Lottery and Sweepstakes
- 4 Online Romance Scams
- 5 Peer-to-Peer (P2P) Payment/Lending Scams
- 6 Medicare/Health Insurance Scams
- 7 The Grandparent Scams
- 8 Debt collection/Account Takeover Scam Calls/Texts
- 9 Robocalls/Phone Scams
- 10 Computer Tech Support Scams



When it comes to scams here are some helpful hints....

- Join the Massachusetts Do Not Call Registry. To add your number: call (866) 231-2255 or visit www.MADoNotCall.govconnect.com
- Never give out your personal information over the phone unless you initiated the phone call and know that you can trust the person or organization with whom you are speaking to. Legitimate companies or organizations will never ask for this information over the phone.
- Do not provide the following information about yourself:
 - Social Security number
 - Credit card numbers
 - Bank account numbers
- Simply tell the caller: "I do not give personal information out over the phone. I will be in touch with the company or organization or individual directly and give them the needed information."

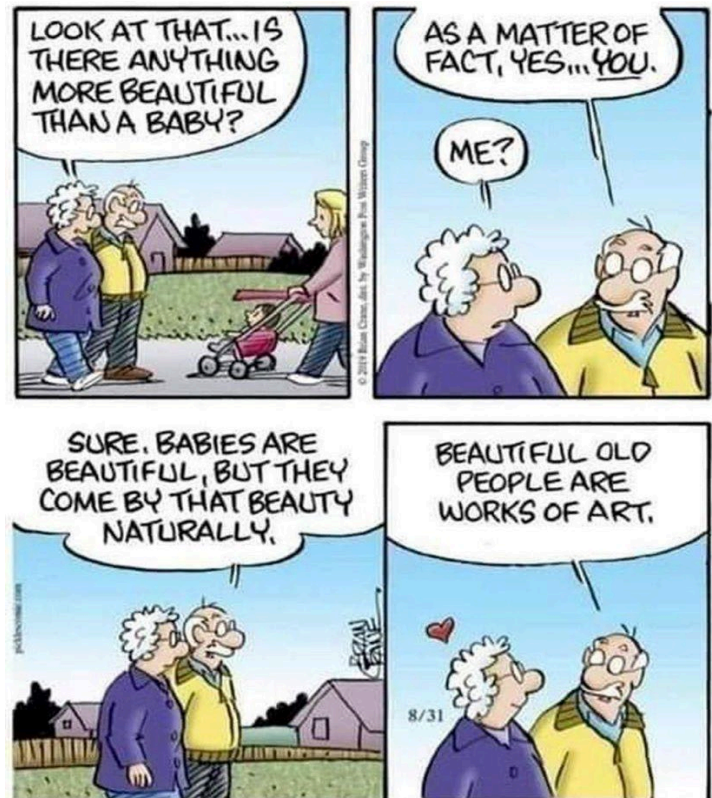
If you would like to learn more or are concerned that you have been a victim of a scam, call ARAW at (508) 717-0400. We will put you in touch with someone who can help.

make kindness the norm.
Random Acts of Kindness Day is February 17, 2023

What can you do to be EXTRA Kind?

KINDNESS GAME

SMILE AT 10 PEOPLE	SLIP A NICE NOTE INTO SOMEONE'S BACKPACK	LEARN TO SAY THANK YOU IN A NEW LANGUAGE	SIT WITH A NEW PERSON OR GROUP OF PEOPLE AT LUNCH
GIVE SOMEONE A HIGH FIVE	♥	HOLD THE DOOR FOR SOMEONE	FIND SOMETHING YOU HAVE IN COMMON WITH SOMEONE
MAKE A THANK YOU CARD		WRITE DOWN THREE REASONS YOU ARE PROUD OF YOURSELF	
CREATE YOUR OWN KIND DEED	ASK SOMEONE ABOUT THEIR DAY	COMPLIMENT SOMEONE	



Remember ARAW may be able to help when times are tough. To be considered for support from the ARAW, please call us in advance of a purchase, a service or making any change to existing support. We are just a call away to talk with you about your needs (508) 717-0400

Federal Extra COVID SNAP Ending

What is COVID SNAP?

During COVID, Massachusetts households have been getting extra SNAP at the beginning of each month to buy food.



Due to federal action, the **last COVID SNAP payment is March 2, 2023.**

How will this impact my SNAP benefits?

Starting in April, you will get only 1 monthly payment. That is your normal benefit. Find the amount on DTA Connect or by calling 877-382-2363.

Reminder: Unused SNAP benefits roll over each month. Change the PIN on your EBT card regularly to protect your benefits.

You may be able to increase your normal SNAP benefits by telling DTA about:

- Medical costs over \$35 a month for anyone in your SNAP household who is 60 or older or has a disability,
- If your housing costs have gone up (rent/mortgage), and
- Child or disabled adult care costs.

Tell DTA About These Costs:



Upload a written note on DTA Connect



Call the DTA Assistance Line at 877-382-2363



Visit a DTA office or work with a community SNAP outreach partner: [Mass.gov/ContactDTA](https://www.mass.gov/ContactDTA)

If you get SNAP, you can automatically participate in HIP!



HIP puts money back on your EBT card when you use SNAP to buy fruits and vegetables from HIP farm vendors. Depending on household size, you can get \$40 to \$80 a month.



[Mass.gov/ExtraCOVIDSNAP](https://www.mass.gov/ExtraCOVIDSNAP)



Federal Extra COVID SNAP Ending

Due to federal action, the **last COVID SNAP payment is March 2, 2023.**

For more food help:

Community food resources

- Call or text Project Bread's FoodSource Hotline: 1-800-645-8333
- Greater Boston Food Bank: <https://www.gbfb.org/need-food/>
- Worcester County Food Bank: <https://foodbank.org/find-food/>
- The Food Bank of Western Massachusetts: <https://foodbankwma.org/get-help/covid-19-food-pantry-meal-program-schedule/>
- Merrimack Valley Food Bank: <https://mvfb.org/member-agencies/>

Nutrition Programs

- If you have children under age 5/are pregnant or breastfeeding, you may be eligible for the WIC nutrition program: [Mass.gov/WIC](https://www.mass.gov/WIC) or call 800-942-1007
- All K-12 students can get free school meals this school year

For cash help:

- Get help with 2022 taxes and any COVID stimulus or Child Tax Credit money you are owed: [FindYourFunds.org](https://www.findyourfunds.org)
- If you have children/are pregnant and have no income or low income, you may be able to get TAFDC. If you are 65 or older or disabled with no or very low income, you may be able to get EAEDC. Learn more and apply: [DTAConnect.com](https://www.dtaconnect.com)

For housing and utilities help:

- Rent or mortgage help: [Mass.gov/covidhousinghelp](https://www.mass.gov/covidhousinghelp) or call 2-1-1
- Fuel Assistance help paying for heat: <https://www.toapply.org/MassLIHEAP> or call 800-632-8175
- Money to help pay for the internet or a computer: [GetInternet.gov](https://www.getinternet.gov), [AccedeAInternet.gov](https://www.accedeinternet.gov)



[Mass.gov/ExtraCOVIDSNAP](https://www.mass.gov/ExtraCOVIDSNAP)



ARAW

The Association for the Relief of Aged Women of New Bedford

The Association's mission is **"to furnish financial assistance, provide friendship and promote the welfare and relief of elderly women."**

One of the founders and the first President, Rachel Howland, organized this benevolent private foundation in 1866. Over the course of more than 150 years, ARAW has provided assistance, relief and friendship to thousands of elderly women.

"women helping women"

Today, led by volunteer board members and a small staff, the Association directly supports the individual financial needs of over 280 women.

"not alms alone, but a friend"

This, the Association's founding motto, prevails as the core of what makes the Association's work so compelling and compassionate.

In addition to providing financial support, ARAW board members get to know beneficiaries and form lasting friendships.

The ARAW operates under the General Laws of Massachusetts as a private non-profit 501©(3) charitable organization.

COMMUNITIES SERVED

Acushnet
Dartmouth
Fairhaven
New Bedford
Westport

ELIGIBILITY GUIDELINES

AGE:

Ongoing support (age 70+)
One-time assistance (age 65+)
Emergency funds (age 65+)

RESIDENCY:

Over five years in service area
Preference to women living alone

INCOME:

Monthly income under \$1,650
(with subsidized housing)
Monthly income under \$2,300
(non-subsidized housing)
Liquid assets under \$10,000
(excluding home and auto)

REFERRALS

ARAW staff welcomes inquiries by phone

508-717-0400 or by email
admin@arawofnb.org.

PLEASE NOTE:

Formal applications are completed, in the home, by advocates from ARAW or partnering social service organizations.

VISION

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

MISSION

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

We do this by:

Investing in and collaborating with our community partners to identify and address women's unmet needs.

Meeting our beneficiaries' needs through one time, intermittent or ongoing financial support.

Providing friendship to women through social visits.

SUPPORT

ARAW directly supports individual women when there is no other resource, program or support in the community that can meet their specific needs.

The Association's primary purpose is to improve the quality of life for elderly women. Direct financial support decisions are made monthly by taking each individual's circumstance and specific need into consideration.

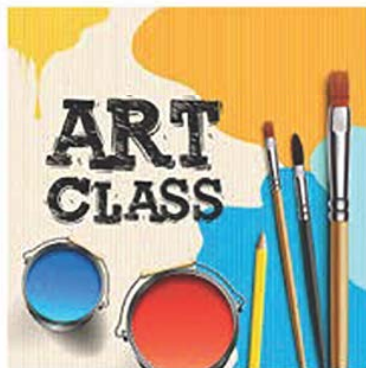
We speak Portuguese!

MEET INSTRUCTOR CHRISTINE CUMMINGS



This is an opportunity to work on your own projects in a pleasant, well lit space with other artists and get instruction on an as needed basis.

Students must supply their own materials.



1ST CLASS MARCH 15TH

WEDNESDAYS

9:30-12 NOON

WESTPORT SENIOR CENTER

75 REED ROAD, WESTPORT, MA

CALL THE CENTER FOR INFO

COST \$10 PER CLASS

PREREGISTRATION IS REQUIRED

SEATING MAY BE LIMITED

INTRODUCING THE NEW TECH CAFÉ.



**The February Tech Schedule is
Appointment only in our new Tech Café room at Westport Senior Center.**

One-on-One Tech appointments will be scheduled on Thursdays, 9:00 AM, 10:00 AM and 11:00 AM, February 2, February 9, February 16, February 23, and also March 2.

February Tech **Classes** will be on Wednesdays, 1:30-3:00 PM.

February 1 (How to Order Groceries and Take Out Online)

February 8 (Using Video Conferencing and Video Calls including Zoom, Meets, TEAM/FaceTime, Messenger and DUO)

February 15 (Using My CHART & Health Care Technology)

February 22 (Scanning important Personal Documents - How and Why)

March 1 (Smart Devices Technology: Wearable Home Security and Maintenance)

Please note that classes and one-on-one appointments are limited, so please call the Westport Senior Center to reserve a spot. 508-636-1026.

This program is funded in part by a grant from Bristol Elder Services, Inc., through a contract with the Executive Office of Elder Affairs. Donations are accepted and will be used to continue offer these programs.



Free February Programs at New Bedford Fishing Heritage Center

Questions? Call (508) 993-8894



Let's Draw a Lighthouse Tonight with Bob Bowers
Thurs., Feb. 9 • 5:30 PM • Free (RSVP encouraged)
Fishing Heritage Center, 38 Bethel Street, New Bedford
Bob Bowers, featured artist in “Fishboats: Art of the Industry” will teach you how to draw a lighthouse in just a few easy steps. Supplies provided, just bring your enthusiasm! Appropriate for ages 10+.

Dock-u-mentaries: Conversations with the Lobster Lady

Fri., Feb 17 • 7 PM (Doors 6:30 PM) • Free

National Park Theater, 33 William Street, New Bedford

Head out on a lobstering trip with Maine’s oldest active lobsterman! Known affectionately as “The Lobster Lady,” Virginia Oliver is over 100 years old and still actively lobstering.



Lobster Days

Thurs. Feb 23 and Fri. Feb 24 • 11-3 PM • Free

Fishing Heritage Center, 38 Bethel Street, New Bedford

Grandkids bored during school vacation? No longer with the return of Lobster Days! Visit the Center for crafts, story time, and lobster-themed fun. Working lobstermen will be on hand to answer questions and teach you about these interesting critters!



AT THE NEW BEDFORD
FISHING HERITAGE CENTER



NEW BEDFORD SYMPHONY ORCHESTRA
Yaniv Dinur, Music Director

Yaniv Dinur, Music Director

CONCERTS:

SYMPHONY ON TAP

SATURDAY, FEBRUARY 18, 7 PM

AT KILBURN MILL

CHAMBER SERIES:

A PLANETARY TOUR

FEBRUARY 25 & 26

FEBRUARY 25TH | 4 PM

**ST. GABRIEL'S EPISCOPAL
CHURCH**

**124 FRONT STREET
MARION, MA**

FEBRUARY 26TH | 4 PM

**ST. PETER'S EPISCOPAL
CHURCH**

**351 ELM STREET
SOUTH DARTMOUTH, MA**

FOR TICKETS AND MORE INFO, PLEASE
CONTACT (508) 999-6276

Creative Care

Painting Workshops

Ladies Sunday

Guided Painting with Devin

Feb 5th

Feb 12th

Feb 19th

Feb 26th

**Class times:
1:00pm-3:00pm**

**Registration required. Contact
ARAW (508) 717-0400
for registration and
details. Free for ARAW participants
Invite a friend! \$30 per session for
non-participants**

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.

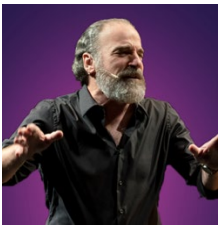


We have some **FREE** tickets available to a performance at the Zeiterion. However, they are limited...

CALL (508) 717-0400 IF INTERESTED!

Up to two tickets per person, while supplies last...
Let us know ASAP, as these will be first come, first served.

Here is a list of upcoming shows:



Thursday 2/9 at 8PM | Mandy Patkin in Concert: Being Alive

Watch Mandy bring to life his favorite Broadway and classic American tunes accompanied by Adam on piano.

Sunday 2/19 at 3PM | Les Ballets Trockadero de Monte Carlo

Watch the world's foremost all-male comic ballet company perform in drag and attend the free pre-show at 2PM to hear about the company's storied history directly from the artistic director!

Saturday 2/25 at 7PM | Mardi Gras with Southcoast Brass Band

Enjoy Mardi Gras right here on The Z's stage in a one of a kind party performance from our local brass band. All proceeds from this event will go to the New Bedford Boys & Girls Club!



Sunday 2/26 at 2PM | Movies through the Decades: Breakfast at Tiffany's

Celebrate the Z's 100th birthday by watching Audrey Hepburn's 60s classic on the big screen.

Friday 3/3 at 8PM | Rodney Marsalis Philadelphia Big Brass Band

Listen to this uplifting concert featuring music from the Civil War to the Civil Rights Era played by some of America's top brass musicians and attend the free pre-show at 5PM to hear National Park Ranger Rufai share information about New Bedford's history as a stop on the Underground Railroad.



Saturday 3/4 at 8PM | Classic Albums Live Performs: Pink Floyd

Celebrate the 50th anniversary of the release of Pink Floyd's album Dark Side of the Moon at this concert.

*Transportation available



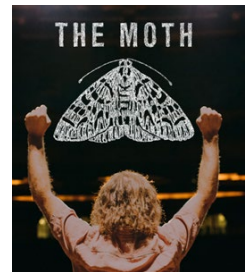
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Let us know ASAP, as these will be first come, first served.
Here is a list of upcoming shows:

Saturday 3/11 at 7:30PM | The Moth Mainstage

Listen to people from all walks of life tell captivating true stories from their lives, live without notes and attend the free pre-show at 6pm to hear local students from Our Sisters' School share their own personal narratives.



Sunday 3/12 at 3PM | Ireland with Michael Londra

This multimedia experience combines music, dance, and stories from Ireland and features the ethereal voice of Emmy award nominated singer Michael Londra.



Monday 3/13 at 7PM | Black Boy: A Literature to Life Presentation

Watch one actor bring to life Richard Wright's memoir where he describes his childhood growing up in the Jim Crow South and his journey to Chicago to become a writer. Attend the pre-show at 6PM to hear from students in the Clemente Course share about their experiences reading the book and making their way in this country.

Wednesday 3/15 & Thursday 3/16 at 8PM

America's Top Psychic Medium: Matt Fraser

The star of the E! TV series Meet the Frasers and the best-selling author of When Heaven Calls will make you gasp, laugh, and cry as he reads your future and your past – connecting audience members to lost loved ones, revealing unknowable secrets, and turning skeptics into believers.



Sunday 3/19 at 2PM | Movies through the Decades: Enter the Dragon

Celebrate The Z's 100th anniversary by watching Bruce Lee's 70's classic on the big screen.

Thursday 3/30 at 7:30PM | Crys Matthews

Listen to singer songwriter Crys Matthews – hailed as "The Next Woodie Guthrie" -- perform their socially conscious songs live on The Z's stage.

*Transportation available



January 2023: Beneficiary Advocate

Patricia Midurski

REFERRALS: Total 7 (4 NEW 3 carryover from December) Three were screened out due to being over income, living with noncontributing son and/or new to New Bedford. Three are being presented at February meeting. One received a gift via EDDF.

Requests include: New requests included assistance with credit card balances, dental care, heating system, car repair, a mattress, a rollator walker and Comcast.

UPDATES & REQUESTS: Total: 8

- Seven annual updates were due in January (6 completed: One pending)
- One NEW request from a FLO participant: AP: Rollator: EDDF approval

Referrals made to: SCCLS, CESI, PACE, CFC, SHINE, ACP,

FLO: Ten annual updates: Seven completed (One has a new request: HV sched)

Inactive Status: 0

Challenges: Financial literacy education is greatly needed. Of late, I have met women who could benefit from basic budgeting skills. Unfortunately, not all individuals are taught this skill in their younger years and continue through life with rudimentary knowledge of financial literacy. The more debt that is amassed, the more embarrassment and shame that are displayed in dealing with financial matters. Credit consolidation companies and money management programs are available however basic education would be beneficial as a possible prevention to debt accumulation. Fingers are crossed that a community partner opts in with an appropriate educational module/training program.

Education: MLRI Zoom seminar: Utilities: Advocacy for Low Income Households in MA; Many of the ARAW beneficiaries automatically qualify for a discount in their electric bill. Beneficiaries will be screened to assure they are participating in appropriate utility resources. If not, education will be provided along with phone number/email address to the resource.

Gratitude: I am grateful that I have the privilege to meet inspiring individuals on my journey in life. Included in that list is Sharon O'Malley who provided compassion and kindness to numerous ARAW beneficiaries. Though our time together was brief, her presence and impact will forever be held in my heart. ~



January 2023: Beneficiary Advocate

Ana Paz

REFERRALS: (6) New referral in January

- (3) Did not qualify – over income (one was referred in December)
- (6) Pending (two referred (1) September & (1) December)

REFERRAL SOURCES: (6)

- (1) City of NB Community Development Department
- (1) Nightingale VNA
- (4) Cape Verdean Association

ANNUAL UPDATES/ NEW REQUESTS: (10)

- (1) Annual review
- (2) Annual review w/ New Request
 - Recliner
 - Living alone exception
- (2) Inactive
- (1) FLO
- (2) New requests
 - Dental services
 - Lidocaine patches
- (3) Pending Visit (one was due in December)
 - Reschedule due to unforeseen circumstances

REFERRALS MADE TO: (4)

- (2) PACE – circuit Breaker
- (1) SCCLS – Legal Aide Eviction
- (1) City of NB – Tax Abatement

TEACHING MOMENTS: The housing crisis is still a major issue. I have learned through speaking with SCCLS that people facing evictions due to the inability to pay increased rent must unfortunately follow a process in order for them to qualify for other community programs, such as, RAFT, SCCLS assistance with eviction process extensions. All of which leads them to be added to the top of the waiting list for housing availability. As a beneficiary Advocate, all I can do is be informed of the process and community resources and educate those struggling and encourage them to trust and follow the process.

GRATITUDE: This month I am grateful that I made a difference in some of the beneficiaries that were struggling with life's challenges and just by taking the time to listen, it made a huge positive impact on their day. It's as simple as a listening ear and good ole venting session to help someone feel better. While to me it was simple, to the caller on the other line, it was impactful and meaningful. It's the little things that matter the most!

ARAW January 2023 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
1/3/2023	Castello, Janice	APAZ	Phone Call	Re: Schedule annual HV for 1/4/23 11am
1/3/2023	Monteith, Judith	PMIDURSKI	Phone Call	Re: ACP application filed in Nov: To submit second ACP app as first "got lost by ACP unit." app mailed to JM
1/3/2023	Charbonneau, Leila	APAZ	Phone Call	Re: Thank you for the check for plumbing services. And Happy New Year to all at ARAW. I am so relieved!"
1/3/2023	Blais, Linda	APAZ	Phone Call	Re: signup for Wamsutta Luncheon 1/19/23. No transportation needed. Will drive.
1/3/2023	Hennessy, Cheryl	PMIDURSKI	Note to File	Auto policy returned to CH via mail
1/3/2023	Chaput, Vanessa	APAZ	Phone Call	Re: Luncheon 1/19 signup and Creative Art signup. "Happy New Year to all at ARAW".
1/3/2023	Ponte, Karyn	PMIDURSKI	Phone Call	Re: CC invoice and request: Receiving abatement for RE taxes and will complete CB tax credit
1/3/2023	Gibau, Maria	APAZ	Phone Call	LVM re: Ensure script and MassHealth update. Requested a call back from CESI/CM Emily Gonsalves
1/3/2023	Furness, Betty	APAZ	Phone Call	Re: Luncheon 1/19 signup. Annual review due 1/21/23. Will schedule end of month.
1/3/2023	Morin, Jacqueline	PMIDURSKI	Phone Call	Re: left chair: No longer feels need: To ask PT to eval chair: Moving to first floor apt in near future
1/3/2023	Warrington, Nancy	APAZ	Phone Call	Re: Requesting I speak to dgtr next week and call to schedule HV. Very concerned I think she has dementia.
1/3/2023	Duarte, Patricia	PMIDURSKI	Phone Call	To confirm HV for Wed 1/4
1/3/2023	Zych, Joanne	PMIDURSKI	Phone Call	NEW referral: TC to schedule HV: Appt 1/5
1/3/2023	Payan, Freda	PMIDURSKI	Phone Call	Home w/services: To go to Worleys for mattress estimate this week
1/3/2023	DePina, Pam	PMIDURSKI	Phone Call	Re: Delta Dental: PDP to call Delta and change billing address to ARAW Union St
1/3/2023	Spearin, Gail	PMIDURSKI	Phone Call	To confirm HV Wed 1/4
1/3/2023	Azevedo, Carmen	APAZ	Phone Call	LVM re: Update on HV in December. Requested a call back from CESI/CM Albertina Leol
1/3/2023	Rogers, Beverly	APAZ	Phone Call	Re: Schedule annual HV for 1/5/23 1pm
1/3/2023	Walker, Bonnie	PMIDURSKI	Phone Call	To resched HV to 1/12
1/3/2023	Tripp, Teresa	APAZ	Phone Call	RC re: NBCOA SHINE telephone number to assist with MassHealth recertification paperwork.
1/4/2023	Spearin, Gail	PMIDURSKI	In Home Visit	For annual update & review: Health issues continue: To gather CC info
1/4/2023	Duarte, Patricia	PMIDURSKI	In Home Visit	To complete NEW request
1/4/2023	Warrington, Nancy	APAZ	Phone Call	Re: initial HV scheduled for 1/10 at 10:30am. Daughter Wendy will be present.
1/4/2023	Morin, Jacqueline	PMIDURSKI	Phone Call	From CNHC PTA: Recommend NEW lift chair as current chair not appropriate: JM +Covid w/cold sx
1/4/2023	Rose, Bernice	APAZ	Phone Call	Re: Board approval of continued support of EPERS unit. "Thank you so much. And thank you for the gift"
1/4/2023	Conway, Isidora	JCOSTA	Phone Call	To register for Wamsutta luncheon, NBAM kits, Z Creative Classroom (Salsa & African dance)
1/4/2023	Collins, Donna	APAZ	Phone Call	Re: car issues. Wants to buy a new car and requesting ARAW assistance. Current car always breaking down.
1/4/2023	Ribeiro, Renay	APAZ	Phone Call	Re: Luncheon sign up 1/19. No transportation needed.
1/4/2023	Curado, Alzira	PMIDURSKI	Phone Call	From Neighbor Tina inquiring about continuation of support: Tina pd Geico in Dec 22: to bring info to office
1/4/2023	Souza, Ethel	APAZ	Phone Call	Re: luncheon 1/19/23 sign up
1/4/2023	Polek, Regina	APAZ	Phone Call	Re: Did not leave message. Will call back to speak with PGM.
1/4/2023	Petrin, Joan	APAZ	Phone Call	Re: luncheon 1/19/23 sign up
1/4/2023	Livesley, Virginia	APAZ	Phone Call	Re: art project sign up.
1/4/2023	Castello, Janice	APAZ	In Home Visit	Continued request for support for cable/internet/phone
1/5/2023	Polek, Andrea	PMIDURSKI	Phone Call	To Thank Board for gift: Increasing health issues r/t back: Nd rollator not pd by Ins: To send estimate
1/5/2023	Collins, Donna	APAZ	Phone Call	Re: car issues. Decided to keep car & repair. Will contact ARAW with estimate for Board approval
1/5/2023	Debrosse, Sezaltina	APAZ	Phone Call	RC: re: VM about unpaid Comcast. IT is all set. Message was from early December 2022. All is well with Tina.
1/5/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	Re: Comcast: Informed former spouse has not sent Comcast invoice: TV shut off d/t nonpayment: HV 1/6
1/5/2023	Oiestad, Susan	PMIDURSKI	Phone Call	Re: RE Tax: Pd by ARAW 12/19: Check cleared 12/29: SO to call Fhvn Town Hall to share info

Date	Beneficiary	Staff	Type	Notes
1/5/2023	Zych, Joanne	PMIDURSKI	In Home Visit	For NEW referral & request: To scan estimate for car repair (brakes)
1/5/2023	Burke, Shauneen	APAZ	Phone Call	Re: requesting telephone for Orchestra. Number provided from flyer.
1/6/2023	Azevedo, Carmen	APAZ	Phone Call	RC re: LVM for Albertina Leol at CESI. Requested a return call with update on Ms. Azevedo.
1/6/2023	Canasta, Linda	PMIDURSKI	Note to File	Msg to LC re: Scheduling Annual Update/HV: No response from dgt Michelle since 12/21: Dgt VM Box full
1/6/2023	Rogers, Beverly	APAZ	In Home Visit	No ask at this time. Requesting to participate in FLO.
1/6/2023	Zych, Joanne	PMIDURSKI	Email	With expenses: May need dental work in future: told to secure estimate prior to work
1/6/2023	Westgate, Sandra	APAZ	Phone Call	Re: ACP application completed and applied. Having issues with Health insurance penalty.
1/6/2023	Bernardo, Annette	PMIDURSKI	Phone Call	Re: 2023 SS amount: OI: Will discuss w/ED
1/6/2023	Santos, Laura	APAZ	Phone Call	Re: "Thank you so much for my birthday card. I really appreciate it". EMM to PGM
1/6/2023	Letourneau, Diane	APAZ	Phone Call	Re: Luncheon sign up. Will ride with Donna Horne. FYI Donna in ER with Kidney Stones. EM to ED
1/6/2023	Openshaw, Pauline	PMIDURSKI	In Home Visit	Re Comcast: Ex-Spouse contacted & Services resumed: Jim reminded to send complete invoice to ARAW
1/6/2023	Bishop, Sarah	PMIDURSKI	Phone Call	From Counselor: Auto repair request: Nd Estimate: Offer Charlie card/Taxi Vouchers
1/6/2023	Silveira, Marie Lorraine	APAZ	Phone Call	Re: Cable bill increase, IHOP question about Luncheon. EM ED to find out & get back to Marie.
1/9/2023	Monteith, Judith	APAZ	Phone Call	Re: ACP application received and mailed out today. EM to PGM as FYI.
1/9/2023	Liberatore, Gertrude	APAZ	Phone Call	Re: Luncheon sign up. Hasn't heard from pen pal Frances Cory. EM to PGM to inquire.
1/9/2023	Cory, Frances	PMIDURSKI	Phone Call	Surprise 80th party: Appr. for MSP & PACE: "I got busy & forgot to send card to Gert. Will send this week."
1/9/2023	Ponte, Karyn	APAZ	Phone Call	Re: question if more ppwrk needed for request. EMM PGM to follow up if needed.
1/9/2023	Hultgren, Mary	PMIDURSKI	Email	To son Dennis req change PERS unit billing to his address per Dec Board decision
1/9/2023	Curry, Gail	APAZ	Phone Call	Re: Update on hearing aid research thru Insurance. Still pending. Explained ARAW membership.
1/9/2023	Zych, Joanne	PMIDURSKI	Phone Call	To reports additional expenses: "Thank you for working with me."
1/9/2023	Oliveira, Maria	APAZ	Phone Call	Re: Annual review. No need currently. Application updated through dgt Teresa. Request to make inactive.
1/9/2023	Walker, Bonnie	PMIDURSKI	Phone Call	Re: Walt's Mobile Closet: "TY for sharing the info: I got so many nice items: Sweaters and an LL Bean coat!"
1/9/2023	Monteiro, Linda	APAZ	Phone Call	Re: new request of table and chair. Will be going to Bob's to get estimate.
1/9/2023	Morin, Jacqueline	APAZ	Phone Call	Re: PO request from Kim at Regal House. EM to PGM to follow up.
1/10/2023	DePina, Pam	PMIDURSKI	Phone Call	Re: Delta Dental: Signed up w/Health Connector/Delta Dental: Req premium invoice be sent to ARAW
1/10/2023	Warrington, Nancy	PMIDURSKI	In Home Visit	Application requires further information. LVM with daughter Wendy. Requesting call back
1/10/2023	Conway, Isidora	APAZ	Phone Call	LVM re: Will be attending the luncheon on 1/19
1/10/2023	Ramos, Anna	PMIDURSKI	Phone Call	From OT VNA w/NEW req for DME denied by Insurance: OT to forward support docs: Will discuss w/ED
1/10/2023	Furness, Betty	JCOSTA	Phone Call	Re: luncheon: Declined: "remaining cautious w/Covid/flu/RSV." Getting needed food & medical items. TY
1/10/2023	Okpara, Priscilia	PMIDURSKI	Phone Call	From son Chido: Resume SRTA: TC to Felix re: Comcast billing address change: EM to JC
1/10/2023	Ribeiro, Renay	PMIDURSKI	Phone Call	Re: Luncheon: "I loved the Jan newsletter. I did puzzle & I called DTA w/OOP expenses for SNAP. TY."
1/10/2023	Horne, Donna	APAZ	Phone Call	RC re: will attend the luncheon and bring Diane Letourneau.
1/10/2023	Gibau, Maria	APAZ	Phone Call	LVM re: Ensure next steps with Emily Gonsalves CESI CM
1/10/2023	Almeida, Mildred	APAZ	Phone Call	RC re: Luncheon. Will attend and schedule Demand Response for her and Elizabeth Belanger
1/10/2023	Belanger, Elizabeth	APAZ	Phone Call	Re: confirm she will ride Demand Response with Millie for luncheon 1/19
1/10/2023	Mello, Eleanor	PMIDURSKI	Phone Call	Re: Luncheon: She will call Dem Resp: Req CB from AP re: Ensure: EM to AP
1/11/2023	Vieira, Germaine	APAZ	Phone Call	Re: Reschedule HV to 1/17 at 11am
1/11/2023	Castello, Janice	APAZ	Phone Call	Re: HV reminder. Could not leave VM. Visit schedule 3pm today.
1/11/2023	Fields, Beverly	APAZ	Phone Call	Re: Kathleen Jennings status. EMM to PGM to assist with this.
1/11/2023	Almeida, Lorene	APAZ	Phone Call	RC re: Status of sons health. Son is well and Lorene is very blessed. EMM to admin with details of call.
1/11/2023	Bellino, Patricia	APAZ	Phone Call	Re: ARAW asst with rent. Emailed SCCLS & admin. Pending SCCLS reply and discussion with ARAW ED

Date	Beneficiary	Staff	Type	Notes
1/12/2023	Oliveira, Alice	PMIDURSKI	Phone Call	Re: PERS unit: Lifeline installed & functioning: MH to cover cost: Em to JC to notify A1 for pick up of their unit
1/12/2023	Coleman, Carol	APAZ	Phone Call	Re: Annual HV. 1/13 at 10:30am. No need currently. Will discuss FLO or INACTIVE status.
1/12/2023	Lajoie, Elizabeth	PMIDURSKI	Phone Call	To dgt re: Change Verizon billing address: Annual HV sched 2/13: "Health issues in past months."
1/12/2023	Walker, Bonnie	PMIDURSKI	In Home Visit	For annual review & update: ref to SCCLS for tenant rights: "Thanks to ARAW for all the help."
1/12/2023	Bellino, Patricia	APAZ	Phone Call	Re: SCCLS support. Raquel to obtain verbal consent to share information and get back to AP
1/12/2023	Jennings, Kathleen	PMIDURSKI	Phone Call	Unable to leave VMM as mail box not set up: Note mailed req call to ARAW
1/12/2023	Cambra, Joan	APAZ	Phone Call	Re: New request for recliner. Annual visit scheduled for 1/17.
1/12/2023	Roderiques, Bernadette	PMIDURSKI	Phone Call	Re: Luncheon>Waiting list: Health improving> Casts removed from UE
1/12/2023	Polek, Andrea	PMIDURSKI	Phone Call	Re: expenses and new request: EMM fr Dana @ WA with supporting docs
1/12/2023	Moore, Carolyn	PMIDURSKI	Phone Call	Re: annual update: Very upset re: health issues, car, computer: Will CB to sched appt for update
1/12/2023	Fragata, Maria	APAZ	Phone Call	Re: Dental appt. visit emailed. LVM requesting call back to discuss if new request.
1/12/2023	Ingham, Linda	PMIDURSKI	Phone Call	Re: Update: Sched visit 1/17: Attempting to get rechargeable hearing aids
1/12/2023	Prata, Adelia	APAZ	Phone Call	LVM re: annual HV & Z classes. Requested a call back.
1/12/2023	Prata, Adelia	APAZ	Phone Call	RC re: HV. Scheduled 1/19 at 11:30am. New request for track phone.
1/13/2023	Silva, Mary Theresa	APAZ	Phone Call	Re: venting about being stressed with PACE. AP will call later to ensure she is feeling better.
1/13/2023	Mello, Eleanor	APAZ	Phone Call	RC re: Ensure. Will give CESI CM info of medical supply company.
1/13/2023	Ponte, Karyn	PMIDURSKI	Phone Call	Re: Award: Will send CC invoices to ARAW for payment of car repairs: "Thank You!"
1/13/2023	Ramos, Maria	PMIDURSKI	Email	To niece re: Award: TC to RSC @ OT re: Award
1/13/2023	Guy, Nancy	APAZ	Phone Call	Re: Board approval cable/internet/phone. "No way! Oh my goodness what wonderful news. Thank you!"
1/13/2023	Benoit, Susan	PMIDURSKI	Phone Call	Re: Award: "TY ARAW so much": TC to Stan & Pauls: Nd \$ b4 del on Wed 1/13
1/13/2023	Polek, Andrea	PMIDURSKI	Phone Call	Re: EDDF for rollator: "I am SO HAPPY. I can get out now!" (crying) EM to WA re: approval of DME
1/13/2023	Somers, Linda	PMIDURSKI	Phone Call	Re: BB vouchers: Req ride to Fall River: LS nds to call BB & make arrangements: \$100/max per CHF
1/13/2023	Westgate, Sandra	APAZ	Phone Call	Re: Board approval of cable/internet/phone. Will go to Comcast and change address. "Thank you so much!"
1/13/2023	DePina, Pam	PMIDURSKI	Phone Call	To inquire if her Delta Card was mailed to ARAW: Will f/u w/JC on Tuesday: "TY so much for all your help."
1/13/2023	Van Bibber, Gloria	APAZ	Phone Call	Re: Board approval of dental bill. "OMG! Cannot believe the Board approved this. I am lost for words."
1/13/2023	Holden, Barbara	PMIDURSKI	Phone Call	To SIL re: Award: SIL to Change to Bronze and req billing address change to Union St: Thanks for all you help
1/13/2023	Kukstis, Ingrid	APAZ	Phone Call	Re: Board approval of dental bill. Will mail most recent CC statement. "Thank you. I appreciate all you do!"
1/13/2023	Coleman, Carol	APAZ	Phone Call	Re: Missed HV. Apologized and rescheduled to 1/20 9:30AM
1/13/2023	Canasta, Linda	PMIDURSKI	Email	Re: Annual HV: Sched for Thurs 1/19
1/13/2023	Morin, Jacqueline	PMIDURSKI	Phone Call	Re: Award: EM to regal House: JM may wait until move to 1st floor for delivery: Thank you ARAW
1/17/2023	Machado, Norma	PMIDURSKI	Phone Call	New Inq fr NB COA: Assist w/faucet: Over income by \$700: Ref to CES, PACE, Circuit breaker
1/17/2023	Zych, Joanne	PMIDURSKI	Phone Call	Re: Auto repair: Informed an actual invoice from Toyota must be submitted: To bring to ARAW
1/17/2023	Duarte, Patricia	PMIDURSKI	Note to File	OV to bring CC invoices: Copies made to submit to Board for req: "Thanks for trying to help me."
1/17/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	To ex re: Comcast: Ex to pay: EM to CES CM & WCALF ED: They will monitor and contact Ex-Spouse
1/17/2023	Roderiques, Bernadette	PMIDURSKI	Phone Call	Re: luncheon: Able to attend d/t cancellations: YWV to provide trans
1/17/2023	Barboza, Margaret	PMIDURSKI	Phone Call	To cancel luncheon due to illness
1/17/2023	Levesque, Beatrice	PMIDURSKI	Phone Call	To cancel luncheon due to illness
1/17/2023	Moore, Carolyn	PMIDURSKI	Phone Call	Re: Annual update: Worried about car & finances: To meet at ACOA on Thurs 1/17 @ 1pm
1/17/2023	Bizarro, Lucille	JCOSTA	Phone Call	Requesting CB from Ana, EM to AP for f/u
1/18/2023	Moore, Carolyn	PMIDURSKI	Phone Call	To cancel Annual update as not feeling well: Will call w/update on Friday to reschedule
1/18/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	To cancel attendance at Luncheon: "MD appt for 3 month check s/p surgery."

Date	Beneficiary	Staff	Type	Notes
1/18/2023	Parquette, Mary Jane	PMIDURSKI	Phone Call	To confirm Luncheon: "I am looking forward to attending. I need some happiness in my life!"
1/18/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From Ex spouse: Has not recvd Comcast paper invoice: Reports he is paying bill & has balance of \$173
1/18/2023	Canasta, Linda	PMIDURSKI	Note to File	Text message sent to confirm HV for Thursday 1/19 @ 11am: Confirmed by LC
1/18/2023	Bramwell, Nancy	PMIDURSKI	Phone Call	Re: Old award letter from ARAW inquiring if BA will visit in May as stated in letter: Rent increase
1/19/2023	Canasta, Linda	PMIDURSKI	In Home Visit	For annual update: New req for assist w/car payments
1/19/2023	Coleman, Carol	PMIDURSKI	Phone Call	To notify of resched Annual HV d/t illness of AP: No urgent need: Will await call from AP to sched HV
1/19/2023	Spearin, Gail	PMIDURSKI	Phone Call	Re: CC statements: "Too sick to obtain." Suggest calling CC Co. and req paper statement: "will try"
1/19/2023	Monteiro, Linda	PMIDURSKI	Phone Call	Re: HV 1/20: has not found table set yet: Going to stores Fri w/PCA: Will call ARAW when finds set
1/19/2023	Walker, Bonnie	PMIDURSKI	Phone Call	VM left re: SCCLS connection: Awaiting CB from BW
1/19/2023	Thibodeau, Diane	PMIDURSKI	Phone Call	Re: NEW Referral fr FCOA: Req assist w/heating system, car and CC balances: To CB to sched HV
1/19/2023	Collins, Donna	PMIDURSKI	Phone Call	To report she pd w/CC for Auto repair: Car in DC possession
1/19/2023	Sampson, Catherine	PMIDURSKI	Email	NEW referral from GSSC JB: Req assist w/ rent: GSSC to send referral to ARAW
1/19/2023	Lima, Mary	PMIDURSKI	Phone Call	Req to speak with AP: States she is returning call to AP: No immediate need reported: EM to AP
1/19/2023	Costa, Barbara	PMIDURSKI	Phone Call	Re: death of neighbors nephew: Shared that her CA+ level is low & taking supplements covered by OTC card
1/20/2023	Gassar, Vera	PMIDURSKI	Phone Call	VM fr. Jane @ Acupuncture: Req CB re: billing: EMM to Admin for f/u
1/20/2023	Moore, Carolyn	PMIDURSKI	Phone Call	To report she had sleep study last night: Not feeling well: Cannot meet w/BA today: Will send EM w/info
1/20/2023	Livesley, Virginia	PMIDURSKI	Phone Call	To req assist w/shower installation: BA to discuss w/ED: VL to get estimate Long Home Products
1/20/2023	Sampson, Catherine	PMIDURSKI	Phone Call	W/GSSC:CS req apt/unemployed son: WCALF will not renew lease: TO discuss w/ED
1/20/2023	DeMendonca, Theresa	PMIDURSKI	Phone Call	Second VM left in 2 days: Req CB: Not at SLH
1/20/2023	Walker, Bonnie	PMIDURSKI	Phone Call	Stating she left VM @ SCCLS: EMMM to RA @SCCLS who will forward contact info to Krystal Intake
1/20/2023	Monteiro, Linda	PMIDURSKI	Phone Call	Stating dining room set located @ Regal House: Estimate to be EM to Admin: AP to call Monto sched HV
1/23/2023	Ponte, Karyn	PMIDURSKI	Phone Call	Re: AE CC Invoice: To mail to ARAW: "TY for helping w/this bill. It really helps."
1/23/2023	Azevedo, Carmen	APAZ	Phone Call	LVM x2 re: Update on Carmen. CESI/CM was to assist in December with SNAP. No word from Carmen in months
1/23/2023	Monteiro, Linda	APAZ	In Home Visit	Follow-up HV completed. Annual update & New request.
1/23/2023	Walker, Bonnie	PMIDURSKI	Phone Call	Re: SCCLS: EMM sent by PGM to SCCLS 1/20> BW asked to wait until end of week for CB fr SCCLS
1/23/2023	Coleman, Carol	APAZ	Phone Call	Re: resch Annual HV. Positive for COVID 1/23. Will call back to reschedule in 10 days.
1/23/2023	Zych, Joanne	PMIDURSKI	Phone Call	To req addtl info re: upcoming dental work: JZ reports 3 crowns @ \$1500 each: Info to CHF
1/23/2023	Thibodeau, Diane	PMIDURSKI	In Home Visit	For NEW referral: Req assist w/heating system & dental costs
1/23/2023	Sylvia, Deborah	APAZ	Phone Call	Re: New Referral from Nightingale VNA. DNQ over income \$2,480/monthly. Referred to SCCLS & PACE.
1/23/2023	Messier, Ellen	APAZ	Phone Call	Re: ACP application. AP to mail application today. Ellen will complete and mail.
1/23/2023	Morin, Jacqueline	PMIDURSKI	Email	From Kim @ Regal House: Chair to be delivered 1/28 as JM moving to 1st fl that day
1/23/2023	Furtado, Fatima	APAZ	Phone Call	LVM re: Melville Tower application assistance. Requested a call back.
1/23/2023	Furtado, Fatima	APAZ	Phone Call	Re: Apartment @ Melville Towers applied 4 years ago. Will f/u w/ CESI/CM tomorrow to assist Fatima.
1/23/2023	Gibau, Maria	APAZ	Phone Call	LVM x3 re: Ensure script. Requested call back from CESI supervisor Caitlyn Silva.
1/23/2023	Furness, Betty	APAZ	Phone Call	LVM re: sch annual HV this week. Requested a call back.
1/23/2023	Cambra, Joan	APAZ	Phone Call	Re: Sch Annual HV 1/26 @ 11am. New request for recliner.
1/23/2023	Jennings, Kathleen	PMIDURSKI	Note to File	No answer at phone & no response to card mailed 1/12: SLH denies inpatient
1/23/2023	Livesley, Virginia	APAZ	Phone Call	LVM re: PGM to call and review letter Virginia received: TC fr SCCLS Atty
1/23/2023	Silva, Mary Theresa	APAZ	Phone Call	Re: Update on Furness. Was repaired by family friend. Went 2 days without heat.
1/23/2023	Mota, Lina	PMIDURSKI	Phone Call	VM left for dgt Wendy re: SRTA check not being cashed
1/23/2023	Prata, Adelia	APAZ	Phone Call	Re: Sch annual HV 1/30 at 11:30am. Requesting tracfone.

Date	Beneficiary	Staff	Type	Notes
1/23/2023	Bizarro, Lucille	APAZ	Phone Call	RC re: Cable & Verizon transfer. AP called dgt Carrie she will make changes to address, Comcast & Verizon
1/23/2023	Mello, Eleanor	APAZ	Phone Call	LVM X2 re: Ensure to Kristina CESI/CM. Requesting a call back.
1/23/2023	Fragata, Maria	APAZ	Phone Call	RC re: Dental estimate. Will speak to ED regarding approval. Told Maria cannot guarantee approval.
1/23/2023	Fragata, Maria	APAZ	Phone Call	Re: denial for dental cleaning request that was unsubmitted. Requesting Cavity visit in 2 weeks. EMM to ED
1/23/2023	Vieira, Germaine	APAZ	Phone Call	RC re: Annual HV resch 11am 1/25.
1/23/2023	Castello, Janice	APAZ	Phone Call	Re: Son's income. Confirmed \$200/month food & SSP. Used for cell bill & support of 17y.o. son.
1/23/2023	Fields, Beverly	APAZ	Phone Call	RC re: Inquiring on friend. Unable to reach PGM sent card.
1/25/2023	Vieira, Germaine	APAZ	In Home Visit	Continued support of EPERS, Cable and newspaper.
1/25/2023	Mello, Eleanor	APAZ	Phone Call	Re: Ensure. ARAW will assist with \$70 gifts card until insurance pays. Eleanor will notify ARAW.
1/25/2023	Medeiros, Eileen	PMIDURSKI	Phone Call	For annual FLO ROE: "I stay home where I am safe and comfortable. TY for all ARAW does."
1/25/2023	Cory, Frances	PMIDURSKI	Phone Call	To Thank Gale BM for Birthday card: EM to JC to forward TY to Gale
1/25/2023	Tuite, Janice	PMIDURSKI	Phone Call	To share DH contact info; JT req CB d/t company
1/25/2023	Lima, Mary	APAZ	Phone Call	RC CESI/CM Cassidy. Saw Mary yesterday. She is doing well. Hard of hearing but mind is cognitive.
1/25/2023	DosSantos, Cathrina	APAZ	Phone Call	LVM re: Requesting call back about potential EPERS.
1/25/2023	Horne, Donna	PMIDURSKI	Phone Call	For FLO ROE: Inquiring about contact w/fellow FLO participant: Consent to share DH contact info w/JT
1/25/2023	Levesque, Beatrice	PMIDURSKI	Phone Call	For FLO ROE: Would like to discuss new request: HV sched for Mon 1/30/23
1/25/2023	Silva, Yvonne	PMIDURSKI	Phone Call	VM left requesting CB for annual FLO ROE
1/25/2023	Westgate, Sandra	APAZ	Phone Call	Re: Comcast bill. FYI if bill look high give her a call and she will pay her portion.
1/25/2023	Medeiros, Patricia	PMIDURSKI	Phone Call	Attempt to reach PM via TC for annual FLO ROE: No answer and w/o voice mail: Will CB 1/26
1/26/2023	Medeiros, Patricia	PMIDURSKI	Phone Call	Attempt to reach PM: No answer: No VM: VMM & EMM to CES GSSC LF
1/26/2023	Silva, Yvonne	PMIDURSKI	Phone Call	For FLO ROE update: "I was sick over the Holidays. My apologies for not sending a card. TY ARAW>"
1/26/2023	Conway, Isidora	PMIDURSKI	Phone Call	VMM left for FLO ROE
1/26/2023	Cambra, Joan	APAZ	In Home Visit	Annual review and new request for recliner. Pending estimate.
1/26/2023	DeMedeiros, Sharon	PMIDURSKI	Phone Call	FLO ROE update: "TY for gift." Info provided for BSU Senior College & Buttonwood Comm Ctr Writing program
1/26/2023	Lima, Mary	APAZ	Phone Call	LVM CESI/CM requesting assistance with all to SSA to updated direct deposit information.
1/26/2023	Harrison, Delphina	PMIDURSKI	Phone Call	For FLO ROE update: "I fell 2x but no broken bones. My health is good otherwise. TY." ACP appl mailed
1/26/2023	Francis, Eileen	PMIDURSKI	Phone Call	For FLO ROE update: "I am so grateful. TY ARAW. I am traveling to FL to be w/my son. Then Ohio & NH."
1/26/2023	Vieira, Germaine	APAZ	Phone Call	LVM CESI/CM Carolyn Whalen. Requested return call regarding SWH medical alert.
1/26/2023	Vieira, Germaine	APAZ	Phone Call	Re: Updated charity list. Updated application and resubmitted.
1/27/2023	Fragata, Maria	APAZ	Phone Call	Re: 2/21/23 dental bill. Estimate needed to submit to ED. Application reviewed and updated.
1/27/2023	Beaubian, Joan	PMIDURSKI	Phone Call	VM left to follow up with TC request
1/27/2023	Mota, Lina	PMIDURSKI	Phone Call	VM left in Spanish by AP @ LM: Unable to leave VMM for dgt d/t full mailbox
1/27/2023	Conway, Isidora	PMIDURSKI	Phone Call	Annual FLO ROE: "I enjoy the Luncheons with the company & talk.TY" Denies financial needs at this time
1/27/2023	Ramos, Anna	APAZ	Phone Call	Re: phone not in service. Anna has new #. EMM to admin to update in system. Anna is doing fine.
1/27/2023	Benoit, Susan	JCOSTA	Phone Call	"I love my new stove! Thank you so much!"
1/27/2023	Bellino, Patricia	APAZ	Phone Call	LVM w/ CESI/CM re: SWH
1/27/2023	Medeiros, Patricia	PMIDURSKI	Email	From GSSC: PM in & out hospital since Oct 2022: Currently at local rehab: Location not disclosed
1/30/2023	Baker, Doris	APAZ	Note to File	HV not completed. Need to reschedule and have niece present to assist.
1/30/2023	Morin, Jacqueline	PMIDURSKI	Phone Call	To "THANK ARAW for comfortable chair." Moved to 1st fl apt in same complex: Address change to JC
1/30/2023	Tavares, Marilyn	PMIDURSKI	Note to File	EM & VMM left 4 GSSC: Note card mailed to MT as phone # not in service: BM DL notified JC
1/30/2023	Levesque, Beatrice	PMIDURSKI	In Home Visit	For NEW request: Financial update completed: "I am very thankful for all that ARAW does for me. TY."

Date	Beneficiary	Staff	Type	Notes
1/30/2023	Benoit, Susan	PMIDURSKI	Phone Call	Re: finances: ?Reverse Mort?: To begin Senior tax write off program May '23: Sons assist w/RE taxes
1/30/2023	Chor, Patricia	PMIDURSKI	Phone Call	To inq about ongoing rent assist: House w/rent of \$1600/month: Discussion re: Senior housing/Section 8
1/30/2023	Openshaw, Pauline	PMIDURSKI	Phone Call	From Former spouse: States he has Comcast invoice: HV sched to obtain invoice for req to Board in March
1/30/2023	Gomes, Emily	PMIDURSKI	Phone Call	Req. Ombudsman as PCP requiring OV which EG states is "hardship." EMM & VMM left for CES CM EG
1/30/2023	Gomes, Emily	APAZ	Phone Call	Re: Ombudsman needed. Requesting a call back. EMM to ED
1/30/2023	Mello, Janet	PMIDURSKI	Phone Call	Re: Auto insurance assistance: SS^: SNAP dc'd: Heating fuel ^: Annual update HV sched 2/6
1/30/2023	Perry, Susan	PMIDURSKI	Phone Call	To sched annual update: Hand Surgery 1/30 & 2/1: To call next week to sched HV
1/30/2023	Estrella, Louise	PMIDURSKI	Phone Call	To sched annual update: 2/10: To begin outpt PT, obtain 2nd opinion pain MD, Begin new medication
1/30/2023	Belanger, Elizabeth	PMIDURSKI	Phone Call	VM left re: scheduling Annual update
1/30/2023	Fragata, Maria	APAZ	Phone Call	Re: Hawthorn Dental emailed treatment plan and estimate. Updated review complete to submit for review.
1/30/2023	Mello, Eleanor	APAZ	Phone Call	Re: "Thank you, Thank you for the gift cards to get my Ensure".
1/31/2023	Monteith, Judith	PMIDURSKI	Phone Call	To confirm ACP approved: Reported her 15 yo dog died: Note card mailed
1/31/2023	Simard, Agnes	APAZ	Phone Call	LVM re: schedule annual HV. Requested a call back.
1/31/2023	Bizarro, Lucille	APAZ	Phone Call	Re: cable, internet & phone change approved. Mailed ACP application. Requested cell phone by ARAW
1/31/2023	Blais, Linda	PMIDURSKI	Phone Call	In hospital s/p fall sustaining fx leg: ? transfer to rehab: Note card mailed
1/31/2023	Pine, Hilda	APAZ	Phone Call	Re: Annual HV. Scheduled 2/14 at 3pm.
1/31/2023	Jennings, Kathleen	PMIDURSKI	Phone Call	To landlord: KJ was found deceased in her apt 12/1/22: Landlord to return 2 rent checks: GSSC notified
1/31/2023	Fisher, Laura	APAZ	Phone Call	LVM re: schedule annual HV. Requested a call back.
1/31/2023	Furness, Betty	APAZ	Phone Call	Re: Reschedule HV. Plumbing issues. Did not sleep and needs to clean up. Betty will call ARAW when ready.
1/31/2023	Chaput, Vanessa	PMIDURSKI	Phone Call	Re: upcoming move to 1st fl in same complex: Unknown date: Surgery wk of 1/24: Note card mailed
1/31/2023	Lopes, Doreen	APAZ	Phone Call	Re: Annual HV. Scheduled for 2/7 at 11am.
1/31/2023	Coleman, Carol	APAZ	Phone Call	Re: requesting to be inactive. Son and granddaughter moved in. Carol will provide financially. EM to admin
1/31/2023	Vieira, Kathy	APAZ	Phone Call	Re: Annual HV. Scheduled for 2/8 at 2pm
1/31/2023	Sikorski, Barbara	APAZ	Phone Call	Re: Annual HV. Dx with cancer a few weeks ago. She is very weak. Sx Surgery in Feb. Requesting HV March.
1/31/2023	Lewis, Barbara	APAZ	Phone Call	Re: 5% lidocaine patch ARAW support. Insurance no longer will cover. Will schedule HV for new request.

Name	Birth Date	Age	Board Member
Correia, Maria Luisa	2/13/1940	83	Gloria deSa
DeMendonca, Theresa	2/13/1950	73	Cathy Mayall
Tavares, Maria	2/13/1949	74	Diane Laflamme
Serdahl, Pauline	2/15/1944	79	Office
Simard, Agnes	2/16/1941	82	Rosemary Saber
Tavares, Dixie	2/16/1943	80	Office
Dean, Amy	2/17/1942	81	Diane Laflamme
Huezo-Mendoza, Sonia	2/17/1940	83	Office
Ponte, Marion	2/20/1946	77	Office
Gamboa, Carmen	2/26/1954	69	Office
Ramos, Anna	2/26/1952	71	Office
Furness, Betty	3/1/1948	75	Mary Ellis
Rose, Bernice	3/1/1943	80	Roseanne O'Connell
Medeiros, Eileen	3/8/1927	96	Office
Alves, Janice	3/10/1953	70	Angela Natho

Finance Committee Minutes
January 19, 2023
Joint Meeting with IAC and BofA

Present: C Mayall, D Laflamme, R O'Connell (Zoom), J Stankiewicz, C Foley, MCE. Guest: P McKnight (Zoom)
Investment Advisory Committee: K McQuiggan, K O'Connell (Zoom), H Ziegler
Bank of America: M Bennett, S Clark (Zoom), E Greene (Zoom)

This meeting was convened to review portfolio performance for our 3rd Quarter and YTD as part of the Finance Committee's commitment and responsibility.

3rd Quarter Performance

Our portfolio regained some of the losses experienced in Q1 and Q2. Much of this was due to the realignment of our assets during the month of September that gave us a full, 'clean' quarter with the new BofA strategy. Focus within Equities was US-based (vs International) Large Cap (vs Small Cap). Fixed Income (US-heavy) saw only a slight improvement in the quarter after a difficult first half. Hedge Funds showed positive performance. Performance in all asset classes exceeded their benchmarks.

Going Forward

Concern still remains around inflation, action by the Fed, geopolitical tensions and global energy. (There is no crystal ball on the certainty and timing of a recession, but the expectation is that it will be short, with an end possibly before the end of the year.) Any of these can impact the timing of a return of the market as we previously knew it, hopefully sometime in the second half of the calendar year. BofA has adopted a strategy to hold a slightly higher than normal level of assets in cash. It then is readily available for investment in Equities when the timing is opportune, reducing the need to sell assets and incur any tax liabilities.

One new asset that was discussed in a bit of detail was Tortoise MLP which invests in the movement of LNG, currently a growing sector in Europe. And as the focus on climate change and the need for a greener environment increases worldwide, BofA will be watching this MLP closely.

Conclusion

Since establishing the Investment Advisory Committee, handing our portfolio management to Sarah Clark and approving her realignment of the portfolio, we have every confidence at this time that our assets are being well-managed on behalf of the ARAW. This group will meet again on April 20 to review the full-year performance of our portfolio. It is a pleasure working with and learning from these professionals.

Next Meeting (Finance Committee): Tuesday, February 21, 2023 at 9:30 AM

Mary Ellis, Treasurer
January 23, 2023

January 2023 | ARAW Financial Report

	FY23 Budget	YTD Budget	YTD Actual	JAN Budgeted	JAN Actual	NOTES
Direct Support*	\$500,000	\$422,000.00	\$377,383.63	\$39,000.00	\$37,623.67	
Grants	\$225,000	\$225,000.00	\$182,510.00	\$0.00	\$0.00	
Administration	\$30,000	\$25,000.00	\$34,100.24	\$2,500.00	\$9,283.60	Blackbaud \$7650.77; Late WC & WB +\$852.21 Dec; No WC Jan
Moving Costs	\$0	\$0.00	\$4,391.13	\$0.00	\$0.00	complete (unbudgeted expenses)
Professional Dev	\$0	\$0.00	\$70.00	\$0.00	\$0.00	
Accounting	\$25,000	\$20,833.34	\$21,233.75	\$2,083.34	\$0.00	Late Nov bill +\$1882.50; No Dec of Jan bill
Staffing Costs	\$388,309	\$313,634.18	\$259,546.94	\$29,869.92	\$24,972.92	
Rent	\$16,000	\$13,333.33	\$20,130.00	\$1,333.33	\$2,175.00	unbudgeted: rent increase due to move
Utilities	\$6,000	\$5,000.00	\$4,832.02	\$500.00	\$419.23	Phone & alarm only
BOA Fees	\$90,000	\$75,000.00	\$66,585.35	\$7,500.00	\$6,579.68	
Federal Taxes	\$30,000	\$10,497.00	\$11,844.00	\$0.00	\$0.00	scheduled payment made
Outreach/Comm Engage	\$2,000	\$1,666.66	\$1,370.31	\$166.66	\$103.95	Vday cards
Legal/Professional Fees	\$5,000	\$4,166.66	\$3,700.00	\$416.66	\$0.00	
FLO Program	\$12,000	\$10,584.00	\$13,272.44	\$708.00	\$425.75	Late +\$841.20 Dec; void -\$50 Dec; Admin \$420.75; Trans \$5; no Jan WC or YWV bill
Retreat/Start Plan	\$0	\$0.00	\$17,737.14	\$0.00	\$0.00	
TOTAL	\$1,329,309	\$1,126,715.17	\$1,018,706.95	\$84,077.91	\$81,583.80	UNDER YTD BUDGET -\$108,009

January 2023 | Direct Support Elements

Reoccurring	JAN \$\$	January NOTES	YTD \$\$	YTD Notes
Health Insurance	\$10,518.16	10Q vs 7Q last month	\$83,413.72	
Social Day	\$0.00	no Jan bills yet	\$11,100.00	Late Dec Bills Sampson, Camara, Lopes, Carreiro +\$1,160 Dec
Personal Care	\$1,672.40	3 no order	\$14,944.79	
Nutrition	\$331.76	1 d/c	\$9,241.23	
Cable/Phone/Internet	\$10,210.90	3 not yet rec'ed	\$91,167.45	
EPERS	\$1,454.45	1 d/c; 1 late	\$15,561.20	
Rent	\$688.00	1 d/c; poss pending refund	\$8,464.00	
Transportation	\$555.82		\$6,474.02	
Gift Cards	\$230.00		\$1,530.00	
Other reoccurring	\$663.87	Jan cleaning, 1 electric bills not yet rec'ed	\$7,447.91	
Monthly TOTAL	\$26,325.36		YTD TOTAL \$249,344.32	

Gifts	Dec \$\$	December NOTES	YTD \$\$	YTD Notes
Holiday Gifts	\$0.00		\$27,300.00	Jennings void -\$150 Dec
Social Day	\$0.00		\$0.00	
Social Worker	\$0.00	Nothing rec'ed yet	\$2,200.00	
Dental	\$3,159.00	Kukstis; Van Bibber	\$11,408.00	
Hearing Aids	\$1,576.47	Pope	\$20,446.47	
Glasses	\$0.00		\$303.00	
Car Bills	\$2,072.61	Tripp & Curado (Loan); Menard (Insur); Ponte (repair)	\$23,310.24	
Sandra Fogg	\$0.00		\$0.00	FY23 recipient died before able to use
Home Payments	\$1,030.00	Deandrade (HOI)Searpin (rent)	\$9,836.98	
Health Bills	\$0.00		\$5,066.76	
Credit Card	\$0.00	Powell	\$3,534.02	
Furniture	\$1,009.99	Morin (lift chair)	\$10,648.95	
Appliances	\$749.00	Benoit (stove)	\$749.00	New category added for FY23
EDDF	\$1,403.24	see summary	\$9,392.73	
Other gifts	\$298.00	Ramos (TV)	\$3,843.16	
Monthly TOTAL	\$11,298.31		YTD TOTAL \$128,039.31	

ASSOCIATION FOR THE RELIEF OF AGED WOMEN
Transaction Detail By Account
January 2023

	<u>Date</u>	<u>Name</u>	<u>Account</u>	<u>Amount</u>
Jan 23				
	01/05/2023	WORLEY BEDS	PAYAN, FREDA - MATTRESS	749.00
	01/17/2023	WESTPORT APOTHECARY	POLEK, ANDREA - ROLLATOR	160.63
	01/25/2023	STOP & SHOP	MELLO, ELEANOR - NUTRITION	70.00
	01/29/2023	COMCAST - P OPENSHAW	OPENSHAW, PAULINE - CAB/PHO	173.66
	01/31/2023	DARTMOUTH MEDICAL EQUIPMENT	POLEK, ANDREA - ROLLATOR	249.95
Jan 23				<u><u>1,403.24</u></u>

Trade Date

Account Summary

Jan. 01, 2023 through Jan. 31, 2023

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

Market Value \$19,650,021.06

Account Activity

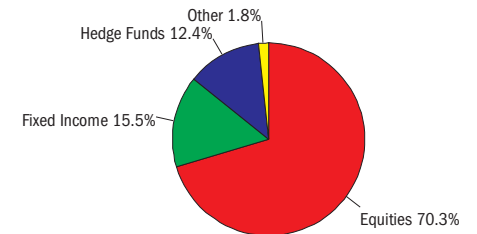
Description	Current Period	YTD Since 04/01/22
Beginning Market Value	\$18,581,046.19	\$21,441,696.62
Income	17,158.22	416,616.48
Deposits	2,212.42	2,719,708.88
Disbursements	-72,212.42	-3,467,531.14
Bank Fees	-6,579.68	-66,585.35
Change in Market Value	1,128,396.33	-1,393,884.43
Ending Market Value	\$19,650,021.06	\$19,650,021.06
Change in Account Value	1,068,974.87	-1,791,675.56
Accrued Income	6,179.39	6,179.39
Ending Value + Accrued Income	\$19,656,200.45	\$19,656,200.45

Income Summary

Description	Current Period	YTD since 04/01/22
Dividends - Taxable	\$14,805.84	\$402,292.28
Interest - Taxable	2,352.38	14,324.20
Total Income	\$17,158.22	\$416,616.48

Portfolio Allocation

Description	Market Value	Book Value	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Current Yield
Cash/Currency	\$335,152.14	\$335,152.14	\$0.00	\$1,249.39	\$14,073.03	4.19%
Equities	13,819,917.84	9,730,449.08	4,089,468.76	3,977.50	222,800.04	1.61
Fixed Income	3,040,403.39	2,952,337.27	88,066.12	684.54	81,595.13	2.68
Hedge Funds	2,439,688.76	2,524,689.00	-85,000.24	267.96	55,665.56	2.28
Tangible Assets	14,858.93	16,759.20	-1,900.27	0.00	333.61	2.24
Total Assets	\$19,650,021.06	\$15,559,386.69	\$4,090,634.37	\$6,179.39	\$374,467.37	1.90%
Total	\$19,650,021.06	\$15,559,386.69	\$4,090,634.37	\$6,179.39	\$374,467.37	



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

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

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Banville, Mildred 86 y/o; 8/23/1936 Income: \$1,320 H</p> <p>ARAW support: New</p> <p>MEB: \$231</p>	<p>WCOA Andrea Lemos (508) 636-1026</p>	<p>“I worry about the up keep of my property because right now I need a new roof & siding. My mother had that house. Financially I could use help with my house.”</p>	<p>MMP, SNAP, MH buy-in & USDA loan(roof) being explored</p> <p>Will go without food due to increased costs</p> <p>No savings (used for husband’s funeral)</p> <p>Behind on RE Taxes – v. concerned</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice 3rd & 4th quarter Real Estate taxes totaling \$1,241.68 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Invoice 3rd & 4th quarter Real Estate taxes totaling \$1,241.68
<p>New BENE#</p> <p>Perry, Kathleen 81 y/o; 11/25/1941 Income: \$1,780 H</p> <p>ARAW support: New</p> <p>MEB: \$271</p>	<p>WCOA Andrea Lemos (508) 636-1026</p>	<p>“I worry about not being able to get around in my car. I worry about everything. But my biggest worry is stressing my son & daughter-in-law out. I would like to go back to the Social Day one day a week where the van picks me up.”</p>	<p>Car to be taken off road (+\$130/mth) – just over 4 more months of car payments (\$240/mth)</p> <p>Son very supportive – was paying for Supportive day but struggles</p>	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Supportive Day Program, 1 day with transportation \$60 	<p>Weekly:</p> <ul style="list-style-type: none"> ▪ Supportive Day Program, 1 day with transportation \$60 for 4-6 months or until car is sold to determine impact of financial situation

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 21-22/32</p> <p>Canasta, Linda 76 y/o; 12/17/1946 Income: \$1,643 H</p> <p>ARAW support \$4,137: Reoccurring: Cable/phone/internet \$270 '22 Gifts: Water heater \$1,300 '22, Holiday \$150 '22</p> <p>MEB: \$21</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"Thank you for the help & support you have provided this past year. It is so challenging to live alone with one income. I have been a widow since 2016 & I am struggling more financially now than ever. I have a small savings account that is dwindling. I am so very grateful the ARAW helps me with the Comcast bill. My life is made easier by knowing that one bill is taken care of. Thank you & Bless you All!"</p>	<p>Non-verbal due to ALS Independent with all ADLs Car necessary Internet needed for pad/communication – ACP submitted Would love social engagement but limited due to disease</p>	<p>Monthly:</p> <ul style="list-style-type: none"> Continuation of cable/phone/internet \$270 <p>Gift:</p> <ul style="list-style-type: none"> Receipt Auto loan balance \$2,589.28 	<p>Monthly:</p> <ul style="list-style-type: none"> Continuation of cable/phone/internet \$270 <p>Gift:</p> <ul style="list-style-type: none"> Receipt Auto loan payments for 8-9 months to be paid in lump sum <p><i>Due to car being a necessity for independence</i></p>
<p>BENE# 19/11G</p> <p>Lyons, Carol 75 y/o; 1/3/1948 Income: \$943 sub</p> <p>ARAW support \$6,286: Gifts: Car ins \$486 '22, \$541 '21 & \$545 '20, Bed \$700 '21, AC \$236 '21, Dentures \$2,969 '19, Holiday \$150 '20-22</p> <p>MEB: -\$114</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"I am considering selling my truck but I don't know how I will get to my dr appts. Plus I enjoy getting together with my sister & niece. I am spending more & more time in my apartment because some of my neighbors have problems & I don't want to get involved with their issues. I wish I could get farm fresh foods. I don't know what chemicals these industries are putting in our foods. I use my SWH OTC card for groceries & they send me grey tuna! Even my cat wouldn't eat it."</p>	<p>Wants/needs to sell truck – looking at alt transportation Stays away from drama by watching TV Negative MEB balance – might be alleviated w/o car</p>	<p>Monthly:</p> <ul style="list-style-type: none"> Cable/phone/internet \$230 	<p>Monthly:</p> <ul style="list-style-type: none"> Cable/phone/internet \$230

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Zych, Joanne 73 y/o; 3/21/1950 Income: \$1,364 sub ARAW support: New MEB: \$177</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"I am most worried about my car repairs & the insurance. I need my car for remaining independent. I am high functioning & do all my own shopping, laundry, cooking & housekeeping. I have minimal friends who can help me so I need to be able to get around. My sister has her own health issues & we have never been close. She ended up like my mom with severe mental health issues so I don't bother her too much."</p>	<p>History of mental health issues</p> <p>Forced to spend down IRA</p> <p>Loan for auto purchase</p> <p>Recent move V engaged in community</p> <p>Saving for dental work – needs car repair (effects mental health)</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair \$1,067.15 from Toyota 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Car repair \$1,067.15 from Toyota <p><i>Hopeful this gift will set her in the near term, alleviate anxiety and help as she proactively plans for the future</i></p>
<p>New BENE#</p> <p>Duarte, Patricia 67 y/o; 2/9/1955 Income: \$1,546 sub ARAW support: New MEB: -\$38</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"Please don't laugh or judge me. But I am afraid of being alone, having a medical problem & no one knowing for days... I am truly blessed to have my health, a decent apartment & landlord, my cat & enough money to get food & pay my bills. But I am worrying about finances now that the reality of living on Social Security is real. I retired late last year so I am still adjusting. I was accustomed to having a bit more income and I already see that I have to budget differently. I appreciate any assistance I can receive."</p>	<p>Recently retired (9/22)</p> <p>Adjusting to fixed income – “reformed gambler”</p> <p>Actively seeking budgeting and finance classes</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Capital One credit card \$909.14 ▪ Statement Credit One credit card \$512.79 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Capital One credit card \$909.14

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# 20-21/14</p> <p>Castello, Janice 81 y/o; 9/26/1941 Income: \$1,386 sub</p> <p>ARAW support \$20,861: Reoccurring: Cable/phone/internet \$240 '21 Gifts: Glasses \$126 '19 & \$305 '08, Hearing aid \$3,000 '18 & \$2,800 '14, CC \$1,340 '19, \$1,990 '15 & \$1,571 '14, Dentures \$3,697 '17, Holiday \$150 '21-22</p> <p>MEB: \$553</p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I really hope ARAW approves continued support with my Comcast bill. I am getting more & more tired to the point when I make my bed I am winded & unable to do much else. I use internet to pay my bills as I am not comfortable going out much anymore."</p>	<p>Son not contributing to expenses – Janice not supporting son roof over head only</p> <p>Uncertain how long he will be there</p> <p>Resistant to CES</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Living alone guideline (son lives with her) <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of cable/phone/internet \$240 	<p><i>Unable to consider request without full disclosure of living situation. Happy to reconsider when all information is received and/or living situation changes.</i></p>
<p>BENE# 14-15/20</p> <p>Lourenco, Alice 79 y/o; 4/2/1943 Income: \$1,678 R</p> <p>ARAW support \$23,920.12: Reoccurring: BCBS \$229.51 '15 Gifts: Dental \$350 '22 & \$1,697 '15, Glasses \$1,257 '21 & \$680 '15, Holiday \$100-150 '15-22</p> <p>A/R Due: 1/10/2024</p> <p>MEB: -\$133</p>	<p>WCOA Andrea Lemos (508) 636-1026</p>	<p>"I worry about when the time comes that my daughter might not be able to help me out. I will just have to struggle more. Thank God for all that you have done for me. I am grateful. Thank God that there are still people with a heart of gold who still think of others & want to help them out. Thank you so much. If you can continue with BCBS for that is a great help every month."</p>	<p>Negative MEB – add'l ask for comcast</p> <p>Let go of collision on car insurance to save \$concerned by rising prices and decrease in SNAP</p> <p>Bothered when forced to ask dghtr for help</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of BCBS \$229.51 ▪ Cable/internet \$128.14 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of BCBS \$229.51 ▪ Cable/internet \$128.14

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Thibodeau, Diane 71 y/o; 4/14/1951 Income: \$1,063 R</p> <p>ARAW support: New MEB: -\$274</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"I have numerous financial demands all at one time. My heating system, my car & my teeth. The owner of the mobile home park is forcing everyone to change to propane heat. He gave me a furnace however I have to pay for everything else. I had been saving for a computer & my father was holding the money for me. So I took the \$900 & used that for the down payment. Now I have a balance of almost \$750. My car needed shocks & because I need my car I put the repair on my credit card (\$550). I also have a balance from dental work done in 2022 that was not covered by my dental ins."</p>	<p>Referred by friend/SHINE counselor</p> <p>Mobile home mandating change in heating system – pd down payment from savings</p> <p>Suggested 4 month f/u</p> <p>Neg MEB</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Heating system replacement balance \$737.19 ▪ Statement Dental work \$197.10 from Buttonwood Dental 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Statement Heating system replacement balance \$737.19 ▪ Statement Dental work \$197.10 from Buttonwood Dental <p><i>Exception made for support of completed service as she is new to ARAW, please review policy</i></p>
<p>BENE# 22/31G</p> <p>Monteiro, Linda 70 y/o; 11/20/1952 Income: \$939 sub</p> <p>ARAW support \$20,861: Reoccurring: Gifts: TV \$418 '22, Holiday \$150 '22</p> <p>MEB: \$33</p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I have had so much loss lately, I don't even know what worries me. I found my aunt deceased in her home this October. I am still very shaken up about that and then my cousin's husband just passed away this November. It's too much. I worry about how she is going to make it without him. My health is declining. I now have kidney issues that I am dealing with on top of all my other health issues. Plus, I am always in pain from the neuropathy."</p>	<p>Considerable credit card debt – paying min/month</p> <p>Referred to ACCS & SCCLS</p> <p>Rent will increase, SNAP will decrease</p> <p>New dining set due to safety concerns</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Dining room table and chair set \$809.99 from Regal House 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Dining room table and chair set \$809.99 from Regal House <p><i>Due to safety concern with current setup</i></p>

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>BENE# FLO 21E-V</p> <p>Francis, Eileen 83 y/o; 4/12/1939 Income: \$1,678 sub</p> <p>ARAW support \$20,861: Reoccurring: Gifts: TV \$418 '22, Holiday \$150 '22</p> <p>MEB:</p>	<p>FLO Pat Midurski (508) 717-0400</p>	<p>"I am travelling as much as I can while I can. Leaving for Florida in 3 weeks to be with my son for 7 weeks. I am so blessed. Thanks to the ARAW for everything they have done for me. I do enjoy the luncheons & other adventures. Thanks so much!"</p>	<p>Veteran's benefits may decrease due to increase in SS</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guidelines (over \$28) <p>Continue with FLO</p>	<p>Exception:</p> <ul style="list-style-type: none"> ▪ Income guidelines (over \$28) <p>Continue with FLO</p>
<p>BENE# 15-16/05</p> <p>Fragata, Maria 87 y/o; 10/30/1934 Income: \$1,576 H</p> <p>ARAW support \$26,610: Reoccurring: BCBS \$226.29 '15, EPERS \$51.95 '19 Gifts: Glasses \$690.77 '21 & \$470.40 '18, Water bill \$559 '18-19, Dental \$4,984 '17-22, Holiday \$100-150 '15-22</p> <p>MEB: \$203</p>	<p>BA Ana Paz (508) 717-0400</p>	<p>Current dental services cost. After dental cleaning visit, it was discovered she had a cavity that needed to be addressed.</p>		<p>Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Dental work \$175 	<p>EDDF Gift:</p> <ul style="list-style-type: none"> ▪ Estimate Dental work \$175

ARAW BENEFICIARY REQUEST: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Specific Request	Recommendations
<p>New BENE#</p> <p>Payan, Freda 68 y/o; 11/17/1954 Income: \$969 R ARAW support: New MEB: \$94</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"As you can see, I do not ask for anything. I have lived here for 8 years & I make do. However, my cancer has returned & now I need my rest to heal. My bed was given to me when I arrived in New Bedford from Texas 8 years ago. My back hurts everyday but hurts more in the morning after sleeping on that mattress. I have begun to sleep in this chair but it too is old & falling apart."</p>	<p>Approved EDDF</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Mattress and box spring \$749 	<p>Gift:</p> <p>Mattress and box spring \$749</p>
<p>BENE# FLO-22N</p> <p>Polek, Andrea 67 y/o; 6/10/1955 Income: \$1,186 H ARAW support: FLO only MEB: -\$229</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"I am experiencing more difficulty walking. The pain has become more difficult to control even w/ intervention of pain management. I am trying to keep active as sitting or lying down all day are not conducive to a healthy lifestyle. My cardiac doctor wants me to walk daily & that has become near impossible. She suggested a rollator so I can rest however my insurance will only pay a small portion. If the ARAW can help me, I would be most appreciative. Thank you."</p>	<p>Approved EDDF</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Rollator 	<p>Gift:</p> <p>Patient portion of rollator \$249.95</p>

ARAW BENEFICIARY UPDATE: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Current /Request	Decisions
<p>BENE# 22/09EDDF</p> <p>Rogers, Beverly 85 y/o; 5/11/1937 Income: \$2,259 H</p> <p>ARAW support \$900: Gifts: Plumbing \$750 '22, Holiday \$150 '22 A/R Due: 1/6/2024</p> <p>MEB: \$223</p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I currently don't need anything. I'm doing pretty good, Thank God! Thank you for the Christmas card & gift. I was so surprised & am so thankful. Joyce my neighbor helps make sure all my bills are paid & my niece Melody takes me to doctors appointments & at times gets me groceries."</p>	<p>Would like to continue with FLO to engage in NBAM program</p>	<p>Continue with FLO</p>	<p>Continue with FLO</p>
<p>BENE# 17-18/19</p> <p>Rapoza, Mary Lou 79 y/o; 8/28/1943 Income: \$1,048 sub</p> <p>ARAW support \$9,024.57: Reoccurring: Cable \$120.75 '18, Phone \$33.44 '18 Gifts: Tires \$334.75 '18, Air purifier \$207.06 '18, Holiday \$150 '18-22 A/R Due: 1/10/2024</p> <p>MEB: \$317</p>	<p>WCOA Susan Routhier (508) 636-1026</p>	<p>Mary Lou's biggest worry is her health. What will help her most is "Please continue to pay my cable & phone bills".</p>	<p>Dependent on daughter for most things.</p> <p>Insists on keeping car</p> <p>High month end balance</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$120.75 ▪ Phone \$33.44 <p>Monthly total: \$154.19</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$120.75 ▪ Phone \$33.44

ARAW BENEFICIARY UPDATE: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Current /Request	Decisions
<p>BENE# 19-20/11</p> <p>Gagnon, Alyce 88 y/o; 7/1/1934 Income: \$1,660 R</p> <p>ARAW support \$10,318.45: Reoccurring: BCBS \$229.51 '19 Gifts: Medical bill \$720.22 '19, Holiday \$150 '19-22 A/R Due: 1/11/2024</p> <p>MEB: \$540</p>	<p style="text-align: center;">WCOA Susan Routhier (508) 636-1026</p>	<p>"Is being dependent on anyone especially my children. I don't want to be a burden. If ARAW continues to pay my insurance & everything stays the same". Her daughter explained her mother doesn't do well with change, the recent change in Rx plan to save a few dollars had her worried she would have to change drs.</p>	<p>Family assists as they can</p> <p>Anxiety with change</p> <p>Cardiac issues</p> <p>SNAP to make Sunday dinners for family</p> <p>High MEB</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$229.51 <p>Monthly total: \$229.51</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$229.51 <p style="text-align: center;"><i>Although substantial MEB, approved due to change creating high levels of anxiety and advanced age</i></p>
<p>BENE# 14-15/13</p> <p>Ingham, Linda 76 y/o; 8/27/1946 Income: \$1,388 sub</p> <p>ARAW support \$10,318.45: Reoccurring: Cable/phone \$95 '14, Rep payee \$52 '18 Gifts: Holiday \$100-150 '15-22 Discontinued: GC \$70 '14-21 A/R Due: 1/17/2024</p> <p>MEB: \$27</p>	<p style="text-align: center;">BA Pat Midurski (508) 717-0400</p>	<p>"I enjoy living at Whaler's Cove. The food is good & everyone is a friend here. I am attending the program on Mondays & Fridays & I like the activities. My Parkinson's is getting a bit worse & my shakiness is a problem but I keep going. I try to walk in the halls during the winter. In the warm weather, I go outside & walk the sidewalks...My TV is my main entertainment & company.</p>	<p>Spends most of day watching TV – significant HOH</p> <p>Active Day 2x/wk</p> <p>Dementia and Parkinson – difficulty with fine motor skills</p> <p>Fierce advocate in sister</p> <p>Unable to pay bills</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone \$95 ▪ Rep Payee \$52 <p>Monthly total: \$147</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone \$95 ▪ Rep Payee \$52

ARAW BENEFICIARY UPDATE: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Current /Request	Decisions
<p>BENE# 21-22/31</p> <p>Santos, Laura 76 y/o; 1/5/1947 Income: \$1,515 sub</p> <p>ARAW support \$3,279: Reoccurring: Cable/phone/internet \$78 '22 Gifts: Rent \$1,877 '21, Holiday \$150 '21-22 Discontinued: OTC \$40 '22</p> <p>A/R Due: 1/17/2024</p> <p>MEB: \$23</p>	<p style="text-align: center;">BA Pat Midurski (508) 717-0400</p>	<p>"Right now, I am in a good place. Yes, I have chronic pain but most people do by the time they reach my age. My bowels will always be unpredictable because of the IBS & I am learning to live with that. My energy waxes & wanes, some days are better than others...I am grateful for my daughters & their families."</p>	<p>@WCALF appreciates not having to cook for herself or grocery shop</p> <p>Family & BF supportive</p> <p>Wants to engage on Flo activities</p> <p>IBS issues</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$78 <p>Monthly total: \$78</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$78
<p>BENE# 21-22/34</p> <p>Walker, Bonnie 76 y/o; 11/11/1946 Income: \$1,332 sub</p> <p>ARAW support \$2,958: Reoccurring: OTC \$50 '22, Demand Response \$25 '22, Cable/phone/internet \$200 '22 Gifts: Holiday \$150 '22</p> <p>A/R Due: 1/12/2024</p> <p>MEB: \$164</p>	<p style="text-align: center;">BA Pat Midurski (508) 717-0400</p>	<p>"Having the help of the ARAW with my cable TV has made a world of difference. How can I ever thank you! Now if I could just rectify this horrible situation with my neighbors in this building. I just want to live in peace & evidently a few women are jealous of me. If only they knew the battles I face every day with my health, they would not want my life."</p>	<p>Thrilled with new apartment</p> <p>Issues with fellow tenant</p> <p>Significant weight loss due to cancer</p> <p>Referral to SCCLS</p> <p>Spends most of her time at home w/TV</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$200 ▪ OTC & Boost \$50 from WA ▪ Demand Response \$25 <p>Monthly total: \$275</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$200 ▪ OTC & Boost \$50 from WA ▪ Demand Response \$25

ARAW BENEFICIARY UPDATE: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Current /Request	Decisions
<p>BENE# 21-22/30</p> <p>Spearin, Gail 72 y/o; 12/19/1951 Income: \$1,098 R</p> <p>ARAW support \$7,203: Reoccurring: Cable/phone/internet \$200 '22 Gifts: Land rent \$409 '22-23, Holiday \$150 '22 A/R Due: 1/12/2024</p> <p>MEB: -\$269</p>	<p>BA Pat Midurski (508) 717-0400</p>	<p>"My health worries me the most. I fell last week & now I have another compression fracture of the spine. I have osteoporosis but I can't take the Prolia. I go into a full blown anxiety attack just thinking about the side effects. My doctor told me to quit smoking & I have cut back however I cannot quit totally. I am scheduled to see a hematologist on Jan 13th for abnormal protein in my blood and urine."</p>	<p>Increased use of credit cards – unable to give accurate amounts</p> <p>Former partner not helping as anticipated</p> <p>Declined financials programs</p> <p>ACP submitted</p> <p>Negative MEB with no rent assistance</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$200 <p>Monthly total: \$200</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$200 <p style="text-align: center;"><i>Please pursue ACP</i></p>
<p>BENE# 14-15/07</p> <p>Vieira, Germaine 84 y/o; 5/20/1937 Income: \$1,172 H</p> <p>ARAW support \$23,802: Reoccurring: Cable \$123 '18, EPERS \$29.95 '14, ST \$455 '18 Gifts: Re Tax \$800 '12-15, HOI \$500-950 '12-15, Car repair \$267 '19, Furnace repair \$449 '19, Holiday \$100-150 '15-22 A/R Due: 1/25/2024</p> <p>MEB: \$348</p>	<p>BA Ana Paz (508) 717-0400</p>	<p>"I manage just fine as long as ARAW continues to pay my cable, medical bracelet, and newspaper."</p>	<p>Why cable & newspaper?</p> <p>EPERS thru SWH?</p> <p>SCAM alert</p> <p>Supportive children</p> <p>High MEB</p>	<p>Bi-annually:</p> <ul style="list-style-type: none"> ▪ Newspaper \$450 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$123 ▪ EPERS \$29.95 <p>Monthly total: \$227.95</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable \$123 ▪ EPERS \$29.95 until SWH p/u <p style="text-align: center;"><i>Newspaper d/c'ed due to high cost. New subscription rates are much lower</i></p> <p style="text-align: center;"><i>Please let us know when EPERS active thru SWH</i></p>

ARAW BENEFICIARY UPDATE: SUMMARY

FEBRUARY 2023 | VER 2/3/23

Beneficiary	Outreach	Biggest Concern	Notes	Current /Request	Decisions
<p>BENE# 22/34G</p> <p>Oliveira, Maria 75 y/o; 5/30/1947 Income: \$1,351 <i>sub</i></p> <p>ARAW support \$1,365: Gifts: Rent \$1,215 '22, Holiday \$150 '22</p> <p>MEB: \$24</p>	<p style="text-align: center;">BA Ana Paz</p> <p>(508) 717-0400</p>			<p style="text-align: center;">Place inactive</p>	<p style="text-align: center;">Place inactive</p>

Governance Committee Meeting Minutes – January 31, 2023

Members Present – Gale Beaton, Debbie Brooke, Mary Ellis, Diane Laflamme

Members Excused – Jo-Ann Beaulier, Pam McKnight

Also Present – Clare Healy Foley ED

Gale will be taking on the Governance Committee chairmanship after the Annual Meeting and the committee agreed that after many years of dedicated service as the Clerk, Gale could step down from that job. There was much thoughtful discussion about who we might nominate to fill that slot. A short list was created, and Debbie will follow up with the first candidate.

We reviewed the 2023-2024 potential list of committee membership. There will be some shift in membership, but all committees look well filled. Debbie will make sure that Pam and Angela know who wants to serve on their committees.

We discussed the fact that in 2020 when we developed up the Grants Committee description, we included the Beneficiary Committee Chair as a required member. But as the Grants Committee has evolved over the years and as the Beneficiary Chair's job has grown, we no longer see a need for that requirement. We will ask the Board to approve an edited version of that document at the next Board meeting.

We finalized our New Member Onboarding Guidelines by adding some specific information about the process for new members to join committees after their orientation period ends. We agreed that the Beneficiary Committee is an excellent starting point for new members, but the workload is the heaviest of all committees and can sometimes be a challenge for seasoned members, and certainly might appear overwhelming for new members. To ameliorate this, we propose allowing members to count Beneficiary membership as fulfilling both of their committee obligations. We will ask the Board to approve an edited version of the Board Member Job Description at the next Board meeting.

This discussion led to further thought about overall time commitment to the Board and how heavy the heaviest lifting is, and what we can roughly tell new

members about time commitments. To that end, Committee Chairs and Officers will be asked to provide a rough range of the amount of time they spend on their jobs.

Finally, we agreed to develop a formal Leave of Absence Policy for Board approval. We will begin work on that at our next meeting in combination with Contingency Plans for unexpected vacancies in leadership positions.

Respectfully submitted,
Debbie Brooke, Chair



ARAW Board Member Job Description

REVISED | February 2023

Purpose

The Board supports the work of the Association for the Relief of Aged Women (ARAW) and provides mission-based leadership, strategic governance and community advocacy. While day-to-day operations are led by the ARAW's Executive Director (ED), the Board-ED relationship is a mutually respectful partnership. The active involvement of the Board is both critical and expected.

Specific Board Member responsibilities include:

- Respects the history of ARAW and ensures sustainability for the future
- Cares about the concerns of women, the elderly and our community
- Understands, embraces and personifies the ARAW's mission in the community
- Appreciates and executes the fiduciary responsibilities of the ARAW
- Makes decisions in the best interest of the ARAW's mission and beneficiaries
- Acts as an ambassador for the organization by contributing to community outreach efforts
- Forms respectful and appropriate friendly relationships with the ARAW beneficiaries
- Assists the Governance Committee in identifying and recruiting new Board Members
- Works collegially and respectfully with other Board members and the ARAW staff

Shared Board responsibilities include:

- Develops and diligently implements the ARAW's strategic plan
- Reviews outcomes and metrics created for evaluating the organization's impact
- Regularly measures the ARAW's performance and effectiveness
- Approves the ARAW's annual budget, audit reports and relevant business decisions
- Ensures board decisions are carried out
- Supports the ARAW's commitment to a diverse board and staff which reflects the communities ARAW supports
- Hires and sets compensation for the Executive Director

Requirements

- Completes a successful CORI check and the ARAW orientation
- Annually confirms support of established policies including Conflict of Interest, Confidentiality and Harassment

Board Participation

ARAW's Board meetings are held monthly and committee meetings are held in coordination with full board meetings. Board Members are expected to actively participate on at least 2 committees and/or take on special assignments. **Due to the frequency of meetings and the work required, this expectation has been met by a member actively serving on the Beneficiary Committee. However, members of the Beneficiary Committee are welcome and encouraged to join other committees as their schedules allow.** Attendance at and contribution to all meetings is expected in person, by telephone or via Zoom.

Agendas and materials will be sent in advance of each meeting. Members are expected to come to the meetings prepared with these documents, to share ideas and opinions, and abide by and support majority decisions. Members are asked to give fair and reasonable consideration to accepting leadership positions. There are no term limits either for the general membership or the Board officers.

Friendly visiting is a vital and unique aspect of the ARAW Board Member role. Board members are expected to conduct visits with assigned beneficiaries in the method and manner so determined by the visiting committee.

Our greatest hope is that your role of board member extends far beyond the board room and is incorporated into many of your relationships, activities and efforts in the community.



GRANTS COMMITTEE

REVISED | February 2023

Purpose: The purpose of the Grants Committee is to establish annual grant funding which will advance our mission.

Responsibilities:

- Establish grant funding priorities annually
- Collaborate with the Finance Committee to establish a grants budget
- Develop, monitor, and oversee the RFP process
- Review and recommend grants to the board for approval
- Monitor grant compliance

Members:

Chair

~~Beneficiary Committee Chair~~

Treasurer

At least 2 additional Board Members

Board President (ex officio)

Executive Director

LEGACY COMMITTEE MEETING MINUTES— JANUARY 26,2003

ATTENDANCE: DEBBIE BROOKE, ROSEANNE O'CONNELL, DIANE LAFLAMME, CHAIR
ABSENT: JOANNE BEAULIEU

The committee met to review our progress on the oral history project. We have interviewed Gillian Harris and Jean Silver. Gretchen is ill and Debbie has not yet been able to interview her. I will contact Nancy Kurtz and Roseanne will contact Mary Ellen Lees for possible interviews.

Rosemary Saber and I are gathering material on Hope Atkinson. Her leadership was important in the evolution of the ARAW organization and we believe we should have some information on her included in the archives. The committee will decide the best format to present this information.

Once again, it was "boxing day". We are making progress sorting through the 25 boxes of saved material.

The next meeting of the legacy committee is February 15 at 9:30.

Respectfully submitted,

Diane Laflamme
Chair