

The *Hotline* is published periodically by Abel Publication Services, Inc., 1611 Aquinas Court, Burlington, NC 27215, for the Continuing Care Community Residents of North Carolina, Inc., c/o CCCR of NC President Myles Walburn, 247 Carolina Meadows Villa, Chapel Hill, NC 27517. Submissions to the *Hotline* and other *Hotline*-related communications should be addressed to the *Hotline* editor, Sandra Lovegrove, at the Burlington address above, e-mailed to sandabel@aol.com, or faxed to (336) 585-1851.

<CCCRofNC.org>

The CCCR of NC HomePage has been redesigned and revitalized—check it out!

Membership Application

One-year membership is \$5 for an individual, \$10 for a couple. Life membership is \$50 for an individual, \$100 for a couple. **Checks should be made payable to CCCR of NC and given to your community's CCCR of NC representative**, so he or she can keep an accurate tally of members. Please indicate whether you are a renewing or new member. If you are not sure who your community's CCCR of NC representative is, you may find out by contacting CCCR of NC President Myles Walburn, 247 Carolina Meadows Villa, Chapel Hill, NC 27517; e-mail myleshw@bellsouth.net. If your community does not have a representative, mail checks to: Management Services for Organizations, P.O. Box 1783, Salisbury, NC 28145-1783. The form below is provided for your convenience.

APPLICATION FORM (please print or type)

(Your name) (Spouse's name, if applicable)

Address _____

Status (please check one): Renewal New member

Enclosed is payment for (please check one):

One year: \$5 single \$10 couple Life: \$50 single \$100 couple

Regional Meetings

Western Region

FORTY-FIVE MEMBERS from nine CCRCs in the Western Region enjoyed a spring day in the mountains at Deerfield, in Asheville, on April 14. Dick Nielsen, Western Region President, presided. After the meeting preliminaries, Walter Horner, Deerfield's resident council president, reported on the annual convention of AAHSA, which he had recently attended in Nashville.

Separate breakout meetings after lunch addressed three questions: 1) What do you see as challenges for your CCRC board and management in the next two years? 2) If you could change one aspect of your CCRC, what would it be? 3) Are you pleased with your CCRC's health and wellness program, or is there something that needs to be changed or upgraded?

These sessions produced active discussions that so far exceeded the allotted time that tours of Deerfield had to be cancelled. All attendees seemed to agree that the regional approach was a success.

The Western Region will hold another meeting Thursday, August 18, at Aldersgate, in Charlotte. Contact Norma Farnsworth. (704) 532-7310, for information.



Registration at the Western meeting. (Photo by Joan Cannon)

Central Region

AT THE CENTRAL REGION MEETING at Friends Home West in Greensboro on April 20, more than 125 persons from ten communities heard keynote speaker Pat Sprigg, CEO of Carol Woods, discuss "Cooperative Decision Making between Boards of Trustees, Resi-

Attention, Members!

The Annual Meeting of all three regions together will be held Thursday, October 20, at the Christ United Methodist Church in Greensboro. More details will appear in the next issue. Meanwhile, mark your calendars now to save the date.



Dick Nielsen welcomes attendees at the Western meeting.



Walter Horner addresses the Western audience. (Photo by Joan Cannon)



Western attendees exchange views at lunch. (Photo by Joan Cannon)

dents, and Administrators." Her lively presentation covered possible methods of decision making (authoritarian, majority decisions, expertise rules, minority recommendations, and consensus building). She described the roles of these at Carol Woods, which has an open style of management, and outlined the

types of information that management can appropriately share with residents. She emphasized several principles: communities vary and should be open to change to fit their unique circumstances; satisfaction of residents should not be misinterpreted as apathy; people on all sides of any question

40, making it mandatory that monthly fees be included in the list of things to be discussed twice a year between residents and representatives of the governing board. I agree with Frank that it would be helpful to have that subject added to the list of things suggested for discussion. I suspect that the subject of fees is included in many if not most of these discussions, especially if it has been requested by the residents.

The final recommendation proposes that the NC Commissioner of Insurance act as an ombudsman for the residents of CCRCs. The Com-

missioner is now responsible, through the Department of Insurance's Financial Evaluation Division, for licensing CCRCs when all the conditions given in the law have been fulfilled, and then for monitoring financial compliance with those regulations. This is accomplished by one full-time staff person. This position has no direct responsibility for residents. The proposal would require an expanded mandate for the Department of Insurance, additional staff, and funding. If there is a need for a CCRC ombudsman, I suggest we look for other ways

to satisfy it before going to the legislature.

CONCLUSION

I have been in close touch with CCCR of NC activities during the past ten years, and it has always been my object to advance the interests of residents and promote our welfare. My disagreements with the Ad Hoc Committee's recommendations in no way diminish my commitment to residents.

Myles H. Walburn
President
CCCR of NC

Harry Groves Honored

Harry Groves, the founder of CCCR of NC, who now lives in Washington, DC, reports that early in June he will go to Chicago, where he will receive from the University of Chicago an Alumni Professional Achievement Citation. He received his JD degree from the Law School at the University. After breakfast with the University President, he and four other award recipients will proceed to the Chapel for the ceremony. Then he and his wife, Evelyn, will spend much of the summer in Colorado. He grew up in Manitou, near Colorado Springs, but they will also spend time in Steamboat Springs, Pagosa Springs, and Dillon.

In response: I begin with my belief that fair-minded people can and do disagree on matters about which both feel strongly. I'm sure that both Frank and I want only the best for residents of continuing care communities. That is why he wrote his letter and why I write this response.

The first matter on which we disagree is Frank's statement that because NCANPHA represents providers it cannot always have the interests of residents at heart. Frank quotes from the NCANPHA mission statement ("... to enhance its members' ability to serve their constituents. ...") without acknowledging that residents are the constituents being served. While I believe there is a good deal of unity between the interests of NCANPHA and those of CCCR of NC, there also will be occasions when our interests differ. These differences could be in substantive matters or, more likely, in how things should be accomplished. It is my belief that three of the four recommendations made by the Ad Hoc Finance Committee do not qualify as substantive differences between the goals of the two groups.

The next few paragraphs of the above letter describe

events of which I have no personal knowledge. I was not involved in them so am not able to comment except to say that I don't see that any purpose is served by recounting them here.

Prior to dealing with the recommendations, the letter states that Susan Williamson, CEO of NCANPHA, as a "non-lawyer is not qualified to infer legal conclusions based on lay interpretations of the law," and therefore her explanations had "the appearance of a disingenuous attempt to mislead CCRC residents." I find that judgment to be harsh in light of the fact that she has been in public policy work for many years, and has access to and makes use of legal experts.

The first recommendation of the Ad Hoc Committee, relating to Article 64, Chapter 58-64-70, would drop the three-year limitation of the time in which a resident can file a complaint against a provider for a problem related to the provisions of the residency and care contract. The NCANPHA objection is that such a change would present insurance companies with an open liability and, as a result, premiums for liability coverage, already at a record high, would substantially increase.

The next recommendation proposes that residents be included on boards of directors as a matter of law. NCANPHA, the national providers' body AAHSA, and CCCR of NC all strongly encourage resident participation at all levels of CCRC governance. The majority of CCRCs in North Carolina now have residents on their boards of directors. Everyone recognizes that this involves the possibility of conflicts of interest, but as far as I know they are rare. The critical point is that residents now serving on boards are doing so because residents and providers believe it to be good policy and beneficial to both. A legal provision might escalate the conflict-of-interests issue because of the very explicit regulations in the NC Non-profit Corporation Act about directors and self-dealing. Frank's and my dialogue on this matter is an important part of the process by which we encourage the change that will allow for more resident participation on boards. I do not believe legislative action on this recommendation would serve the interests of either CCCR of NC or NCANPHA.

The third recommendation was for an addition to 58-64-

need to be willing to trust and be trustworthy; and openness is the best defense against tyranny and the rumor mill. Her remarks were well received, and she answered many questions.



Pat Sprigg

After lunch, Myles Walburn, CCCR of NC President, reviewed accomplishments of and challenges to the organization. He emphasized that officers and members need to work to increase membership, monitor legislation that affects residents, develop a good public relations plan, and deal with local needs in the three regions. His presentation was also well received and was followed by a good question-and-answer period.

Another meeting of the region will be scheduled to follow the Annual Meeting in October.



Lunch on the terrace, Central Region meeting.



Myles Walburn addresses Central attendees.

Eastern Region

THERE WERE 137 ATTENDEES at the Eastern Region meeting, held at Carol Woods, Chapel Hill, on April 26. After Myles Walburn, CCCR of NC President, remarked on where we are and goals for the future, Susan Williamson, CEO of NCANPHA (NC Association of Non-Profit Homes for the Aging) reviewed the organization's history, purpose, personnel, and membership. She discussed NCANPHA's monitoring of legislation pertaining to retirement facilities, as well as human resource issues and tax issues, including NCANPHA's efforts to retain tax-exempt status for members of adult facilities. In gen-

eral, NCANPHA is a watchdog for adult and nursing facilities within CCCR of NC.

Dr. Caroline Long, of The Forest at Duke, laid out the provisions of HIPAA (Health Insurance Portability and Accountability Act of 1996), the act that restricts the release of health information when individuals are removed from their residences and hospitalized. This information cannot be released except through an advocate named by the individual. The Forest at Duke maintains a resident book for voluntary listing of a confidant for each resident.

After various business matters had been dealt with, guests were entertained with music by Carol Woods' residents' band.

Useful Acronyms

AAHSA	American Association of Homes and Services for the Aging
AARP	American Association of Retired Persons
ARA	Alliance for Retired Americans
CCAC	Continuing Care Accreditation Commission
CCCRofNC	Continuing Care Community Residents of North Carolina
CCRC	Continuing care retirement community
DOI	Department of Insurance
HCFA	Health Care Financing Administration
NaCCRA	National Continuing Care Residents Association
NCANPHA	North Carolina Association of Not for Profit Homes for the Aging
NCCA	North Carolina Coalition on Aging
NCSCA	North Carolina Senior Citizens Association

Useful Web Sites

<ncleg.net>	Best for following legislation
<nccouncilofchurches.org>	Almost as good for legislation
aarp.org	Other information for seniors

deliberations. This amendment did address some of our original proposed changes. The previously adopted amendment to this section of the law provides for semi-annual meetings of providers with residents and that a provider shall discuss with residents at these meetings "financial and other matters, among other things." Unfortunately, this section of the law, as amended, did not require that providers specifically discuss "fees" with residents at these meetings. Whether this failure to require a discussion of fees was an oversight or not, I do not know; however, Jeff Trendel agreed with us that a requirement for a discussion of fees with residents should be inserted in this section of the Statute. This was the only change in substance to this section of the law being proposed by the Ad Hoc Committee. I think we can all agree that our providers should be required to discuss such an important matter as proposed changes to our fees.

NCANPHA's objection to the appointment of the Commissioner of Insurance as ombudsman for residents of CCRCs is based upon sheer

speculation and assumptions that have no basis in fact. The present law confers upon the NC Attorney General the obligation to sue providers for violations of the existing statutes under stated circumstances and there are NO use fees involved. (See 58-64-75, "Criminal Penalties.") Use of the NC budget deficit as a smokescreen to cover the real reasons for NCANPHA's opposition to this proposed change to the law should be recognized for what it is.

I know nothing about the NC Division of Aging, or its attempt to set up an ombudsman program. As Myles has indicated, this occurred a number of years ago, and I do not know in what way it might have any relevancy to what we have proposed.

CONCLUSION

As I understand it, our state organization was established to represent the views and needs of its members, and NOT to further the interests of NCANPHA. While there certainly may be instances where the two organizations can work together in furtherance of the common good, there will be other instances, such as

the present one, where CCCR of NC needs to push its own agenda, without interference from NCANPHA. Our leaders must work for the benefit of all of our members, and not allow NCANPHA to run our organization. To do otherwise makes CCCR of NC irrelevant.

Frank J. Earnheart
Attorney at Law, Retired
Member of the Ad Hoc
Committee for Financial
Concerns

NOTES

1. Final Report of Ad Hoc Committee dated June 17, 2003, which was distributed to all the officers and members of the Executive Committee of CCR of NC, members of the CCCR of NC Board of Directors, NCANPHA, and Jeff Trendel of North Carolina Department of Insurance (NC DOI). No vote has been taken on this report.
2. My letter dated July 5, 2004, to Jeff Trendel, confirming the understandings arrived at during our meeting with him.
3. At the NCANPHA meeting reported by Myles, Susan Williamson denied that she or NCANPHA had had anything to do with Jeff Trendel's withdrawal of support for our efforts to change Chapter 58-64 of state law, as we were proposing.

which would provide that the Commissioner of Insurance would act as an ombudsman on behalf of CCRC residents. He indicated that he was not opposed to the idea. Finally, Jeff told us that he would not be able to help us modify 58-64-25(b), which would require that every CCRC have a resident on the provider's corporate board.²

Shortly after I wrote to Jeff confirming the results of our meeting with him, at the request of President Hasty, I gave a copy of my letter to Jeff to the members of the Executive Committee. I discussed the results of this meeting in some detail with the Committee.

It is reasonable to assume that a copy of my letter to Jeff, mentioned above, reached the hands of NCANPHA, because shortly thereafter, in a telephone conversation, Jeff told me that he had been ordered by his superiors to discontinue any help or assistance to residents of CCRCs of NC in these matters, and particularly any further help to me, or our Ad Hoc Committee. He further advised that he would not be able to fulfil the commitments made to us at the Raleigh meeting.³

Having set forth this background information, I now

turn to Myles Walburn's report. While I did not expect NCANPHA to agree with our proposed changes to the law, I was very surprised by some of the grounds given for their opposition. A non-lawyer is not qualified to infer legal conclusions based on lay interpretations of the law, as was done by Susan Williamson at the meeting covered in the report. Her explanation in this regard has the appearance of a disingenuous attempt to mislead CCRC residents.

Regarding their objection to our proposed changes to 58-64-70, a three-year Statute of Limitations is not uncommon in contracts; however, *this Statute of Limitations belongs in the contracts we all sign with our providers, and should not be a part of 58-64 of state law.*

It should be further noted that according to 58-64-70 as now worded, residents of a CCRC would be precluded from suing under any section of 58-64 beyond three years from signing a contract with their providers. Jeff Trendel agreed that this was wrong and should be corrected.

NCANPHA's objections to our proposed change to 58-64-25(b) requiring board representation of residents was based upon the fact that it

would conflict with Chapter 55A of the North Carolina Non-Profit Corporation Act, Article 8-31. This is simply not true. I have read this article carefully, and I cannot find that it has any applicability to residents in a CCRC serving on a provider's board, or that doing so would create a conflict of interest.

On the one hand, Susan Williamson stated that over half of providers in NC have residents on their boards without any "conflicts of interest," and further that it is the policy of NCANPHA to encourage such representation. On the other hand, she stated that such an arrangement would represent a conflict of interest. How can NCANPHA have it both ways? It is well accepted that officers and employees of most companies serve on their corporate boards. Are they representing the shareholder or themselves? No law or regulation prohibits such service on the grounds that it represents a per se conflict of interest.

The third Ad Hoc Committee proposal involved a minor, but important, omission from the language of 58-64-40, as amended. The amendment to 58-64-40 had already been adopted prior to the Ad Hoc Committee's

Executive Committee Meeting

THE SEVEN MEMBERS of the CCCR of NC Executive Committee had a productive meeting at Friends Home West on March 30.

Treasurer Sterling Whitener's financial report showed receipts for the first five months of the fiscal year of \$16,750 and expenses of \$9,425.76. Sterling recommended that a life membership account be established. Approximately 640 people have paid \$50 for life membership. It is reasonable to consider \$5 of the \$50 as payment for the annual membership amount for the year and the balance as a reserve for future use. Establishing a life membership account now would move approximately \$28,800 of CCCR of NC's general funds into a future liability account that would produce income for the support of the annual budget. At the end of each fiscal year, \$45 of each new life membership payment received in that year would be added to the new account. The fund would remain unrestricted, and the Board of Directors could modify the practice as desirable. The Executive Committee voted to authorize the Treasurer to open such an account at Wachovia Bank and to make a sum of up to \$28,800 the initial deposit.

A request from AARP that CCCR of NC be one of several co-sponsors of the long-term care conference that was subsequently held in Raleigh in mid-April was approved.

A specific contract for the services of Management Services for Organizations, prepared by the President and the Treasurer, was distributed and approved. One of its provisions is that the Executive Committee will determine the schedule of reports from MSO.

It was agreed that each Board member would receive a detailed, multi-year membership report every quarter, and that the Executive Committee members would receive (via pdf file) a summary membership report each month. Regional membership reports will also be requested.

Vice President John Sloan reported on the changes to the Web site. Appreciation was expressed for its many improvements.

President Myles Walburn briefly reported the April 14 meeting of the Department of Insurance Advisory Committee (see elsewhere in this issue).

The representatives of the three regions outlined plans for the regions' inaugural meetings.

The group turned its attention to material distributed to gather ideas from seniors in North Carolina in preparation for the White House Conference on Aging, to be held in Washington, DC, in October. Since the extensive survey document had not been received until early March, it was decided that there was insufficient time for CCCR of NC to submit a response. Rather, we will stay in touch with what NCANPHA does and participate as we can.

The draft of a new CCCR of NC recruitment brochure was reviewed and approved. It was proposed that copies be available for the regional meetings.

Finally, it was recognized that we need to plan for the Annual Meeting and for the election of officers in October. Suggestions were made to begin the planning, and Don Hasty agreed to chair a nominating process for new officers.

CCCR Connections

Meeting with NCANPHA

LEADERS FROM CCCR OF NC and North Carolina Association of Non-Profit Homes for the Aging met at the River Landing CCRC at Sandy Ridge on April 11. Representing NCANPHA were Susan Williamson, its President and CEO, and Kenneth M. Partin, Chair of the NCANPHA Board of Directors and Executive Director of Givens Estate CCRC in Asheville. Steve Fischler, past Chair and Executive Director of The Forest at Duke, was unable to attend. Representing CCCR of NC were Myles Walburn, President and resident of Carolina Meadows, John Sloan, Vice President and resident of Belle Meade, and Roger Cannon, a member of the Executive Committee and resident of Grace Ridge.

The conversation started with a question about the number of CCRCs that have defined procedures for resolving problems that arise. A distinction was made between problems specific to single CCRCs and problems that occur because of differences in interpretations of the meaning and intent of the State statutes about, for example, communicating financial information to resi-

dents. In such cases, if satisfaction is not found at the CEO level, there does not seem to be a standard appeal process. Some CCRCs have defined grievance procedures that include their boards of directors, but no one present at the meeting knew the extent of this practice. It was suggested that a procedure for dealing with grievances might be included in some residency and care agreements. However, in cases where several facilities are managed by a single board of directors, the board meetings may or may not be open, and may take place in locations far from where the problems arise, even in different states. Even if the opportunity exists to take a problem to the board, a resident may not have the strength or financial resources to do so. The only alternative may be to abandon either the issue or the community, perhaps losing the investment that was made at the time of entry.

It was acknowledged that, insofar as it is able to do so, NCANPHA works actively with its members to make resources available and assist in such cases. It takes seriously the mission statement

"... to enhance its members' ability to serve their constituents." Both NCANPHA and CCCR of NC work through jointly defined goals and have a commitment to excellence. Sometimes this involves peer counseling to reach an acceptable resolution after both sides feel they have had an adequate hearing. Sometimes the perception of a problem is at least as important as the facts of the problem. If so, a third party can often be helpful in achieving a resolution.

CCCR of NC suggested that the two organizations might work toward a process that would provide some kind of review panel for those rare cases that cannot be resolved by current practices. It would be reassuring for residents to know that such a resource existed even if it were rarely used. It would also be a visible sign of NCANPHA and CCCR of NC linked in a common purpose for the benefit of both. NCANPHA agreed to think further about the proposal and discuss it with others.

At its next meeting, in September, the group will consider the challenge to non-profit status and the financing of long-term care.

Myles Walburn
CCCR of NC President
Carolina Meadows

Letters to the Editor

Another Perspective on the NCANPHA Meeting

I WOULD LIKE TO RESPOND to the report "Meeting with NCANPHA," by Myles Walburn, CCCR of NC President, that appeared in the February-April 2005 issue of the *Hotline*.

As Myles indicated, I was a participant in this meeting, primarily because the sole item on the agenda was a statement of NCANPHA's position on changes to Chapter 58-64 of the General Statutes of North Carolina that had been proposed by the CCCR of NC Ad Hoc Finance Committee, of which I was a member. This section of the Code pertains to the rights of residents living in CCRCs in North Carolina. There are now in excess of 50 such CCRCs. John Sloan, Vice President of CCCR of NC and former chairman of the Ad Hoc Finance Committee, which drafted these proposed changes to the law, was also present at this meeting.

I am writing this letter because the tone of Myles' report suggests that he concurs with NCANPHA's negative position regarding the proposed changes.

For those of you who may not know, NCANPHA

(North Carolina Association of Non-Profit Homes for the Aging) is an organization representing our providers. The NCANPHA Mission Statement reads: *The Association's mission is to enhance its members' ability to serve their constituents, represent and promote the common interest of its members, provide ongoing education opportunities and advocate for the aging.* Their interests are not always the same as those of CCRC residents. This distinction is very important, to dispel any possible misguided notion that NCANPHA has residents' interests at heart. I speak of this in more detail below.¹

Proposing changes to the law and getting such changes enacted by the state legislature is no easy task. The Ad Hoc Committee had not asked for NCANPHA's help because NCANPHA had already indicated their strong opposition to our proposed changes. In fact, in regular meetings with NCANPHA representatives following the preparation of the Ad Hoc Committee's report, CCCR of NC's then-President Don Hasty, Secretary Sterling Whitener, and Legislative

Liaison Ivor Collins were invited to discuss the report. During several of these meetings, they were subjected to a "dressing down" by Susan Williamson, President and CEO of NCANPHA, and other provider representatives for proposing these changes to the state law without NCANPHA's approval to do so!

The Ad Hoc Committee decided, after discussion with President Hasty, to seek the help of the North Carolina Department of Insurance (NC DOI) in getting these proposed changes to the law adopted.

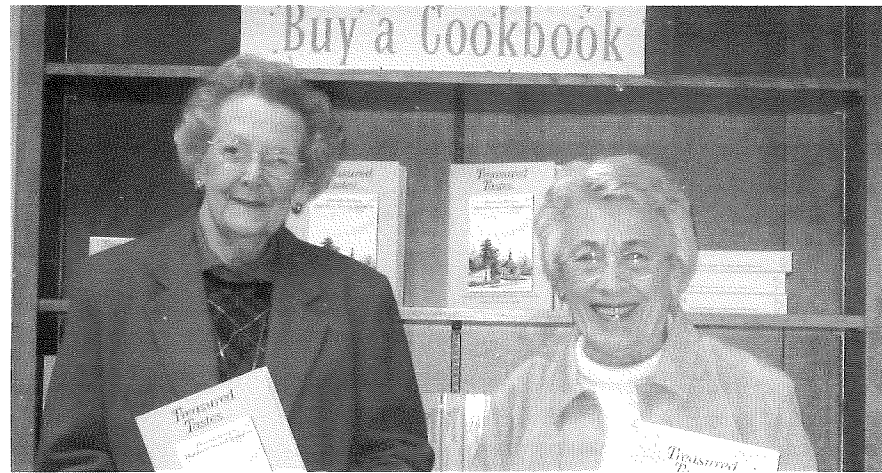
Jeff Trendel, of the state DOI, was contacted. He is the person in the DOI who is responsible for enforcing Chapter 58-64 of the state law pertaining to CCRC providers in NC. Jeff was most helpful, and after a number of telephone conversations a meeting was arranged with Jeff, me, and Dan Knee and Quentin Lindsay, also members of the Ad Hoc Committee, in Raleigh. The proposed changes were reviewed in detail, and after discussion, Jeff agreed that the DOI would handle our proposed changes to 58-64-70 and 58-64-40 as Administrative Changes to the law. He agreed to take under advisement our proposed changes to 58-64-50,

Arbor Acres Cookbook Raises \$12,000

FOR SOME YEARS, the Resident Council at Arbor Acres in Winston-Salem held an annual bazaar to raise money for the Council Fund, which provides financial assistance to residents. When interest in that activity waned, a brainstorming session came up with the idea of our cookbook, *Treasured Tastes: Favorite Recipes That Have Stirred Memories*.

Residents were invited to submit recipes that had been favorites of their families through the years, accompanying each with a few lines about its part in their lives. At first many thought it was foolish—they came to Arbor Acres to get away from cooking! But the idea caught hold quickly. We thought we would be lucky to get 100 recipes, but instead had over 400 from 125 residents. In addition UNCG nutrition students wrote paragraphs that are interspersed throughout the book. It is hardcover with an inside spiral on durable paper stock, and best of all, original and captivating artwork by a talented resident.

The kickoff for selling the book was a party with refreshments made from recipes in it. The food editor



Dotty Smith and Rita Fitzgerald in the "Cookbook Store."

from the Winston-Salem Journal came and gave it a full-page write-up. Articles in the Charlotte and Raleigh papers brought in nearly 150 mail orders. In the main corridor a large map identified the 46 states where residents had sent cookbooks to relatives and friends. Another large chart was a "thermometer" whose temperature rose as books were sold.

A "Cookbook Store" located near the reception area served as the main selling area as well as a place to visit, chat, and frequently, remember another person who might like the gift of a cookbook. A number of stores in Winston-Salem are selling them, as well as shops on the NC and SC coasts, gift shops

on the Blue Ridge Parkway, and even a shop in Colorado owned by the granddaughter of a resident. Books have been placed by residents in their beauty shops, medical and law offices, church bazaars, garden centers, and the Winston-Salem Visitors' Center.

The four-year cookbook project captured the enthusiasm and support of Arbor Acres' residents and staff. This activity has involved almost everyone. Now the end is in sight, as there are only about 200 copies remaining of the 3,000 printed. We anticipate that there will be \$12,000 to give to the Resident Council Fund.

Rita Fitzgerald
Arbor Acres

Meeting with DOI Advisory Committee

THE NORTH CAROLINA STATUTES that regulate continuing care communities (Article 64) provide for a nine-member Department of Insurance Advisory Committee that consists of at least two residents of facilities, two representatives of NCANPHA, one CPA, one person in the field of architecture or engineering, one who is a health care professional, and at-large members. In recent years this group has been meeting twice a year and has been chaired by Jeff Trendel from the Financial Evaluation Division of the DOI. Currently Myles Walburn (Carolina Meadows) and Sterling Whitener (Friends Home West) are the two resident members. NCANPHA is represented by Raymond Hall (Aldersgate in Charlotte) and David Lacy (Southminster in Charlotte).

At a meeting of the group at the Cedars of Chapel Hill on March 14, Ann Johnson, who chairs the Governor's Advisory Council on Aging, explained the background and current plans for the White House Conference on Aging in October, as well as the pre-conference North Carolina Event [subse-

quently held May 18 in Raleigh]. The purpose of the White House Conference, held every ten years since 1971, is to focus on issues related to aging so Congress is better informed when shaping national policy. All states are invited to participate. For the North Carolina Event it was requested that groups and organizations submit their top three priorities for future national aging policy by April 15. An extensive survey instrument was prepared to help sort out a multitude of issues that include economic security, health and health care, workers and the workplace, long-term living, community and social engagement, and the marketplace. The process was discussed.

Next, there was an update on the progress of the five CCRCs under development in North Carolina. Ashmont, a for-profit CCRC planned for 400 residents near Hendersonville, is in the beginning stage. Another just starting is The Cypress of Raleigh, which will have about 400 units. Springshire, a not-for-profit planned for Greenville, expects to have a facility with 230 units. Galloway Ridge in

Pittsboro expects to open this summer with 183 independent units, 50 villas, and assisted living and skilled care. Finally, Brook Howell in Asheville, long a retirement community, is moving toward obtaining a license as a CCRC.

The final part of the meeting was a discussion of the task of the committee. No specific mandate is stated in the legislation. Previously, it has not had a formal statement of purpose, it has simply been a forum for sharing ideas, making suggestions, and identifying problems. However, it was noted that in California, due to a major bankruptcy, the comparable section of state government has been asked by the state residents' association to broker a discussion between residents and providers on management standards. Is that a role that the NC Advisory Committee would be willing to assume? It was suggested that, since there may be very different expectations for the committee, it might be useful to try to formulate some purpose definition.

The next meeting is set for September 12.

Myles Walburn
CCRC of NC President
Carolina Meadows

A Day with Three Diplomats

INSPIRED BY THEIR EXPERIENCE at an Elderhostel program, "U.S. Diplomacy: Over-rated or Under-appreciated," presented by members of the American Foreign Policy Association (AFSA), Murray and Esther Bovarnick returned home to organize a similar program for their Carolina Meadows community.

Rob Boening, Carolina Meadows Executive Director, responded enthusiastically to their suggestion and proposed that the event be planned as a resident-endorsed and -funded initiative. On the recommendation of Dot Reilly, President of the Residents Association, the Executive Committee approved the concept of a one-day program to include three invited AFSA speakers. The program was named "A Day with Three Diplomats." An ad hoc committee headed by Murray was charged with developing the program. Serving on the committee were Dick Sampson and Dick Ballard, Chair of Special Events at Carolina Meadows. The Residents Association agreed to cover such costs as meals for the guest speakers, overnight accommodations if needed, and reproduction

costs for handouts. Murray contacted AFSA Communications Director Tom Switzer to get the names of possible nearby speakers. We were fortunate in finding three senior semi-retired diplomats who agreed to spend a full day with us.

The "Day" was October 12. The traditional Columbus Day seemed an appropriate time for us to learn more about our place in the world. The first speaker, Michael Cotter, lives in Ferrington Village, a few miles south of Chapel Hill. He was formerly ambassador to Turkmenistan and also served in Viet Nam, Zaire, Bolivia, Ecuador, Chile, and Turkey. His topic was "How American Policy Is Formed." Curtis Jones, a 30-year veteran of the Foreign Service who now lives at Carol Woods, is fluent in Arabic, and has served in Lebanon, Ethiopia, Libya, Syria, South Yemen, Muscat, and Oman, spoke about "American Policy in Iraq." The third speaker, Jack Perry, spoke from his experience of 30 years in the Foreign Service. He is now director of the Dean Rusk Program in International Studies at Davidson College.

With consideration for the possible frailties of a senior audience, each speaker was allotted only 45 minutes, followed by a 30-minute question-and-answer period, with frequent breaks for relief and lunch. There was no "down time" during the entire day. With Murray as moderator, the three speakers from the stage filled all of their allotted presentation times, and then engaged in lively and incisive dialog with their questioners. The day ended with a one-hour question-and-answer session in which the entire panel participated.

The day was a great success in the opinion of all concerned. Murray Bovarnick was particularly pleased. "When I first approached the three diplomats," he said, "I guaranteed a minimum audience of at least 50. At one point in the morning, we actually counted 137 people. And there were about 60 to 70 people still present and awake when we finally called it quits at 4 PM. I think at least 40 residents have spoken or written to me, asking if we could have a repeat program next year."

WANT TO LEARN MORE?

If other CCRCs are interested in setting up similar pro-

grams, Murray Bovarnick will be glad to answer questions as to how he developed the program. His e-mail address is mbovarnick@yahoo.com. AFSA speakers

normally do not charge for their services at short programs. AFSA Communications Director Tom Switzer, switzer@afsa.org, will be glad to give you the names of

nearby speakers who might be available.

Des Reilly
Carolina Meadows

Benefits Improve for Military Retirees and Survivors

Any person who served in any branch of the military and has a total of 20 years or more of service is eligible for certain medical benefit programs. The 20 years can be a combination of active and reserve membership or all active. For surviving spouses to be covered, the person in the military must have paid into the Survivor Benefit Program. Following are some of the latest benefits.

Recently passed legislation has authorized the services to issue ID cards without an expiration date to those dependents and survivors of military service retirees who are 75 years of age or older. The indefinite-expiration card will be available this summer. Cards needing renewal before the new rules are in place need to be renewed by visiting an issuing facility or by mail.

New legislation will eliminate the present Social Security offset reduction from annuity payments to military surviving spouses over age 62 during the next three and a half years. The results will gradually increase annuity payments to survivors of retirees who are 62 and older from the current 35% of retired pay to 55% by April 2008. In October 2005 annuitants at the 35% level will see their annuities increase to 40%. These changes require no action on the part of the annuitants.

Good news for those enrolled in the government Tricare for Life Program Medical Benefits program (there are also Dental and Long-term Care programs). After the 100 days of skilled nursing home care covered by Medicare as the primary provider and Tricare as the secondary provider, Tricare for Life will continue to cover approved nursing home expenses until you transfer out or decease. Tricare will cover after a three-day hospital stay (same as Medicare), even when Tricare is the primary provider as after the 100 days of Medicare coverage. [Check with your CCRC's health care unit to verify that they accept Tricare coverage.]

If, in any year, your out-of-pocket expenses for any medical care are above the Tricare for Life Catastrophic Cap of \$3,000, they will pay these costs. Note that Medicare does not cover services when you are outside the United States, but Tricare will pay for Tricare-covered services.

For more information about Tricare for Life benefits, call 1 (866) 773-0404 (Wisconsin Physicians Insurance Co.).

Carol Clise
Abernethy Laurels

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