



NaCCRA LIFE LINE

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

National Continuing Care Residents Association

Vol 12 No. 4

October 2007

PRESIDENT'S MESSAGE

The AAHSA annual meeting scheduled for October 21 - 24 is going to be one of their best performances. They have great speakers scheduled and the educational classes are keyed to preparing providers to create better environments and services for our aging population. The activities scheduled for Consumers Day, October 21, 2007, will provide blessings for all residents that attend. The schedule includes an appropriate religious service, outstanding luncheon and one of us (aging individual) as opening speaker. Elie Wiesel is a professor, prolific author, Holocaust survivor and winner of the Nobel Prize for Peace. Come and join him to confront injustices around the globe and extend our passion and compassion for life to all people in all parts of the world. Our Fall NaCCRA meeting will start just after Dr. Wiesel's speech and end around 5:30 PM. The agenda is in this *Life Line*.

Thanks for the many emails and phone calls with kind remarks regarding the July 2007 *Life Line*. Most of the articles were reprints from communities around this great country of ours. It is good to have so many outstanding communities that are willing to share with all residents in other communities. Keep sending me your articles and we will get them printed in future *Life Lines*.

I realize that governance, particularly residents as full voting board members is of great concern to most residents, but I want to give it a rest in this issue. If you have thoughts that you desire to share, send them to me and we will devote an issue in early 2008 to the topic. Also, keep me informed of action by your legislators regarding this issue. It is my desire that all communities include residents as voting members of their boards before the individual states mandate the action through legislation. And believe me, with the momentum created by the New Jersey Residents' Association, legislation will follow in all states.

Now is the time to send me individual names of residents who have agreed to serve as officers of this great association. We almost have a single slate of officers at this time, but it would not be bad to have two or three candidates for each position. I assure you that it is a distinct honor to serve. I know that I have received more than I have given to the organization. NaCCRA residents that I've met are all great people. I know that I do not look forward to not being your president, but my back and legs are forcing me to slow

(continued on page 8)

NaCCRA Officers...

President.....	Charles D. Paulk, Lakeland, FL paulk65@gte.net
Vice President.....	Marleen Varner, Lakeland, FL travelgal2342@aol.com
Vice President.....	John T. Mathison, Washington, DC jmathison1@earthlink.net
Treasurer.....	Robert J. Gault, Lakeland, FL RJG327@aol.com
Secretary.....	Anne Winslow, Jamaica Plain, MA annewinslow@hotmail.com
Executive Committee.....	Alex Kaufman, Cockeysville, MD ackauf@comcast.net
	Robert F. Negele, Stamford, CT RNegele@optonline.net
Past President.....	Milt Brummer Lakeland, FL

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NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION

FALL MEETING • October 21, 2007

Orlando, FL

CALL TO MEETING

In accordance with the provisions of Article VII, Sec. 1 of the Bylaws, the Fall Meeting will be held at The Orlando County Center South, Florida, Sunday October 21, 2007, starting at 3:15 PM

AGENDA: Combined Fall and Executive Committee Meeting (Tentative)

- Call to Order (3:15 PM, October 21, 2007) Charles Paulk..... President
- Welcome Charles Paulk..... President
- Introduce Guests..... Charles Paulk..... President
- Minutes of Last Meeting..... Anne Winslow Secretary
- Treasurer's Report (approved budget)..... Robert Gault..... Treasurer
- President's Report Charles Paulk..... President
- Advertising in *Life Line*..... Charles Paulk..... President
- NaCCRA Chapters..... Charles Paulk..... President
- Upgrade Web Site..... Charles Paulk..... President
- Sp Committee on Aging Doug Pace Exec Director
- AAHSA Report Steve Maag & Susan Weiss..... VP AAHSA
- First Timer at AAHSA..... Marleen Varner..... Vice President
- Membership Report Jack Mathison Vice President
- State Association Reports - (limit 3 minutes each, submit written reports to secretary)
If a state is unable to send representative, secretary will read reports.
- Community Association Reports - (limit 3 minutes, submit reports to secretary)
Communities please advise president by October 15, 2007, if you will have a report.
- Legislative Issue Committee Report Gordon Hawk Chairman
- Nominating Committee Charles Paulk..... President
- Unscheduled Speakers
- Unfinished Business
- Adjourn 5:15

New Members since last Life Line... *Welcome!*

Connecticut

Gerald F. Lewis

District of Columbia

Knollwood Residents' Association
 Betty Jane Crago
 Mary S. Torbik
 Arsine E. Schmavonian
 Eva B. Freeman
 Grace Watson (life)
 Edward and Mary Alice Holmes

Florida

Rodger and Eleanor Cheetham
 Sophie Hemeyer
 Jewel K. Fuller
 Newell Kellog (life)
 James and Shirley Marvin

Maine

Ruth E. Lennan

Maryland

Russell E. Weber
 Suzanne Weiss (life)

North Carolina

Edward F. Lannigan
 Don S. Hasty

Virginia

Margaret W. Pratt

This is a great addition to our membership. Join me in extending a warm welcome to all. Together we can do great things.



PUBLIC POLICY REPORT

Medicare attempts to cap revenues

Medicare and the impact of its dynamic policies - sometimes obvious, sometimes unintentional - is an ongoing concern for millions of seniors and service and care providers. Consider this most recent circumstance:

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 included provisions to limit the amount of general revenues going to the Medicare program. When Medicare began in 1965 the program had two parts, A and B. Part A is the hospital benefit and it is financed primarily by payroll taxes with beneficiaries' paying a deductible. Part B, the physician or "outpatient" component of Medicare, was financed by monthly premiums - paid 50 percent by beneficiaries and 50 percent by general revenues. Over time, due to high inflation in the medical sector, the beneficiaries' costs for the Part B premium skyrocketed. As a result, Congress changed the contribution percentages of the annual premiums to 25 percent by beneficiaries and 75 by the federal government.

The meteoric growth in "outpatient" procedures and the high costs to the government for the Medicare prescription drug law has significantly increased the amount of general funds in the Medicare program. The Medicare prescription drug law requires the Trustees of Social Security to annually project for seven years into the future whether general revenues in Medicare will exceed 45 percent of total program outlays during that seven-year period. If the Trustees determine in *two* consecutive annual reports that general revenue outlays will exceed the 45 percent limit during the seven-year window, expedited legislative procedures are triggered to cut the amount of general revenues in Medicare.

Reducing the amount of general revenues in Medicare can only be accomplished by cutting benefits, increasing beneficiaries' deductibles and premiums, or by raising the amount of payroll taxes for Medicare. All such options put the Medicare program at risk.

The 2007 Medicare Trustees' Report projects that for the first time general revenues will exceed 45 percent of the total program costs. Another such finding within the next six years triggers expedited legislative procedures heavily weighted to cutting benefits and raising beneficiaries' out-of-pocket costs. There is concern the result will be extremely disruptive to millions of beneficiaries unable to replace lost benefits or pay higher health care costs. While there are bills in Congress to correct this ill conceived policy, corrective action is still pending. Aging Services Public Policy Department will continue to track this issue and report to members on any significant actions.

IRS plans Form 990 revisions

For the first time in 25 years, the Internal Revenue Service is contemplating changes to the document that provides a financial and managerial snapshot of U.S. nonprofits. The Form 990 will be overhauled in time for the 2008 filing year, according to the IRS. The goal is to provide more transparency of nonprofit organizations, promote compliance by providing accurate data so that the IRS can evaluate the risk of noncompliance and to lessen the burden of filing. The draft document is 10 pages long with a potential of up to 15 Schedules. The IRS is accepting comments on the new document until September 14, 2007. Aging Services of California members should submit comments directly to AAHSA. For more information, or a copy of the draft Form 990, contact Eric Dowdy at Aging Services at edowdy@aging.org.

The Public Policy Report for agenda is prepared by Jack Christy, Director of Public Policy for Aging Services in California. He can be reached at 916-932-1266 or jchristy@aging.org.

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Aging Services of California.*

TEN LATE SUMMER RESOLUTIONS

1. Be so busy, brave, and true that I will have no time to fuss or worry.
2. Be better to my friends and neighbors and help them be better to me.
3. Have something good to say, or nothing to say, about my fellow man.
4. Think best thoughts, do best deeds, and expect best results.
5. See and emphasize the good in everybody.
6. See and point out the bright side of each situation.
7. Keep so busy building up that I'll have no time for tearing down.
8. Think, speak, and act so as to promote peace, security and good will.
9. Be kinder than necessary because everyone I meet is fighting some kind of battle.
10. Make a difference in someone's life by truly caring.

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The Piedmont Spirit, Thomasville, NC.*



Senior communities take cues from resorts

Yesterday's senior-living communities often resembled hospitals. Tomorrow's will take their cues from hotels. As the senior-living market grows, the institutional look is out. Tuscan villas, arts and crafts cottages and sleek high-rises are in.

"The days of cookie-cutter construction are over," said John Grace, President of the Aging Research Institute. "From now on, if you've seen one retirement community, you've seen one retirement community." The new emphasis on distinctiveness in senior communities offers opportunities for architectural firms that have created design teams well versed in the needs and wants of an aging population.

According to the American Seniors Housing Association and National Investment Center, of the country's top 10 markets with senior housing units under construction in 2006, San Francisco ranks fourth with 2,014 units and Los Angeles ranks eighth with 1,376 units. Chicago with 3,188 units under construction is the hottest market.

Feel of a fine resort

"Our job as architects is to create something that wows visitors and then works well for those who decide to live there," said Mitch Green, Chairman of the American Institute of Architects' Design for Aging group.

In particular, Green and his colleagues see the following trends emerging in senior-living design as boomers come knocking:

More room. Studio apartments are becoming a thing of the past. Residents want at least one bedroom and often a den or second bedroom.

Casual dining. Formal dining rooms are giving way to more casual alternatives, including bistros and short-order grills.

The great outdoors. Gazebos and courtyards with benches are popular, as are tropical gardens. Vehicles are being banished to underground garages.

Community ties. Residents want to stay connected to the larger community where they've spent their lives.

High-rise living. In response to residents' complaints about long corridors, architects are designing more high rise and mid-rise buildings where residents are just an elevator ride from the dining room.

Service, service, service. Whereas location is the prime real estate consideration, service is the number one factor in choosing a retirement community. (*excerpted from the Dallas Morning News, 7-10-07*)

Lawmakers question nonprofit hospitals' help of poor

Federal and state officials are increasingly questioning whether not-for-profit hospitals provide enough care to uninsured patients to warrant the sizable tax breaks they get for charitable work.

The Internal Revenue Service released a report in mid July noting that many hospitals spend 3 percent or less of total revenue on care for the poor and others who don't pay. At the same time, **Senator Chuck Grassley, the ranking Republican on the Senate Finance Committee, released a document suggesting Congress might for the first time in decades impose firm rules on how much care charity hospitals must provide to the poor.**

Regulators and lawmakers are seeking to put dollar figures to the benefits provided - and received - by hospitals, and in some cases they are contemplating stiff requirements on hospitals that have largely grown accustomed to setting their own standards.

Not-for-profit hospitals have a long tradition of charity care, or free medical care for those who can't afford it. In part because of that charity work, nonprofit hospitals have been given special tax breaks by federal, state and local governments. By the Congressional Budget Office's measure, those tax breaks totaled more than \$12 billion in 2002. (*excerpted from the Wall Street Journal, 7-20-07*)

Reprinted with permission of Aging Services of California.

I was so impressed with the Aging Services of California's monthly magazine, Agenda, that I'm reprinting articles from four pages with their permission. In case you do not know Aging Services of California is the state provider organization, but I've been told that more residents belong to this organization than the California Continuing Care Residents association dropped out of NaCCRA about three years ago. In order to give California residents a state connection to NaCCRA, Aging Services of California joined NaCCRA last year and we are pleased to have them as members. I attended their annual meeting a couple of years back and was surprised to see about 200 residents in attendance. I was warmly received and given an opportunity to speak with both residents and providers. I'm sure some of you remember the button "aging is an active verb", that was passed out at the AAHSA annual meeting in California last year. I still wear my button with great pride. On behalf of all the NaCCRA residents, I thank Aging Services of California for providing excellent support to residents as well as providers. Working together, we can make a difference.

Charles Paulk



LIFE IN THE FIFTIES

(not that long ago!)

Were you growing up, or even raising your own kids in the fifties? Everybody makes fun of those times – even the comedians of today. Grandkids or great-grandkids snicker; twenty-something's shudder and say "Eeeew!" But was it really all that bad? Judge for yourself:

The average annual salary was \$3,000. Yet folks were able to put some of it away for a rainy day and still live a decent life. **And that was a good life!**

A loaf of bread cost about 15 cents, but it was safe for a five-year-old to skate to the store and buy one. **And it was good, healthy bread.**

Prime-Time meant I Love Lucy, Ozzie and Harriet, Gunsmoke, and Lassie. Nobody ever heard of ratings or filters ... **and that was good!**

We didn't have air-conditioning, so the windows stayed up and half a dozen mothers ran outside when you fell off your bike.

Your teacher was either Miss Matthews or Mrs. Logan or Mr. Adkins... but not Ms. Becky or Mr. Dan... and that was respectful.

The only hazardous material you knew about was a patch of grass burrs around the light pole at the corner, which stuck to your socks. And that just took time to pull them out.

You loved to climb into a fresh bed because sheets were dried on the clothesline. They smelled fresh and good! **NOW, WAS IT REALLY ALL THAT BAD?**

People generally lived in the same hometown with their relatives, so "child care" meant grandparents or aunts and uncles. **And that was good to have closer families.**

Parents were respected and their rules were law. Children did not talk back, and there was no costly mischief by teens.

TV was black and white, but all outdoors was in glorious color... **and that was certainly good.**

Your Dad or Granddad knew how to fix everybody's carburetor, change oil and fix his own vehicle. And the Dad next door knew how to adjust all the TV knobs and fix the TV. **And that was very good!**

Your Grandma or some other family member grew snap beans in the back yard, and chickens behind the garage, and we had our own veggies and meat, **and that was very good!**

And just when you were able to do something really bad, chances were you'd run into your Dad's high school coach, or somebody from your church. ALL of whom knew your parents' phone number and YOUR first name.

The little grocery store let you dust and help for a free pop... **and wasn't that exciting and good!!!**

In 1953 the US population was less than 150 million. Yet you knew more people and knew them better... **and that was certainly good!**

And policemen were always the "good guys."

SOUNDS PRETTY GOOD TO ME!!

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The Piedmont Spirit, Thomasville, NC.*



GOD IS LIKE...

A fifth grade teacher in a Christian school asked her class to look at TV commercials and see if they could use them in some way to communicate ideas about God. Here are some of the results.

GOD IS LIKE:

BAYER ASPIRIN - He works miracles.

A FORD - He's got a better idea.

COKE - He's the real thing.

HALLMARK CARDS - He cares enough to send His very best.

TIDE - He gets the stains out that others leave behind.

GENERAL ELECTRIC - He brings good things to life.

SEARS - He has everything.

ALKA-SELTZER - Try Him, you'll like Him.

SCOTCH TAPE - You can't see Him, but you know He's there.

DELTA - He's ready when you are.

ALLSTATE - You're in good hands with Him.

DIAL SOAP - Aren't you glad you have Him? Don't you wish everybody did?

BOUNTY - He's the quicker picker upper... can handle the tough jobs ... and He won't fall apart on you.

If you HOPE, you COPE...

If you don't, you MOPE!

... Sister Genevieve Kunkel

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The Piedmont Spirit, Thomasville, NC.*



RESIDENTIAL CARE REPORT

CCRC transfers under scrutiny; CCRC model hangs in balance

The tension between state regulations and a continuing care retirement community resident's wish to remain in independent living is highlighted in two recent events. As reported widely through the San Francisco area print media, Sally Herriot, a resident of Channing House (a CCRC in Palo Alto), has refused to move into the community's assisted living despite having signed a continuing care contract. The American Association of Retired Persons is assisting in the widow's legal battle, which could have serious implications for all CCRCs.

Paul Gordon, an attorney with Hanson Bridgett Marcus Vlahos and Rudy, LLP and a nationally recognized CCRC expert, noted, "If residents refuse to abide by their contracts and accept assisted living or nursing care when needed, the CCRC's ability to deliver quality care in an appropriate setting, deploy staff efficiently, and subsidize monthly fee expenses with new entrance fees, will be fundamentally altered."

The suit also has prompted last minute legislation by Assemblywoman Sally Lieber (D-Mountain View). Assembly Bill AB 1526 would require providers to consider the "least restrictive alternative" when considering level of care transfers. The legislator's bill would erroneously apply the *Olmstead* principles to CCRCs, and would seriously erode the model based on moving seniors through the continuum of care as their medical needs change, according to Gordon.

"The legislation and lawsuit," Gordon said, "would reward an individual who refuses to accept the appropriate level of care at the expense of other CCRC residents who have a right to get what they bargained for: an affordable, well-managed, appropriately-staffed, continuum of care at a single site."

Gordon further points out that California already has the most restrictive CCRC resident transfer laws in the nation. He advises that if consumers want to receive unrestricted levels of private duty care in their apartments, they should not choose CCRCs where their care is heavily licensed and professionally managed.

The transfer language included in AB 1526 was introduced late into the legislative process and was not heard in key policy committees. The bill has faced strong opposition from Aging Services of California's members and residents.

Care at home plan on move

Assembly Bill 1022 (Saldana), Aging Services' legislation to bring *continuing care at home* to California will be reintroduced in the California Legislature in January 2008. This fall, Aging Services will conduct more outreach events and educational campaigns to increase both providers' and residents' understanding of the proposal. Continuing care at

home (or "CCRCs Without Walls") allows CCRC providers to offer an array of housekeeping, maintenance, companionship and assisted living services in a senior's private residence. The "at home" participant would also be able to access services on the CCRC campus. At home, seniors benefit from being connected to the larger CCRC community by reducing the feeling of loneliness and isolation.

Continuing care at home also is recognized as a logical extension of the nonprofit providers' mission to increase presence in the community. Prior to its January hearings, AB 1022 will be revised based on new feedback from the State Department of Social Services and other stakeholders.

Sunrise goes on the block

It was announced that one of the nation's largest senior community operators will be putting itself up for sale. Recently, the for-profit chain, which operates 444 communities internationally, has come under scrutiny for its accounting problems and alleged insider trading. According to *The Washington Post*, interest is likely to come from private equity firms, which often buy undervalued and sell for higher profits. Sunrise operates approximately 65 communities in California, including three continuing care retirement communities.

The Residential Care Report for agenda is prepared by Eric Dowdy, associate director of Public Policy for Aging Services of California. He can be reached at the association at 916-932-1276 or edowdy@aging.org.

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Aging Services of California.*

~ LEGISLATIVE ALERT ~

The \$1780 limit on physical and speech therapy and the \$1780 limit on occupational therapy is scheduled to go back into effect on January 1, 2008. Repeal legislation, S450 and HR758, have been introduced in both the Senate and House. We need to urge our legislators to sign on as co-sponsors. We need to send the therapy caps to the scrap pile with tax on imputed interest. Write or call your legislators soon. The Capitol switchboard number is 202-224-3121. If you call, ask to be connected to your Senator or Representative's office and either talk with someone or leave a message.



NEWS REPORT

Nursing home uses cat-like instincts

Oscar the cat seems to have an uncanny knack for predicting when nursing home patients are going to die, by curling up next to them during their final hours. His accuracy, observed in 25 cases, has led the staff to call family members once he has chosen someone. It usually means they have less than four hours to live.

The 2-year-old feline was adopted as a kitten and grew up in a third-floor dementia unit at the Steere House Nursing and Rehabilitation Center in Providence, Rhode Island. The facility treats people with Alzheimer's, Parkinson's disease and other illnesses.

Doctors say most of the people who get a visit from the cat are so ill they probably don't know he's there, so residents aren't aware he's a harbinger of death. Most families are grateful for the advanced warning.

No one's certain if Oscar's behavior is scientifically significant or points to a cause, though some suspect the cat. (excerped from *Associated Press*, 7-26-07; report from *New England Journal of Medicine*)

Aging brain may hamper humor

Age-related changes to the brain may make it harder for older adults to understand humor, a new study suggests. That's not to say that aging wipes out humor. The new study isn't about being funny or appreciating comedy. Instead, it's about picking the right punch line for a joke or cartoon.

Psychology graduate student Wingyun Mak and associate professor of psychology Brian Carpenter, PhD, of Washington University in St. Louis, studied 41 healthy adults aged 65-93 and 40 college students who were about 20 years old, on average.

Participants read the setup to 16 jokes and then had to choose the correct punch line for the joke. Compared to the college students, the older adults were less likely to pick the right answer. The elders tended to go for the straightforward but unfunny answers.

The researches concluded aging may subtly affect the parts of their brain that are involved in humor comprehension. Dr. David Dosa described the phenomenon in a poignant essay in a recent edition of the *New England Journal of Medicine*. (excerped from *WebMD*; source *Journal of the International Neuropsychological Society*, 707)

Reprinted with permission of *Aging Services of California*

U.N. study shows aging world

The United Nations Department for Economic and Social Affairs published in June a study on population aging, a phenomenon that is inevitable and will grow over the next few decades. As a result of better fertility and increased life expectancy, the study notes, the population in most countries is aging rapidly.

Life expectancy rose globally from 47 years in 1950-1955 to 65 years in 2000-2005 and is expected to reach 75 years in 2045-2050. In the period from 1950-1955 to 2000-2005, total fertility fell from 5.0 to 2.6 children per woman, and it is expected to continue falling to reach 2.0 children per woman in 2045-2050.

The aging of the population is likely to continue over the next few decades, and elderly account for 21 percent of the population in developed countries compared to 8 percent in underdeveloped nations, according to the study. It also predicts the number of people over 80 years of age will increase to 400 million in 2050, in contrast to 90 million in 2005. The research showed that life expectancy among women rose by 2.8 in 1950 to 1.5 years in 2005.

"Aging provides new opportunities associated with the active participation of older generations in both the economy and society at large".

Virginia CCRC faces back taxes

The Glebe, operated by Virginia Baptist Homes, has lost its case over its tax-exempt status filed by the County of Botetourt. In a June 6 ruling, the Glebe now faces repayment of more than \$215,000 in back taxes. The county argued successfully that the Glebe did not offer subsidized care to its residents nor did it have religion-based operating procedures in place. According to the American Association of Homes and Services for the Aging's affiliate, Virginia Association of Nonprofit Homes for the Aging, Virginia's real estate taxes are inconsistent throughout the state. It is unknown whether the case will be appealed or if the community will pay the taxes.

~ N-O-T-I-C-E ~

The date your membership in NaCCRA expires is on the address label of this Life Line. If you would send payment in prior to month of expiration, it would save the organization enough money to publish an additional Life Line each year.

**THANKS for your cooperation
in this matter.**



Notes & Letters from Readers...

September, 2007

The July issue of the NaCCRA Life Line is a Super Issue! The best!

I especially enjoyed "To Your Good Health" on Tea Time

Thanks,
Mrs. Leonard Weiss



Dear Charles Paulk,

We hope you recall your visit to Foxdale Village in State College, PA, as fondly as we do. We appreciate your coming even though, unfortunately, our Resident Association has not yet seen its way clear to join NaCCRA. Some of us Foxdaters have joined NaCCRA as individuals. The Resident Association did join PARCR [Pennsylvania Alliance of Retirement Community Residents], so we are making some progress.

I have undertaken to publish the Foxdale Forum which is intended to promote communication and consideration of issues within the Foxdale community. I find the Life Line to be helpful. I would like to print some of the articles in Life Line in the Forum, if I may, for example: "The Role of Residents on a CCRC Board of Directors" [July 2007 issue, p. 2] and "Residents. A Governance Resource" [July 2007 issue, p. 3]. May I have permission to publish the two articles mentioned? I would, of course, credit Life Line as the source. I'm sure other articles in Life Line from time to time would be of interest to readers of the Forum. Does NaCCRA have a policy regarding reprinting articles from the newsletter? I will look forward to your reply.

Sincerely,

Dick Hutchins Resident/Editor Foxdale Forum

Editor Responds...

Thanks for the kind words. Any State or Community Association may reprint articles appearing in the Life Line. Just give credit.



(continued from front page)

President's Message

down on travel. The past four years as VP and President have given me a full chest of wonderful memories.

We had another great community become community members since the last Life Line... Knollwood in Washington, DC. The District now has two outstanding communities that are NaCCRA members. Welcome, Knollwood, it is great to have you as a member.

Our list of new individual members is much smaller this month. However, we are happy to have all of you who did join. I hope each current member will recruit one new member before the end of the year and at least four communities will join in support of our new President and board of officers. You can bet that our two vice presidents, Jack Mathison and Marleen Varner will do their part to see that we meet this goal.

Join me in Orlando on October 21, 2007, for Consumers' Day. At our NaCCRA meeting, we want to consider advertising in our Life Line, forming chapters in communities, return a portion of membership dues to chapters and upgrading our WEB Site (www.naccra.com). Give these items some thought and be prepared to participate in the discussion regarding these issues. If you are unable to attend our meeting, send me your ideas either by e-mail or regular mail. We will not make a final decision until our annual meeting in Lake Ridge, Virginia in the Spring. Be sure and register with AAHSA, it is only \$15.00.

Charles D Paulk,
President



Boomers shift careers rather than retire

For baby boomers not ready to retire, they can defy the stereotypic life of golf and travel by changing careers rather than ending them. Working lackluster, draining, even hazardous jobs used to be the norm for boomers seeking a paycheck to help make ends meet. But the times, they are a changin'.

"The chances are good that (baby boomers) are better able than at any time previously to choose work that will be fulfilling," Michael Farr and Laurence Shatkin write in their book, *225 Best Jobs for Baby Boomers*. The authors analyzed data from the U.S. Bureau of Labor Statistics to formulate a list of jobs with a high percentage of baby boomers – jobs for which 40 percent of the workforce is age 45 or older. Management analysts, post-secondary teachers, registered nurses and sales representatives are a few of the fields identified.

(excerpted from the Sacramento Bee, 6-3-07)



SUCCESS IN TRENTON

Seniors' Rights Bill S425/A3989 Passes Hurdles, Needs only Governor's Signature

On Monday, June 11, the full Assembly passed the bill A 3989, bringing the long campaign of ORANJ to within a whisker of victory. ORANJ is the organization representing over 10,000 seniors residing in Continuing Care Retirement Communities in NJ. Already in 2002 ORANJ highlighted in its mission statement its effort "To Establish and Safeguard Resident Rights and Responsibilities" by pursuing legislation towards that end. We are now awaiting the Governor's signature to create the new law.

The identical bills, S 425 and A 3989, that have now passed both the full body of the NJ Senate and Assembly, contain the following major provisions

- Residents' right to free self-organization,
 - 1.) Quarterly meetings between Board of Directors (or their designated representative who shall not be the CEO or staff member of the CCRC) and residents (or their elected representatives) to discuss subjects that may include income, expenditures and financial matters as they apply to the facility and proposed changes in policies, programs and services.
 - ~ Inclusion by the Board of Trustees or other local governing body of the facility of at least one resident as a full voting member of that body. Resident members shall be nominated by the elected representatives of residents and selected by the Board of Trustees or other local governing body.
 - 2.) Consultation and discussion by the Board with representatives of residents of any proposed action that might significantly affect the well being of the residents or the financial stability of the facility BEFORE taking any such action.

To achieve its mission ORANJ and particularly its legislative committee worked with Senators Karcher and Singer to draft and support passage of legislation. Since then, other legislators, including Senator Vitale and Assemblymen Panter, Dancer and Conaway, have provided invaluable support. Senator Singer, in a message to a plenary session of ORANJ, invoked the enormous potential for public pressure from well educated, senior citizens who are well informed, loyal voters.

Throughout the long process of bringing the bill through the legislative machinery, residents of NJ's CCRCs responded to the carefully crafted cans for action by its special legislative committee members: Gary Baldwin of Seabrook Village in **Tinton Falls**, President of ORANJ, Charles Germany of Winchester Gardens in **Maplewood**, former President of ORANJ, Wink Livengood of Fellowship Village in **Basking Ridge**, Vice President of ORANJ for the Northeast Region, and herself a resident trustee at Fellowship Village, and Dave Hibberson of Harrogate in **Lakewood**, Chairman of the ORANJ Legislative Committee. Residents wrote innumerable letters to appropriate legislators and

even traveled to Trenton repeatedly to demonstrate support when the bills were being debated in committees and when passed by the Senate and Assembly.

This year, finally, the bills won by large majorities at each step even though ORANJ lacked the professional paid lobbying arm of the opposition. The only dramatics were the applause of residents that greeted the series of victories as the bills marched through the legislature. Achieving passage of the bills has been a long and sometimes disheartening three year effort. In 2006, the bill cleared the NJ Assembly Committee, but did not make it through the Senate Committee.

These bills mandate the inclusion of residents on Boards of Trustees of CCRCs in New Jersey, which has enormous importance because fewer than half the Boards of Trustees of CCRCs in New Jersey have voluntarily invited resident participation. "With passage of the bills, New Jersey will take its place alongside five other states that already mandate resident participation on Boards of Trustees in all Continuous Care Retirement Communities. These bills will insure that, as Senator Karcher, **D-Monmouth and Mercer Counties** and Vice Chair of the Health Panel of the Senate, said, "Seniors' rights to representative government do not end at the retirement home door."

Passage of the legislation will initiate another important task for the Organization of Residents Associations of New Jersey. GRANJ is planning a crucial educational program for its resident members to demonstrate what it means to serve as a responsible member of the Boards of Trustees and not as a resident representative. Residents will have to learn that responsibilities of the resident member(s) will be identical to those of other members of the Board of Trustees. This means that the resident trustees will not be allowed to bring resident gripes to the Board since these are generally the responsibility of management and resident committees. Resident Trustees will need to become familiar with the functions of a Board of Trustees so that they will find effective ways to bring the resident point of view to trustee discussions.

This is not the first time that ORANJ successfully brought pressure to bear for a cause that had great import to its members. In early 2005 ORANJ directed a campaign to exempt CCRCs from the "bed tax." Residents of NJ CCRCs are looking forward to showing their gratitude to legislators by supporting their friends in future elections and by supporting initiatives that legislators may foster that align with the values and objectives of our ORANJ membership.

Ellen Handler, Chair
ORANJ, Communications Committee
333 Elmwood Ave, M-459
Maplewood, NJ 07040

Charles D. Paulk, President

NaCCRA

1001 Carpenters Way, C117
Lakeland, FL 33809

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a 501(c)(3) Corporation



NaCCRA Membership Application

Date _____

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

Address: _____

Telephone _____ E-mail _____

Name of Community Resident's Association _____

Annual Dues Per State Association.....**\$400.00**
Annual Dues Per Community Association**\$150.00**
LIFETIME MEMBERSHIP \$ 150.00
ANNUAL DUES PER (EACH) INDIVIDUAL..... \$ 15.00

Please make your checks to: NaCCRA
and return this notice with your check to:
Charles D. Paulk
1001 Carpenters Way, Apt. C-117, Lakeland, FL 33809

Total Enclosed.....\$ _____ **Your Check is your receipt**

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