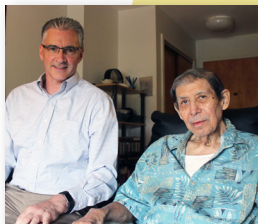


FINANCIAL HELP



COVER STORY

MONEY MANAGEMENT PROGRAM



PROGRAM SPOTLIGHT

OUR NEW CEO



AGENCY UPDATE

Jay fell in love with snow when he moved to Massachusetts from Arizona in 1980. He spent his career as a chef and especially enjoys preparing Mexican food with bold flavors. As Jay got older and faced some chronic

Managing Finances is Less Stressful with Assistance

health challenges, he retired on a fixed income. With a tight budget, he used his maximum credit line on several credit cards and could no longer make the minimum payments. He then went into an agreement

with a “debt consolidator” to reduce his monthly payments. At that time, he thought it would be a good idea to speak to a money manager to confirm or correct his decision regarding the consolidator. Jay’s Springwell Care Advisor connected him with the Money Management Program that assists seniors with managing personal household budgets, paying bills, keeping track of banking records, and handling other issues related to personal finances. Trained volunteers are matched with individuals to provide this one-on-one service.

Don, an experienced product manager looking for a new volunteer opportunity, saw an article about Money Management volunteers at Springwell and thought, “I can do this. I have been helping my mother with her finances for years. I have the skills

to make a difference for someone else.” Don applied and was paired up with Jay. That was about 2 ½ years ago, but the jovial bond between the two of them makes it seem like much longer.

Don’s first project was to review Jay’s agreement with the debt consolidator, and he found it to be helping Jay, so they left that intact and focused on other areas to improve Jay’s financial situation. About nine months after they met, Don helped Jay untangle the aftermath of a financial scam. Jay had taken a phone call where scammers guessed that he had a virus protection program for his computer and then told him they had accidentally overcharged him and needed his bank account number to refund the overcharge. After Jay complied, they called again saying that they put too much back into the account and the bank wouldn’t let them reverse it. This time they convinced Jay to purchase gift cards and mail them to an address to take care

cont’d inside

Meet Annie Toth, New MMP Manager

As a gardener and longtime volunteer, Annie Toth, Springwell's new Money Management Program Manager, understands the value of nurturing care. The Money Management Program matches older adults and individuals with disabilities with a trained volunteer to assist them if they are having difficulty managing personal household budgets, paying bills, keeping track of banking records, or handling other issues related to personal finances. Help with managing money is often one of the services individuals need to maintain their independence. This program aids people who fall within specific low income parameters and who don't have any other support system.

Annie's extensive experience working with older adults and managing volunteer programs is a great asset in her role recruiting and training Money Management volunteers and increasing awareness of the program. "We want to make sure we are supporting all who need it and that we always have enough volunteers working with us to provide the assistance."



Managing Finances, cont'd



of their "overpayment." After doing this, Jay realized it didn't make sense and called Don. Despite reporting the crime quickly, it wasn't possible to recover the lost funds. Don helped Jay explain to his bank how this scam led to an overdraft, and Jay restored his good standing with the bank. Finally, they changed Jay's account to a senior account with reduced monthly fees.

Don and Jay meet regularly to manage Jay's finances. Jay also knows he can call Don if there is a request he is unsure of or if other financial questions come up. Don has advised Jay on practical ways to live within his means to avoid additional debt.

Jay says that it is good to have someone like Don that he can trust. Knowing that Don is part of Springwell's program gave Jay the confidence to accept the help. "It is great to have another set of eyes as my backup to review my finances," adds Jay. Don and Jay enjoy each other and Don is so glad that he can be helpful. If you are age 60+ or an individual with a disability, learn more about how our Money Management Program can help you. If you would like to make a difference in the life of someone who will benefit greatly from your help, join us as a money management volunteer.

DID YOU KNOW?

Springwell trains and supports the dedicated individuals who volunteer as Money Managers. Volunteering does not require any special financial skills.

Money Managers make a difference in the lives of low income older adults and adults with disabilities by visiting them at home and assisting with:

- writing checks (for the person to sign) from one designated checking account,
- properly maintaining the check register,
- balancing the checkbook, and
- developing a budget.

Springwell collaborates with the Mass Home Care Association and the Massachusetts Executive Office of Elder Affairs to maintain standards for the program. Springwell has also established our own Money Management Advisory Council, made up of bank representatives and community members, to provide additional support and guidance to the program.

Learn more about volunteering at: www.springwell.com/volunteer

Springwell Welcomes New CEO

Springwell appointed Trish Smith as its new Chief Executive Officer on August 30, 2019. Trish joined Springwell in 2010 as Quality Improvement Manager, quickly moved into the role of Chief Operating Officer, and was named Interim CEO in July. Dedicated to Springwell's mission of helping people live and age in health and independence, Trish will continue to build on Springwell's strong foundation of delivering the highest quality services, developing strategic partnerships and new programming, and supporting a professional and dedicated workforce throughout the organization.

"We're very lucky to have Trish lead the organization," said Gerald O'Keefe, president of Springwell's Board of Directors. "Having worked closely with her in her role as COO over the past six years, the board saw first-hand Trish's leadership skills and her expertise in ensuring quality, driving growth, and delivering results; all while continuing to keep the organization's focus on the needs of the people we serve. She has been a strategic leader at Springwell and is exactly the right person to guide the organization through the next phase of growth. Her experience will continue to be a tremendous asset as we strive to provide the best in services that help people face the challenges that come with aging and poor health."



"I'm extremely honored and excited for the opportunity to lead the exceptional, dedicated, and talented team at Springwell. It has been a privilege to be part of this highly professional, forward-thinking organization, and I am honored to be chosen to lead it during a time of potential growth and innovation," said Trish after her appointment.

Prior to joining Springwell, Trish's primary professional background was spent working in Protective Services. She started her career as a caseworker, and eventually served as the regional coordinator for five programs in eastern Massachusetts. In addition to her depth of knowledge in this key Springwell program area, Trish also brings previous experience working for state government in a nursing home transition and diversion Medicaid waiver program.

Trish holds a Master of Science in counseling and human services from Syracuse University and a Bachelor of Arts in sociology from St. Lawrence University.

Getting to Know Your Springwell Neighbors: Nancy

As each of us hurries through our days, it is easy to miss getting to know an aging neighbor. Your neighbors' stories will amaze you, bring a smile to your face, and even a tear to your eye. Often our world becomes smaller when we face challenges of aging, and sharing a story with a neighbor can be the beginning of a caring friendship.

During a recent visit with Nancy, a recipient of several Springwell services, her care advisor, Nicole, began by talking about her life before retirement. She quietly commented that she had been a textile designer and a fashion designer. This sounded fascinating, but at first it didn't seem she was going to elaborate. Then, she hopped off her chair and offered to show Nicole some examples of her work.

Nancy carefully pulled a cover off a chair to reveal a large stack of clothes that she designed and sewed. It included every style from shimmery evening gowns to warm winter coats. The stunning fabrics and beautiful styling of each piece showcased Nancy's talent, and her passion for textiles and design shined through as she described each creation. One of her works was even featured in the Textiles USA exhibit under her employer's name in 1956 at the Museum of Modern Art.



After retiring from the design industry, Nancy became active with older adults in her community. Scrabble is a favorite game, and her spirit for competition made us want to pull out a Scrabble board. She organized a Supper Club for older adults to enjoy dining in restaurants together and shared that she was careful to choose affordable places so all who wanted to could attend. Socializing brings Nancy joy. At this point, Nancy isn't able to go out as much but enjoys visitors at home.

Getting to know care recipients is important to Springwell Care Advisors. The stories they share help us to know them as unique individuals, but it is the connections with people that make home the place they love to be. Please consider reaching out to your older neighbors, or learn more about Springwell's Friendly Visitor Program at www.springwell.com.

Solutions in Support of Health and Independence

Springwell is an independent, non-profit organization dedicated to helping people who need long-term services and supports to remain independent and healthy in the setting of their choice. Services are made possible in part by contracts with the Massachusetts Executive Office of Elder Affairs, MassHealth, contracts with insurance and health care providers, and also through the generosity of individuals and institutions that provide critical philanthropic support.



Springwell
307 Waverley Oaks Road
Suite 205
Waltham, MA 02452

Phone: 617.926.4100
TTY: 617.923.1562
www.springwell.com

Gerald O'Keefe
President, Board of Directors

Trish Smith
Chief Executive Officer