

# NaCCRA LIFE LINE

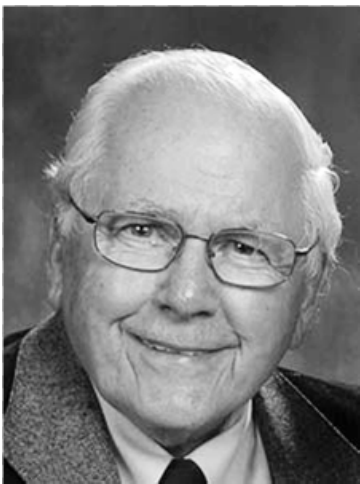
*The Resident's Watchdog...  
The Industry's Friend*

National Continuing Care Residents Association

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## PRESIDENT'S COLUMN

Rev. Robert Nicholson

Our NaCCRA family is moving into three promising arenas of work and co-operation, the one to review our structure and finance, another with a large start up state organization and our continuing work with LeadingAge.

First, after reaffirming by unanimous board action, "its belief that NaCCRA can better advance its mission by working with the provider organization, LeadingAge, than it can otherwise," our NaCCRA board, in consultation with Katie Sloan, the new CEO and President of LeadingAge, is working to form a joint task force from LeadingAge and NaCCRA to more clearly define the working arrangement between the two organizations.

Second, NaCCRA has a Dues and Membership Committee, chaired by Charles Paulk of Florida, considering how to better structure our finances to support the state affiliates. The group has met five times for two hours each over the past two months to advance its work. One outgrowth of that effort is to facilitate the expansion of NaCCRA into new states as has occurred recently in Washington State and Illinois.

Third, related to the second effort, Washington State has emerged as the state organization with the largest number of NaCCRA members in the USA. All Washington State members are NaCCRA members and form a Chapter within NaCCRA. As this is being written NaCCRA-Washington is holding its first annual meeting. A part of that partnership between NaCCRA and our friends in Washington State is the working out of an affiliation agreement that will result in strengthening NaCCRA's and their membership and mission with a focus on revenue sharing.

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As I traveled across the country to Boston in November, I made stops visiting with resident leaders at 8 different communities in Illinois, Indiana, Maine and New Mexico. At The Neighborhood in Rio Rancho, NM, I discovered a useful book *What's the Deal With Retirement Communities* by Brad Breeding, CFP, who has been a longtime friend of NaCCRA.

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## EDITORIAL



As we make our way into the year 2016, I'm asking our readers to take the time to pray for three of our leaders – Rev. Bob Nicholson, President of NaCCRA, and Walt Boyer, President-elect who both lost their wives recently. Board Member Peter Straub's wife died last spring. This is quite a burden to carry while, at the same time, directing and guiding an organization in need of time and attention. The demands of NaCCRA are great and unrelenting. We wish them well and assure them of whatever support we can provide.

In addition to our regular Message from the President, Jack Cumming's column and the Ask&Share by Jennifer Young, we are featuring the formal establishment of a set of goals by VaCCRA (VIRGINIA Continuing Care Residents Association). Our second feature outlines the explosive growth of NaCCRA in Washington State since CCRC residents' voices and concerns – focusing on consumer protection – were heard in study sessions of the legislature in 2014 and, more extensively, in 2015. Liz Tidyman has provided you with the story of her interest and involvement. She was instrumental in formulating a 31-page Power Point presentation from which we have provided a 3-page sample which could be applied to any one of the 50 states. Finally, a third page announcing the introduction of a bill in the Washington legislature.

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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 501c(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.

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## TAX TIPS

### Jack Cumming

It's tax filing season again. Tax goals differ for people our age from those of younger people. Tax deferral, for instance, is no longer as important. The whole idea of deferral was to give us income in retirement. Now we're there. Some of us have more money than we are likely to need. While many want to leave it to family, others want to help charities. Here's a quick idea that might help.

You may want to consider contributing to a donor advised fund. I use the Schwab Charitable Fund (<http://www.schwabcharitable.org>), though TDAmeritrade, Fidelity, and many other organizations also offer such funds. Donations made to the fund are deductible in the year contributed to the fund (subject to income based limits), but the grants to charities can be deferred even for years.

Consider a stock investment in which you have appreciation of, say, \$200,000 (it was a good investment). If you sell it, you will have to pay capital gains, and Medicare taxes if your income dictates, on the \$200,000 and that can be considerable. If you contribute the funds to a donor advised fund, you avoid paying the capital gains and Medicare taxes, and you can take a deduction for the full amount of the appreciated stock.

Yes, there's a catch. The contribution is irreversible. Once you've contributed to the fund you can't use the money for personal needs. It must all go to charities recognized as such by the IRS and that might include your 401c(3) qualified CCRC if you live in once.

After you've established your donor advised fund account, you have great flexibility in how the money is used. Let's say you want to give to your church, but you want your gift to be used for community needs and not to increase staff. In designating how you want the money to be granted from the fund, you can specify how the money is to be used and the recipient, in this case the church, is bound to follow your instructions.

Now for the fine print. This article is for informational purposes only and should not be considered individual tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

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JOIN US ON THE WEB! Now having over 20,000 views -  
all in the last 11 months!

1. Type [naccra.com](http://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.



Martha Marks, Webmaster



## ASK and SHARE



Send your "Asks" and "Shares" to Jennifer Young at [young@jyretired.com](mailto:young@jyretired.com) or 157 Lakewood Court, Burlington, NC 27215.

First, here's a NaCCRA website **Forum** report. Remember, The Forum is the place for posing questions, providing replies, and creating dialogues via your posts. Lately there was a request asking if some CCRCs have management willing to share Personnel Policies and Employee Handbooks, specifically with a resident who serves on the CCRC's governing board.

This column will be shorter than usual. My travel schedule requires me to submit this column to the editor earlier than her deadline. The January/February 2016 issue is barely out.

Here are just a couple of replies to previous "Asks."

### Garage Sales

**Village on the Green** (Longwood, FL): They have a White Elephant Sale held every October --- a popular and successful event. A team of residents and employees plan, organize, and produce this sale each year. Residents enjoy the opportunity to donate the White Elephants as they sort and organize their possessions. The day prior to the sale is devoted to collecting the items, organizing the displays, pricing, and tagging. They open at 7:00 a.m. so that employees can shop before work. Two cashiers stay busy the whole day. It's a happy and colorful event. Proceeds are divided equally into the Brede-Wilkins college scholarship fund, the CCRC's library, and the Employees Committee. The unsold items are given to a local charity.

Information provided by Ruth Stewart.

### Defibrillators

**Foxdale Village** (State College, PA): Six defibrillators have just been purchased and will be installed around the main building, in the dining areas, in the fitness areas, and near the auditorium, etc. The units are the automated talking kind, meaning they "talk" the operator through the procedure. All staff have been trained to use them, and training is planned for interested residents.

Information provided by Betsy Berry.

**NEW "ASK"** -- do the residents of your community have bake sale(s) ... perhaps to fund the Residents Association or special activities? If so, do you have liability coverage in the event of a claim of food poisoning? Choking on a hidden nut? Or any negative "issue" along those lines that a litigious person might claim? Even though such problems may be highly unlikely, would the bakers and Resident Council members be covered by your CCRC's liability policy? If not, have steps been taken to obtain coverage for such remote possibilities so that residents' personal assets are not at risk? Maybe some of our readers had insurance careers and can provide commentary.

Please send in your contributions for this column ... and **DON'T FORGET NaCCRA's website. The Forum** is a faster place to pose questions and share information than a bi-monthly newsletter.

Want to know previous Ask and Share topics? Read past issues of *Life Line* on . The column was first introduced in the Jan/Feb 2014 issue. If you'd like to provide "Shares" from "Asks" of prior editions, feel free to send them to me. Remember ... topics never expire!



Continued from Page 5

Present highlights of the NaCCRA annual meetings to members.  
Plan for the development of a VaCCRA Facebook site.

### **Individual Membership**

1. **Long-term Goal.** Increase individual membership within our communities so that we have a stronger and more vital organization.

Short-term Goal. Use best practices, including personal outreach to CCRCs in Virginia, to increase membership within chapters and with independent members by ten percent in 2016.

### **Community Membership**

2. **Long-term Goal.** Increase the number of VaCCRA community members so that we have more impact with legislators, LeadingAge Virginia and other organizations representing seniors.

Short-term Goals. Empower and support our President and Board of Directors to take the lead to reach out and encourage other CCRC communities to join VaCCRA. Acquire one new community members.

### **Collaboration**

3. **Long-term Goal.** Improve collaboration with LeadingAge Virginia so that we are seen as partners in efforts to protect seniors and promote their welfare.

Short-term Goal. Develop a collegial relationship with LeadingAge Virginia by working together on legislative issues of mutual concern. Hold an annual working lunch between the CEO/Executive Director of LeadingAge Virginia and VaCCRA.

### **Legislation**

4. **Long-term Goal.** Encourage our member communities and independent members to develop relationships with elected officials at the local, state and federal levels.

Short-term Goal. All member communities will invite legislators to meet with residents and contact legislators to express the interests and positions of VaCCRA about legislation.

5. **Long-term Goal.** Monitor General Assembly sessions regarding issues of importance to CCRCs and senior citizens, and provide information to the VaCCRA Board of Directors as well as the Resident Associations/Councils of member organizations.

Short-term goal. Initiate an e-mail "legislative issues alert" system that can be sent to VaCCRA members in all communities and to independent members.

### **Residents' Rights**

6. **Long-term Goal.** Expand awareness to residents and management of the State Code title 38.2 Chapter 49 CCRC Residents' Rights document and the ten-point VaCCRA Bill of Rights for CCRCs document.

Short-term Goal. Communities will continue to share effective strategies to improve the introduction and implementation of the two documents.

**Approved: January 11, 2016**

## A STORY FROM WASHINGTON



*NaCCRA Supporting Member Liz Tidyman submitted this article to Life Line. It is a personal account of a journey that has united individuals from different generations, and from different Washington State CCRCs.*

NaCCRA members surprised a Washington State legislative committee by showing up in droves to observe the December 14, 2015, “work session” whose agenda that day included presentations and lengthy discussions about Continuing Care Retirement Communities. More than forty CCRC residents traveled to Olympia to observe the meeting, and another thirty or so had submitted written letters. CCRC Resident Jim McClaine served as a panelist informing the committee about CCRCs from the resident perspective. Liz Tidyman served as panelist providing information from the perspective of a consumer. The names of specific CCRCs are not relevant for the purpose of this story – it is a story about working across generations and across CCRC boundaries for the benefit of current and future residents.

For Liz, the interest in CCRCs dates back to the 1970's in Massachusetts where her family had a friendly acquaintance with Jarvis Farley, a founding member of the American Academy of Actuaries. In the early 2000's Liz's parents decided to settle in King County Washington where Liz, her brother, and their families had put down roots. The elders executed a contract in 2005 to reserve a CCRC unit that would be available in 2008. The CCRC provider had marketed “priority admission access” to the on-premise's skilled nursing facility, and also “exclusive access after five years,” as features of the CCRC.

In 2013, some residents, family members, and the Resident Council of the CCRC, noticed that the public record showed that a licensing change would end the CCRC residents' priority admission to the on-premises skilled nursing facility. The Resident Council succeeded in their request that the provider cancel the planned changes. Liz and her family were not happy that Washington state was allowing a self-regulating CCRC marketplace to operate without requiring vendors to disclose materially significant facts before executing agreements with customers. They attended meetings of the Joint Legislative and Executive Committee on Aging and Disability, (“the J-LEC”), and other relevant public meetings in order to educate the legislators from their three districts and other stakeholders about CCRCs from the consumer perspective.

In early 2014, Liz became acquainted with CCRC residents who were forming a Washington affiliate of NaCCRA. She paid dues to become a supporting member and began volunteer work with NaCCRA and, at the same time, continued her efforts as a private citizen. She encouraged a small group of CCRC residents to join her in attending the December 2014 meeting work session of the JLEC so that they could speak about CCRCs during a “public comments” agenda item. Each member of the small team related a different facet of the CCRC resident experience. They asked that CCRC matters be put on the agenda, for late 2015, leading to the result described in the opening paragraph. You can re-read the result in the opening paragraph.

Liz regards this as one complete story “arc” beginning with one family's experience with CCRCs through beginning to engage in mutual education with other CCRC residents and legislators in a State without adequate consumer protections. The Washington group plans to send an update after the 2016 legislative session.

You will see below a sample - only a sample - of the 31 Power-Point presentation prepared by Jim McClaine, a CCRC resident, and Liz Tidyman, who calls herself "a consumer." This 31-page presentation can be found in its entirety - in color - (and copied) on the NaCCRA web site (naccra.com). Jim and Liz prepared this for use in the State of Washington where they live; but it can be applied to each and every one of the 50 states - all of which are in need of greater protection of CCRC residents AS CONSUMERS. Read Liz's column on the adjoining page.

Jean Hurley, Editor

## SHORTCOMINGS

### Disclosure and Decision Making

- In 2010, a GAO Report on Aging Stated that CCRCs Provide Benefits but Not Without Some Risks to Residents.
- As the 65+ Population Increases, the Number of at Risk Elderly in CCRCs Will Increase.
- Strong Resident Protection Laws, With Proper Disclosures Will Mitigate this Risk.

#### SOME FINANCIAL ISSUES

Residents are Most Concerned About:

- Annual Fee Increases without Adequate Justification.
- Lack of Reserves to Provide Contracted Long Term Health Care
- Ability of Their Community to Refund Entrance Fees in a timely manner.





## WASHINGTON STATE Information and News

**Olympia** – Rep. Brady Walkinshaw, (D-Seattle), testified in the Health Care and Wellness Committee for a measure he sponsored to provide increased transparency and oversight of continuing care retirement communities (CCRCs). “Retirement security is essential for seniors in our state. This consumer protection legislation provides transparency to protect the financial investments and provides the necessary information for seniors as they make financial decisions about their retirement. “It’s been a privilege working with a broad coalition of seniors in retirement communities in my district over the last year to bring this legislation forward.”

The legislation would affect two dozen retirement communities located around the state. Continuing care retirement communities offer a mix of residential options designed to allow older adults the ability to remain in the same community as their health needs change. While CCRCs are not a regulated entity in Washington, any assisted living component or skilled nursing component must meet state licensing standards for those types of facilities. The legislation is modeled on a bill recently passed in Connecticut.

Said Rep. Walkinshaw.

If passed, Rep. Walkinshaw’s measure would:

- Establish standards for continuing care retirement communities (CCRCs) to become certified with the Department of Social and Health Services.
- Require a CCRC to provide prospective residents with a disclosure statement containing specified information about the CCRC.
- Establish rights for residents of CCRCs and requirements that notice of the rights be posted in the CCRC.

[HB 2726](#) is scheduled for executive session on January 29<sup>th</sup> in the Health Care and Wellness Committee at 10:00 AM (subject to change).

**SMILE-A-WHILE  
I AM A SEENAGER (Senior Teenager)**

**I have everything I wanted as a teenager -  
60 years later**

**I don't have to go to school or work  
I get an allowance every month.  
I have my own pad.  
I don't have a curfew.  
I have a driver's license and my own car.  
The people I hang around with are not scared of  
getting pregnant and they do not use drugs.  
And I don't have acne.**

**LIFE IS GREAT**

Continued from Page 1 - Message from the President

He approached the subject from a consumer point of view and distributed it to prospective residents. It includes decision making options and a description of types of contracts. In the Resources section, Breeding puts NaCCRA at the top of the list. For more information go to [www.MyLifeSite.net](http://www.MyLifeSite.net).

We are preparing now for our March 12-13 NaCCRA spring meeting in Washington DC at the Washington Marriott Wardman Park Hotel on the eve of LeadingAge's PEAK CONFERENCE. Plan to join us then. We have a limited number of hotel rooms at a special discount rate if you act quickly. Let us know if you would like to take advantage of that before the rooms are all sold out.

Go to: <http://www.leadingage.org/PEAK/>. For more information.

A NOTE from the President, Rev. Nicholson

Your NaCCRA Board welcomes communications with comments, commendations, and questions from NaCCRA members. We offer two ways that provide a convenient way to do this in a timely manner:

1. Direct such communications to the Secretary of the NaCCRA Board:  
Bill Ratliff at [waratcliff@comcast.net](mailto:waratcliff@comcast.net)
2. Go to the web site ([naccra.com](http://naccra.com)) and use the CONTACT FORM and then specify BOARD

Thank you for your understanding and your use of these communication avenues.

**From NaCCRA President, Bob Nicholson:**

**CONGRATULATIONS and THANKS to our web master, Martha Marks who tells us that our site have received over 20,000 views in the 11 month period of operation!**



## SMILE-A-WHILE

### Mergers and Acquisitions in 2016

1. Hale Business Systems, Mary Kay Cosmetics, Fuller Brush, and W. R. Grace will merge and become: **Hale Mary, Fuller Grace.**
2. Polygram Records, Warner Brothers and Zesta Crackers will join forces and become: **Polly Warner Cracker.**
3. 3M will merge with Goodyear and become: **MMMGood.**

Submitted by Rev. Nicholson

## WELCOME THESE NEW MEMBERS and FAREWELL

### ARIZONA

**Phoenix**  
Sagewood  
Irwin Gorman

### FLORIDA

**Sarasota**  
Bay Village  
Peter Ivanyl  
Phyllis Peterman  
June Carol Hines  
**Vero Beach**  
Indian River Estates West  
Gerald Durfee  
Ann Lewis  
Ralph Lewis  
Martha Taylor

### INDIANA

**Indianapolis**  
Hoosier Village  
Joyce Archer

### MAINE

**Scarborough**  
Piper Shores  
Arthur Humphrey

### NEW JERSEY

**Medford**  
Medford Leas  
Mary Allen

### NEW MEXICO

**Albuquerque**  
La Vida Llana  
Ina Miller  
Phillip Mann  
Sarah Stevens-Miles

### OREGON

**SALEM**  
Capital Manor  
Ruth Wal;ton

### PENNSYLVANIA

**Bethlehem**  
Unkown community  
Thomas Dwyer

### VIRGINIA

**Virginia Beach**  
Westminster-Canterbury on Chesapeake Bay  
Marilyn Brown  
Al Burlamachi  
Mary Fink  
Ellen Fitzgerald  
Emily Harkins Filer  
Linda Hawkins  
Eleanor Irvin  
JoAnn MacDougall  
Marigrace Thomas  
John Wolfe  
Mary Wolfe  
William Zobel



### WASHINGTON

**Redmond**  
Emerald Heights  
Patty Carlson  
Leo Carlson  
Marjorie Havist  
Susan Pucher  
Eric Pucher  
Shirley Whitney

### Seattle

Aljoia at Thornton Place  
Maxwell Ward  
LouAnn Ward

Horizon House  
Brenda Dervin

### Skyline

Karen Fleischer  
Terry Fleischer

### Issaquah

Timber Ridge at Talus  
Erwim Hanson  
Dorothy Lins-Hanson

### DECEASED MEMBERS

Mary Jane Joseph, Carlsbad by the Sea  
Carlsbad, CA  
JoAnne Boyer, Deerfield  
Asheville, NC  
Peter Bulika, Monarch Landing  
Naperville, IL  
John Wakeland, Indian River Estates  
Vero Beach, FL  
Tsuguo Ikeda, Skyline at First Hill  
Seattle, WA  
Allen Senear, Skyline at First Hill  
Seattle, WA  
Kendall Abbott, Indian River Estates  
Vero Beach, FL

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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**  
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