

**NaCCRA  
LIFE LINE**

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

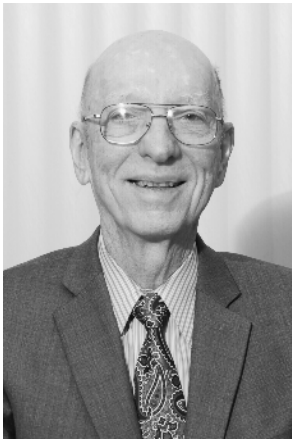
National Continuing Care Residents Association

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## PRESIDENT'S COLUMN



### NaCCRA Wins a Double Header!

This issue of *LifeLine* gives account of two important milestones reached by NaCCRA. The first milestone appears on page 10, where there is an account by NaCCRA's Vice President for Membership, Reverend Bob Nicholson, of the spectacular growth in membership achieved over the last year.

There is strength in numbers as we work together to uphold the CCRC way of life, and as we work together to advocate for residents, who are the chief financiers/investors in the communities in which they live. The CCRC "industry" is a relatively new one, is largely unregulated, and is constantly being re-invented as the communities in which people are living grow and change around them, sometimes in spite of their own wishes. Through

NaCCRA we can engage in a process of mutual education about relevant issues, share experiences regarding practices which seem to work well and those which seem not to work, and band together for advocacy and mutual defense when the situation calls for it. We are grateful for Bob Nicholson's work in drawing more and more people into the cooperative endeavor which is NaCCRA. Thank you Reverend Bob!

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The second milestone is the text of NaCCRA's Model Bill of Rights for CCRC Residents, which appears on pages 6 and 7. This text grows out of a year-long consultative process involving residents in about 50 communities, a process which culminated with a discussion among members who attended the NaCCRA Annual Meeting in Springfield, Virginia last March. Guided by this long and wide consultative process, and by the discussion at the Annual Meeting, the NaCCRA Board of Directors approved the final text of the Model Bill of Rights at its meeting of May 6, 2015.

(continued on page 3)



## EDITORIAL

This is my first issue as Editor of Life Line. I hope you will find articles and information in this July/August 2015 issue of interest, of inspiration, and an addition to your store of knowledge.

There are many great stories, many interesting projects, many inspiring happenings out there in CCRCLand. PLEASE forward them to me so I can forward them to the nationwide readership. "Letters to the Editor" are always welcome.

This newsletter, along with the NaCCRA website, encourages YOU to participate in an exchange of information and ideas. On pages 4 and 5, you will find that Jennifer Young has asked you to send her information about YOUR CCRC's HEALTH CLINIC for residents in Independent Living for inclusion in the September /October Life Line. Jennifer and Martha Marks are both enthusiastic about the FORUM (exchange of information and ideas) on the naccra.com website. Let's get some new folks participating in these exchanges. (To Former Participants: – hang in there!)

NaCCRA's fall meeting will be held on November 1 in Boston, MA – along with the LeadingAge Convention from November 1 – 4. I've been to LeadingAge Conventions in Chicago, Denver, Dallas, Nashville, and DC and I can tell you that there are more opportunities to broaden your outlook than you can possibly take advantage of. WHO can resist the opportunity to spend some time in Boston? Let's meet in person - in Boston - in 2015!

Signing off now with special thanks to Marleen Varner for her unfailing help and support for this issue and for her many years of service as editor.

. "Til next issue

Jean Hurley

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July/August 2015

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 Residents Association  
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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 U.S. 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 primarily by volunteers. Support comes from dues and gifts.

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

Printed and mailed bimonthly at the Management Headquarter listed above. (Tallahassee, FL).

**Web Master**

Martha Marks

[www.NaCCRA.com](http://www.NaCCRA.com)

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## Technology in CCRCs

Many new residents coming to a CCRC for the first time observe that technology implementation lags what they have been used to in their prior lives. Community-wide availability of Wi-Fi internet access, for instance, is a relatively new development. Electronic medical records are only now being introduced in response to a Federal government mandate.

Still, many technologies developed for general consumer purposes can have great applicability for the needs of CCRC residents who act on their own without waiting for provider organizations to become technology savvy. The newly released Amazon Echo device is an example. Echo is voice activated and can be a life enhancing advance for people who are visually impaired. You may be familiar with Siri, which is built into iPhones. Unlike Siri, Echo requires no visual interaction. Ask a Wikipedia question and Echo reads the answer out loud. With Siri, users have to be able to read it themselves.

Echo becomes an inanimate companion who is always at your beck and call. It's a cylinder that stands 8 inches tall and roughly 3 inches in diameter. Ours sits comfortably on our kitchen pass through counter. The name "Alexa" wakes the device to respond. For instance, say, "Alexa, what's the weather?" and Alexa will give you the latest weather for your CCRC. Giving you the time, a common need for the visually impaired, is no problem. Ask for the news and a complete newscast follows. It can keep a list and read it back to you so that you know when appointments are and what you need from the store.



This is just one example of the technology that can help improve the lives of residents. Other technology can make a CCRC more attractive to techno-savvy prospective residents. Can your residents now use the internet to enter work orders or to check the menu or to order meals to go? If not, then your CCRC falls short of what many people who are living active lives outside the CCRC campus expect to find before they consider the CCRC living option.

Jack Cumming

### PRESIDENT'S MESSAGE (continued from front page)

In saying that this is the "final" text, I do not mean to imply it is written in stone, but only to indicate that it is the culmination of a long process. The purpose of the text is not to legislate, but to inspire. Various provisions in the text may be more relevant in some places than in others. Many of the practices outlined in the text are already in operation in many states and communities. We do have confidence that the formulation of these principles is a significant step in moving an industry which is new and in flux toward a convergence of perspective regarding the rights and responsibilities of CCRC residents and managements.

We look forward to continued dialog and discussion, and to further refinement over the years, of the statement of principles outlined in the Model Bill of Rights. We in NaCCRA are enormously grateful for the participation of the groups and the individuals who offered suggestions during the Bill of Rights development process.



## ASK and SHARE



Send your Asks and Shares to Jennifer Young at [young@jyretired.com](mailto:young@jyretired.com)

Here are a few “Shares” from previous “Asks” in this column:

**RESIDENT ASSOCIATIONS: Broadmead Community (Cockeysville, MD):**

When you become a resident, you also become a member of the Broadmead Residents Association. The work of the Association is spearheaded by an elected Board of Directors – Officers/ Executive Committee of 10 and Cluster Representatives of 20. Committees organized by the Association maintain contact with the Administration and Department Heads: Budget and Finance; Buildings and Grounds; Health Care; Food Service; and Housekeeping. There is an Auditing Committee and a Nominating Committee.

Maryland law requires that there be at least one resident representative on the board of trustees. On its Board of Trustees Broadmead has two resident representatives, plus two members coming from the Resident Board of Directors. The Association is funded through several areas of service such as the Barn Sale, Country Store, the Wood Shop and the Copier. Information provided by Alma Smith.

**COMMUNITY NEWSLETTERS: The Amsterdam@Harborside (Port Washington, NY):** We have a committee of residents who produce our monthly *Overlook* newsletter. The committee members do the writing, lay-out, editing, and proofreading. The Amsterdam pays for the printing. We’re in our fourth year of a successful team effort.

Information provided by Constance Miceli and Martin Kornbluh

**Westminster-Canterbury on Chesapeake Bay, Virginia Beach, VA:** A newsletter (“Seagull Chatter”) with announcements and a “calendar of events” is published weekly. Residents collect, edit, and contribute material which is turned over to a staff member on Monday to put on Microsoft Publisher. A “proof” copy is reviewed by the resident staff on Wednesday, final corrections and additions made, and the staff runs off a copy for each resident in independent living, assisted living, and health care. The staff places one in each resident’s in-house mail box on Thursday night. The staff in Health Care produces a monthly newsletter (“The Bay Bulletin”) with a two-page calendar in the center section. It lists the daily activities and the time for each in the calendar

Boxes.

Information provided by Jean Hurley

A new ask: Does your CCRC have a nurse and/or a community health clinic for residents of independent living.

# # #

Limited space in this printed newsletter prevents me from repeating Forum replies here. On the adjoining page is a sampling of current Forum discussions for you to explore and contribute to.



Martha Marks

## NaCCRA.com (naccra.com) FORUM

This web site, now managed by Martha Marks at El Castillo Retirement Residences in Santa Fe, New Mexico, looks and works great on any device from a full-size desktop monitor to a smart phone. An added feature is the FORUM where anyone can read the discussions. To participate, you must register on the site as follows:

1. Type naccra.com into your computer's web browser.
2. Put your cursor on the Forum link at the top of the page.
3. A menu will drop down. Put your cursor on the second option, Register for the Forum, and click that link. Follow the directions on that page, and soon you'll be able to participate in the discussions.

It's nice to know a bit about those who are posting Forum comments. There is a topic thread with self-introductions. It's voluntary, and you decide what you'd like to tell about yourself.... where you live; what kind of CCRC, etc. Not all posters are CCRC residents – maybe they have family members in a CCRC or perhaps they're "shopping" for one. We encourage the exchange of interesting questions and informative answers. Some of the topics being explored at present are:

**Residents Associations and Residents Councils.** How are they organized and how are people chosen or elected to serve on the residents' governing body? Are some Associations organized as a separate 501(c)(3)?

**Finding an attorney familiar with CCRC contracts.**

**Emergency trips to the hospital ER.** Does a staff member accompany the resident?

Can your **personal physician** provide your care if you have a stay in the Health Care part of your CCRC? How many doctors participate in the Care Center of your CCRC?

**Transportation.** Are there different types of transportation available, depending on the mobility challenges of the residents? (Low floor buses; wheelchair lifts, etc.)

**Interaction between residents and pre-schoolers.** Any special programs and/or facilities?

**CEO Accountability and Performance Measures.** Any communities with checklists?

**Where to locate CEO or Executive Director Salary information.**

**Resident Input into capital budget expenditures.**

**Social Accountability.** Do any communities ask for residents to provide their number of volunteer hours? Their amount of financial contributions?

**Obligations of the Community when Assisted Living is needed but the CCRC's AL section is full.**

Do any of these topics whet your appetite to learn more? The Forum is the place to go!

Material submitted by Jennifer Young

## **Bill of Rights for Residents of Continuing Care Retirement Communities**

The residents of a Continuing Care Retirement Community continue to enjoy the rights accorded to them under the United States Constitution. In addition they have the right to:

1. Expect full, prompt and complete fulfillment by the CCRC's management of those services delineated in their contracts.
2. Establish, organize, fund, develop by-laws for, and operate a resident association whose purposes include, but are not limited to, representing the interests of the residents to the administration of and the CCRC's corporate governing board.
3. Freely assemble, with or without the participation of management and staff, as the residents in their judgment deem advisable, to enhance communication and information sharing among the residents, and to promote active learning and discussion of issues facing the CCRC community.
4. Select and appoint, in accordance with the resident association's own by-laws, at least three members of the CCRC's corporate governing board, who, as full-fledged board members, have rights and duties commensurate with the other board members. CCRC residents have the right to receive regularly scheduled reports from the association appointed corporate governing board members about the board's deliberations, actions and policies. Residents have a right to a corporate governing board every member of which acknowledges their fiduciary responsibility to the residents.
5. Be kept informed by the administration, on an ongoing basis, about all significant issues of management which directly affect residents' well-being or their financial investment, or any issues about which residents are concerned, limited only by necessary and explicitly defined policies of confidentiality and privacy.
6. Full disclosure of the finances of the corporation, presented at least on an annual basis. In cases where a community is a member of a consortium of communities, residents have the right to be fully informed of the finances both of their local community and of the parent corporation. CCRC residents have the right to receive periodic written reports from a duly certified actuary affirming that sufficient funds are being set aside for the future likely needs of the resident population. Residents have the right to be informed in advance if any sale of the community to another operator or provider comes under consideration.
7. A plain English list of those services guaranteed by the contract, as well as a list of those services offered by the CCRC but not guaranteed in the contract (and which therefore may be modified or withdrawn at the discretion of the management or corporate governing board), provided to all prospective residents prior to their being asked to sign the contract.
8. Visit the assisted living and skilled nursing facilities, as well as all the amenities associated with independent living, before signing a contract.
9. Be informed in advance of, and to comment on, changes in the delivery of services, including changes in staffing levels in its administrative and service departments and changes in staff credentialing requirements in areas such as health care, food service, and facilities maintenance.
10. Be informed, at least a month in advance of implementation, about any changes in fees, and have the opportunity to comment on these to management and to the governing board.

11. Participate directly in the governance of the residents association through communication, discussion, and decision-making in open meetings, through membership in association committees, and through the election of officers and members of the resident association's own board of directors.
12. Raise issues concerning their own well-being, their quality of life, and the sufficiency of their involvement in community life and governance, and to advocate openly for issues of concern to them to be discussed and dealt with by the residents association, the administration, and the governing board, as appropriate.
13. Start up and operate informal activities of any kind, so long as they do not impact negatively on the lives of others, violate the law, interfere with other activities in community space and facilities, or require resident association funds.
14. Organize and seek resident association recognition of a new committee or other resident activity needing community facilities or resident association funds.
15. All the benefits of living in community, including all the services and amenities on offer, and all regulations applying to community life, provided and enforced impartially and without prejudice, regardless of a resident's age, gender, race, economic status, professional background, sexual orientation, past or present advocacy of issues and policies applying to community life and governance, past or present activism in the polity outside of the retirement community, or past or present service on boards or committees.
16. Select, based on availability and the resident's financial qualifications, an independent living apartment of the resident's choice and to appoint and furnish it to the resident's taste, within the provisions of the life-care contract and fire and safety regulations.
17. Participate as fully and meaningfully as possible. when the need to move to an assisted living facility or skilled nursing unit comes under discussion. Family members designated by the resident have the right to be kept informed of the resident's condition and care plan. Residents or their designated medical proxies have the right to refuse medications and treatments.

*April 30, 2015*



Old age will only be respected when it fights for itself,  
maintains its rights, avoids dependence on anyone,  
and asserts control over its own to the last breath.

De Senectus, Cicero

## WHY A CERTIFIED ELDER LAW ATTORNEY?

Peter Straub



This is an Age of Instant Gratification. Sometimes that comes at the expense of Quality. Instant coffee is quickly available; but never tastes as good as a freshly brewed cup. “Shopping by catalog saves time; but wastes time if the item needs to be returned.”

A certified elder law attorney may charge more, ask more detailed and probing questions, and even get more personal in discussing your goals and desires. But their education and experience justify the time and effort. How many times has great advice from an articulate and competent 45 year old seem to come from one whose perspective is vastly different than the 75 year old hearing the advice. In the medical profession gerontologists see things differently than the ordinary practitioner. Elder Law attorneys usually limit their practice to older clients and special needs clients and are well versed in the problems of such clients.

Any given lawyer may have the expertise to deal with the unique problems of such a group. But to find an attorney focused on solving the problems of the elderly or special needs clients, go to the clearing house for certified older lawyers in the National Association of Elder Law Attorneys (NAELA). Assistance will, as often as not, encompass not only a solution to a problem, but take into account an awareness of the impact on the next generation, children and grandchildren, tax consequences, financial aspects, and the specific needs of the senior.

Sometimes the immediate request for advice overlooks underlying problems, such as the effects of the aging process, how to secure the future of an ailing spouse or a special needs grandchild, the suitability of the current residence, the need for an outside care-giver (and often with recommendations for ones that have performed well in other cases handled by that attorney), and other appropriate changes in lifestyle dictated by the circumstances.

Some solutions are easily obtained. Others may require many acts to accomplish. For example: setting up a trust when appropriate, the retitling of assets in the new entity, selecting a trustee, identifying what limitations to place on the trustee, and how best to distribute the assets upon death or disability.

Estate planning is never easy. The three basic documents are the will or trust (or both), a Durable Power of Attorney (POA), and an Advance Medical Directive (AMD). How much thought and planning goes into each of these documents? For instance, the boiler plate AMD may simply say that the client has a Do Not Resuscitate document (DNR), but is that really what one wants if problems occur in a hip replacement procedure, or a tooth extraction? How much individual consideration is wanted, as distinct from a standard DNR form or AMD?

These and other questions can be discussed with experienced NAELA members, and local members can be found at [www.NAELA.org](http://www.NAELA.org). It is not just your future, but that of your whole family and other beneficiaries.



## COME TO BOSTON, MASSACHUSETTS



### NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION FALL MEETING – NOVEMBER 1, 2015 and LeadingAge Convention November 1 - 4

#### CALL TO MEETING - NaCCRA

In accordance with the provisions of Article VII, Section 1 of the Bylaws, there shall be a meeting of membership that may coincide with the Annual meeting of LeadingAge.

#### TENTATIVE AGENDA

Sunday, November 1

9:00 a.m. **Resident Educational Meeting – Room TBA**

Noon **Complimentary Lunch provided by LeadingAge**

#### KEYNOTE SPEAKER

**To be announced in August/September issue of Life Line**

#### REGISTRATION for LeadingAge Annual Conference

We encourage those who will be coming to the NaCCRA Fall meeting in Boston, Massachusetts on November 1 to take advantage of the resident free registration for the LeadingAge Annual Conference and Exhibition, November 1-4, 2015. There will be many workshops of interest to choose from and, in addition, you can visit the expansive Exhibition Hall with many displays of interest – including our NaCCRA booth – manned by volunteers from the area.

#### LeadingAge registration information

To register: After July 31 go to the [LeadingAge.org](http://LeadingAge.org) website. In the upper right hand corner in the provider panel check “conferences.” You will note “Coming Events: Annual Conference and more. Registration includes choosing a hotel if you need that option. You will find hotel information on the site.

## NaCCRA Celebrates a 40% Increase in Membership

In the Greenspring Community's Theatre, Springfield, VA, March 15, NaCCRA VP for Membership, the Rev. Dr. Robert D. Nicholson, reported that since January 1, 2014 NaCCRA had grown by slightly over 40%. A great deal of that growth occurred in areas where there were not State affiliated associations. According to President Dan Seeger, "NaCCRA is moving toward an organization of individual members." Looking to the future, Nicholson emphasized fostering this kind of growth in ways that offer incentives for start up groups while, at the same time, strengthening ties with State affiliated associations offering supportive measures. "Our growth" said, Nicholson, "rests with NaCCRA members across the country who are taking initiatives to reach out, invite and recruit fellow residents and their families to become a part of this growing network of information sharing, friendship building and advocacy."

He recited for the assembly a NaCCRA Membership Mantra:

### I WILL DO

- +as much as I can
- +wherever I can
- +with whomever I can
- +in any way that I can

The new NaCCRA website provides an invaluable resource in reaching out to new folks. Go to [www.naccra.com](http://www.naccra.com) and click on "About" and then drop down to "Membership" and there you can find and with a click of your mouse print these resources out:

- Suggestions for how to recruit new members,
- Letter of invitation from NaCCRA's leaders,
- Membership Application
- Template for bulk-printing Avery 5160 labels addressed to the NaCCRA office.

Rev. Robert D Nicholson, Membership Chairman

### SMILE-A-WHILE

Laughter clears up the blood, expands the chest, electrifies the nerves, stimulates the brain, controls pain, burns calories, keeps you in shape, and fights off disease.

Laughter is God's weapon against worry, anxiety and fear.

So laugh frequently to have more fun, enjoy life more, and live longer. Have a great day of laughter!

**WELCOME THESE NEW MEMBERS****ARIZONA****Oro Valley**Splendido at Rancho Vistoso

George M. Craig

**CONNECTICUT****Stamford**Edgehill

David Scheraga

Gail Schwartz

**Mystic**StoneRidge

Bernice Barres

**FLORIDA****Pensacola****Azalea Trace**

Sam A. Boney

Marcia K. Boney

**Lakeland**Estates at Carpenters

Loretta Baumgartner

Charles G. Ball

Julia E. Ball

Wendell Baumgartner

Robert I. Greene

John E. Wilkinson

Nancy M. Wilkinson

**INDIANA****Richmond**Friends Fellowship Community

James G. Johnson

Helen E. Johnson

**NORTH CAROLINA****Asheville**Deerfield

Mariana Warner

**NEW HAMPSHIRE****Hanover**Kendal at Hanover

Peter Bien

Roger Gilmore

Betty Lameyer Gilmore

**NEW JERSEY****Lumberton**Medford Leas

Ann Naulty

**NEW MEXICO****Santa Fe**El Castillo

June A. Jameson

**OREGON****Portland**Willamette View

Bibi Momsen

**PENNSYLVANIA****Manheim**Pleasant View

Carol T. Bender

**VIRGINIA****Springfield**Greenspring Village

Nancy Prescott

**Virginia Beach**Westminster Canterbury on Chesapeake Bay

Shirley Wratten

**WASHINGTON****Seattle**Aljoa at Thornton Place

Frank C. Arnold

Dorothy J. Morrow

Linda J. Gould

**Redmond**Emerald Heights

Susan Goodnight

Harold A. Gilmour

**Seattle**Exeter House

Evelyn B. Gaines

Elinor W. Senkler

Horizon House

Jessie Attri

Betty Jones

Sue Pocock

Mirabella

Sylvia Fisher

Skyline at First Hill

Virginia G. Revere

Alberta Beveridge

Virginia Senear

Gudrun G. Brown

Lucy E. Salle

Lourdes M. DeMaine

Hiromi Lorraine Sakata

Cabell Tennis

Hyde Tennis

Basil Filonowich

Lidia K. Filonowich

Ann H. Milam

Myfanwy Moore

Richard Ferry

Marjorie J. Levar

Beulah Frankel

Tsuguo Ikeda

Sumiko Ikeda

Margaret Anne Affleck

Donald Snow

Lilyan Snow

Jim McClaine

Kay McClaine

Marjorie E. Anderson

Phyllis Stern

Allen Senear

Alfred MacRae

Peggy MacRae

Jeff Ewell

Margaret Fickeisen

Frank Fickeisen

Mary Louise Brown

Max T. Braun

Norma J. Braun

Ardis Shirk

Mary Mikkelsen

Dorothy Wendler

Delbert M. Emerson Jr

V. Patricia Emerson

Mary Lee Eden

Hollis R. Williams

Katherine B. Williams

Washington State LTC Ombudsman

Federal Way

Patricia Hunter

**LIFETIME UPGRADES****FLORIDA****Vero Beach**Indian River Estates West

Betty G. Solomonson

**NORTH CAROLINA****Asheville**Deerfield

Robert Hollis

**DECEASED MEMBERS****CONNECTICUT****Stamford**Edgehill

Kathleen K. Delaney

**FLORIDA****Vero Beach**Indian River Estates West

Richard T. Powell

George Reynolds

Beverly E. Miller

Lowell Mott

**Note: These names were received after the May/June issue was finalized and BEFORE the deadline for this issue May 31.**

**National Continuing Care Residents Association**  
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Tallahassee, FL 32303

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



## 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 \_\_\_\_\_

**ANNUAL DUES (FIRST) INDIVIDUAL .....\$ 20.00**  
**ANNUAL DUES (SECOND) INDIVIDUAL .....\$ 15.00**  
**LIFETIME MEMBERSHIP (FIRST) INDIVIDUAL ...\$ 200.00**  
**LIFETIME MEMBERSHIP (SECOND) INDIVIDUAL ....\$ 150.00**  
Annual Dues per Community Association .....\$ 200.00  
Annual Dues per State Association .....\$ 500.00  
Tax-exempt Contribution .....\$ \_\_\_\_\_  
**Total Enclosed.....\$ \_\_\_\_\_**

**Please make your checks to: NaCCRA**  
and return this notice with your check to:  
NaCCRA Headquarters  
325 John Knox Rd. Suite L103  
Tallahassee, FL 32303  
***Your Check is your receipt.***

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