

NaCCRA LIFELINE

The Resident's Watchdog...

The Industry's Friend

National Continuing Care Residents Association

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President's Report



Dear Friends:

As I approach the end of my two years as your President and join my esteemed colleagues Charlie Paulk and Milt Brummer as past Presidents, I assure you I shall remain grateful for the opportunity you have given me to promote our mis-

sion. As you know, NaCCRA exists for the purpose of promoting, supporting and protecting the chosen life style of Continuing Care Retirement Community (CCRC) residents in the US. NaCCRA is the only national organization for CCRC residents and is

dedicated to the promotion of CCRCs as humane, cost-effective, long-term care models for elderly individuals. Our work is conducted solely by volunteers and support comes from dues and gifts.

It has been a pleasure to work with your officers and board members who are such enthusiastic volunteers on behalf of our cause and I want to take this opportunity to thank each of them for their cooperation and support. Our membership is at an all time high and it is their teamwork and your help that has made this possible. The opportunity to visit many of your CCRCs has been enriching and I have been happy to share your good works with others of our members.

I am confident that we are in good hands as the mantle of leadership passes in April to our president-elect, Ruth Holland Walsh, current president of the Connecticut Continuing Care Residents Association. She has demonstrated exceptional leadership and team building skills in that role which will serve us as well as we move on to higher levels of service and growth.

Most sincerely,
John T. Mathison, President

NaCCRA Officers . . .

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Check out our website at: www.NaCCRA.com

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Editorial



Your leadership team is in high gear planning for our annual meeting in April, reviewing our past and planning for the future. Extraordinary efforts have gone into this endeavor, including a special trip by our President-elect, Ruth Walsh, who traveled for Florida to spend two days at the Estates at Carpenters. There she learned much about our origins, as well as past practices and procedures.

Charlie Paulk, former President and current Executive Director, hosted the visit. While there she met with our second President, Milt Brummer, as well as Bennett Napier, Executive Director of the Florida Life Care Residents Association, who helped significantly into the development of FLiCRA as the leading state resident association.

In addition, she met with the local resident council members and the leadership team of the local FLiCRA chapter and addressed the residents of the Estates at Carpenters. I can assure you she was very well received and NaCCRA received several new LIFE memberships during that time.

She is already in regular communication with the candidates standing for election at our upcoming meeting. Those of us who have been working with her during this period of preparation for leadership transition are energized by her enthusiasm.

Please note in the annual meeting registration form, which appears in this issue, that we have added the need for you to designate your dinner entrée preference, which will be either trout almandine or chicken marsala. If you registered before indicating your preference because this request inadvertently was omitted from the earlier version, please contact Mary Anstead at maryanstead@yahoo.com or call her at 301-216-4632.

Marleen A. Varner, Editor



President-elect Ruth Walsh addressed the residents at Estates at Carpenters, Lakeland, FL, in January at a session sponsored by the EAC chapter of the Florida Life Care Resident Association.



President-elect Ruth Walsh chatted at length with NaCCRA's second president and a founding member, Milt Brummer, during her visit at the Estates at Carpenters. Milt shared much of NaCCRA's early history with her.

March/April 2011

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NaCCRA exists for the purpose of promoting, supporting and protecting the chosen lifestyle of Continuing Care Retirement Community (CCRC) residents in the United States. NaCCRA is the only national organization for CCRC residents and is dedicated to the promotion of continuing care resident communities as a humane, cost-effective, long-term care model for elderly individuals. Its work is conducted solely by volunteers and support comes from dues and gifts.

The Association since October 2000 has been classified by the IRS as a tax exempt 501(c)(3) Corporation. Donors may deduct contributions as provided in section 170 for Federal estate and gift tax purpose if they meet the applicable provisions of sections 2055, 2106 and 2522 of the Code.

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**See page 7 for information and registration form for Annual Meeting
April 9, 2011! We hope to see you there!**

Generations

The Continuing Care Retirement Community (CCRC) industry is under duress. The current CCRC with provider ownership and direction serves today's generation of residents. If the CCRC is to persist it will have to change to meet the needs, wishes and perceptions of a new generation.

There was a time long ago when loyalty mattered. Workers were valued for their long and faithful service. That era ended, but the generation of those who served lives on in today's CCRCs. Now change is on the doorstep.

History tells the tale. In the Depression, people looked to the authorities for help. It's hard to underestimate the popularity that Franklin Roosevelt garnered by lifting hopes. World War II followed the Depression, and we looked to our leaders to help us get done what needed to be done. The Depression and the War were monumental challenges, and our leaders mobilized us to triumph.

Today's CCRC generation was shaped by these events. They returned from war craving normality. The building boom and relative quiet of the 1950s reflected their aspirations. Families were formed; babies were born; men went to work; and women supported them. Long careers of loyal service ended with a gold watch and a pension. Workers went gracefully and with honor into a well-earned retirement.

Change came beginning in the 1960s. And the generation that came of age in the 1960s is about to be the target demographic for future CCRC residents. Their era began with the Kennedy Presidency, and the Civil Rights movement, and the Vietnam War, and with a growing awareness of women's aspirations for full equality in American political, business, university, and other endeavors. The 1960s culminated with a clamoring for change.

That generation of young adults, born in the 1940s, began to question leaders who had condoned segregation, a questionable war, and less-than-full acceptance of women. Their qualms about their leaders came to full flower in the Watergate crisis. All their fears seemed to have been confirmed. They learned to distrust those in positions of authority. Their jaundiced view of authority continues to this day.

Now they are considering how they want to live as they age. One option is to move to a CCRC with its assurance of a continuum of responses to meet needs. In the meantime, as independent living residents, they

can live active lives supported by all the amenities that a CCRC can offer.

Perhaps that should be the ideal, but the perception is that CCRC living is institutional and that residents are patronized. The result is that most younger seniors, the generation who precipitated the changes of the 1960s, want to continue to live as they have in the homes in which they raised their families. They may consider active living communities, but CCRCs don't seem appealing. This is a reality to which the CCRC industry will have to respond, lest CCRCs morph into little more than luxury assisted living havens.

To respond to what they think they want, the upcoming generation has fostered the "village" movement, epitomized by Beacon Hill Village in Boston. This is an alternative to the CCRC model in which seniors stay in their homes but contract to receive supportive services to meet their needs. This model works well up to the time of bereavement or the time when the need for intensive assisted living services escalates. The reality is that no one can predict when that transition will come.

Seniors who remain in their homes can sink into a fatal depression as a circle of friends diminishes or after the loss of a spouse. They may be alone in a large house or apartment and may lack the mobility to seek company or companionship at the local senior center or elsewhere. They can even be challenged just to keep their home tidy and in good order. It can be daunting to live in isolation with the visit of a meals-on-wheels delivery the only bright spot in an otherwise desolate existence. The foresight of CCRC living avoids these challenges and has much to offer to those with the wisdom to choose early to move to the communal CCRC environment.

How can CCRC leaders respond to this challenge? How can they make CCRC living attractive for this new generation of prospective residents? Ownership is one opportunity. CCRC living can be more attractive if residents have an ownership interest in their community. Accountability is another. CCRC living is more attractive in those communities in which the managers are fully responsive to the residents. Trust is a major concern. Residents will want to feel that they have a say in their community and in the direction taken by the provider organization.

The tendency of the 1960s generation is to mistrust those in authority. In the absence of full openness and



Ramblings from the Executive Director



The sun has been shining on NaCCRA the past few weeks. One of our Life members asked me what do we need to do to take NaCCRA to the next level? Without hesitation I said \$20,000 new revenue. The board we will elect April 9, 2011 consists of able professional individuals who

are ready to move us to the next level. I have personally met all of them except the treasurer and secretary and was truly impressed with each. When you hear Ruth Walsh's (president elect) vision for NaCCRA you will understand what I'm saying. I want every member to get behind her and get two new residents to join NaCCRA.

A few days later the life member came forward with a check for \$10,000 to match other donations to NaCCRA up to that amount. Our able treasurer, Joe Walton, has established an account to hold the funds. The account will be open until July 1, 2011. As of this writing we have \$1,500 to go into the account.

Read carefully and understand what I'm about to write. **If you are able to make a donation to this account, please send it to Joe Walton. There is not a requirement for you to donate.** His address is: Joseph H. Walton, 400 Seabury Drive, Apt 5165, Bloomfield, CT 06002-2658. Also indicate if you do not want your name listed as a donor. At this time we do not plan to include dollar amounts on the donor list. After every member gets two new members and donates what their finances allow, President Ruth and

her board will have the resources to support their efforts for NaCCRA to become a more powerful national association to work for residents. They could start work towards developing national residents Bill of Rights and initiate action to give residents in all communities a voice in the operation of their community and how their money is spent. In other words, our goal is to support having voting member on the governance board of each CCRC.

Although I'm president of the Florida Life Care Residents Association (FLiCRA) and those duties come first, I pledge to the NaCCRA membership and to President Walsh that I will work harder to enlist new members, support her in any way she desires and help to raise twice the \$10,000 matching money.

Charles R Paulk, Executive Director
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ED: We are pleased to report that NaCCRA has been accepted by the GE Foundation that will provide matching contributions from our GE retiree members and friends. All our members who have retired from companies that provide matching grants for their charitable contributions are asked to remember this and make a contribution to this significant new step in the development of our relatively young and dynamic organization!

.....

Getting a Tax Refund?

Consider making a tax deductible gift toward the match for our Challenge Grant.

Gifts until July 1, 2011, will be matched dollar for dollar up to \$10,000!

Mail your gifts directly to our Treasurer, Joe Walton, 400 Seabury Dr., Bloomfield CT 06002-2658.

.....

Dalai Lama For the rest of your life to be as meaningful as possible, engage in spiritual practice if you can. It is nothing more than acting out of concern for others. If you practice sincerely and with persistence, little by little, step by step you will gradually reorder your habits and attitudes so as to think less about your own narrow concerns and more about others' – and thereby find peace and happiness yourself.

Report of the Nominating Committee

Thanks to the continuing good work of Chairman Elizabeth High (Westminster at LakeRidge, VA), Page Hawk (Ingleside at Rock Creek, DC) and Duane Smith (Patriots Colony, VA), we are happy to report the following slate of nominees for election at our annual meeting on April 9:

Proposed Officers of the Board of Directors for 2011 – 2012

President	Ruth H. Walsh**	Stone Ridge	CT
First VP	Marleen Varner*	Deerfield Episcopal R.C.	NC
<u>Public relations</u>			
Second VP	Rev. Dr. Robert D. Nicholson	Mirabella	WA
<u>Membership</u>			
Third VP	Julia Hix*	Foxdale Village	PA
<u>Legislation</u>			
Secretary	Alfred S. LeBlang	Frasier Meadows R.C.	CO
Treasurer	Joseph H. Walton*	Seabury R.C.	CT

*incumbent

**elected in October 2010 as President-elect with the understanding that she would become president in April 2011

Ruth Walsh has been President of ConnCCRA since 2009. She was involved in the establishment of the Resident Council at StoneRidge, has served as International President of Alpha Delta Kappa women educators association, and is President of the Mystic Scottish Dancers. Her career included serving in the Women’s Army Corps and in public school teaching.

Marleen Varner joined the NaCCRA Board in 2007 while serving several terms as Secretary of both the Estates at Carpenters (FL) Resident Council and its FLiCRA chapter. She became Editor of *LifeLine* in July 2009 and moved to Deerfield Episcopal Retirement Community (NC) in July 2010. She was elected to the House of Delegates of the American Association of Homes and Services for the Aging in 2009. Her career was in student financial aid in higher education in TN, KY AND NC.

Robert Nicholson (Rev. Bob) is the Resident Forum Chair for Aging Services of Washington. At Mirabella (WA), he has provided leadership in the Employee Appreciation Project, Candidates Night and conducts “End of Life” seminars. His most recent senior pastorate was Lake City Presbyterian Church where he developed a number of ministries for older adults. He served on the staff of the World Council of Churches both in New York and Geneva Switzerland. This past summer he was pastor on call at First United Methodist Church in Seattle.

Julia Hix, a resident of Foxdale Village, a Quaker CCRC in State College, joined the NaCCRA Board in 2009 with experience on the Board of the Pennsylvania Alliance of Retirement Community Residents (PARCR). Her professional experience includes Director of Girl Scouts, U.S. Army Special Services in Germany, and Volunteers Resource Coordinator and Licensing Inspector for the Pennsylvania Department of Public Welfare.

Alfred LeBlang, and his wife Pat, both New Yorkers, moved to Frazier Meadows in 2002, where he has served as Resident Council President and has been a member of NaCCRA since 2007. His career included Metropolitan Life Insurance Company, US Army Air Defense Board (retired as Captain), as well as GE Research and Development (Schenectady NY) and Senior Vice President of the GE Yokogawa Medical Systems Joint Venture in Japan.

Joseph Walton, Treasurer. In his career, Walton is credited with establishing a network of Western European insurers to serve the life, disability and health insurance needs of expatriate employees of U.S. corporations. When dental insurance came into prominence in the 1970’s, Mr. Walton played a major role in establishing CIGNA as an industry leader with a billion dollar book of business.



New National Survey of Family Members of CCRC Residents

What are family members of residents living in continuing care communities thinking about or planning for regarding their own future lifestyle and health needs? That is one of the key questions being asked in the first ever national study of family members of residents living in continuing care communities.

Over the years, published reports have shown consistently **less than 3% of adults in the general public would consider CCRCs for themselves** as a future lifestyle option. To that end, surveying family members of current CCRC residents may provide some different perspectives about their perceptions of this living option – both their current views of CCRCs and what they may be wanting in a CCRC lifestyle for themselves.

In addition to what will be learned, there are a number of secondary benefits to the family member survey. Most important is the potential to educate family members about continuing care communities that could stimulate more dialogue among providers, residents, and families.

The three partnering organizations supporting implementation of the survey are:

- Mather LifeWays Institute on Aging (Evanston, IL) – the research and education arm of Mather LifeWays, a 70 year old, non-denominational, not-for-profit organization whose mission is to create Ways to Age WellSM;
- Brecht Associates, Inc. (Philadelphia, PA) – a consulting firm that works with senior living providers to conduct both marketing and feasibility stud-

ies and training for board members and executives; and,

- Ziegler (Washington DC) – a leading investment bank specialized in working with a number of non-profit sectors including senior living providers.

How may NaCCRA members help in this study?

We are asking NaCCRA members to please encourage their family members to participate in the survey. No personal identification information is requested, and no information that identifies the CCRC in which residents live is collected. The survey takes about 15 minutes to complete and we ask that family members complete the survey no later than **Friday, April 29, 2011**.

NaCCRA will receive a copy of the final report in late 2011 to share with members. Additionally, the published report will be disseminate widely at national and state levels with both senior housing and resident associations to help shape CCRC future planning relative to services, programs, amenities, and lifestyle offerings. Please contact Dr. Linda Hollinger-Smith, Vice President, Mather LifeWays Institute on Aging at lhollinger-smith@matherlifeways.com if you have any questions regarding this study.

Please share the following information with your family members to connect to the survey.

Family members please click: **Take the Family Member Survey** Or connect to the Internet and type this address exactly as shown in the URL browser: **<https://survey.vovici.com/se.ashx?s=4C32B021117EAE43>**

Generations *continued from page 3*

transparency they tend to believe that managers are hiding something that may be self-aggrandizement, or a lack of needed leadership qualities, or a tendency to make misjudgments. These are challenges that it will be hard to counter without an industry transformation.

CCRC living provides the social support and sense of community that often eludes those who live isolated in their homes. The industry faces a challenge to meet the skepticism and yearnings of the upcoming generation of prospective residents. As current residents we can help management to better understand the aspirations of residents and to empathize with the needs of the new generation.

Our futures are inextricably intertwined with this new generation and the outcome will be a stronger, more responsive CCRC industry. If it is to survive and thrive, the CCRC will have to present itself as a more attractive alternative than the competing active living communities or “village” membership organizations.

Jack Cumming is a resident at Carlsbad by the Sea Retirement Community in California. He considers himself part of the cusp generation caught between the children of the two World Wars. He was just thirty when it was declared that no one over thirty could be trusted.

**NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION
NaCCRA ANNUAL MEETING AT ASBURY METHODIST VILLAGE, GAITHERSBURG, MD
SATURDAY APRIL 9, 2011**

AGENDA

9:30 AM	Registration	
10:00 AM	Call to Order	Ruth H. Walsh, NaCCRA President-Elect
	Welcome	Executive Director, Asbury Methodist Village
	Host Introduction	Bob and Mary Anstead
	Minutes of the October 31, 2010	Lynn Dizard, Secretary
	Treasurer's Report	Joseph H. Walton
	Report of AAHSA Meeting Oct/Nov.	Marleen Varner, NaCCRA Vice President
	Review of 2010-2011	Charles D. Paulk, NaCCRA Executive Director
	Public Relations and Publicity	Marleen Varner, Editor of <i>LifeLine</i>
	Legislative Report	Julia Hix, NaCCRA Vice President
	Membership Report	Len Sikora, NaCCRA Vice President
12:00 Noon	Lunch (Board of Directors Meeting Concurrently)	
1:15 PM	The National Senior Conservation Corps	Kath Schomaker, Outreach Manager
2:00 PM	Ad Hoc Committee of NaCCRA (Studying Various NaCCRA Finances)	William A. Root, Chair, Committee Members: Chriss, Lou Evans, Gerard Hyland, Sam Keiter, Bob Negele, Charles Paulk, Mary Beth Tompane, Barbara Trezona, Joseph Walton, Actuarial Consultant: Jack Cumming
3:30 PM	Reports From State Associations:	
	California: Walt Rozett	New Jersey: Dan Hartley
	Connecticut: Ruth H. Walsh	North Carolina: B.Gen. Clinton V. Willis, Jr.
	Florida: Charles D. Paulk	Pennsylvania: George Tjiattas
	Maryland: William A. Root	Virginia: Lou Evans
	Massachusetts: Robert Naka	
4:00 PM	Community Association Reports	
4:30 PM	Nominating Committee Report	Elizabeth High, NaCCRA Chair Person
4:45 PM	Unfinished Business	President Ruth H. Walsh
5:00 PM	Social Hour	
6:00 PM	Dinner	
7:15 PM	AAHSA's National View	
	Stephen J. Maag, Leading Age (AAHSA) Director of Assisted Living and Continuing Care	
7:40 PM	Questions and Answers	
8:00 to 9:30 PM	Regional and State Gathering of NaCCRA Members	
9:30 PM	Adjourn until October 2011 in the greater Washington DC vicinity (TBA)	

NaCCRA ANNUAL MEETING REGISTRATION FORM Asbury Methodist Village

Full Registration Lunch and Dinner \$30 per person (Include Checks made out to NaCCRA)

Name(s): _____ Apt. _____
 Street: _____ City: _____ State: _____ Zip Code _____
 Phone: _____ E-Mail: _____
 Community: _____
 Dinner entrée preference: _____ chicken marsala _____ trout almandine

Make out checks to NaCCRA and mail to Bob and Mary Anstead, 508 Russell Avenue, Gaithersburg, MD 20877
 Suggested Accommodations: Asbury Methodist has 3 double guest rooms and 1 single
 Comfort Inn, Shady Grove \$84 plus tax, 301-330-0023 – close to meeting site (rate through 3/31/11)
 Holiday Inn Gaithersburg, \$89 to \$229, Hilton Washington DC-North Gaithersburg, \$99 to \$259
 Hyatt Summerfield Suites, \$99 to \$259 (10 reservations required for Group Rates at all hotels)
MAKE RESERVATIONS WELL IN



Massachusetts Association Proposed Resident Bill of Rights

Ang Giambusso, Chair of MLCRA's Legislative Liaison Committee, has worked tirelessly on this project and has authorized the release of the following document. It is primarily the product of this committee, MLCRA's Executive Committee, and members of management's MassAging. We also included staff members of the Massachusetts Department of Elder Affairs and the Attorney General's Office in some of our meetings. While MassAging's delegates are in agreement with most of the provisions, Ang has not confirmed that they have approved the final version. However, since it is the version that MLCRA intends to introduce in the legislature, subject to fine-tuning by the staff of Senator Richard T. Moore, (D) Uxbridge, MA, Ang has authorized its release.

Included is the material from Massachusetts Patriot which we are authorized, thanks to our colleague Joe Strain, to reproduce in the NaCCRA *LifeLine*. Should you wish to contact Ang for additional background information, his phone is 978-688-0816 and his email is agiambusso@comcast.net.

MLCRA PROPOSED LEGISLATION, CCRC BILL OF RIGHTS (12/31/10)

1. Residents have the right to establish independent resident organizations (Resident Associations) to promote and provide for the general welfare of the residents and to represent resident interests with managements and boards or owners of CCRCs. Resident Association officers will be elected by the residents; and CCRCs are to provide meeting facility support.
2. Residents are to be provided information on planning, operations and construction and full disclosure of finances by CCRC management. CCRCs must disclose their finances and related information to the residents as indicated below:
 - a. Annual audited financial reports.
 - b. Key financial indicators (i.e. debt levels and debt service, liquidity, capital for improvements, etc.
 - c. Descriptions and definitions of complex financial reports and terms.
 - d. The make-up and nature of the budget and trends of its elements.
 - e. The make-up of the reserve, its funding levels and sources.
 - f. The expected source of funds for development, repair, and replacement of facilities.
 - g. The bases for adjustments in monthly resident fees and other major fees.
 - h. CCRCs should notify the residents whenever there is a potential that they may not be able to meet their financial obligations.
3. Residents have the right to have substantive and timely communications with CCRC management and boards/ owners on matters affecting the community and the health and welfare of the residents. The process for assuring such communications may include resident representation on boards, but should not depend solely on board representation.

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Pencil Lessons

A pencil maker told the pencil five important lessons just before putting it in the box:

1. Everything you do will always leave a mark.
2. You can always correct the mistakes you make.
3. What is important is what is inside of you.
4. In life, you will undergo painful sharpenings, which will only make you better.
5. To be the best pencil, you must allow yourself to be held and guided by the hand that holds you.

We all need to be constantly sharpened. This parable

may encourage you to know that you are a special person, with unique God-given talents and abilities. Only you can fulfill the purpose which you were born to accomplish. Never allow yourself to get discouraged and think that your life is insignificant and cannot be changed and, like the pencil, always remember that the most important part of who you are, is what's inside of you.

Author unknown

4. Residents have the right to provide input and to comment on matters affecting the status and future of the community and the health and welfare of the residents.

CCRC boards/owners should seek comments by the residents on strategic plans, including facility expansions and monthly fee increases prior to reaching board/owner decisions. Management should seek resident input as part of the development process.

5. Residents have the right to be informed of any plans for significant new facility construction, modification and/or expansion.

The CCRC is required to provide a disclosure statement to include information on cost estimates, funding, financing, projected income, schedule and impacts on the existing community.

6. Residents have the right to be provided with supporting information by the CCRC that the CCRC is using the highest standards and practices to maintain and project operational and financial viability.
 - a. CCRCs should identify standards and practices in the areas of Financial Planning and Management and Organizational Governance.
 - b. CCRCs should be required to explain the purpose and intended funding of all

reserves, including a contingency reserve.

7. Residents have the right to the continuation of the terms of their existing contracts when a CCRC is sold.
8. Residents have the right to seek and obtain arbitration from the state to help resolve major issues of conflict between residents and providers, such as when CCRC actions or plans are considered by the residents to be harmful to their health and welfare.
9. The state, though the Executive Office of Elder Affairs, is to be responsible for ensuring such rights as outlined above. Residents have the right to expect that the state maintain vigilance to protect the rights of residents.

Residents Bill of Rights

Previous issues of *LifeLine* carried articles of special interest on this topic. If you missed Katherine Pearson's article in the September/October 2010, page 3, we commend it to your reading. This is a call to action that deserves our attention. "Success in Trenton", October 2007, page 9, provides insight to the accomplishments in New Jersey. Another call to action appeared in May 2008, on page 4. As other resident groups continue to pursue this important project we shall carry reports as we receive them. ED

Member Recruitment



NaCCRA is an organization that represents residents who reside in continuing care retirement communities. *LifeLine* is the official publication that communicates to the residents what is happening in communities throughout the nation. **Every**

resident in a continuing care community should become a member. What other association represents you? Where can you network with other residents to solve mutual concerns? If you have not spoken to your fellow residents regarding this association, you have done a tremendous disservice to them. To some, involvement in NaCCRA may seem like too much effort, or a waste of time, but it is important that all residents have a voice.

We reside in a continuing care community in New York. In this state, CCRCs are very closely regulated. Because of strict regulations, there are

very few continuing care communities in New York as compared to other regions of the country. Our concerns are minimal and yet in our community over 10% of our residents joined NaCCRA. Our residents joined NaCCRA primarily to network with other residents and to support the mission of NaCCRA.

In 2009 Thomas Cuppert, the previous Vice President for Membership, wrote an article for *LifeLine*. Let me quote portions of it.

"Joining a national organization like NaCCRA sounds like too much work! But suppose everyone felt that way? To whom can we turn to for help? Check out the following and see what a bargain [\$15/year] this organization can be for you."

- NaCCRA is the only national organization dedicated to the residents of Life Care Retirement Communities.
- NaCCRA played a major role in defeating the federal tax on imputed interest, thus preventing

continued on page 10



Member Recruitment *continued from page 9*

- major cost increases for CCRC residents.
- NaCCRA played a major role in delaying therapy caps.
- NaCCRA actively promotes the CCRC industry
- NaCCRA promotes including residents as voting members on CCRC Boards of Directors.
- NaCCRA provides a forum for residents to exchange ideas
- The American Association of Homes and Services for the Aging [AAHSA] views NaCCRA as a strong voice for residents and has NaCCRA members serving in their House of Delegates.
- NaCCRA is an advocate for excellence in Nursing Homes and Assisted Living Care. NaCCRA promotes a Resident Bill of Rights. NaCCRA supports efforts not to reduce Medicare/Medicaid payments for the elderly.
- NaCCRA facilitates dialogue with management, serving as the resident's watchdog and industries friend.
- NaCCRA through the publication *LifeLine*

provides opportunities to network with other residents and communities.

Our members are the most important link in our membership process. Share your copy of *LifeLine* with your neighbors. **Urge them to become a member.** The cost is only \$15.00 a year or Life Membership for \$150.00. Approach every resident face to face. **With your help our membership will grow.**

This is my final article as Vice President of Membership. There are other commitments that do not enable me to render the time necessary to successfully fill this position. **However, my support for NaCCRA will not waver. The goals of this association are noble. The opportunities it provides to members are immeasurable.**

My thanks to each of you who supported me in this membership crusade.

THANK YOU,

Len Sikora

Vice President Membership

Members since January/February 2010 *LifeLine* . . . Welcome and Farewell

California

Carlsbad by the Sea
Joyce A. Peterson
Robert L. Walker

Rosella Purcell

Joy G. Revels (**LIFE**)

Richard & Theresa Suetterlin
(**upgrade to LIFE**)

Karl Thiele

Carl Warnock

Washington

Mirabella

Hellmut Golde

Edward Perrin

James Rolfe

Colorado

Frazier Meadows
Hugh Matheson
(**upgrade to LIFE**)

Georgia

John Langford

We extend sympathy to the families and friend of these members who have died recently:

District of Columbia

Larry R. Morse
Knollwood
Dr. James & Elizabeth
Compton
Residences at Thomas Circle
Gloria & Thomas Hart
Robert B. Keating
(**upgrade to LIFE**)

Maryland

Maplewood Park Place
Anne Marie Snyder

Connecticut

Duncaster
David Duffy

Florida

Estates at Carpenters
Alicia McShane-Dawson
(**LIFE**)

North Carolina

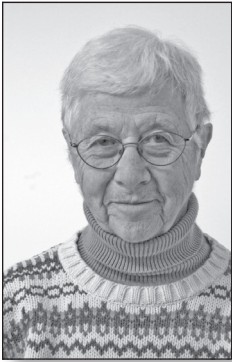
Deerfield
Walton Boyer
(**upgrade to LIFE**)
Jim & Judy Havard
Marian Safriet
Donald Sproule
Scotia Village
John Hanna

Florida

Estates at Carpenters
Bill & Shileyjean Jackson

We ask all readers to report to us changes in member addresses and also to report the names of those who have died.

Legislative Report



Julia Hix

As we begin a new legislative year with many new faces and a shift in political influence in Washington, we join Leading Age, formerly the American Association of Homes and Services for the Aging, in looking forward to working with both returning and new legislators in promoting legislation those benefits and protests residents of CCRCs. As these officials work to develop legislation that will permanently extend exemption on therapy caps, the process of revisions, revisions, revisions continue for health care, the Class Act, and other issues affecting our lives.

The challenge for us to be informed and to be in contact with our legislators and their staffs making our voices heard. We are a large block of concerned voters!

To keep our members current and informed, I plan to recruit a legislative committee of representatives from each state. I ask the president of each state association to appoint a representative to this committee. In those states where there is no state association, I am seeking volunteers to support our work. Legislatively, we want this committee to concentrate on issues that we can all generally agree upon, those that directly concern CCRCs, their finances, governance and health. Through this process, we will strive to provide timely information sharing for our members.

Several of your NaCCRA board members will follow our annual meeting in Maryland with participation in the Leading Age Future Age Conference and its legislative visits in our nation's capital on April 12.

Those interested in serving on the NaCCRA Legislative Committee should contact me at juliahix1@yahoo.net.

Medicare Now Covers Yearly Wellness Exam

Do you remember each year when you had your yearly physical, your doctor would say you know that won't be covered by Medicare? Well, with our new national health legislation there is a new emphasis on prevention.

Starting January 1, 2011, if you've had Part B for longer than 12 months, you can get a yearly wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This includes the following:

- Review of medical and family history
- A list of current providers and prescriptions
- Height, weight, blood pressure, and other routine measurements
- A screening schedule for appropriate preventive services
- A list of risk factors and treatment options for you.

How often is it covered?

Once every 12 months.

You pay nothing for this exam if your doctor accepts assignment.

You don't need to have had a "Welcome to Medicare" physical exam before getting a yearly Wellness visit if you've already had Medicare Part B for at least 12 months, but if you do get the "Welcome to Medicare" physical exam during your first year, you'll have to wait 12 months before you can get your first yearly "Wellness" visit.

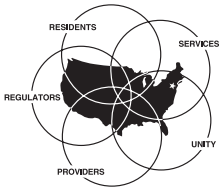
You can also go to the website mymedicare.com and enter your own personal information including emergency contact names and numbers, and if you wish add your list of medications and other valuable information for health care providers. Once you establish your own personal site, you can access information about when you are eligible for your next annual tests such as mammogram and annual wellness exams.

There is also information on what diagnostic testing is covered by Medicare and how frequently. For further information, go to medicare.gov.

Marleen Varner, Editor
National Continuing Care Residents Association
 16 Salisbury Dr., Apt. 7205
 Asheville, NC 28803



NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION
 a 501(c)(3) Corporation



NaCCRA Membership Application

NaCCRA Thanks You for your support • By Working Together We Can Succeed

Date _____

Name of Individual: 1st Person _____
 2nd Person _____

Address _____

Telephone _____

Email _____

Name of Community Resident's Association _____

ANNUAL DUES PER (EACH) INDIVIDUAL.. \$ 15.00
LIFETIME INDIVIDUAL MEMBERSHIP \$ 150.00
 Annual Dues per Community Association..... \$ 150.00
 Annual Dues per State Association..... \$ 400.00
 Tax-exempt Contribution \$ _____
Total Enclosed..... \$ _____

Please make your checks to: NaCCRA
 and return this notice with your check to:
 Coburn Admin Services/NaCCRA
 4727 Deter Road, Lakeland, FL 33813
Your Check is your receipt.