



The hotline

The *Hotline* is published periodically by Abel Publication Services, Inc., 284 Dryman Road, Franklin, NC 28734, for the Continuing Care Community Residents of North Carolina, Inc., c/o CCCR of NC President William Pearce, 3800 Shamrock Drive, Charlotte, NC 28215. Submissions to the *Hotline* and other *Hotline*-related communications should be addressed to the *Hotline* editor, Sandra Lovegrove, at the Franklin address above, e-mailed to sandabel@aol.com, or faxed to (828) 349-9826.

<CCCRofNC.org>
**The CCCR of NC HomePage
is your source
for information—
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 William Pearce, 3800 Shamrock Drive, Charlotte, NC 28215; e-mail <wep1928@yahoo.com>. If your community does not have a representative, mail checks to: CCCR of NC, c/o Susan Rhyne, 3913 Muhlenberg Court, Burlington, NC 27215. The form below is provided for your convenience.

APPLICATION FORM (please print or type) *For membership year* 2010 2011

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

Community _____

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

Agenda Set for Annual Meeting

THE STATEWIDE Annual Meeting of the Continuing Care Community Residents of North Carolina (CCCR of NC) will be held Thursday, October 7, at Christ United Methodist Church in Greensboro. Come join old friends, meet new ones, and enjoy a varied program! Registration, refreshments, and fellowship will begin at 9:30 AM.

After introductions have been made, Bill Wilson, AARP President, North Carolina, will present an "Update on the National Health Care Issue." Then, after a short break, Tom Akins, President and CEO of NCAN-PHA, will describe the organization's "History, Purpose, Activities, Relationship with CCCR of NC, and Current Problems."

Three 45-minute breakout sessions will be held beginning at 11:15. The sessions will focus on a description of "CCRCs without Walls" (presenters Bill Wilson and Tom Akins); and two panel discussions: "How CCCRs of NC from across the State Operate" and "What Activities Should Our CCCR of NC Endorse as an Organization in the Future."

After lunch from noon to 1:00, the business session will convene. Allen Trelease, Secretary, will present the minutes from the Annual Meeting on October 13, 2009. Treasurer Bill Gentry will present his report. The web page update will be described by Bob Wyatt, Past President. Bill Gentry will present proposed changes to the bylaws. After old and new business have been dealt with, Bob Wyatt, Chairperson of the Nominating Committee, will present its report (see page 4

of this issue) and new officers will be elected for the coming year.

Adjournment is planned for 2:00 PM.

**To Reach the Church (410 N. Holden Road)
See the map on page 2.**

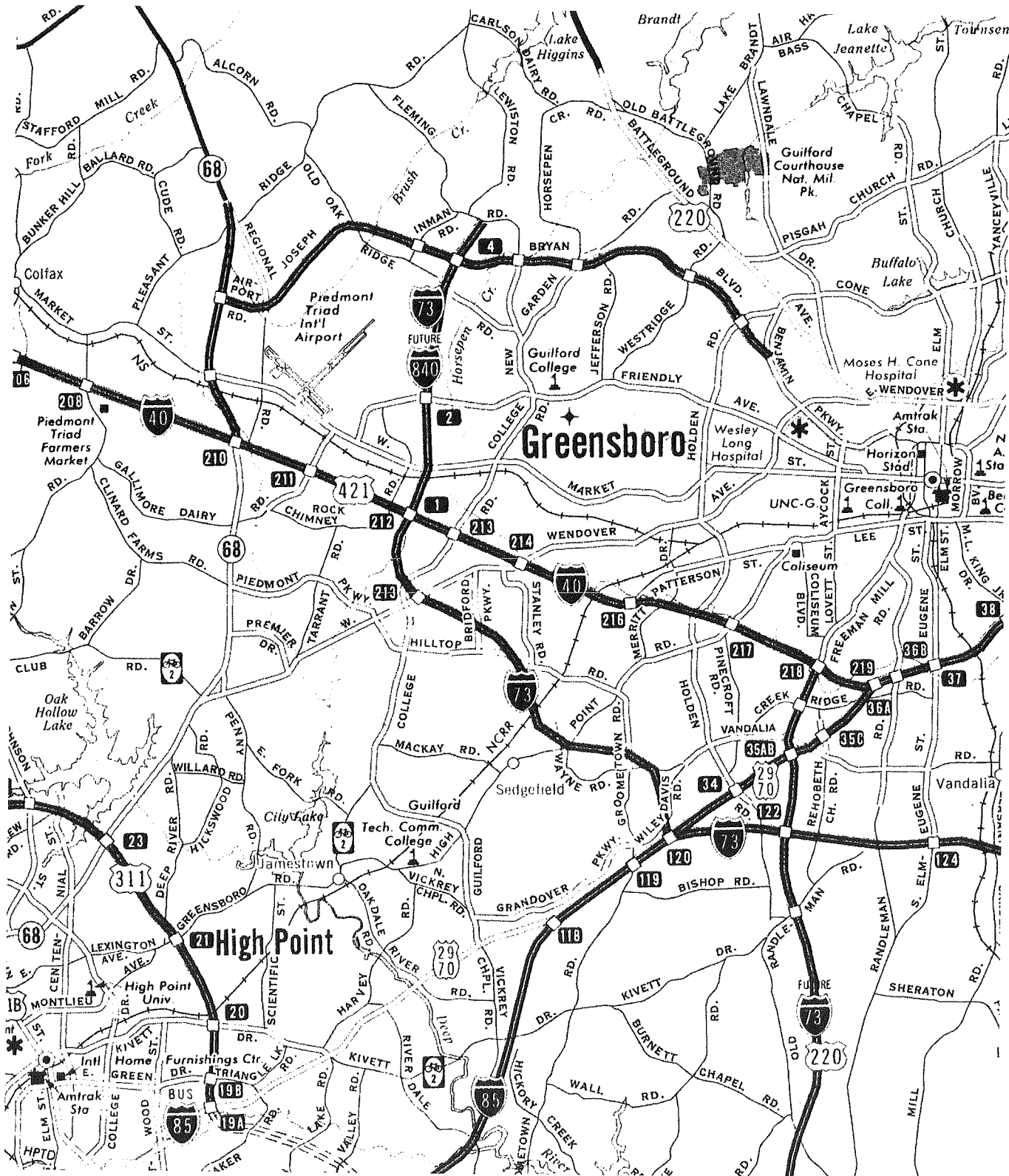
From the West on I-40: Take I-40 (not the new bypass) past Guilford College Road to Wendover Avenue. Go left (east) on Wendover to Holden Road. Go left (north) on Holden past Market Street. The church is a few blocks after Market, on the right, well back from the street but easily visible.

From the East on I-85: Take I-85 to Business I-85; Continue on Business I-85 past US 421 and US 220 to Holden Road. Go right (north) on Holden past Vandalia Road, High Point Road, Patterson Street, Wendover Avenue, and Market Street. The church is a few blocks after Market, on the right, well back from the street but easily visible.

From the South on I-85: Take I-85 to Business I-85. Continue in the same direction (east) on Business I-85 to the next exit at Holden Road. Turn left (north) on Holden past Vandalia Road, High Point Road, Patterson Street, Wendover Avenue, and Market Street. The church is a few blocks after Market, on the right, well back from the street but easily visible.

From the South on US 220: Take US 220 past new I-85 to Business I-85, turn left (south) on Business I-85 to the next exit, Holden Road. Turn right (north) on Holden past Vandalia Road, High Point Road, Patterson Street, Wendover Avenue, and Market Street. The church is a few blocks after Market, on the right, well back from the street but easily visible.

Please register soon! The registration form, on page 11 of this issue, must be received by October 1.



CCCR of NC Annual Meeting
 Christ United Methodist Church, Greensboro, NC
 Thursday, October 7, 2010
 9:30 AM—Registration, refreshments, and fellowship
 10:15 AM—General program
 11:15 AM—Breakout sessions (see below)
 Noon—Box Lunch 1:00 PM—Business Meeting

REGISTRATION FORM

Use this form to register:
 Please register me (us) for the CCCR of NC Annual Meeting, October 7, 2010
 Name(s) Please print _____
 Address _____
 Community _____ E-mail or phone _____

Please check the appropriate registration blank:
 Member CCCR of NC Cost \$6.00 for registration and lunch
 Non-member Cost \$8.00 for registration and lunch
 Executive Committee or Board member, no charge

Mail this form and your check made payable to CCCR of NC to Susan Rhyne at 3913 Muhlenberg Court, Burlington, NC 27215. Reservations must be received by Friday, October 1.

I (we) have the following dietary restrictions:

Please indicate your choice for attending one of the breakout sessions:
 "CCRCs without Walls" (How new permissive legislation would affect residents if their CCRC were to extend its services beyond the present limits)
 How does CCCR of NC operate at the local level around the state (with panelists telling about their experiences)
 What should be the function of CCCR of NC at the state level and what could we be doing that we are not doing now

From Our Communities

War Stories at Friends Homes Guilford

THE CCCR CHAPTER at Friends Homes at Guilford sponsored the gathering of war experiences of the residents.

Chapter member Ted Benfey had received a book of reminiscences of World War II written by residents at his sister's Vermont retirement community. Our chapter's steering committee encouraged Ted to attempt something similar. Although trying to collect stories from residents would not have been successful, asking for memories going back to a short memorable period in their lives led to a successful publication.

In November 2009 the inaugural volume, *The Experience of War: Residents of Friends Homes Tell Their Stories*, appeared. It contained 14 contributions, and whereas the Vermont book had only one account of a conscientious objector, ours, coming from a Quaker institution, contained five. The Friends Homes administration enthusiastically supported the project, made its high-speed printer available, and recruited a resident to bind the volumes. Each author was given a copy, examination copies were available in the library, and copies were offered for sale at \$4 each.

One powerful piece tells of being on an allied landing craft that shipped troops first to Africa when the Germans were leaving there, then to Sicily and the Italian mainland, then to the Anzio beachhead, and finally on D-Day to the beaches of Normandy. A 100-year-old resident told of surviving years of forced labor under the Nazis, who thought they could make use of his last ounce of strength, but instead made him stronger.

Ted thought he had exhausted the available authors, but almost as soon as the copies appeared, he heard of others with stories to tell. It took much less time to gather a second volume—also of 14 chapters—and volume 2, *The Experience of War: From the Civil War to the War in Korea*, appeared in June 2010.

No current resident lived during the Civil War, of course, but a resident's grandfather recognized his best friend in that war on the other side of the firing line, and rather than firing at each other they walked off the field together. The future grandfather fell in love with and married the friend's sister. One writer again tells of going to Africa, but his ship was torpedoed before it could land and he spent his military service in the Pacific. Two accounts contrast sharply the state of public and private mental hospitals and point to the transforming effect of the 3,000 COs in those hospitals on the treatment ever since of mentally ill patients.

Gathering these stories had several positive effects. It led to increased communication among our residents. Many wartime survivors are hesitant to talk about their experiences but they seem to find relief in sharing them on paper for others to see. It encouraged residents' creativity. A number of residents were grateful that they were encouraged to produce the stories, and proud of becoming authors. Several residents bought multiple copies to send to their relatives and friends.

While a large part of the programming at retirement communities involves residents' watching or listening to presentations—essentially passive involvements—writing is an active involvement that brings out long-term memories, which remain with us as we age even as memories of recent events become more and more difficult to hold on to. We encourage other retirement communities to try what we have done.

Melvin Zuck
Chapter Chair

Ted Benfey
Former Chair

Notice to Members of CCCR of NC

Proposed Changes to Bylaws

THE EXECUTIVE COMMITTEE is recommending that a number of changes be made to our bylaws, which were last modified in 2008. Most of these are editorial in nature, improving wording and clarifying statements without changing the meaning in any manner. A number of proposals add or change specific provisions in our bylaws or define some of the concepts in a more extensive manner. Briefly these can be summarized as:

1. Re-definition of the relationship to CCCR of NC of the communities to which we all belong and which are the entities for which our community representatives (board members) speak.

2. Creation of a new class of membership, namely associate members, to accommodate individuals who would like to be associated with or support CCCR of NC but are not residents of a CCRC and thus fall outside the requirements for regular membership.

3. Provide authority for the Executive Committee to assign specific responsibilities or privileges to the President.

4. Require authorization by the Executive Committee rather than simply the President to approve expenses not covered by the budget for payment by the Treasurer.

5. Change the dates for the mid-year board meeting to May or June rather than April or May to avoid conflicts with regional meetings. Provide for calling a special meeting of the board if the need arises.

6. Set the quorum necessary for the annual meeting and the board meeting to conduct business.

7. Rephrase the definition of regions so that they are not restricted to just three regions but allow flexibility for changing the number in the future.

8. (Minor) Provide for appointment of ad hoc committees as well as standing committees.

In accordance with the provisions in the bylaws for adopting amendments, these will be voted upon by the general membership at the annual meeting, which is scheduled for October 7, 2010. Also in accordance with the bylaws, advance notice of the proposed amendments must be given to members at least 30 days in advance of the meeting. This notice is being provided in three ways.

1. This cover letter is being included in the *Hotline* along with details for registration at the annual meeting.

2. A copy of this cover letter, together with the full text of the proposed amendments, is being posted on the CCCR of NC website.

3. A copy of this cover letter, together with the full text of the proposed amendments, is being mailed to each community representative. Any CCRC resident, whether member or not, may see the representative to study the proposals or to a personal copy of the document.

Bylaws Committee

Bill Gentry
Chairman

Heather Rodin
Allen Trelease

Meet Your Nominees

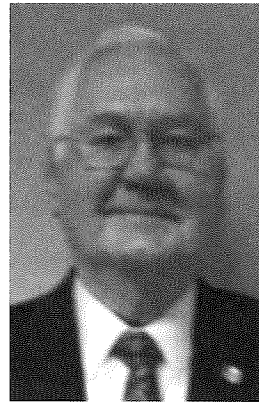
Clinton V. Willis, Jr.

CLINT WILLIS, presently CCCR of NC Vice President, is the nominee for President in 2010–2011.

After a distinguished career of 38 years in the U.S. Army, Clint retired as a Brigadier General. He served in the Active Army, the Army Reserves, and the National Guard. His awards include the Legion of Merit, the Meritorious Service Medal, and the North Carolina Distinguished Service Medal.

Clint has also been very active in civilian life. He is a member of Laurinburg Presbyterian Church, where he serves as a Sunday school teacher. He was reappointed by Governor Perdue to serve on the North Carolina Social Services Commission and is the Vice Chairman. He is the President of The North Carolina Senior Citizens Association and President of the Scotia Village Residents' Association. He is Past Master of the Laurinburg Masonic Lodge, Past President of the Scottish Shrine Club and Past President of the Laurinburg Scotland County Area Chamber of Commerce. He is a former member of the Senior Tar Heel Legislature, having served for eight years.

Included in Clint's background is ownership of an Independent insurance agency, from which he retired in 1999. He served eight years as a County Commissioner, four years as State President of County Boards of Social Services and is currently its Treasurer.



He is past Chairman of the Scotland County Health Board and the Scotland County Social Services Board.

Clint's education includes a BS in Science earned at the University of The State of New York and graduate studies at the U.S. Army Command and General Staff College and the U.S. Army War College.

He was born in Morehead City and raised in Laurinburg. He and his wife, the former Carlene McCaskill of Laurinburg, have one son, Tom Willis, of Pinehurst. They live at Scotia Village..

Dale Stine

DALE STINE, nominee for Vice President, is an attorney. He was born in Newton, Kansas. After serving in the Army in World War II, rising to the rank of First Lieutenant, he attended the University of Kansas, receiving a BS in Chemical Engineering. After being recalled for a brief stint serving in the Korean War, where he was promoted to Captain, he returned to receive an LLB from the University of Missouri, later followed by an MBA in business from the same university.

Before going into law, he was a design engineer, process engineer, and then process supervisor for Phillips Petroleum. As a practicing attorney, he specialized in patent law, first at Phillips, in Bartlesville, Oklahoma, then with the Gulf Oil Corporation in Kansas City, Missouri, and Pittsburgh, Pennsylvania,



From the President

RECENTLY Aldersgate had a reception honoring the resident volunteers of 2009, with more than 70 volunteers in attendance and probably 20–30 more who were not in attendance. Why is that something to mention?

Nonprofit CCRCs are learning to use the term "social accountability" as they focus on the present and future. A simple understanding of the term might be to "love one another . . . not only in the community of the CCRC but in the larger context of the community beyond the CCRC!"

Why? Because by being involved in the larger community through volunteer services residents are more likely to be physically and socially active and growing in various ways while providing services that help the CCRC to maintain its nonprofit status with the benefit of exemption from property taxes.

Last year residents of Aldersgate contributed through volunteer involvement to the larger community the equivalent of \$5.7+ million dollars of services.

Aldersgate, located on Shamrock Drive, recently volunteered to host the initial meeting of representatives of churches, schools, businesses (including two restaurants known city-wide as "destination restaurants"), other assisted-living and skilled-nursing facilities,

the Charlotte Museum of History, a park that provides many family services, a Senior Center, and more. Also included was the Charlotte Mecklenburg Police Department's Eastway Division and the Fire Department and Medic units servicing the area. That meeting of a dozen or so residents and corridor representatives last November now has approximately 50 members representing all of the above and working together to strengthen the identity and image of the Shamrock Drive Corridor in east Charlotte.

It must be noted that the Shamrock Corridor Development Association is in the early growth stage of the seed planted as an idea of the former chair of the Aldersgate Committee of the Board of Directors, the committee responsible for promoting activities related to social accountability.

One of the purposes of the Shamrock Drive Development Association is to identify more opportunities for resident volunteers to continue to serve others beyond the confines of our CCRC.

What are you doing to serve in your larger community? Tell the *Hotline* your story!

Bill Pearce
Aldersgate

Call for Submissions

As President Bill Pearce suggests, the *Hotline* needs your input. What is your community doing that might be of interest to others? Photos are welcome. (Contact information appears on page 12 of this issue.)

Policies to Reduce Fraud, Waste, and Abuse in Medicare

- Strengthens Medicare prepayment review process to prevent fraud, waste, and abuse.
- Creates a 90-day period to hold and review claims from durable medical equipment suppliers when there is a significant risk of fraud.
- Strengthens penalties on providers and suppliers who engage in fraud, waste, and abuse.
- Reduces maximum time allowed for submission of Medicare claims to 12 months.
- Requires overpayments to providers and suppliers to be reported and returned in a limited time period.
- Expands government authority to suspend payment for services or items pending fraud investigations.
- Expands use of government contractors who monitor fraud and abuse in Medicare Advantage and Part D

Means Testing Medicare

- Raises drug plan premiums for individuals earning over \$85,000 and couples earning over \$170,000.
- Freezes inflation indexing for Medicare-related premiums for people with high incomes.

Assistance for Low-income People with Medicare

- Eliminates prescription drug copayments for certain Medicaid recipients receiving home- or community-based long-term care.

Medicare Part A Payroll Tax

- Increases the Medicare Part A payroll tax by 0.9% for individuals earning over

- Adds a 3.8% tax on certain unearned investment income for individuals earning over \$200,000 and couples earning over \$250,000.

Financial Solvency—Adds over nine years to the life of the Part A trust fund.

Ann Daniel

Professor of Gerontology
University of North Carolina, Greensboro

NOTES

The plan will be implemented over a ten-year period. Amendments will be possible Medicare plans Parts E, H, I, and J have not been offered since June 10, 2010. However, two new plans are in effect, Parts M and N. Part M reduces the coinsurance for deductibles 50%. Part N will be the same as C or F except for a co-pay of \$20 for doctors' visits and \$50 for emergency room visits.

Fraud costs taxpayers \$60 billion a year.

Ms. Daniel perceives we'll see fewer Medicare Advantage plans. Since these plans will be allowed a maximum profit of 15%, they'll drop out of the market.

Premiums. Medicare will change rates in January every year. The premium for Part B will increase to \$110.50.

Medicare payments in the future will be based on diagnosis. A prospective payment schedule/system

We'll see electronic prescriptions as doctors and nurses put the information into computers.

Excerpted from the handout distributed at Ann Daniel's keynote presentation at the meeting of the Central Region, April 27, 2010. Kitty Barnes, Central Region Coordinator, provided the notes, based on Ms. Daniel's remarks.

until 1985, when the acquisition of Gulf by Chevron was finalized. While with Gulf, he was a member of the technology transfer committee of the International Chamber of Commerce.

From 1985 until 1990 he was patent counsel for the fibers operation of Hoechst Celanese Corporation, in Charlotte, North Carolina.

Dale and his wife, Betty, have one daughter. After he retired, they moved to the Country Club of North Carolina at Pinehurst, where they built a home and resided until moving to Pine Knoll in 2007. They continue to play golf at the Country Club.

Patricia Looper

PAT LOOPER is the nominee for Secretary. Although born in Altoona, Pennsylvania, Pat has spent most of her life south of the Mason-Dixon Line. She has a Master of Divinity degree from Columbia Theological Seminary in Atlanta and a Doctor of Ministry degree from Asbury Theological Seminary, Wilmore, Kentucky.



Pat is an ordained Elder in The United Methodist Church and served churches in the North Georgia Conference until her retirement in 2004. Since moving to Grace Ridge, she has served two appointments in the Western North Carolina Conference. She preaches at least once each quarter in the Grace Ridge chapel.

Prior to entering the ministry, Pat's career was in real estate. During her "at home" years, while raising her four sons, Pat was

active in her church and many community organizations. As a volunteer, she directed drama at a Dallas church. Pat taught Sunday school and served on church committees. She is a published poet and has acted in many community theater plays.

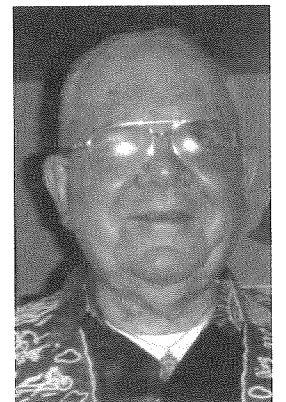
Volunteer work during her retirement has included serving as Secretary of CCCR of NC's Western Region and directing six plays for local theater groups.

Since retiring, Pat has written several poems, two plays, four short stories, and a novel (not yet published), and two Christmas stories.

Pat and her husband, Dan, are contributing artists at Valdese Heritage Art Center. They have six adult children and 18 grandchildren.

Walt Boyer

WALTON BOYER, nominee for Treasurer, was born in Hartford, Connecticut. When he was 7, his parents moved to California. After high school, Walt gained an appointment to the U.S. Naval Academy. His education includes a BS in Naval Engineering from the U.S. Naval Academy, an MS in Nuclear Physics from the U.S. Naval Postgraduate School, and an MS in Business Administration from the University of Rochester. Walt is a graduate of the U.S. Naval War College and U.S. Industrial College of the Armed Forces.



Walt's early career at sea qualified him as a Surface Warfare Officer. He participated in warhead development for the Navy's Polaris, Poseidon, and Trident ballistic missiles, then

transferred to Weapons Engineering Duty. Continued service included multiple tours in AEGIS Air and Missile Defense System development, the Defense Advanced Research Projects Office, as Assistant Chief of Naval Research, and command of the Naval Surface Weapons Center, White Oak Laboratory. Walt retired from the Navy in 1984 with the rank of Captain, USN.

After retiring from the Navy, Walt consulted with and was employed by research

institutions supporting the U. S. Ballistic Missile Defense program until his final retirement in 2002.

Walt and his wife, JoAnne, have two children and four grandchildren. They moved to Deerfield in 2004. At Deerfield, Walt has served in the Residents Council, on its Finance Committee, as President of Deerfield's Resident Association, on the Chapel Committee, as Deerfield's CCCR Representative, and as CCCR Treasurer, 2005–2007.

Meeting Report

Focus on Health Care Reform in the Central Region

The Central Region's meeting, held at Well-Spring on April 27, was opened at 10:30 AM with an invocation and welcome by Meeting Coordinator Gordon Forester, who introduced Ann Senn, President of the Well-Spring Residents Association. She introduced Barbara Adams, Director of Resident and Community Relations.

Kitty Barnes, CCCR of NC Central Region Coordinator, offered a welcome and special thanks to Well-Spring for hosting us. She then called on Marilyn Thiebeau to introduce the speaker for the day, Anne Daniel. Anne, President of Medical Insurance Claims Services and professor of gerontology at UNC Greensboro, is an advocate for seniors in many organizations. She spoke with great knowledge and eloquence concerning the new Health Care Reform Bill. She gave each attendee a handout that outlined the important points of the bill that would be of special concern to seniors, a side-by-side comparison of the bill's impact on Medicare, then explained it carefully item by item. She

answered many questions. Her address was well received and greatly appreciated.

The business meeting was called to order by Kitty Barnes. The minutes of the last meeting were approved by acclamation. The Treasurer's report was presented by Sterling Whitener. The balance in the Wachovia Bank is \$630.04.

Sam Zachary reported for the Nominating Committee in the absence of Myrtice Alexander, Chairman. Nominees for the coming year are: Kitty Barnes, Chairperson (Friends Homes West); Gordon Forester, Vice Chairman (Well-Spring); Patrick Miller, Treasurer (Friends Home Guilford); Marilyn Thiebeau, Secretary (Twin Lakes). The report of the Nominating Committee was accepted by acclamation.

The meeting was adjourned by Kitty Barnes, after which a wonderful lunch was served buffet style in the Rotunda.

Marilyn Thiebeau
Secretary

Medicare Rights: Getting Medicare Right

Final Health Reform Bill (Senate Bill and Reconciliation)

Prescription Drugs

- Provides an immediate \$250 rebate to people with Medicare in the doughnut hole, effective 2010. (The doughnut hole is the \$3,600 gap in the drug benefit when consumers pay full price.)
- Requires 50% discount on brand-name drugs in the doughnut hole, starting in 2011.
- Phases out the doughnut hole completely by 2020, decreasing the share of costs paid by consumers in the coverage gap until it reaches the standard 25%.

Preventive Services, January 2011

- Eliminates deductibles and coinsurance for preventive services recommended by the U.S. Preventive Services Task Force.
- Provides coverage of annual wellness visit and personalized prevention plan at no charge.

Doctors—Provides 10% bonus for primary care.

Care Coordination

- Provides incentives for doctors to join accountable care organizations that coordinate care from specialists and improve patient health.

Hospitals and Other Facilities

- Saves \$156 billion over ten years by reducing annual payment increases.

- Provides incentives to reduce readmissions due to infections or other preventable causes.

Private "Medicare Advantage" Health Plans

- Saves \$140 billion over ten years by pegging payment to costs under original Medicare.
- Provides bonus payments to plans that provide high-quality care based on specific performance standards.
- Prohibits plans from charging enrollees more than original Medicare for *certain* medical services.
- Limits plan profits and administrative expenses to 15% of Medicare payments and enrollee premiums.
- Creates single annual enrollment period (AEP) for drug and health plan changes from October 15–December 7.
- Allows Medicare Advantage enrollees to enroll in original Medicare during first 45 days of the new year.

Medicare Payment Advisory Board

- Establishes an independent premium advisory board with mandate to implement Medicare provider payment changes to meet savings targets.
- Limits Congress's ability to overturn or amend payment changes.
- Board cannot change Medicare eligibility or reduce benefits or premium subsidies. Allowed to make limited changes to how drug plan premium subsidies are calculated.