

NaCCRA LIFELINE

*The Resident's Watchdog...
The Industry's Friend*

National Continuing Care Residents Association

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President's Message



It was my honor to pre-
side at the Spring Meeting of
NaCCRA on the 9th of April at
Asbury Methodist Village in the
town of Gaithersburg, Maryland.
Jack Mathison's term of office as
President of our Association was
complete...and your new presi-
dent assumed her duties at that
point. Jack's tenure as NaCCRA
president had extended success-
fully for two plus years wherein
he led us with good humor and

enthusiasm. We presented him, in abstentia, with a Proclamation of Commendation for his service to us, with grateful thanks for his leadership and dedication (We were able to

present the certificate to him the next day at the Leading Age Conference in Washington, DC).

I would like to share with you a portion of my opening statement upon taking office:

I hail from New England where the fertile countryside is resplendent with the silent, yet expansive, tributes to the diligence and industry of our forefathers...stone fences. I have perpetually been in awe of those fences that abound, for they seem to enfold us into their long history, with powerful messages, if we but harken to their story. History books tell us that when this area was first settled, farm owners had to clear the land needed for cultivation and pastures. They collected the stones that dotted the land—and the fieldstones were used for homes and enclosures as well as for boundary fences. The stone fences were built solidly with specific safeguards so that they would stand even and straight long after the faces of the original builders had faded from memory. The builders set a firm subsurface foundation for the walls so that they could withstand the action of settling and heaving throughout the seasons. The rule of thumb was, "One stone over two stones...two stones over one stone" with each laid so that it cast a shadow, for all needed to stand vertically straight rather than tapered. EVERY stone was vital to the strength of the entire wall.

Entryways and corners were made with special care so that the integrity of the wall was never compromised; neighbors would "walk the line" in the spring time replacing stones that had fallen on each side during the winter – thus mending, reinforcing and strengthening the fence.

continued on page 2

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Check out our website at: www.NaCCRA.com

What's in this issue...

NaCCRA Annual Meeting Minutes.....	3, 4
Tornado News from Alabama	4
Membership Report/Resolution/Spotlight	5
Welcome New Members/Legislative Report	6
Integrity of Refund Commitments.....	7
Treasurer's Report/Proclamation.....	8
State Association Reports	9, 10, 11
100 Years Ago; The Story of a NJ CCRC	11
Membership Application.....	Back Page



Editorial

In this issue, you have an opportunity to meet and welcome our new President Ruth Holland Walsh of Connecticut. She is a charming, talented and experienced leader. Your new Board is excited about the challenges we will address in the next biennium working together with all of you and following her inspired leadership.

Among the new initiatives you will be hearing about in the months ahead are part-time professional management, NaCCRU

offering a variety of educational opportunities for our members, membership recruitment, and revenue enhancement through gifts to fulfill our Challenge Grant offer.

As always, we are pleased to report to our readers the news of our annual meeting held in April at the lovely Asbury Methodist Village in Gaithersburg MD and share reports of our officers and state associations.

Please consider a gift to help NaCCRA meet its Mathing Gift Challenge Grant. Spring is certainly in the air and I invite reports of resident gardens to share in a future issue.

Marleen A. Varner, Editor

President's Message *(continued from page 1)*

Again, the strength of the fence was dependent upon each individual stone in the fence. Each was needed to supply strength to the whole—from the firm foundation to the top. And the length of the fences grew.

So often I have looked at our stone fences and thought how closely they resemble the characteristics of individual CCRCs as well as our NaCCRA. It is a given that the continued strength of our organization is dependent upon each and every one of us. Our founders – Bob Sparks (MD), Milt Brummer (FL), Art Burrell (MA), and Charlie Paulk (FL) looked at what was possible and began laying the foundation stones of the early Association that has evolved into our very sturdy NaCCRA. Working together, standing strong and determined, and by “walking the line” together, we continue our objective of expanding our horizons as we reinforce and strengthen the bonds of our fine organization. We know that the work of our early members will continue to assist and enable our sturdy structure to continue long after our faces have faded from memory. We also know that the strength of our organization is dependent upon each and every one of us—standing solidly together, working together and “walking the line” together. We will endeavor to reinforce and strengthen the excellence of our expanding Association.

I look at expansive stone walls, and know that all things are possible—with determination, diligent effort and standing united with a common purpose. Our NaCCRA Mission Statement clearly states that our goal is to promote, support and protect the chosen life style of CCRC residents; we shall continue our work together to that end. We also accept the fact that there are unsolved problems which will require our attention as we continue to build upon the firm foundation of NaCCRA that was laid some 14 short years ago. We look to greater participation as we expand throughout the 50 states in our nation; we affirm that we are no longer the “silent generation.” We are indeed empowered to make the “greatest generation” proactive and we pledge to make our voices heard!

Your new officers and members of the Board are united in our commitment to realize a few broad but realistic goals and objectives that we have set for ourselves. We ask that you join us as we build upon the lessons learned through our short history while we look to expand our membership and improve our means of communication within the membership and to key policymakers throughout the Nation.

We are mindful that the financial security and stress free life style of every CCRC resident is a realistic goal – and we pledge to you that working together...putting one stone in place at a time...we can indeed accomplish all of our mutual goals.

We know that collectively and individually

We shall honor the past

We shall strive to enrich the present

We shall aspire to excellence - both now and in the future.

*With all good wishes,
Ruth Holland Walsh, President*

May/June 2011

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NaCCRA exists for the purpose of promoting, supporting and protecting the chosen life style 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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Annual Meeting Minutes, April 9, 2011 Asbury Methodist Village, Gaithersburg MD



President-elect Ruth Walsh called the meeting to order at 10:05 am. Fifty-three members from 11 states (CA/CO/CT/DC/FL/MA/MD/NC/PA/VA/WA) attended. Ruth read greetings from President Jack Mathison, who was detained by a prior commitment. Subsequently, the meeting voted unanimously to pass a resolution

expressing appreciation for Jack's notable contributions as President.

Executive Director David Denton welcomed NaCCRA to Asbury, a community now celebrating its eighty-fifth anniversary. He noted that CCRCs are currently facing unprecedented challenges both from economic vicissitudes and from demographic pressures. Ruth thanked the Executive Director for his hospitality and also congratulated him on his outstanding wellness program, known as WOW (Working on Wellness). NaCCRA Executive Director Charles Paulk, too, extended thanks to Denton. Hostess Mary Anstead again welcomed everyone and described points of interest about Asbury. She also outlined plans for the day.

Chairman Beth High presented the Report of the Nominating Committee with the following slate of officers: Ruth Walsh of Connecticut, President; Marleen Varner of North Carolina, VP for Public Relations/Publicity; Rev. Dr. Robert D. Nicholson of Washington, VP for Membership; Julia Hix of Pennsylvania, VP for Legislation; Alfred S. LeBlang of Colorado, Secretary; and Joseph H. Walton of Connecticut, Treasurer. There being no nominations from the floor, on a motion by Charlie Paulk, the nominations were unanimously approved. Ruth responded with a statement of her appreciation and aspirations for NaCCRA. Taking a poetic note from Robert Frost, she compared NaCCRA to the stone fences of New England, with their solid foundations, their strength and durability and their need for constant renewal.

Minutes from last fall's meeting in Los Angeles were accepted as published in Vol. 15, No. 6 of *LifeLine*. Treasurer Joseph Walton gave a fully annotated financial report, showing that "NaCCRA's fiscal position is stronger than ever" with funds on hand in the amount of \$12,766.22. A major benefit is the \$10,000 matching grant that Jack Cummings gave recently. About 17% of that amount has already been subscribed by other residents, indicating a good momentum that needs to be sustained. Gifts in kind, such as unremitted expenses, may be counted toward the amount needed to match Jack's grant.

Marleen Varner, one of three NaCCRA members invited into the House of Delegates (the governing body) of AAHSA (American Association of Homes and Services for the Aging), reported on their meeting last fall in Los Angeles. At that meeting, the House of Delegates decided

to change the name of "AASHA" to "Leading Age" as of last January. They are following legislative issues of interest to NaCCRA and talking with Congressmen about them. Therapy caps is one such issue. Marleen said she is also strongly interested in environmental issues.

NaCCRA LIFE member and former AAHSA Vice-President for Advocacy Susan Weiss was given a special welcome on her return in her new status as a retiree from AAHSA and a recent bride. She acknowledged her new status with great good humor and congratulated those present on being present. She urged them to let the government hear from NaCCRA in these challenging legislative times.

NaCCRA Executive Director Charles Paulk talked about the early days of the organization and its promising future. He praised its current fiscal and organizational momentum. As highlights of the year, he named (1) Jack Mathison's appointment of Beth High as Nominating Chairman, (2) the visit he had in Florida last January with Ruth Walsh, Marleen Varner, Jack Cumming and Julia Hix, and (3) administrative improvements being planned to take NaCCRA to the next level. NaCCRA may negotiate a contract with Partners, a management support firm in Tallahassee, FL, which will free NaCCRA officers to concentrate on executive functions. Jack Cummings' matching grant should help meet these new administrative costs. Everybody will need to give whatever he or she can, Paulk said, to keep NaCCRA strong so we can help the CCRC industry remain viable. Cummings commended NaCCRA leadership on taking the organization "to the next level." He expressed his concern about the work yet to be done to reassure the financial security of CCRC residents.

Next, Ruth called on Marleen Varner as Editor of *LifeLine*, naming her a "fountain of information." Marleen said *LifeLine* can be "a vehicle to understand what is going on in CCRCs around the country." Always open to improvement, *LifeLine* is now using lighter paper and more readable type, and it is notifying subscribers when they need to renew their membership. Marleen invited members to participate in strengthening the publication by submitting articles about different activities in the various communities. She also reminded them to use the publication as a tool for recruiting new members and asked them to help keep subscriber addresses up to date. Marleen promotes the circulation of information about CCRC's nationwide by staying in touch with state newsletter editors. She said state and community newsletters around the country often reprint articles, acknowledging *LifeLine* as their source. This helps widen interest in NaCCRA.

Membership VP Bob Nicholson delivered a report from outgoing Membership VP Leonard Sikora. Len thanked NaCCRA members for their good work in helping him recruit new members. "Only through personal contact can we tell our best story," he wrote. He praised Marleen Varner

continued on page 4



Annual Meeting Minutes *(continued from page 3)*

for her “fabulous job” as Editor of *LifeLine* and outgoing President Jack Mathison for “raising the national image of NaCCRA to new highs.” He expressed confidence in the new leadership of President Ruth Walsh and VP Bob Nicholson in meeting the challenges ahead. Thousands of CCRC residents remain to be recruited and fuller communication with state associations remains to be established. Bob said he plans to visit CCRCs to encourage membership nationwide. He wants to start a “networking program” among members to spread the word about NaCCRA when they visit other communities not yet involved. Members should greet the CEO when they visit, but they should also contact residents directly. In recognition of the outstanding achievements of Leonard Sikora during his incumbency as Membership VP, the President and the Executive Director offered a resolution of appreciation which was unanimously passed.

Introducing VP for Legislation Julia Hix, President Walsh praised her “tireless effort” on behalf of NaCCRA. Julia encouraged members to communicate with NaCCRA, with Leading Age and with local legislators regarding measures to protect the lifestyle of CCRC residents. “Legislators listen to us,” she said. NaCCRA offers support in achieving common legislative objectives. Julia’s report stimulated extensive discussion about working relationships between management and residents and about justifying the tax-exempt status of CCRCs through social accountability.

The meeting adjourned for lunch at 11:55 am. During lunch, the Board of Directors met and agreed to initiate negotiations with Partners In Association Management on a contract for administrative support services. Ruth Walsh and Charles Paulk will undertake this effort and report back to the Board of Directors at an early date.

The meeting reconvened at 1:10 pm.

President Walsh introduced urban ecologist Kathleen Schomaker, Associate Director of The Natural Resources Defense Council, who gave a power point presentation on *Gray Is Green*, a non-profit environmental protection organization founded in 2008 by two retired Yale professors at Whitney Center. The speaker said she would like to have NaCCRA network with her organization in sponsoring ecological sustainability.

Next on the agenda was a report from William A. Root, Chairman of the Ad Hoc Committee on Financial Issues.

The Committee decided to discontinue efforts to repeal provisions in the deficit reduction act. They agreed to ask Charlie Paulk to meet with Larry Minnix of Leading Age to discuss financial matters. Paulk said he had an appointment to meet with Minnix on Monday, April 11. President Walsh received the report with thanks and dissolved the committee.

Reports were received and accepted from State Associations as follows: Connecticut, Ruth H. Walsh; Florida, Charles D. Paulk; Maryland, William A. Root; Massachusetts, Anne Winslow; North Carolina, Walton Boyer; Pennsylvania, George Tjiattas, and Virginia, George High.

Charles Paulk of Estates at Carpenters and Marleen Varner of Deerfield presented community Association Reports. Page Hawk of Ingleside at Rock Creek introduced the newly elected President of the Residents Association, Sinclair Winton.

Moving on to unfinished business, the meeting focused on issues of transparency, resident representation on CCRC boards of directors and educating residents on self-government. Jack Cummings said he has set up an educational web site (an e-university for NaCCRA members) where residents may go for ten-minute on-line classes to learn about matters of concern to CCRCs. Secretary LeBlang suggested the “university” could investigate what happens to resident contracts in the various states when a CCRC community is sold. This information, he argued, should be available to residents at the time they sign contracts. Discussion of establishing industry standards on bankruptcy ensued. Barbara Trezona of Westminster at Lake Ridge commented on the importance of connectedness and suggested a national survey of families of residents to find out what they want.

The meeting was adjourned at 4:30 pm to be reconvened after dinner.

The meeting reconvened at 6:10. President Walsh introduced Stephen J. Maag, Director of Residential Communities for Leading Age. He spoke about the trend of national political interests away from concerns of the elderly toward pressing budgetary issues. He said changes are coming for CCRC consumers as our national economy adjusts to current fiscal realities. However, he expressed confidence in the stability of CCRCs.

The meeting was adjourned at 8:30 pm.

Lynn Dizard, Secretary

Tornado News of our members in Alabama

The severe tornados which ripped through Alabama brought six warnings to our members at Magnolia Trace and Redstone Village who had to seek shelter, spending time in their laundry room in one case. The Tennessee Valley Authority (TVA), which provides electricity for most of North Alabama, was especially hard hit at its major trunk lines resulting in widespread continued outages as the transmission system is rebuilt.

The power outage lasted for these two CCRCs lasted four days.

Andy Setlow at Magnolia Trace reported tremendous staff and corporate support from the ACTS folks, beyond what anyone could have expected, including providing flashlights, and fortunately no property damage! St. Martins in the Pines in Birmingham escaped damage and was able to assist Redstone Village with laundry facilities.

LeadingAge representatives report that damage is unbelievable in the hardest hit areas which will take years to rebuild.

Membership Report



It has been a pleasure and honor to serve as membership chair for this association. The individuals that I have met and been associated with, this past year are dedicated servants of residents in Continuing Care Communities. The Officers have championed the rights of residents in every CCRC in the nation. Personal commitments make it impossible for me to continue as your Vice President of Membership, but my support for NaCCRA will not waiver.

The members have done a remarkable task in recruiting new members. To you, who have shared my message and our newsletter with your friends and neighbors, THANK YOU. You have been my ambassadors, my recruiters, and my voice in your community. Without you, my membership efforts would have not been successful. A one-on one visit with a resident is our best recruiting tool. Only through personal contact can we best tell our story.

Can we do more? Yes we can. Every resident, in every community, in every state should hear our message and become a member. The challenge of our new membership chair is to do just that. In numbers there is strength. We must recruit, regain and retain members.

In departing, I must give kudos to some of my associates. Marleen Varner has done a fabulous job as editor of *Lifeline*.

This newsletter is our most effective membership tool. The articles are interesting and thought provoking. Also, our past President, John Mathison, through his visits and person-to-person contacts has raised the national image of NaCCRA to new highs. Thank you.

The state associations are a work in progress. There have been problems in some communities and states due to misunderstandings and changes in leadership. This has been resolved through better communication and the greater use of technology. A challenge for the new membership chair is to contact the thousands of residents who have not yet been contacted by their membership chair or fellow member. Membership in State Associations must increase.

Reverend Nicholson, from his communications with me, is aware of these challenges. He has ideas to meet these challenges. Membership in NaCCRA is alive and well. NaCCRA is fortunate to have Reverend Bob Nicholson as their Vice President of Membership.

My best wishes to our new President Ruth H. Walsh and all her officers. This team will not fail to continue to make this Association relevant in the lives of residents in Continuing Care Communities. CONTINUE THE GOOD WORK!

*Leonard S. Sikora,
Membership Vice President*

NaCCRA Resolution

During the 2010-11 year, the individual and community memberships in this organization have reached their highest numbers in our history,

And the efforts of our retiring Vice President for Membership have been outstanding in leading our organization to these new levels of vitality and achievement,

And the membership outreach of the organization has reached significant new levels of geographic diversity as well under his astute leadership,

BE IT THEREFORE RESOLVED that at the annual

meeting of the National Continuing Care Residents Association, the efforts and achievements of retiring Vice President for Membership Leonard Sikora

Are hereby recognized and applauded with special appreciation.

Passed this ninth day of April 2011, unanimously by the officers and members of the association.

*Ruth H. Walsh, President
Charles D. Paulk, Executive Director*

Membership Spotlight

Dr. Rheba de Tornyay, a pioneering resident of Mirabella-Seattle in its first 2 and 1/2 years of operation, is the latest member to join NaCCRA in this community located in the South Lake Union neighborhood near downtown and the Seattle Center. She is the Dean Emeritus of the School of Nursing at the University of Washington and an invaluable resource to the Health and Wellness Committee of the Residents Association. *The de Tornyay Center for Healthy Aging* (www.agingcenter.org) honors her for her lifelong efforts in promoting research, training and services for the healthy aging of adults. She is a former member of the J D and Catherine T. MacArthur Board. Here she is pictured with NaCCRA VP for Membership, the Rev. Dr. Bob Nicholson, a fellow resident and friend.





Welcome to New Members since March/April 2011

Welcome to these new members:

Alabama

Magnolia Trace
Edward L. Uler

California

Village Gardens
Jim Haight

Connecticut

Edgehill
Gerard X. Gibney
Philip Hahn
Nomi Schreiber
Mary-Starke H. Wilson
Jane T. Yates
Seabury Residents Association
Stoneridge
Elaine Mayland

District of Columbia

David & Ruth Clinard
Residences at Thomas Circle
Ruth E. Bennett
Sara L. Bergen
Richard Fox
Dr. Arnoldo Garro
Elizabeth Herakakis
(upgrade to **LIFE**)
Col. Stanford Hicks
David & Sarah McMeans
John P. Moody
Charles & Dorothy Olsen
Jessie P. Smith (**LIFE**)
Samuel V. Goekjian (**LIFE**)
Mary B. Washinton (**LIFE**)
Cecile Williams (**LIFE**)

Florida

Estates at Carpenters
Wallace Carter
Janice R. Peterson
Fleet Landing
Anne H. Conway
Harbour's Edge
Charles T. Hvass, Sr.

Georgia

Dr. Franklin & Barbara Star

Maryland

The Rev. Jeanne Fowler
Asbury Methodist Village
Joseph G. Feinberg
Annabel G. Liebelt, PhD
Murray E. Miles
Ingleside at King Farm
William, A. Ratcliff
Maplewood Park Place
Rowland Park Place
Peter Szanton, Esq.

Massachusetts

Spring House
Evelyn Estridge
Mary Jane Harris
Joseph T. Kirdahy
Edith Petkun

New Jersey

William G. Kuhns (**LIFE**)

North Carolina

Deerfield Episcopal Retirement Community
Jane J. Coxe
Judith & Floyd Domer
Rev. Robert Libbey
(upgrade to **LIFE**)
Hal & Nancy Martin

Pennsylvania

Martins Run
Michael Glanz

Tennessee

Janet S. Proffitt

Virginia

Greenspring Village
Ann M. Jaekle
Westminster at Lake Ridge
Betty Jean Erickson

Washington

Mirabella
John K. Blume, Sr.
William D. Ellis
C. William Frankland
Elizabeth Nicholson
Jo-Anne G. Shannahan
Rheba De Tomyay, PhD

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



As members of Congress continue their debates, LeadingAge continues to work protecting and promoting long-term services through the Patient Protection and Affordable Care Act. The many provisions of this act include extensions of Medicare therapy caps exceptions process, CLASS plan to reform financing of long-term services and

supports, the revision of insurance regulations protecting small groups and individuals from increased premiums, and required a more open disclosure of nursing home ownership and organizational information. This legislation also supports providers through increased benefits for educa-

tion and new training opportunities for direct-care workers, funds geriatric education centers, chronic care management and long-term care for faculty in health professions schools and for family care givers, and authorizes grants that provide incentives for individuals to train and work in nursing facilities. The Act would provide support for community and home services with funding reflecting the different needs of urban and rural areas.

Senator Kohl's Special Committee on Aging continues to sponsor efforts to combat the high cost of prescription drugs, provide funds for senior centers and home based services, protection from elder abuse and support for family caregivers. The committee also is concerned about Social

continued on page 7

Integrity of Refund Commitments: Ad Hoc Committee Report

A NaCCRA Committee under my leadership has delved into financial issues facing CCRCs but has concentrated its efforts for now on the integrity of refund commitments. New residents in many CCRCs are asked to pay substantial entrance fees and a number of CCRCs offer the option that such fees can be refundable at, say, a 75% or 90% level, when the CCRC unit is vacated.

Many CCRC contracts, though not all, provide that such refunds are only to be paid when the vacated unit is occupied by a successor resident. Instances were cited during the July 2010 U. S. Senate hearing on CCRCs of instances in which there were long delays in the payment of such refunds after the death or withdrawal of a resident.

This dependence of the payment of a refund when due on the filling of the vacant unit has been characterized by some as a cascading system. The cascade implication is that the provider merely acts as a quasi-agent facilitating the transfer of the entrance fee from a successor resident to the predecessor.

The Committee concluded that refunds represent a contractual obligation and should, therefore, be accounted for on the books as a liability. Declining balance refunds are a contingent liability but the 75% or 90% refunds found in many contracts are guaranteed and, therefore, represent a clear liability.

The Committee's investigation suggested that there are two approaches to these cascading entrance fee refunds.

1. In one approach, the provider fully reserves for the refund liability but wants to be able to invest the reserve funds in physical plant. In this case there are assets to cover the refund obligation but the requisite liquidity is a challenge. The Committee had no problem with that approach.
2. In the other approach, the provider feels free to use all entrance fee proceeds and ignores the refund obligation. The provider's rationale appears to be that the refund is the obligation of the successor tenant and that, therefore, the provider need not make provision for that commitment even though the provider is the author of the contract.

The Committee viewed the first approach as a legitimate solution to the liquidity challenge. The Committee

considered it desirable to allow the use of entrance fees to fund buildings and other facilities that are not immediately convertible to cash when a refund comes due. The Committee considered it less than desirable to force providers to hold cash or to have a line of credit solely for the purpose of meeting refund liabilities.

The Committee found the second approach objectionable. With that approach the entrance fees are fully expended for operations even though there is a refund obligation attached to them. The argument for this was made in the Mission Ridge case in which the provider responded to a suggestion that it "had to save the resident deposits so that we would be able to make refunds to the last tenants... in other words, the folks who turn out the lights. [The provider's] response to that was, 'We don't ever expect to turn out the lights.'"

The Committee concluded that the direct distribution of successor entrance fees to pay predecessor refunds should, at least, be disclosed. The American Heritage Dictionary defines a Ponzi scheme as "a fraud disguised as an investment opportunity, in which initial investors and the perpetrators of the fraud are paid out of funds raised from later investors, and the later investors lose all funds invested."

Such a scheme can seem financially plausible when entered into for what may seem like a worthwhile purpose, i.e. a purpose other than enrichment, but the diversion of successor income to predecessors raises questions that the Committee believes deserve careful scrutiny and appropriate answers. It's one thing to allow delays on liquidity grounds. It's quite another to spend moneys which have been contractually committed to a refund with no supporting asset to show for the expenditure or to cover the commitment.

William A Root, Chairman, waroot23@gmail.com

Our thanks to the following for their service on this committee: Virginia Anthes (FL), Walton Boyer (NC), Evan Chriss (MD), Jack Cumming (CA), Lou Evans (VA), Gerard Hyland (OR), Sam Keitner (MD), Jack Mathison (DC), Bob Negele (CT), Charles Paulk (FL), Katherine Pearson (PA), Bill Root (MD), Anne Schwartz (MA), Irving Sherman (CA), Barbara Trezona (VA), Ruth Walsh (CT) and Joseph Walton (CT).

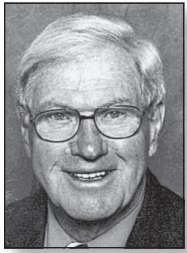
Legislative Report... *(continued from page 6)*

Security and retirement savings, employment and affordable senior housing.

Back in the states, NaCCRA members are actively working with legislatures to promote increased consumer participation in CCRCs. As more CCRC governing boards welcome resident elected representatives as full partners, we see increased mutual respect. As NaCCRA grows we benefit from the contributions of members across the coun-

try. We appreciate legislative representatives sharing their news. We encourage members to communicate, communicate, communicate with local state and national legislators and with NaCCRA. We hope to offer support as we work together to accomplish the mission of this organization.

*Julia Hix,
Legislative Vice President*



Joseph H. Walton,
Treasurer
April 2, 2011

Treasurer's Report

NACCRA Income & Expenses

Year ending December, 2011
Business Checking Account #2xxx-xxxx-8843

INCOME	Yr. 2010	Jan	Feb	Mar	YTD
101 – State Associations	\$ 3,880.00	\$ 0.00	\$ ---	\$ 400.00	\$ 400.00
102 – Community Members	2,115.00	0.00	---	450.00	450.00
103 – Individual Members	10,575.00	465.00	2,005.00	780.00	3,250.00
104 – Added Life Members	5,130.00	300.00	1,050.00	150.00	1,500.00
105 – Donations	1,080.00	15.00	10,040.00	25.00	10,080.00
106 – Meetings	693.00	---	---	---	---
TOTAL	\$ 23,473.00	\$ 780.00	\$13,095.00	\$ 1,805.00	\$15,680.00
EXPENSES					
201 – Officers' Travel	\$ 3,385.94	\$ 0.00	\$ 589.20	\$ 65.60	\$ 654.80
202 – Printing	7,123.76	1,319.24	---	1,239.81	2,559.05
203 – Postage & Shipping	2,106.20	219.41	205.76	294.62	719.79
204 – Administrative Support	6,456.00	2.00	1,202.00	600.00	1,804.00
205 – Website	239.40	19.95	803.60	---	823.55
206 – Website Upgrades	856.96	---	---	---	---
207 – Telephone	---	---	---	---	---
208 – Supplies	435.97	---	67.99	---	67.99
209 – Meeting Expenses	3,378.20	---	---	187.50	187.50
210 – Other Expenses	---	---	---	---	---
TOTAL	\$ 23,982.43	\$ 1,560.60	\$ 2,868.55	\$ 2,387.53	\$ 6,816.68
Balance Forward Dec. 31, 2010		\$13,982.90	\$13,202.30	\$13,428.75	\$12,766.22
Income this period		780.00	13,095.00	1,805.00	
Expenses this period		-1,560.60	-2,868.55	-2,387.53	
TRANSFERS					
SM MM 2xxxx-xxxx-1321			-\$10,000.00		
SM MM 2xxxx-xxxx-1321				-\$80.00	
GRAND TOTAL					
TOTAL FUNDS ON HAND		\$13,202.30	\$13,428.75	\$12,766.22	

Proclamation of Commendation for John T. Mathison

Know all people by these present that John T. Mathison has ably and diligently performed the duties of President of the National Continuing Care Residents Association.

Therefore, Be it resolved by the Board of Directors that John T. Mathison be, and he hereby is, acknowledged for his abundance of Good Will, Wisdom, Optimism, Grace, Council, Perseverance, Congeniality and Effective Service to the betterment of CCRC residents everywhere.

That in recognition of noble office the Board Officers now wish acknowledge that good loyal service to the National Continuing Care Residents Association with deep appreciation.

Ruth H. Walsh
President

Charles D. Paulk
Executive Director

State Association Reports

Connecticut

ConnCCRA represents 15 of the 16 CCRCs in the State of Connecticut. Our semi-annual meetings, held at various CCRCs within the State provide venues where we may share information and ideas, express mutual concerns, introduce innovative programming in order that we all may more effectively fulfill the mission of ConnCCRA. Last year, it was the consensus of members that our group would be much more effective if our leadership could 1) have the opportunity to become better acquainted with one another 2) could discuss in depth items of vital interest to all communities, 3) consider a electing a “permanent” representative from each community; the rep would lend consistency to deliberations, particularly given the fact that communities change the leadership of its Resident Councils. Each CCRC would send up to four representatives to the semi-annual meetings – including the chairman/president of the Residents Association and the “permanent” member who would also attend the newly instituted and regularly scheduled Officer Conferences of Association Chairmen. The leadership conducted two successful and productive sessions and in the process, agreed that there were several issues of grave concern to all: the need for an effective Residents Bill of Rights and strategies to address the increasing concern of all residents regarding the escalating monthly service fees.

The current set of CCRC statutes in place for the State of Connecticut includes a section that stipulates that there be an Advisory Committee convened regularly, consisting of “professionals, insurance representatives, representatives of the continuing-care industry as well as others knowledgeable in the field.” That portion of the statute was never addressed...and CCRCs were only advised that the Advisory Committee “was defunct.” Questions arose as to how to “enforce the current statute” and also to research Residents Rights legislation that has been enacted in other states and how “we” could successfully make the current legislation “work” to our advantage. Representatives of the Officer Conference were named to an Ad-Hoc Committee that would also include representatives from the Connecticut Association of Not For Profit Services to the Aging. The Goal: to discuss the issues and formulate a plan to address those issues. There has been great enthusiasm for the progress made—particularly as to the proposed development of a consumer guide for CCRCs that would include areas of best practices that will ensure the long term financial stability of each CCRC so that services will continue to be provided as promised and will stress the importance of communications and mutuality between management and residents. Despite the enthusiasm of the Committee, progress was hampered because of a series a winter storms and treacherous highway conditions that forced cancellation of several scheduled meetings. The current plan is to bring

the ConnCCRA membership up to date at our coming May meeting—and ask further input from participants to guide the Committee as it proceeds to complete its mission.

The agenda of the May ConnCCRA meeting will also include the installation of Daniel D. Robinson, a resident of MeadowRidge CCRC in Redding, as President of ConnCCRA. Dan has served on the Residents Council at MeadowRidge and served as the Chairman of its Finance Committee for a number of years. We wish him well in his new position.

*Ruth H. Walsh, ConnCCRA President
ConnCCRA President*

Florida

The Florida Life Care Residents Association continues to be a proud member of NaCCRA and appreciates the efforts of the organization to advocate for residents at the federal level. Florida’s CCRC residents have a clear understanding of the significant purpose NaCCRA serves.

FLiCRA’s 2011 legislative priorities are Continuing Care at Home/Without Walls Legislation, sales tax reform and sheltered beds in CCRC skills nursing homes. FLiCRA, the Florida Association of Homes and Services for the Aging and the Florida Office of Insurance Regulation participated in a Joint Task Force in 2010. The work of the Task Force resulted in a legislative package agreed to by all parties that would result in creating new law that would authorize licensed CCRC to offer “contacts” to residents living outside the campus environment. Such contracts would be developed by the provider and would be limited in scope. Providers would have to seek approval from the Office of Insurance Regulation prior to marketing and selling such contracts. Requirements include submission of a business plan and third party actuarial plan.

Two communities have received approval from the state already to offer these types of contacts through a legal consent order. This legislation would streamline the process and provide specific criteria for other providers to offer such contracts. The proposals in the legislation are geared to ensure preservation of the campus environment that traditional contract holders enjoy.

For more information about FLiCRA and the current legislative proposals regarding CCRCs Without Walls, visit FLiCRA’s website, www.flicra.com.

*Charles Paulk,
FLiCRA President*

Maryland

On October 1, 2009, at the request of legislators and as desired by the Maryland Continuing Care Residents’ Association (MaCCRA), the Maryland Department of Aging convened a Continuing Care Advisory Committee (CCAC)

continued on page 10

State Association Reports *(continued from page 9)*

to develop legislative recommendations. Representatives from both LifeSpan (the Maryland affiliate of LeadingAge) and MaCCRA were members. In September 2010, the CCAC's final report included scores of recommendations.

Even so, MaCCRA's highest priority, a definition of "financial difficulty," was not one of them. MaCCRA opposed the most significant recommendation, to permit inter-State obligated groups, because of the possible spillover effects of out-of-State bankruptcies. But MaCCRA voted for all the other recommendations and decided to support the entire package if others would also.

In December 2010, LifeSpan informed the CCAC that it would not support in the legislature several CCAC recommendations, including tightening restrictions on transfer of assets, increase resident board members from one to two, and involve residents in the selection of resident board members. Compromise efforts, initiated by the CCAC Chair, by MaCCRA, and by the Senator who participated in the CCAC, all failed. LifeSpan eventually opposed all of the CCAC recommendations, even those it had supported in the Committee.

No CCAC recommendations were enacted during the 2011 legislative session. However, the Chair of the House of Delegates Committee of jurisdiction plans to convene, in June, a small group to develop during the summer, proposals with which all stakeholders are "comfortable".

A 2003 presentation sponsored by Ziegler, the respected firm which arranges CCRC financing, gives some hope that LifeSpan might be persuaded to be comfortable with a CCAC recommendation to require actuarial studies for fee-for-service as well as for life-care contracts. Comfort also might be achieved to revise the definition of Debt Service Coverage ratio along lines suggested by Ziegler and by CARF, the organization that accredits CCRCs. It is even conceivable that comfort might be reached on a definition of financial difficulty, namely, negative equity exceeding deferred revenue.

William A. Root, MaCCRA President

Massachusetts

The CCCRC has housing for seniors in retirement, has existed in Massachusetts for over 25 years; however, only last January was a bill filed by the Senate chair of the Committee for Elder Affairs to amend the General Laws to include most of what MLCRA has outlined as Residents' Bill of Rights. (see *LifeLine*, March/April, p. 8).

Members of MLCRA executive board and the Legislative Committee have intensified our efforts for recognition during the past five years. We rejected the call for a commission of 20 to study senior housing since MLCRA, unknown to the Governor at the time, was not to be given one of the seats.

Our committee chair, Ang Giambrosso, arranged a

meeting with representatives of the offices of the Attorney General and legislative committees of Elder Affairs. At the same time, MLCRA took up our Bill of Rights with officers of Leading Age, Massachusetts (formerly MassAging) representing community management. Our final meeting with them went over the first version of the bill. We agreed on the language after making some changes; "may" was changed to "shall" in every instance to confirm all obligations. We were unable to secure the right of residents to have a new owner of a community honor residents; contracts. LeadingAge thought that in an unfortunate economic situation such a restriction could negate the sale. The bankruptcy laws are Federal and out of our realm.

We did success in requiring scheduled reporting to make finances transparent and emphasized the need for open communications among resident associations and management and recommended members on Boards of Trustees.

As soon as this bill is given a number (later S00274), MLCRA has a committee of interested residents to contact Senators and Representatives to urge them to vote for passage.

*Anne Winslow,
Legislative Committee Member
and former NaCCRA Secretary*

North Carolina

It is a pleasure to report for the CCCR of North Carolina as to activities occurring around the state. First, we are working to increase our membership in NaCCRA from our present membership of 74. Our state association is making great progress with membership of 3439. CCRC activity continued at a steady pace with ground breaking at Galloway Ridge (Pittsboro) as they plan to add 66 apartments, one villa and other expansions. Twin Lakes (Burlington) is undergoing a major renovation and Piedmont Crossing (Thomasville) recently broke ground on a new exciting phase for their community. Scotia Village (Laurinburg) is making major improvements to make their main building more user friendly. These are just a few of the many activities taking place.

April is always a busy month as each of our three regions has its annual meetings. These meetings consist of outstanding programs of great interest to members and also include elections of officers. The political activities in North Carolina are centered on budget reduction as in most states. We continue to monitor all proposed legislation that could impact seniors and CCRCs in our state.

Clint Willis, President, CCCR of NC

Pennsylvania

PARCR continue to represent 23 CCRC communities in South Central Pennsylvania. We have recently reviewed our

continued on page 11

State Association Reports *(continued from page 10)*

objectives for 2011 and will concentrate on the following:

1. To continue the computerization of all our membership records and mailings to facilitate more accurate record keeping and better communication;
2. To stress the continuing education of our members in matters pertaining to senior services and issues related to the lives of our residents;
3. To share the “best practices” of our CCRCs so that they can be taken home and applied to their village where appropriate;
4. To strive to keep our members informed about legislation related their lives in CCRCs and serve as advocates for legislation that affects our lives. Pennsylvania, as other states, has serious budget issues that will require our involvement.
5. To encourage working closely without Executive Directors to promote the enrichment of the lives of the residents of our individual villages.

George A, Tjiattas, PhD, PARCR President

Virginia

It is a pleasure, as the new president of VACCRA, to prepare this report for presentation at the annual meeting of NaCCRA. I succeeded Barbara Trezona who completed two years of stellar performance as President. Her lead-

ership was instrumental in not only the growth of our organization, but also its improved relevancy in the CCRC industry.

Membership continues to be a primary concern. Through the efforts of our Board of Directors and members, we have remained about even in our membership, which is a little disappointing. However, we are pleased that Windsormeade of Williamsburg has chosen to join VACCRA. Windsormeade is a community with 96 single-family villas and 84 apartments. They have already become very active in our activities and we welcome their new ideas and viewpoints.

The concept of resident representation on Virginia CCRC Boards has received a lot of our attention this past year. The VACCRA membership approved the position to “strongly support having residents serve as members of CCRC governing boards with the same obligations and rights (including voting) as other board members”. Working with Virginia representatives, legislation was developed to require the above position. The legislation was presented to a Senate committee for hearings. After much testimony from both sides, it was defeated. Our legislators have promised to continue to work the problem and we look forward to next year.

Lou Evans, VACCRA President

A Hundred Years Ago; The Story of a New Jersey CCRC

1911 a small group of Quakers set up a boarding house for senior ladies in Haddonfield, New Jersey, called the Estaugh after an early Quaker leader. Rates were as low as \$10 per week.

Fifty-five years later as the beautiful old residence could not meet safety regulations, the Board sought a new home in Moorestown. It was not to be. The Town Fathers turned down the project. Lew Barton, Chair of the Estaugh, was invited by the Mayor of Medford, who heard of the plight, to look at a farm property in Medford that might be appropriate. Money was raised to purchase the farm and in March 1971 the first resident moved into the first court apartment of Medford Leas.

The changes at Medford Leas parallel the growth and development of CCRCs in the industry. The vision in 1971 was for a community of court apartments, with a community building to bring them together. During the next four years, 1972-1976, needs for health care became apparent and facilities were constructed to provide space for various levels of care. Independent units were built in 1984, 1988 and 1999. During the 1990s, Medford Leas became the first CCRC in NJ with assisted living units certified by the State.

Medford Leas has been a leader among New Jersey CCRCs taking risks and leading the way. In 1972, the residents developed by-laws for a residents association that elected to manage their own activities programs.

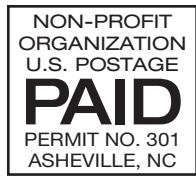
The Board also looked ahead. In 1980, the Board developed the 160 acres as an arboretum. In the 90s the Board had two resident members. As early as 2004, before the New Jersey legislation passed, the Board of Directors revised their constitution to guarantee there would be at least one resident member.

The resident leadership of Medford Leas were involved in creating Organization of Residents Associations of NJ (ORANJ.) Medford Leas residents over the years were president, secretary, chairs of committees and editor of the ORANJ TREE of the state organization and even created the acronym ORANJ.

Medford Leas may be one of the longest living CCRCs in New Jersey but it is alive and forward-looking in keeping up with the necessary changes to meet the needs of residents.

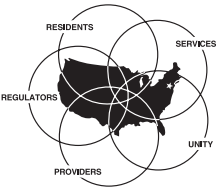
*Helen Vukasin,
Medford Leas Resident Leader*

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



Please feel free to share your copy with a fellow resident or your administrators. Your comments, suggestions and article submissions are invited.

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 Administrative Services
 4727 Deter Road, Lakeland, FL 33813
Your Check is your receipt.