



ASSOCIATION FOR THE RELIEF OF AGED WOMEN
Board Meeting | January 11, 2024 | 9:30 am
ARAW | 174 Union Street | New Bedford | Zoom option

Packet contents to be reviewed prior to the meeting:

*December Minutes; December BA Report; December activity sheet;
January Beneficiary Recommendations;
Committees: Finance, Grants, Personnel, Friendship Task Force*

- 🌐 Call to Order: President Jane Stankiewicz
- 🌐 Roll Call: Clerk Gloria DeSa
- 🌐 Moment of Silence
 - ♥ Virginia Gomes; 97; 12/17; NB; since '15: ensure, incontinence products
 - ♥ Emily Gomes; 83; 12/31; NB; since '20: SRTA, WCAP
- 🌐 Reflective Moment: Diane Laflamme
- 🌐 Clerk's report
 - ✓ **Recommendation to approve December 2023 Board meeting minutes, as distributed – VOTE**
- 🌐 President's Report: Jane Stankiewicz – *see packet*
- 🌐 Executive Director's Update: Clare Healy Foley – *see packet*
 - Activity sheet, BA report & newsletter
 - Staffing update
 - Community Engagement update
 - Dec Donations \$945 YTD \$6,040
 - Beneficiary highlight
- 🌐 Committee Reports
 - Finance Committee: Chair Cathy Mayall *see packet*
 - BOA Q3 Review with IAC 1/16
 - DRAFT Budget numbers due to Finance Committee 1/31/23
 - ✓ **Recommendation to approve 3rd Quarter financials, as distributed – VOTE**
 - Visiting: *see packet for upcoming birthdays*
 - January Visiting reports – 3 minutes each
 - Gale Beaton
 - Reporting in February: Gloria deSa
 - Beneficiary: Chair Pam McKnight – *see packet*
 - ✓ **Recommendation to accept decisions of beneficiary committee, as distributed – VOTE**
 - Highlight a new beneficiary
 - Governance: Chair Gale Beaton
 - Nothing to report
 - Committee meeting date change to 1/30/24

- Grants: Chair Rosemary Saber – *see packet*
 - Funding opportunity announced and application released 1/8/24
 - Committee meeting update 12/15/23
- Personnel: Chair Angela Natho – *see packet*
 - Committee meeting update 12/15/23
- Friendship Task Force: Chair Debbie Brooke – *see packet*
 - Task Force meeting update 1/4/24
- Legacy Task Force: Chair Diane Laflamme
 - Nothing to report
- Other business to be brought before the Board
 - Handbook handouts
- Executive Session, if needed

ANNOUNCEMENTS/MEETINGS:

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

Monday, January 15th | MLK Jr. Day | Office Closed

Tuesday, January 16th | Q3 Portfolio Review: BOA, IAC & FinComm | 174 Union/Zoom | 9:30 am

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

Wednesday, January 31st | Beneficiary Committee | 174 Union/Zoom | 9:30 am

Thursday, February 8th | Board Meeting | 174 Union/Zoom | 9:30 am

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

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

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

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

Members excused: All present.

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

1. Anna Ramos (71) New Bedford
 - a. Part of ARAW family since 2021.
 - b. ARAW provided lift chair, incontinence products and OTC products.
 - c. Called her lift chair her “throne”.
 - d. In recent application said, “I’m too young to die.”
2. Alice Oliveira (89) New Bedford
 - a. Part of ARAW family since 2012.
 - b. ARAW provided EPERS, personal care, nutrition, glasses, BCBS and dental.
 - c. Had dedicated son whose wife recently died.
3. Edith Marshall (93) Dartmouth
 - a. Part of ARAW family since 2021.
 - b. ARAW provided cable, rent and CNN membership.
 - c. Was owner of Sunnyside Bakery.
 - d. Was an organizer of the Whaling City Festival.
 - e. Donations being directed to ARAW.

Reflective Moment: Pam McKnight shared a quote by Maggie Kuhn:

There are six myths about old age:

1. *That it’s a disease, a disaster.*
2. *That we are mindless.*
3. *That we are sexless.*
4. *That we are useless.*
5. *That we are powerless.*
6. *That we are all alike.*

Clerk’s Report: Clerk Gloria de Sá reported:

1. Minutes of the October 12, 2023 board meeting were approved as distributed.
SO VOTED.

Report of President: President Jane Stankiewicz reported:

1. Review of Board member check-ins.
 - a. Four common themes:
 - i. Grants – concerns with current model.
 - ii. Board structure – happy with less meetings, increase Board member diversity.
 - iii. Fundraising – concern overall with what this will look like.
 - iv. Volunteers – how will they be used?
2. Strategic Plan
 - a. Reminder to check upcoming dates and report out on progress made.

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

1. Activity Sheet/BA Reports/Newsletter – no questions.
2. Exponent Philanthropy Conference
 - a. Exponent Philanthropy is an association of lean funders (small staff).
 - b. Thanks to the Board for opportunity to attend.
 - c. Reinforced ARAW is doing a good job/in line with best practices.
 - d. Brought back a few gems and resources – reviewing with appropriate committees.
3. Staffing update
 - a. Pat Midurski's last day is December 20th.
 - b. Staff working together to prioritize – have a plan in place to ensure all beneficiaries needs are met.
 - c. One applicant for position so far – Clare to meet with her.
 - d. Discussing BA salary at Personnel Committee tomorrow.
4. Community Engagement update
 - a. Met with Meg Rodgers, Head of Philanthropy at SouthCoast Health.
 - i. Meg from Fall River – meeting with key players in New Bedford area.
 - ii. Interested in CPG funding.
 - iii. Will help intro of ARAW to appropriate people at SouthCoast Health.
5. November Donations \$1,500, YTD \$5,095.
6. Beneficiary Highlight – 2 success stories from Financial Workshops
 - a. Alice Bissonnette
 - i. In past resistant to anything.
 - ii. Breakthrough at workshop – realized she is not alone in situation.
 - iii. Loves dog Jessie – strengthened connection to office.
 - iv. Attended luncheon in October and enjoyed so also attended holiday luncheon.

- b. Cynthia Smith
 - i. Ego would not allow her to reach out to resources previously.
 - ii. Attended workshop and since has reached out to several resources including ACCS for bankruptcy (\$40k in credit card).

Report of Finance Committee: Chair Cathy Mayall reported:

1. BOA Q2 Review with IAC 11/6
 - a. At time of meeting, portfolio had dropped.
 - b. BOA thought a few murky months ahead but would eventually clear up.
2. Committee Meeting update 12/7
 - a. Kathleen McQuiggan demystified of BOA Q2 review.
 - b. Reviewed Q2 finances.
3. Budget
 - a. Chairs: Draft Budget numbers due to Finance Committee 1/31/24.
 - b. Per Kathleen's suggestion, asking BOA for fee reduction.
4. Plans to review IPS annually
 - a. What are the goals? – budgeting, preserving, growth.

Visiting:

1. Angela Natho report on Isabel Sousa:
 - a. Don't speak often but Isabel is always positive and wants to hear about Angela.
 - b. Always says, "Everything is wonderful."
 - c. Born in Africa and moved to Brazil.
 - d. When receiving her chemo treatments, she accidentally went down wrong hallway where young babies were on chemo – gave perspective.
 - e. Tells everyone, "Just keep on going."
 - f. Always answers phone by saying, "Thank you."
2. Recent beneficiary interactions through volunteering/hostessing:
 - a. Pam – attended holiday luncheon.
 - i. Everyone had a great time.
 - ii. Circular tables made conversation easier.
 - iii. Blair from Z told fascinating stories about life.
 - b. Leah – attended October luncheon with Fishing Heritage Center.
 - i. Sat with board buddy Donna Collins who she met for first time.
 - ii. Laura Campbell did excellent presentation of stories.
 - c. Rosemary – provided soup deliveries.
 - i. When delivering to Claire Metivier, daughter recognized and knew Rosemary.
 - ii. Also, recently visited with Priscilla DaRosa who spoke of plant ARAW had given her.

- d. Debbie – friendly calls.
 - i. During call with board buddy, a family member in the background asked, “Who is that?” and the buddy responded, “A friend of mine.”

Report of Beneficiary Committee: Chair Pam McKnight reported:

1. A motion was made to accept the recommendations from the Beneficiary Committee as distributed. SO VOTED.
 - a. 12 requests (3 new), 12 updates (7 FLO)
2. New Beneficiary Highlight – Ellie Martins (74)
 - a. Attended holiday luncheon – best dressed person in the room.
 - b. Has strong opinions.
 - c. Recognizes she was middle class and now is not.
 - d. Adapting and being resourceful.
 - e. Is an actor/artist.
 - f. Negative month end balance.
 - g. Keeps unique financial records – everything stored in boxes.

Report of Governance Committee: Chair Gale Beaton reported:

1. Interviews done by Jane and Diane – do feedback from appropriate committees tasked with follow up.
2. Motion made to accept REVISED Vice President job description as distributed. SO VOTED.
3. Motion made to change date in Strategic Plan regarding non-Board member Volunteers to be accomplished to April '24 from Dec '23. SO VOTED.
4. Bios
 - a. Final chance to make changes – send to Gale or Clare.
 - b. Will go in handbooks.
5. Time Commitments
 - a. Recorded for Sep/Oct/Nov – please turn in.

Report of Grants Committee: Chair Rosemary Saber reported:

1. Meeting tomorrow – relook at process.
 - a. Potential new approach – Trust Based Philanthropy.
 - i. General operating support.
 - ii. Paperwork required is daunting for smaller organizations.
 - iii. Simpler process and provides more flexibility.
 - iv. Finds balance between keeping tabs and valuable investment.
 - v. Levels playing field between Grantor/Grantee.
 - vi. Encouraged all to attend meeting.
 - b. Multiyear grants?

Report of Personnel Committee: Chair Angela Natho reported:

1. New structure of performance reviews was reviewed.

Report of Friendship Task Force: Chair Debbie Brooke reported:

1. Friendly Visiting Program:
 - a. Would be voluntary for board members.
 - b. Hope to create more meaningful relationships.
 - c. As ARAW census has grown and model has evolved, visiting has had to be assessed.

Report of Legacy Task Force: Chair Diane Laflamme reported:

1. Still going through boxes – almost done.
2. Task Force was charged with 3 tasks – will begin working on others as well.

Other Business:

1. If you have not already done so, please turn in surveys.
2. Building Manager has asked able-bodied persons to park in auxiliary parking lot.
 - a. Clare working on getting Z parking passes for Board members.

The meeting was adjourned at 11:44 am.

Executive session and holiday luncheon to follow.

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

Approved by,
Gloria de Sá
Clerk



December 2023: Beneficiary Advocate

Ana Paz

REFERRALS RECEIVED: 6 **SOURCES:** CES 2, ACOA 1, Moxi Mobile 1, Beneficiary 1, Landmark 1, SCCLS 1.

UPDATES SUBMITTED: 2 **REQUESTS SUBMITTED:** 4 (1 EDDF) **FLO SUBMITTED:** 3

REFERRALS MADE TO: CSC 1, City of NB 1, CESI 1.

PENDING: 5

INELIGIBLE: 2

WITHDRAWN: 5

INACTIVE: 1

EDUCATION: Webinar of Financial Trauma: Coping and Healing

Topics:

- Developing a broader understanding of financial trauma.
- Recognizing the deep-rooted wounds caused by financial hardships.
- Addressing the physical, mental, emotional, social, and money problems financial trauma incurs.
- Learn the acute intersections of trauma, financial well-being, and personal success.
- Strategies for holistic, effective healing that facilitate healing and coping.

BENEFICIARY HIGHLIGHT: Cynthia Smith

As you all know, I had assigned myself the unpredictable goal of ensuring that Cynthia would be in a much better financial position by December 2024. Well, I am so ecstatic to share that thanks to the recent Board approval, Cynthia is far ahead of schedule.

Cynthia came to us way beyond financial repair. She was living off her credit cards, and not even able to make the minimum payments. Cynthia had an end of month balance of (-\$596). She couldn't sleep, she isolated herself, she couldn't think about her beloved husband, who passed away 7 years ago this month, without feeling shame.

I asked Cynthia to put her faith in me, and ARAW and trust that a year from now she can laugh and be at ease. Thanks to all of us, she is in a much better position now.

It is just a couple of weeks, and she is already a different woman. She is smiling, making jokes, and most importantly, she is healing from her heavy burden of shame, guilt, sadness, and anger. Don't get me wrong, she still has a bit of a road ahead of her. Cynthia's current end of month balance is (-\$28) with ARAW support, and is pending the Bankruptcy process, and approval of SNAP benefits.

Most important is Cynthia has hope and is settled with what she needs to do to gain financial peace of mind. She told me "I cannot put into words what ARAW has done for me. I can never repay ARAW." I assured her that her actions in following through with all that I assigned her weighed much more than words.

At the end of Cynthia journey, she will be looking at a month end balance of \$426 without the support from ARAW.

NEW REFERRALS (6)	PENDING (5)	INACTIVE (8)
<ul style="list-style-type: none"> • Patricia Souza (withdrawn) • Jane Burnell (income ineligible) • Kathleen Keagan (withdrawn) • Sue Ann Perry (pending) • Jandira Medeiros (age ineligible) • Paula Gendreau (income ineligible) 	<ul style="list-style-type: none"> • Fatima Furtado (update) • Gloria Van Bibber 9update) • Ingrid Kukstis (update) • Jacqueline Schuster (new referral) • Sue Ann Perry (new referral) 	<ul style="list-style-type: none"> • Jandira Medeiros (ineligible) • Maryann Gomes (withdrawn) • Kathleen Keagan (withdrawn) • Virginia Gomes (deceased) • Jane Burnell (ineligible) • Patricia Souza (withdrawn) • Deborah Lopes (withdrawn) • Penelope Sylvia (withdrawn)

ARAW December 2023 Activity Sheet

Date	Beneficiary	Staff	Type	Notes
12/1/2023	Collins, Donna	APAZ	Phone Call	Re: Bought car. Unknown payment amount. Is struggling but will figure it out. Really needed a car.
12/4/2023	Marshall, Edith	JCOSTA	Phone Call	How to make donation in memory of EM, information given
12/4/2023	Connors, Brenda	PMIDURSKI	Phone Call	To req cancellation of NBAM kits: EM to Devin: Unable to attend Holiday luncheon: "I get too nervous."
12/4/2023	McNamara, Theresa	PMIDURSKI	Phone Call	VM left for dgt req CB for update of FLO ROE
12/4/2023	Schuster, Jacqueline	PMIDURSKI	Phone Call	VM for AP to confirm receipt of email from Ace Hardware for pellets: EM to AP
12/4/2023	Thibodeau, Diane	PMIDURSKI	Phone Call	To register for Holiday Luncheon & NBAM art kits
12/4/2023	Braga, Donna	PMIDURSKI	Phone Call	To register for Holiday Luncheon
12/4/2023	De Frias, Diana	PMIDURSKI	Phone Call	To notify of cancelation of HV: AP will reschedule upon return to office
12/4/2023	Duarte, Patricia	PMIDURSKI	In Home Visit	For annual update: "TY all so much for everything. I have a plan for 2024 to improve my credit."
12/4/2023	Santos, Laura	PMIDURSKI	In Home Visit	HV attempted: Upon arrival, LS stated she was not feeling well: HV cancelled: To be rescheduled at later date
12/4/2023	Morin, Jacqueline	PMIDURSKI	Phone Call	Re: FCOA SHINE to CB Tues: A1 req JM mail the PERS unit: CES to secure new PERS unit
12/4/2023	Burke, Shauneen	PMIDURSKI	Phone Call	Re: NBAM kits
12/4/2023	Bourgeois, Lucille	PMIDURSKI	Phone Call	To notify BB vouchers being mailed and obtain meal choice: "TY. I feel so much better than a year ago!"
12/4/2023	Polek, Andrea	PMIDURSKI	Phone Call	Re: FLO ROE and Holiday lunch choice: "TY for all the ARAW has done for me."
12/4/2023	Collins, Donna	PMIDURSKI	Phone Call	To register for Holiday Luncheon
12/4/2023	Silveira, Marie Lorraine	PMIDURSKI	Phone Call	To reg for NBAM art kits: Recuperating from pneumonia: Resumption of FGP
12/4/2023	Conway, Isidora	PMIDURSKI	Phone Call	To complete FLO ROE & to register for Z show tickets
12/4/2023	DaRosa, Priscilla	PMIDURSKI	Phone Call	From dgt w/update: DX pneumonia: @ SLH x 1 wk: Currently @ Alden Court: BB Rosemary notified
12/4/2023	Brightman, Pauline	PMIDURSKI	Phone Call	VM to sign up for Holiday luncheon: Will need trans
12/5/2023	McNamara, Theresa	CFOLEY	Phone Call	RTC from daughter; best to contact Theresa directly – she handles her own finances; will want to stay on FLO
12/5/2023	Smith, Cynthia	CFOLEY	Phone Call	To get Mark @ ACCS phone number – lost it
12/5/2023	Martins, Ellie	JCOSTA	Phone Call	To reg for luncheon, ?s about other offerings but received phone call, will CB
12/5/2023	Kukstis, Ingrid	CFOLEY	Phone Call	Looking for Ana re: HV
12/6/2023	De Lima, Mary	APAZ	Phone Call	LVM re: New CNN request for TV assistance. Requested a call back.
12/6/2023	Robillard, Rita	APAZ	Phone Call	LVM re: Wellness check with daughter Ana. Requested a call back.
12/6/2023	Rogers, Beverly	APAZ	Phone Call	No answer unable to LVM. Need to complete annual FLO ROE. Spoke with neighbor & completed update.
12/6/2023	Souza, Patricia	APAZ	Phone Call	Re: new referral for front stair banister. Referred to NB repair program. Pat will call back if needed.
12/6/2023	Botelho, Odette	APAZ	Phone Call	Re: MassHealth approval. Odette will call when she receives the notice. Will connect her with DCOA
12/6/2023	Openshaw, Pauline	CFOLEY	Phone Call	PO's sister actively dying – MSW @ WCALF to help share news with PO; auto pay on Comcast bill resolved
12/7/2023	Cardoso, Isabel	APAZ	Phone Call	Re: Board approval or FLO. Isabel says "Thank you. I look forward to seeing you next week."
12/7/2023	DeMedeiros, Sharon	APAZ	Phone Call	LVM re: Board approval for FLO participation. Requested a call back.
12/7/2023	Arruda, Judith	APAZ	Phone Call	Re: Board approval for continued cable. Spoke with sister Gerry who will let Judith know.
12/7/2023	McHale, Joyce	APAZ	Phone Call	LVM re: Board approval for FLO. Requested a call back.
12/7/2023	Lopes, Deborah	APAZ	Phone Call	LVMM x2 re: New referral information for request of recliner. Requested a call back.
12/7/2023	Sharples, Mary	APAZ	Phone Call	Re: Board approval for BCBS, Cable, internet, and phone. Would like EPERS necklace. EMM to Adm
12/7/2023	Botelho, Odette	APAZ	Phone Call	Re: Dental need. Insurance does not. Only approved for MH buy –in. Will get estimate from Dentist.
12/7/2023	Lammers, Edith	APAZ	Phone Call	Re: Board approval for FLO participation. Explained FLO and Edith says "Thank you very much. Wonderful!"
12/7/2023	Powell, Charlotte	APAZ	Phone Call	Re: Board approval for continued cable. Charlotte says "Thank you".
12/7/2023	Westgate, Sandra	APAZ	Phone Call	LVM re: Board approval for continued cable, phone, internet. Requested a call back.
12/7/2023	Tripp, Teresa	APAZ	Phone Call	LVM re: Board approval for FLO. Requested a call back.
12/7/2023	Chase, Pauline	APAZ	Phone Call	Re: Board approval for bi-annual water bill. Daughter Susan is "Very thankful. Happy Holidays".
12/8/2023	Smith, Cynthia	JCOSTA	Phone Call	Will come Monday to make copies & sit with AP
12/8/2023	Vieira, Kathy	CFOLEY	Phone Call	Re: EPERS; faulty - everyone showing up and being called when no emergency; wants to d/c; AP to call 12/11

Date	Beneficiary	Staff	Type	Notes
12/8/2023	Schuster, Jacqueline	JCOSTA	Phone Call	Looking for update on request, adv board meeting next week, will have answer then
12/8/2023	De Frias, Diana	APAZ	Phone Call	Initial HV completed. Requesting Debt relief of recent car repairs \$1,463.00. Pending most recent CC stmt.
12/8/2023	Kukstis, Ingrid	APAZ	In Home Visit	Annual HV completed. Requesting a mattress and box spring. Bed 15 years old and too soft for bad back.
12/8/2023	Silveira, Marie Lorraine	APAZ	Phone Call	Re: Divorce decree request application assistance. Raquel of SCCLS to call ARAW with more details.
12/8/2023	Rosa, Zulmira	APAZ	Phone Call	Re: loss of Brazilian and Portuguese channel this Wednesday. It will be back in 72 hours. No changes to plan.
12/8/2023	Bourgeois, Lucille	APAZ	Phone Call	Re: BB voucher process. Explained process. Lucille to call today and schedule drop off and pick up times.
12/8/2023	Furtado, Fatima	APAZ	Phone Call	Mailed no contact letter in Portuguese. Copy to chart.
12/11/2023	Okpara, Priscilia	APAZ	Phone Call	From Marisol re: Holiday Luncheon sign up. Informed full. She will let Priscilia know.
12/11/2023	Rose, Bernice	APAZ	Phone Call	Re: Annual HV. Bernice to call back and schedule HV for week of 12/18.
12/11/2023	Morgan, Sylvia	APAZ	Phone Call	Re: Thank you for the Soup, and to inquire what to wear to holiday luncheon.
12/11/2023	Costa, Barbara	APAZ	Phone Call	Re: "Wishing everyone a Happy Holiday and New Year"
12/11/2023	Robillard, Rita	APAZ	Phone Call	RC re: WA November non-delivery. Daughter unsure why, and will call Dana.
12/11/2023	Smith, Cynthia	APAZ	Office Visit	For copies of SNAP docs & to notify she will be filing bankruptcy. SCCLS brochure & contact phone # given.
12/12/2023	Rapoza, Mary Lou	APAZ	Phone Call	Re: Call for Verizon 2 day shut off notice. Payments up-to-date. Per Jenny potential scam.
12/12/2023	Botelho, Odette	APAZ	Phone Call	Re: Dental estimate. HV schedule for 12/14 3:30pm. WellCare ins not covered. Odette's daughter will verify.
12/12/2023	Smith, Cynthia	APAZ	Phone Call	Re: SCCLS assistance with leaving VMM. Instructed to leave name, number, reason and referred by ARAW.
12/12/2023	Hamel, Charlotte	APAZ	Phone Call	Re: cell phone battery won't keep charge. Phone too old to replace battery. Request for new cell phone.
12/12/2023	Best, Jacqueline	APAZ	Phone Call	Re: Xfinity invoice needing to be monthly vs bi-monthly. Jacqueline to call Xfinity.
12/12/2023	DeSouza, Joanne	JCOSTA	Phone Call	Results from 1st biopsy showed no cancer, surgery to happen in February
12/12/2023	Openshaw, Pauline	CFOLEY	Phone Call	To chat about Pauline's sister (possibly died?) and cable bill
12/13/2023	Benoit, Susan	CFOLEY	Phone Call	Called her to check on attendance at luncheon – she forgot and profusely apologized
12/13/2023	Lyons, Carol	APAZ	Phone Call	Re: Name of furniture place to get recliner or love seat. Gave her Bob's Discount info per her request.
12/13/2023	Furness, Betty	APAZ	Phone Call	From Andy Pollock re: Betty not feeling well and will not be attending Holiday Luncheon.
12/13/2023	David Martinez, Nilda	APAZ	Phone Call	Re: Nilda not feeling well. Will not attend the Holiday Luncheon. YWV notified.
12/13/2023	Morgan, Sylvia	APAZ	Phone Call	From Andy Pollock re: Sylvia not feeling will and will not be attending the Holiday Luncheon.
12/13/2023	Botelho, Odette	APAZ	In Home Visit	Liz at Alpha dental to EM admin treatment plan and cost.
12/13/2023	Lamontagne, June	CFOLEY	Office Visit	Stopped by office with card and treats; TY to all!; news of her upcoming medical appts and holiday plans
12/13/2023	Brightman, Pauline	CFOLEY	Phone Call	To say his wife was attempting to stop by; in BR when door rang; called back 2x to see if she returned
12/14/2023	Dillon, Sherry	APAZ	Phone Call	Re: not safe in her apt. Very upset & crying. Sent home from ER yesterday d/t dehydration. CESI CM notified.
12/14/2023	Schuster, Jacqueline	CFOLEY	Phone Call	Re: request.; shared committee chose not to support at this time & why. She said okay & hung up.
12/14/2023	Hamel, Charlotte	APAZ	Phone Call	Spoke with Charlotte at luncheon. Needs new cell phone and sink repair. HV scheduled for 12/19.
12/14/2023	Silveira, Marie Lorraine	APAZ	Phone Call	From Raquel at SCCLS re: court paperwork. Will call Lorraine next week to explain mailing instructions.
12/15/2023	Perry, Sue Ann	APAZ	Email	New referral from Coastline. Sue Ann to call ARAW to begin the process.
12/15/2023	Somers, Linda	CFOLEY	Phone Call	From CNN re: worsening depression and volunteer fatigue related to work with LS
12/15/2023	Somers, Linda	APAZ	Phone Call	LVM w/ Corina Correia at CES re: CNN volunteer concern regarding worsening depression.
12/15/2023	Morin, Jacqueline	APAZ	Phone Call	Re: A1 EPERS return. Jacqueline mailed it out 2 weeks ago. New be safer at home was installed 12/14.
12/15/2023	Dillon, Sherry	APAZ	Phone Call	Re: Doing better today. Wanted update on CESI CM. No word. Told her I would call if I heard anything.
12/15/2023	Smith, Cynthia	APAZ	Phone Call	Re: SCCLS has not responded to her VMM. Requested I contact SCCLS to ensure she gets a call back ASAP.
12/15/2023	Souza, Patricia	APAZ	Phone Call	RC: Community Service will help her with railing installation process and cost.
12/15/2023	Gendreau, Paula	APAZ	Phone Call	Re: New Referral from SCCLS for rent assistance. Over income. Referred to Catholic Social Services.
12/17/2023	DeSouza, Joanne	PMIDURSKI	Phone Call	Made to Consumer Cellular by JDS: Unable to change billing: ED aware: Continue billing w/ARAW CC
12/17/2023	Parquette, Mary Jane	PMIDURSKI	Phone Call	VM re: pick up of Holiday meal: To AP for follow up
12/17/2023	DeJesus, Eva	PMIDURSKI	Email	To CES CM LF re: CB tax credit form: AP to follow up with family
12/18/2023	Costa, Barbara	JCOSTA	Phone Call	"Thank you from the bottom of my heart for the gift."
12/18/2023	Perry, Susan	CFOLEY	Phone Call	to wish Pat well; check in on Annual Update; infection on leg from cut

Date	Beneficiary	Staff	Type	Notes
12/18/2023	Monteith, Judith	APAZ	Phone Call	Re: "I just received the most wonderful gift from ARAW. TY so much. This is so helpful especially this year."
12/18/2023	Ponte, Karyn	PMIDURSKI	Phone Call	"Thank you for the greatest gifts. Help w/my bills plus a check. Happy Holidays to All of you!!"
12/18/2023	Benoit, Susan	APAZ	Phone Call	"I appreciate the card & support from ARAW. I was so surprised. This is going to help me w/ my prop taxes."
12/18/2023	Somers, Linda	APAZ	Phone Call	Re: "Thank you so much for the money and the adorable card. It will come in handy for special foods."
12/18/2023	Furness, Betty	APAZ	Phone Call	Re: "Thank you so much for the card and the gift. It will come in handy as I need a new cell phone."
12/18/2023	Medeiros, Jandira	APAZ	Phone Call	LVM with CFC regarding free window replacement information.
12/18/2023	Lyons, Carol	PMIDURSKI	In Home Visit	Completed for annual update & NEW request for furniture: "TY all so much."
12/18/2023	Spearin, Gail	PMIDURSKI	In Home Visit	Completed for annual update: Has decreased CC debt
12/18/2023	Sharples, Mary	APAZ	Phone Call	Re: EPERS and Coastline. Mary is not interested in CES, but chose Sentry for EPERS. Will submit request.
12/18/2023	Burnell, Jane	APAZ	Phone Call	LVM re: over income for ARAW by \$725 per month. Requested a call back to discuss other resources.
12/18/2023	O'Connell, Joyce	APAZ	Phone Call	Re: "Thank you for the wonderful card and gift. It brought tears to my eyes. Merry Christmas to all at ARAW."
12/19/2023	Alves, Judith	APAZ	Phone Call	Re: "I just received your card and a check. I so needed this and wanted to thank you so much."
12/19/2023	Schuster, Jacqueline	APAZ	Phone Call	LVMM re: Board decision not to approve pellets. Request a call back to discuss in more detail.
12/19/2023	Oiestad, Susan	PMIDURSKI	Phone Call	To Thanks ARAW for Holiday gift: "I am so appreciative for your support. Thank you!"
12/19/2023	Smith, Cynthia	APAZ	Phone Call	"Thank you so much for the \$50 gift and the card. I put it right in my savings account for a need."
12/19/2023	Levesque, Beatrice	PMIDURSKI	In Home Visit	For annual update: "Thank you for the Holiday gift!! I am shocked. Thanks for everything you do!"
12/19/2023	Canasta, Linda	PMIDURSKI	In Home Visit	For annual update; "Thank you for the check. So unexpected. I am grateful for all your support."
12/19/2023	Perry, Sue Ann	APAZ	Phone Call	Re: New Ref. HV 12/27. SP felt very overwhelmed re: answering detailed financial questions.
12/19/2023	Medeiros, Jandira	APAZ	Phone Call	RC from CFC. If Jandira is on PACE fuel assistance she can apply for weatherization. A home assessment will be done, and they can potentially place insulation for free and potential for window replacement.
12/19/2023	Horne, Donna	JCOSTA	Phone Call	Thank you for card and gift
12/19/2023	Hamel, Charlotte	APAZ	Phone Call	RC from Charlotte. Phone keeps hanging up. Able to reach her and schedule HV 12/20 at 1:30pm
12/19/2023	Duarte, Patricia	PMIDURSKI	Phone Call	CB to discuss annual update finances: To review and CB PGM
12/19/2023	Bourgeois, Lucille	APAZ	Phone Call	Re "Thank you for the card and check. I wasn't expecting it, and I was very happily surprised."
12/19/2023	Silveira, Marie Lorraine	APAZ	Phone Call	Will stop by ARAW 12/21 at 3:30pm to make sure she mails out paperwork correctly.
12/19/2023	Simard, Agnes	APAZ	Phone Call	Re: "TY so much for the card/ck. Just saying everything is so expensive & I open the card & was so grateful."
12/19/2023	Medeiros, Eileen	APAZ	Phone Call	Re "Thank you, thank you for the gift. I really appreciate it and tell everyone how thankful I am."
12/20/2023	Tavares, Maria	JCOSTA	Phone Call	Looking for Pat, will talk with her sometime
12/20/2023	Polek, Regina	APAZ	Phone Call	"Thank you for the lovely Holiday lunch and for the gift for me and my sister."
12/20/2023	Dean, Amy	APAZ	Phone Call	"TY to all at ARAW for the gift. I was so moved." Is considering CNN for med transportation. Has severe anxiety.
12/20/2023	Almeida, Lorene	APAZ	Phone Call	"Thank you to all the powers that be at ARAW for the gracious gift."
12/20/2023	Cournoyer, Marilyn	PMIDURSKI	Phone Call	To Thank BB Gale & ARAW for Holiday gift: "Wishing everyone a Merry Christmas & a Happy New Year!"
12/20/2023	Monteith, Judith	JCOSTA	Phone Call	Looking for Pat, wanted to let her know her landlord is Pat's neighbor
12/20/2023	Hamel, Charlotte	APAZ	Phone Call	Re: Apologized I forgot iphone cord. Moved visit to tomorrow.
12/20/2023	Santos, Laura	JCOSTA	Phone Call	TY for the gift, very unexpected & useful, Happy Holidays and Happy New Year to all
12/20/2023	Rose, Bernice	APAZ	In Home Visit	Annual HV completed. Requesting continued support of PERS unit.
12/20/2023	Nunes, Debra	PMIDURSKI	Phone Call	To THANK ARAW for holiday check: "I appreciate all your support. Happy Holidays to All!"
12/20/2023	Keegan, Kathleen	PMIDURSKI	Phone Call	NEW referral inquiry: Referral fr. CES: Discuss w/ED & AP
12/20/2023	Vieira, Kathy	APAZ	Phone Call	Re: PERS unit trouble shooting. Kathy was going to medical appt. Will call back today or tomorrow.
12/20/2023	Zych, Joanne	JCOSTA	Phone Call	"Let everyone know, once I stopped crying, I had to call to TY for the card and gift."
12/20/2023	Thibodeau, Diane	PMIDURSKI	Phone Call	To THANK ARAW for Holiday gift: "I need a new winter coat. Happy Holidays to all."
12/21/2023	Silveira, Marie Lorraine	APAZ	Office Visit	Assisted with mailing divorce decree request. Made copies for her records.
12/21/2023	Morgan, Sylvia	APAZ	Phone Call	Re: CNN unable to reach. She was at SLH ED d/t injury from exercising. CNN notified.
12/21/2023	Hamel, Charlotte	APAZ	In Home Visit	Will stop by and purchase phone 12/22. Pending estimate for sink repair.
12/21/2023	Cardoso, Isabel	APAZ	Phone Call	"Thank you so much for the gift. Merry Christmas and blessings to everyone at ARAW."

Date	Beneficiary	Staff	Type	Notes
12/21/2023	Souza, Ethel	APAZ	Phone Call	"Thank you for the gift. I will be using it to supplement my food costs."
12/22/2023	Blais, Linda	APAZ	Phone Call	Re: FLO ROE past due since June. Called and phone is disconnected. Will be sending a letter.
12/22/2023	Rapoza, Janet	APAZ	Phone Call	LVM re: stopped check. Requested a call back to let her know check will be reissued next Thursday.
12/22/2023	Smith, Cynthia	APAZ	Phone Call	Re: billing address issues with Humana. Will make visit Tuesday to assist.
12/22/2023	Livesley, Virginia	APAZ	Phone Call	Re: receiving payments notice for old cc debt is not sure why because it was all set through SCCLS. Currently in Alden Court. AP to call next week and get more information.
12/22/2023	Brightman, Pauline	JCOSTA	Phone Call	From daughter, mom wanted to express thanks for card and gift
12/26/2023	Kukstis, Ingrid	APAZ	Note to File	Completed application and letter. Pending estimate of mattress to submit.
12/26/2023	Charbonneau, Leila	APAZ	Email	Re: needing paper invoice with Leila's first 2 payments applied and remaining balance.
12/26/2023	Botelho, Odette	APAZ	Phone Call	Treatment plan emailed from Alpha dental. Application and letter submitted.
12/26/2023	Arruda, Patricia	APAZ	Phone Call	Re: ARAW Christmas card returned. Could not LVMM as it was full. Spoke with dgt, Crystal. Patricia is in the hospital. Will call ARAW when she is home and settled.
12/26/2023	Smith, Cynthia	APAZ	In Home Visit	To assist with billings change. There have been changes to financial info. Will update and EM to adm
12/26/2023	Perry, Sue Ann	APAZ	Phone Call	Reminder of HV for 12/27 at 2pm. All set.
12/26/2023	Gomes, Maryana	APAZ	Phone Call	To daughter. Still pending insurance decision. AP to withdraw application dgt to call if need in the future.
12/26/2023	Van Bibber, Gloria	APAZ	Phone Call	Re: AP has question about annual HV. Request a return call.
12/26/2023	DosSantos, Cathrina	APAZ	Phone Call	"TY for the gift." Inquiring about date of annual visit. LVM Due Feb 2024. Will call end of January to schedule.
12/27/2023	Blais, Linda	APAZ	Phone Call	Updated ROE. Is doing the same as last year. Still on Hospice care, and would like to remain on FLO.
12/27/2023	Vieira, Germaine	APAZ	Phone Call	Re: annual HV. Scheduled for Jan 24 at 11am.
12/27/2023	Cambra, Joan	APAZ	Phone Call	RC annual Hv conducted over the phone. Only change was SSA increase and SNAP. "Thank you for the gift."
12/27/2023	Santos, Laura	APAZ	Phone Call	Re: schedule annual HV. Linda will call back. She was getting ready for a medical appointment.
12/27/2023	Monteiro, Linda	APAZ	Phone Call	Re: annual HV. Scheduled for Jan 24 at 2pm. Has a cold. Assured her I would wear a mask.
12/27/2023	Perry, Sue Ann	APAZ	Phone Call	Requesting Portal oxygen tank, Renadyl, and exercise pedal.
12/27/2023	Hamel, Charlotte	APAZ	Office Visit	To purchase iphone. Charlotte will email ARAW receipt once received.
12/28/2023	Livesley, Virginia	APAZ	Phone Call	Could not LVMM. Will call her back tomorrow and refer to SCCLS Ericka attorney 774-488-5978
12/28/2023	Bissonnette, Alice	APAZ	Phone Call	Re: new hearing-impaired phone installed. Unhappy wants CC doesn't have internet. Can afford internet
12/28/2023	Gomes, Maryana	APAZ	Phone Call	From dgt Mary. The process is still pending. Will call ARAW with insurance decision.
12/28/2023	Lyons, Carol	APAZ	Phone Call	To inquire where she went for recliner. Received loveseat and recliner invoice. Submitted Request.
12/28/2023	Collins, Donna	APAZ	Phone Call	Re: increase in TMobile bill. Equipment charge increased by \$9. Donna to call TMobile and inquire.
12/28/2023	Eleuterio, Sofia	APAZ	Phone Call	"Thank you for the card and gift. Wishing everyone love, health and peace."
12/28/2023	Francis, Eileen	APAZ	Phone Call	RC son Scott is emergency contact. Submitted Annual ROE with income exception.
12/28/2023	Almeida, Mildred	APAZ	Phone Call	"Thank you to ARAW for the generous gift. I really appreciate it because it has been a tough year for all."
12/29/2023	Best, Jacqueline	APAZ	Phone Call	"Thank you so much for the card. I cried. Happy new year!"
12/29/2023	Estrella, Louise	APAZ	Phone Call	"Thank you for the gift. It couldn't come at a better time." Schedule HV 1/3 Annual review car repair request.

Name	Birth Date	Age	Board Member
Michel, Loretta	1/15/1944	80	Office
Pina, Teresa	1/22/1955	69	Office
Fields, Mrs. Beverly	1/24/1942	82	Debbie Brooke
Cory, Mrs. Frances	1/25/1933	91	Gale Beaton
Blais, Linda	1/28/1950	74	Office
Lopes, Mrs. Crispina	1/28/1943	81	Office
Bourgeois, Mrs. Lucille	1/29/1939	85	Office
Estrella, Ms. Louise	1/29/1948	76	Debbie Brooke
Graybill, Holly	2/1/1955	69	Leah Macomber
Moniz, Ruth	2/4/1940	84	Office
Okpara, Priscilia	2/4/1945	79	Office
Ingham, Nancy	2/7/1946	78	Office
Kukstis, Ingrid	2/7/1948	76	Office
Duarte, Patricia	2/9/1955	69	Office
Charpentier, Lea	2/10/1951	73	Office

December 2023 | ARAW Financial Report | YTD = April thru December

Income	December	YTD	Notes
Contributions	\$945	\$6,052.00	CYE gift,, In memory of Edith Marshall
Investment Income	\$137,042	\$353,721.74	Div: \$137,036.38 Int: \$15.81
Realized Gains/Losses	\$163,330.58	\$322,812.65	
TOTAL	\$301,318	\$682,586.39	
			Income vs spending YTD: -\$232,335.67
			Change in Portfolio Value December: \$746,632.32
			Change in Portfolio Value YTD: \$1,584,265.03

EXPENSES	FY24 Budget	YTD Budget	YTD Actual	DEC Budgeted	DEC Actual	NOTES
Direct Support	\$535,000	\$410,099.97	\$322,344.81	\$77,033.33	\$54,141.06	
Reoccurring	\$338,000	\$353,500.00	\$234,992.97	\$28,166.67	\$22,467.76	
Gifts	\$182,000	\$144,500.00	\$78,356.13	\$44,500.00	\$28,423.30	
FLO	\$15,000	\$12,100.00	\$8,995.71	\$4,367.00	\$3,250.00	holiday gifts 62 @ \$50; WC bill late will be big d/t bene holiday lunch
Grants	\$204,239	\$204,239.00	\$203,458.00	\$0.00	\$0.00	d/t payback by NBAM
Administration	\$42,000	\$25,761.70	\$33,663.48	\$2,862.41	\$2,661.00	RR skipped delivery Nov -\$54.96; WC bill not rec'ed for BM holiday lunch
BBGM	\$7,651	\$5,738.00	\$5,738.04	\$637.56	\$637.56	
Prof Dev	\$7,000	\$7,000.00	\$3,244.39	\$0.00	\$0.00	
Newsletter	\$5,000	\$3,750.00	\$4,467.53	\$416.67	\$562.03	Big holiday newsletter
Accounting	\$28,000	\$20,999.97	\$15,783.75	\$2,333.33	\$0.00	No NOV or DEC bill
Staffing Costs	\$342,868	\$250,557.68	\$247,055.18	\$26,374.46	\$33,120.22	unbdgt'd FY24+; incrrct calc'ed insurance; Pat retired 12/20; YE gifts total \$2,750
Rent	\$26,100	\$19,575.00	\$19,575.00	\$2,175.00	\$2,175.00	
Utilities	\$4,200	\$3,150.00	\$3,501.66	\$350.00	\$394.37	Phone coming in higher than anticipated
BOA Fees	\$90,000	\$67,500.00	\$62,751.24	\$7,500.00	\$7,129.57	
Federal Taxes	\$30,000	\$22,500.00	\$0.00	\$7,500.00	\$0.00	
Outreach/Comm Engage	\$2,000	\$1,500.03	\$2,223.94	\$166.67	\$367.73	holiday gifts & retirement gift for Pat
Legal/Professional Fees	\$4,000	\$2,999.97	\$815.00	\$333.33	\$0.00	
Strategic Planning	\$3,750	\$3,750.00	\$3,750.00	\$0.00	\$0.00	
TOTAL	\$1,312,157	\$1,032,633.32	\$914,922.06	\$126,628.53	\$99,988.95	
		YTD vs Budget:	-\$117,711.26	DEC vs Budget:	-\$26,639.58	

December 2023 | Direct Support Elements | YTD = April thru December

Reoccurring	DEC \$\$	December NOTES	YTD \$\$	YTD Notes
Health Insurance	\$7,112.34	5Q vs. 2Q in Nov; '24 increase	\$66,377.99	
Social Day	\$0.00	not rec'ed	\$14,960.00	
Personal Care	\$1,525.37		\$13,425.86	
Nutrition	\$254.10		\$1,762.44	
Cable/Phone/Internet	\$10,466.71	1 d/c; 6 not rec'ed yet	\$103,808.56	Late bills: 3 Nov +\$298.08
EPERS	\$1,188.75	3 to be d/c'ed	\$11,502.13	
Rent	\$908.00		\$7,292.00	
Transportation	\$510.00	BB for Dec not rec'ed	\$7,604.53	Late Bills: BB Oct +\$244.50; BB Nov +\$227.90
Gift Cards	\$280.00		\$2,420.00	
Social Worker	\$0.00	not rec'ed	\$800.00	Late bill: Nov +\$100 Adesso
Other reoccurring	\$222.49	Banville dumpster, Costello elect, Shea laundry not rec'ed	\$5,039.46	
Monthly TOTAL	\$22,467.76		YTD TOTAL	\$234,992.97

Gifts	DEC \$\$	December NOTES	YTD \$\$	YTD Notes
Holiday Gifts	\$0.00		\$0.00	
Social Day	\$27,450.00	183 checks issued	\$27,450.00	
Social Worker	\$0.00		\$0.00	
Dental	\$344.00	Fragata	\$3,552.00	
Car Bills	\$0.00		\$11,567.75	
Hearing Aids	\$0.00		\$225.00	
Glasses	\$0.00		\$0.00	
Sandra Fogg	\$0.00		\$1,499.99	
Home Payments	\$161.49	Rent (Huezo 1 of 3)	\$2,469.82	
Health Bills	\$0.00		\$1,775.53	
Credit Card	\$0.00		\$7,158.43	
Furniture	\$0.00		\$8,633.44	
Appliances	\$0.00		\$814.98	
EDDF	\$467.81	see report	\$10,403.07	
Other gifts	\$0.00		\$2,806.12	
Monthly TOTAL	\$28,423.30		YTD TOTAL	\$78,356.13

Trade Date

Account Summary

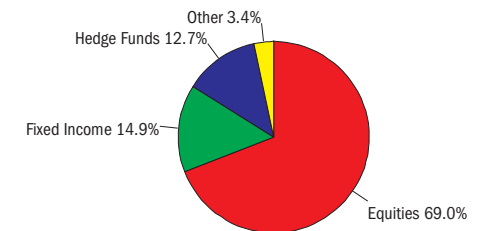
Dec. 01, 2023 through Dec. 31, 2023

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

Market Value \$20,151,431.33

Account Activity			Realized Gain/Loss Summary			Income Summary		
Description	Current Period	YTD Since 04/01/23	Description	Current Period	Fiscal YTD	Description	Current Period	YTD since 04/01/23
Beginning Market Value	\$19,340,169.49	\$19,168,006.80	Short-term	\$6,276.08	\$122,951.24	Dividends - Taxable	\$137,036.38	\$352,110.29
Income	137,042.19	353,721.74	Long-term	157,054.30	585,973.36	Interest - Taxable	5.81	1,611.45
Deposits	356,915.03	813,023.48	Net Total	\$163,330.38	\$708,924.60	Total Income	\$137,042.19	\$353,721.74
Disbursements	-422,306.61	-1,704,942.96						
Bank Fees	-7,021.09	-62,642.76						
Change in Market Value	746,632.32	1,584,265.03						
Ending Market Value	\$20,151,431.33	\$20,151,431.33						
Change in Account Value	811,261.84	983,424.53						
Accrued Income	11,546.79	11,546.79						
Ending Value + Accrued Income	\$20,162,978.12	\$20,162,978.12						

Portfolio Allocation						
Description	Market Value	Tax Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Current Yield
Cash/Currency	\$661,703.26	\$661,703.26	\$0.00	\$2,476.81	\$35,046.66	5.29%
Equities	13,901,974.03	9,238,961.94	4,663,012.09	8,215.38	228,432.76	1.64
Fixed Income	3,006,679.82	2,931,810.49	74,869.33	388.42	104,494.68	3.47
Hedge Funds	2,564,518.71	2,569,706.41	-5,187.70	\$466.18	59,648.28	2.32
Tangible Assets	16,555.51	21,552.31	-4,996.80	0.00	501.26	3.02
Total Assets	\$20,151,431.33	\$15,423,734.41	\$4,727,696.92	\$11,546.79	\$428,123.64	2.12%
Total	\$20,151,431.33	\$15,423,734.41	\$4,727,696.92	\$11,546.79	\$428,123.64	



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 COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

Beneficiary	Biggest Concern	Notes	Specific Request	Decisions
<p>BENE# 23-24/17</p> <p>Smith, Cynthia 87 y/o; 6/2/1936 Income: \$1,689 H</p> <p>ARAW support \$1,583: Gifts: Car repair \$1,541, Financial Workshop</p> <p>MEB: -\$596</p> <p>ARAW: Ana</p>	<p>“Losing my home would be my worst nightmare. I will do whatever I can to keep.”</p> <p>Cynthia has truly been doing everything we have advised her to do. She has applied for SNAP, will be utilizing food pantries, working with credit consolidations and perhaps a reverse mortgage.</p>	<p>Attended fin workshop; realizes she is not in this boat alone; more willing to try to help herself; in the process of consolidating credit; has hope when she thought none was left</p> <p>EPERS d/t living alone; HI to help her get from out from under credit card (best for her situation); with consolidation and this coverage should be in black</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 ▪ Humana Part D \$54.60 ▪ Medicare Part B \$174.40 ▪ EPERS \$39.95 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ BCBS \$239.73 ▪ Humana Part D \$54.60 ▪ Medicare Part B \$174.40 ▪ EPERS \$39.95
<p>BENE# 19-20/16</p> <p>Borges, Jeanne 85 y/o; 6/28/1938 Income: \$1,112 sub</p> <p>ARAW support \$942: Reoccurring: Personal care \$27 '21 Gifts: Holiday \$150 '20-22 Discontinued: SRTA Demand Response \$25 '20-21 FLO: Soup, Gift card, Lottery</p> <p>MEB: \$94</p> <p>ARAW: Pat</p>	<p>“I am grateful for everything the ARAW continues to do for me. I appreciate the eye medication, the gift cards & soup. I miss going to the FLO lunches & other outings since I cannot go alone. I would be most grateful if the ARAW would continue to pay for my Preservision tablets. I now have a problem with my skin & my doctor has prescribed a special wash for me to use when I bathe. But it is expensive & not covered by my insurance. Will the ARAW help?”</p>	<p>OK companion to FLO holiday luncheon</p> <p>Transportation thru SWH is not ideal; Supportive family; Cleanser no longer covered by SWH OTC card</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Preservision tablets \$35 from Westport Apothecary ▪ Hibiclens cleanser \$19.09 from Westport Apothecary ▪ Continuation of FLO Participation – allowing companion (daughter) to attend 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Continuation of Preservision tablets \$35 from Westport Apothecary ▪ Hibiclens cleanser \$19.09 from Westport Apothecary ▪ Continuation of FLO Participation – allowing companion (daughter) to attend

ARAW BENEFICIARY REQUEST COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

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

ARAW BENEFICIARY REQUEST COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

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

ARAW BENEFICIARY REQUEST COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

Beneficiary	Biggest Concern	Notes	Specific Request	Decisions
<p>BENE# 24/11G</p> <p>Morgan, Sylvia 85 y/o; 7/29/1938 Income: \$1,300 sub</p> <p>ARAW support: FLO Only</p> <p>MEB: \$371</p> <p><i>ARAW: Ana</i></p>	<p>Another concern was Sylvia’s safety at home. She can only ambulate with a rollator walker & suffers severe neuropathy of both legs & feet & tripping over her oxygen tubing has happened often. She states she rushes to the phone a lot. I am requesting a cordless phone for Sylvia as she spends a lot of time napping & does not have a phone in her bedroom.</p>	<p>d/t safety concerns</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Cordless phone \$76.02 from Amazon 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Cordless phone \$76.02 from Amazon
<p>BENE# 23-24/09</p> <p>Carvalho, Patricia 85 y/o; 2/28/1938 Income: \$1,734 R</p> <p>ARAW support \$1,771: Reoccurring: Cab \$37 '23 Gifts: Personal care \$46 '22, Social day \$564 '21, Exterminator \$925 '21, Cab \$49 '21, Holiday \$150 '21 FLO: Gift card</p> <p>MEB: \$65</p> <p><i>ARAW: Pat</i></p>	<p>“I have a new diabetes doctor and I need a ride. Can you help me please?”</p>	<p>d/t diabetes</p>	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Taxi voucher for medical appointment \$40-50 	<p>Gift:</p> <ul style="list-style-type: none"> ▪ Taxi voucher for medical appointment \$40-50

ARAW BENEFICIARY REQUEST COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

Beneficiary	Biggest Concern	Notes	Specific Request	Decisions
<p>New BENE# FLO-24N</p> <p>Braga, Donna 66 y/o; 5/27/1957 Income: \$1,133 H ARAW support: New MEB: -\$171 <i>ARAW: Ana</i></p>	<p>“Not being able to keep up with my bills. I was always able to get by, and now I am struggling.”</p>	<p>Referred: NBCH&H</p> <p>Facing health struggles; mostly homebound except for medical appts; adjustable mort; intro to tax abatement and circuit breaker; will reduce her taxes by \$500 and give her \$3,400; \$ in bank will provide stop gap until these kick in; FLO would help her to engage with others</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation
<p>New BENE# FLO-24N</p> <p>Martins, Ellie 74 y/o; 5/26/1949 Income: \$1,054 sub ARAW support: New MEB: -\$205 <i>ARAW: Ana</i></p>	<p>“The inability to participate in community socialization because I can no longer afford to.”</p>	<p>Whaler’s Cove ALF Referred: ARAW bene</p> <p>Loves art – esp acting; detailed records but poor MM; overdraft protection is causing fees; significant use of cc; charged data fees on her phone; will not listen to financial advice or seek counsel</p> <p>Socialization is the most important thing to her at the moment</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation 	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ FLO Participation

ARAW BENEFICIARY REQUEST COMMITTEE DECISIONS

DECEMBER 2023 | VER 12/28/23

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

Beneficiary	Biggest Concern	Notes	Current Support	Decisions
<p>BENE# 13-14/02</p> <p>Sharples, Mary 85 y/o; 5/28/1938 Income: \$1,511 H</p> <p>ARAW support \$41,761: Reoccurring: BCBS \$691 '13, Cable \$50 '20, Phone/internet \$90 '17 Gifts: Hearing aid \$3,600 '19 & \$2,200 '13, Hot water heater \$1,150 '19, Car insurance \$822 '18 FLO: Soup, Gift card, Lottery</p> <p>MEB: \$73</p> <p>ARAW: Pat</p>	<p>“The ARAW has done so much for me & I am most grateful. I truly appreciate all you do for me. The older I get, the more I appreciate having great health insurance. If you need money for other ladies, I can go without my TV but I pray you continue with my BCBS. Thank you all so much.”</p>	<p>7 year old dog is her best pal and reason to get out of bed every day; very lonely – encouraged to attend FLO events “we’ll see”</p> <p>BCBS very important to her as she gets older – most important!; Internet allows her to keep in touch with daughter; calls sister on phone; cable companionship</p> <p>Niece visits every Sunday</p>	<p>Quarterly:</p> <ul style="list-style-type: none"> ▪ BCBS \$719.19 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Phone/internet \$91 ▪ Cable \$50 <p>Monthly total: \$380.73</p>	<p>Quarterly:</p> <ul style="list-style-type: none"> ▪ BCBS \$719.19 <p>Monthly:</p> <ul style="list-style-type: none"> ▪ Phone/internet \$91 ▪ Cable \$50 <p>Please revisit idea of a EPERS</p>
<p>BENE# 22-23/28</p> <p>Westgate, Sandra 80 y/o; 11/1/1943 Income: \$2,114 R</p> <p>ARAW support \$4,054: Reoccurring: Cable/phone/internet \$287 '22 Gifts: Car repair \$766 '23</p> <p>MEB: \$48</p> <p>ARAW: Ana</p>	<p>“I am so grateful for ARAW support with my recent car repairs. It has been running good. My current worry is that I don’t want to go blind.”</p>	<p>Ledgewood Referred: CNHC</p> <p>Health issues including glaucoma; phone visit b/c home visit in July; rent will increase in March – resistant to move; did f/u on resources shared by ARAW; children try to support; will go w/o if ARAW cannot support Comcast (connection to world); very involved with church</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$283 <p>Monthly total: \$283</p>	<p>Monthly:</p> <ul style="list-style-type: none"> ▪ Cable/phone/internet \$283

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

ARAW BENEFICIARY UPDATE: DECISIONS

DECEMBER 2023 | VER 1/9/24

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

A follow up to the Grants Committee meeting of November 30, 2023 was held on Friday December 15, 2023 at noon.

Present were Grants Committee members Diane Laflamme, Leah Macomber, Jane Stankewitz and Rosemary Saber. This meeting followed a Personnel Committee meeting that was held at 9:30. Members of that committee that remained for Grants were Cathy Mayall, Angela Natho, and Pam McKnight. As a new Board member, Linda Garabaldi was invited to attend. Executive Director Clare Healy Foley was also in attendance.

The purpose of this meeting was to continue a discussion of Trust-Based Philanthropy which had begun on the 30th.

Clare prepared two documents for our review. FY CPG application elements with a trust based philanthropy approach and a Draft ARAW Community Partner grant funding announcement. These defined our expectations for the grantees.

There was an animated, healthy discussion around making changes to how we are presently handling grant awards and what we expect from the grantees. It was agreed, based on feedback from Board members at the one on one with Jane and Diane, that examination of the process was needed.

It was decided that we would work in the direction of a Trust-based approach keeping at the forefront that the committee and ultimately the Board will decide on who is funded and how the proposed plans serve the ARAW mission.

We will look to a one-year grant with the possibility of an extension. This would provide for creativity in programming which may require longer-term thinking.

Trust was discussed as the operative word. It changes the relationship to more of a partnership. It would allow for less paperwork, no quarterly written reports, and more freedom to explore.

It was acknowledged that one of our original objectives in making grants was to find more ladies to serve in places we had not been reaching. It has become evident that we are doing that organically from referrals from existing beneficiaries and the community at large.

Another aspect of the discussion was that we might opt for smaller grants awarded to more groups. Three that were discussed as examples were the YWCA Widows program, the Women's Fund and a yoga program.

It was agreed that we would proceed with an RFP going out to all the outlets we had originally utilized. That would be done on January 8, 2024 to be due back in one month.

I hope this captures the main points of our discussion. If there are questions Please reach out to Clare or me for further information.

Thank you,
Rosemary Saber, chair

Personnel Committee Minutes, December 15, 2023

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

This was a joint meeting of the Personnel and Finance Committees.

Clare updated us on recruitment efforts for our vacant Beneficiary Advocate position and will continue to provide any new information.

Clare gave us a draft overview of potential staffing costs for FY 2025. The Committees concurred with the overview and will make recommendations to the Board at our March 14, 2024 meeting.

Our next meeting is scheduled for February 16, 2024 at 9:30 AM.

Respectfully submitted,

Angela Natho

Friendship Task Force Minutes January 4, 2023

Members present: Gale Beaton, Debbie Brooke, Gloria de Sa, Diane Laflamme, Cathy Mayall, Angela Natho

Also present: Clare Healy Foley E.D.

We have begun work on our proposal for a Friendly Visiting Program as discussed at our last Board meeting. This is a new program that will take the place of our beneficiary call lists – although board members will have the opportunity to stay connected, through this new program, to any of their present “friends” that they wish. This will be an entirely volunteer program and just one aspect of the many ways ARAW provides friendship to our eligible women.

At this time we are developing the program with the understanding that any volunteers will be Board members. Later we will look at numbers and needs and determine if this program could be enhanced and serve more eligible women if we recruit non-board members.

We have begun discussion about program oversight, recruitment of volunteers and participants, the matching process, establishing parameters and boundaries, and ways to support program members.

We are learning from other similar programs and fine tuning to meet our specific needs.

Respectfully submitted,

Debbie Brooke

Chair