

The hotline

NORTH CAROLINA CONTINUING CARE RESIDENTS ASSOCIATION

NorCCRA ANNUAL MEETING — October 4, 2016

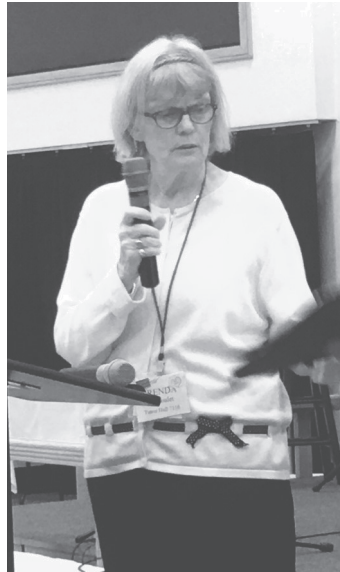
HIGHLIGHTS

Owing to unfavorable weather conditions, Tom Akins, President and CEO of Leading Age, NC, an organization of 69 CCRC administrators, was unable to get to the United States in time to attend this Meeting.

Glenn Lloyd, Western Region Chair, introduced Mary Bethel. Bethel has long been involved with organizations that work to protect aging citizens in North Carolina. She retired in 2015, after 45 years, and now calls herself “a new volunteer for aging.” Currently she serves as President of the NC Coalition on Aging, a statewide alliance composed of 44 organizations concerned with aging issues in North Carolina. She thanked NorCCRA for getting the cap on medical deductions removed from the State tax code. She said, “Yes, we can have an impact on the legislators, but we need to be at the table, not on the menu.” She said that the state budget was tweaked, and discussed HB 817, a bill that brings uniform adult guardianship laws; and HB 677 that provides penalties for health services violations. The language was changed in the Silver Alert Program; an Alzheimer task force was formed to help families with respite care and in-home services; but HB 816, a law to support family caregivers and reimbursement rates for home managed-care, failed.

Past President Walt Boyer introduced Wayne Goodwin, NC Commissioner of Insurance and State Fire Marshal. He said that North Carolina is a “Destination Retirement Industry” that increased in the late ’80s when the Legislators moved oversight of Continuing Care Residents Communities to the Department of Insurance. The Department oversees codes, licenses, consumer protection, and transparency. He pointed out the robust growth—there are 59 CCCs in NC. Six new CCRCs are in the investigation phase, five are in the development phase, and two have been approved this year. The State Advisory Committee consists of two CCRC residents, two legislators, a public accountant, an engineer, and a health-care professional.

Goodwin said that North Carolina continues to have one of, if not the lowest, car insurance in the country. A Court of



PRESIDENT BRENDA TREMOULET
Photo by Walt Boyer

Appeals upheld a saving of \$600,000 making NC’s the lowest home insurance costs the lowest in the South. He also said that no CCRC in North Carolina has ever declared bankruptcy.

Goodwin introduced two of his employees, Jeff Trendel and Steve Johnson, and opened the session for questions. The three answered various questions. Questions were frequently prefaced with words of appreciation for SHIIP, the Seniors Health Insurance Information Program.

President Brenda Tremoulet chaired the business meeting. She expressed appreciation to Jean Pendleton who updated the database, and Bill Gentry who serves as NorCCRA’s web master. She then acknowledged Past-Presidents Myles Walburn, Bob Wyatt, Willie Johnson, Bill Pierce, Clint Willis and Walt Boyer.

Treasurer Barbara Pray proposed a budget for 2016-2017. Susan Rhyne gave a report on Membership. The Eastern Region has 2,207 members, 1130 of whom are life-members; Central Region has 864 members, 551 are life-members; and the Western Region has 967 members, 484 life-members.

Sindy Barker reported on the year’s activities with the State Legislators. She thinks it unlikely that the healthcare cap on tax deductions will be raised again. She has concerns about the possibility of insurance rates being increased. The big issue continues to be to protect the sales-tax refunds to non-profit CCRCs. She stressed that the total number of volunteer hours of residents is very important to sway the legislators allowing those refunds to continue. She continues to suggest that we write letters to both the House and the Senate when important issues are being discussed.

The slate of officers for 2016-17 was approved:

President	Brenda Tremoulet	Deerfield
Vice-President	Herbert Wile, Jr.	Plantation Village
Treasurer	Barbara Pray	Croasdaile Village
Secretary	Catherine Webb	Aldersgate

INTRODUCING OUR NEW OFFICERS
President 2016-17

Brenda Tremoulet is a native of Connecticut and is an adjunct instructor for Certified Nurses Aide Program at AB Tech in Asheville. She is a registered nurse with current licenses in NC and NJ, and is a NJ Certified Social Worker. She has practiced nursing and social work for 35 years. She developed a hospital-based geriatric case management program in NJ where she testified for an ombudsman hearing in New Jersey on elder abuse, neglect and exploitation. Brenda has degrees from Connecticut College and Brookdale Community College, an MBA from Fairleigh Dickinson U., and an MSN from the U. of St. Francis, Fort Wayne, IN. Her MBA thesis was a study of CCRCs in Central NJ.

Brenda has lived in Michigan, New Jersey, and in Fort Wayne, IN where she was a social work instructor at the U. of St Francis, a mission outreach RN for an inner-city free medical clinic, and a certified diabetes educator. She hosted a bi-weekly cable-TV Program from 1998-2008, *Parentcare: A Program for Allen County Families and Those Who Care About Them*. She served as WNC NorCCRA chair 2013-2015, and served on the Resident Council at Deerfield where she and her husband, Paul, moved in 2010. She is the current president of NorCCRA.

Vice-President 2016-17

Herbert Wile, Jr. was born and raised in Philadelphia. He served in the Counter Intelligence Corps during the Korean War. He worked with several companies before establishing Hanna & Wile Advertising in 1969. In later years, he spent more time in his avocation of local government spending eight years on the School Board and 12 years on the Board of Commissioners of Cheltenham Township.

After 32 years in Cheltenham, the Wiles made their weekend home their permanent home in the Pocono Mountains. He wrote for *The Journal of the Pocono Plateau*, mostly covering school board meetings in the district. For many years, Herb and his wife spent three

mornings a week volunteering at an elementary school. He established the *Volunteers in Education* program for the Pocono Mountain District.

Herb was a past President of the Men's Club at Congregation Rodeph Shalom in Philadelphia and a founding member of Congregation B'nai in Pocono Pines, PA. He guided the Temple through the building of the first synagogue on the Pocono Plateau.

The Wiles moved to Plantation Village in Wilmington in 2004. Herb has served as Vice-President and President of the Resident Council. He also has served as Editor of *The Villager Magazine* at Plantation Village.

Treasurer 2016-17

Barbara Pray, a native Californian, is a Life Member of both NorCCRA and NaCCRA. She is continuing as NorCCRA Treasurer.

Barbara previously served as Secretary of NorCCRA and Croasdaile Village's representative to NorCCRA. She also has been Chair of the Disability Access Committee, Chair of the Finance Committee, member of the Life Enrichment Committee, Neighborhood Representative and auditor of the Residents Association financial books at Croasdaile Village since moving there in 2006.

Barbara attended San Diego State University and graduated from Indiana University with a BS in Business. She is enrolled to practice before the Internal Revenue Service and has recently retired from working more than 33 years in H&R Block's Premium offices in Durham and Raleigh. She is a widow with two daughters, five grandchildren and a great-grandson.

Secretary 2016-17

Catherine Meyer Webb is a resident of Aldersgate Continuing Care Community in Charlotte. She came to North Carolina from Tennessee. Catie, as she likes to be called, retired as a licensed Clinical Social Worker.

A BROAD PICTURE OF CCRCs IN NORTH CAROLINA

Sindy Barker

What is a CCRC (Continuing Care Retirement Community) and how are they regulated? Steve Johnson, Manager of Special Entities Section within the NC Department of Insurance, spoke at Carol Woods in September on the current status of CCRCs in North Carolina. More than 50 residents from Carol Woods and surrounding CCRCs attended.

One of his first statements was that all CCRCs have one thing in common: “They are all different.” However, they must meet two criteria defined by state law. First, they must offer independent living and health-related services (a licensed level of care) and, second, the term of the contract offered to a resident must be for the life of the individual or for a term in excess of one year.

North Carolina has never had a CCRC fail. Our regulatory statute is one of the strongest in the nation, thanks to the late Carolina Meadows resident Harry Groves, who secured legislation in the closing hours of the 1989 legislative session. One of the strongest protections is an annual audit of each CCRC conducted by the Department of Insurance. The law requires each CCRC to maintain restricted funds equal to three to six months of projected operating expenses. The department has the right to intervene if a CCRC appears to be in financial trouble and, in fact, can place troubled CCRCs under direct supervision of the Regulatory Action Section (RAS).

Johnson also spoke of retirement community trends in North Carolina. New CCRCs are being developed by large companies or organizations that own facilities in other states. One new wrinkle is “rental” CCRCs offering a contract for a term in excess of one year. Another trend he mentioned is Carol Woods’ Early Acceptance

program, an example of “continuing care without lodging.” That category also encompasses CCRCs that offer services to non-residents within their geographic area. A new name for CCRCs has begun to emerge both nationally and in our state—“Life Plan Communities.”

CCRCs have a tremendous financial impact on the economy of North Carolina. In November 2015, a study commissioned by LeadingAge NC entitled “Market Needs and Economic Impact of Continuing Care Retirement Communities in North Carolina” was released by the Frank Hawkins Kenan Institute of Private Enterprise, UNC-Chapel Hill. Comparing the years between 2014 and 2034, the chart below projects the growth of the senior population as a whole and predicts the almost doubling of the number of residents in CCRCs. One of the most important aspects is the growing demand for a workforce to meet the needs of CCRC residents. The study estimates that the total impact on the North Carolina economy will be \$3.2 billion in 2034, which is an increase of 88% over 2014.

Insurance Commissioner Wayne Goodwin and Steve Johnson also attended the NorCCRA annual meeting in Greensboro on October 4. They were able to answer many questions that residents had about the regulation of CCRCs in North Carolina.

The Department of Insurance is committed to protecting the financial stability of each CCRC and its residents. Johnson emphasized his willingness to answer any question a resident might have and provided his contact information (phone: 919-807-6614 or email at steve.johnson@ncdoi.gov.)

Continuing Care Retirement Communities in North Carolina: Economic Impact and Local Growth

North Carolina Growth



The senior population in North Carolina is projected to increase **68%** from **1.5 Million (2014)** to **2.5 Million (2034)**

Resident Population



In 2014 there were 18,961 residents living in the 57 CCRCs in North Carolina. By 2034, the projected number of residents is **35,381.**

Jobs Generated



CCRCs in North Carolina are supporting a growing workforce. By 2034, CCRCs are projected to employ **29,752** workers compared to 14,906 in 2014.

Economic Impact



CCRCs total estimated economic impact on North Carolina’s economy was **\$1.7 Billion** in 2014. By 2034, CCRCs total estimated economic impact is projected to be **\$3.2 Billion**

Appold, Johnson, Parnell (September 2015). "Market Needs and Economic Impact of Continuing Care Retirement Communities in North Carolina." Frank Hawkins Kenan Institute of Private Enterprise, University of North Carolina - Chapel Hill.

NorCCRA LEGISLATIVE COMMITTEE PLANS FOR 2017 LEGISLATIVE SESSION

Sindy Barker

As of this writing we have not gotten the results of all the winners in the 170 legislative races. We know there will be some changes because several legislators decided not to run and other incumbents were not re-elected.

Perhaps, the biggest surprise in the Council of State races was the victory of Mike Causey over Wayne Goodwin for the Commissioner of the Department of Insurance. Since the statute regulating CCRCs is under the Department of Insurance, it will be essential that we introduce NorCCRA and its activities to the new Commissioner and begin to establish a relationship with him.

Each of the 170 legislators will receive a letter of congratulations written and signed by Brenda Tremolet, NorCCRA president, and Sindy Barker, NorCCRA Legislative Committee chair. For returning legislators, we will thank them for their support of our medical expenses deduction legislation in 2015, and for the newly-elected legislators, we will tell them how important the medical reinstatement has been to us. We will also let them know how fortunate we are to have such a strong statute regulating CCRCs. This will serve as an introduction to our association and indicate our willingness to work with them on the issues.

During the last session, we used a map showing where our CCRCs are located. Our member CCRCs are concentrated in 22 of North Carolina's counties. That leaves 78 counties who are not familiar with non-profit continuing care communities. On

the positive side, in the last legislature 86 out of 120 Representatives and 35 out of 50 Senators live in those 22 counties. I anticipate that both Senator Phil Berger, President Pro-tem of the Senate and Tim Moore, Speaker of the House, will remain in their leadership positions. Neither of them lives close to a CCRC.

We will also be asking CCRC residents to write a similar letter of congratulations to their legislators as well as legislators in counties that do not have a CCRC. Each CCRC will receive a list of House and Senate districts that have been assigned to them. This is the perfect time to let Sindy Barker (sindydevoebarker@gmail.com) know if you have a personal relationship with any particular legislator either within your CCRC area or in another legislative district. Those relationships can become particularly important if we have specific issues we would like their support on.

Currently, we have 31 members of the NorCCRA Legislative Committee representing 16 CCRCs. They will keep on top of any issue that affects CCRCs and will coordinate appropriate responses to legislators from the residents in their CCRC. Last session, the committee members were able to effectively work with resident association presidents and representatives to the three NorCCRA regions of the state to get our message across. We would welcome any of you who might also like to participate in the committee.



INTERESTING FACTS ABOUT CONTINUING CARE RETIREMENT COMMUNITIES IN NORTH CAROLINA

There are 58 CCRCs which belong to LeadingAge. Forty of them have a connection to the North Carolina Continuing Care Residents Association (NorCCRA).

NorCCRA is divided into three regions with 12 CCRCs located in the Western Region, 11 in the Central Region and 17 located in the Eastern Region.

Only 22 out of 100 counties have a CCRC.

However, these counties are home to 86 of the 120 members of the House of Representatives and 35 of the 50 members of the Senate. This represents 71% of the members of the General Assembly

SAVE THE DATES

NorCCRA WESTERN REGION ANNUAL MEETING
GRACE RIDGE, MORGANTON
APRIL 4, 2017

FEATURED SPEAKERS

Golnush Sharafsaleh, MD
“GERIATRICS AND ME”
LEARN RELEVANT THINGS YOU NEVER KNEW

Tom Akins
“WHAT'S UP, FOLKS”
LEARN WHAT THE FUTURE MAY HOLD

ADDED TIDBIT
Brenda Tremoulet
“HOSPITALIZATION: OBSERVATION OR ADMISSION”
LEARN ABOUT CHOICES IN HOSPITALIZATION

NorCCRA EASTERN REGION ANNUAL MEETING
SCOTIA VILLAGE
APRIL 4, 2017

Contact John Olmstead for details
olmsteaj@erols.com

NorCCRA CENTRAL REGION ANNUAL MEETING
To be announced

Contact Randall Edwards for updates
tvilleman@triad.rr.com

Financial reports and the proposed budget for 2016-17
presented at the AGM on October 4, 2016

may be obtained from
Barbara Pray, Treasurer

Croasdaile Village
15 Boardman Court
Durham, NC 27705
919-384-2310
praymb@sprynet.com

A CHRISTMAS STORY*David Tarr, Deerfield*

I was born during the depths of the Great Depression. I learned at an early age that expensive things were simply not attainable. I understood. My folks said we had all that we needed. That was true. It was just never all that we wanted. I was, nevertheless, a happy child.

During the war years it became patriotic to do without. We were already very good at that! Still, I was aware that some folks of my acquaintance had cars. Some children had shiny new electric trains, bikes and wagons. For me and my siblings hand-me-down toys and clothing sufficed. My family did not own an automobile, a social liability of growing significance as I grew older (but that's another story). Nevertheless, as a boy I could imagine a post-war future in which all things, or at least more things, were possible.

I had just turned 14 when the war ended. In those days I looked ahead to being old enough to drive. But drive what? I heard that surplus army jeeps would become available on the cheap for purchase by civilians. I read excitedly in *Popular Mechanics Magazine* about a near future of helicopters in every backyard and futuristic cars of streamlined shapes in every garage.

In the early winter of 1945 I spotted a window display of "war-surplus" skis at a local Army-Navy store. The skis were snow white and had steel edges and cable bindings. This equipment was priced at a fraction of what it might cost for regular commercial downhill ski equipment. The sight of them brought images to mind of our camouflaged mountain soldiers and also of Finnish troops dressed in white, fighting valiantly and tragically against the Soviet invaders—a war story I had earlier followed in detail.

I desperately wanted those skis. I loved winters and had once enjoyed the only version of skiing I knew. As a youngster I had rummaged around my grandparents' basement and found vintage children's skis with single leather loops for your boots. Although I did not hear the term until many years later, what I attempted to do thereafter was "cross-country" ski.

At the war's end many of my friends had downhill skis and enjoyed themselves on the slopes of Mt. Hood (in Massachusetts, not in Oregon). Mt Hood was the highest ground in town.

I began a drumbeat campaign to convince my parents that those surplus skis would make an excellent Christmas gift—"to me, from Santa." I explained in detail the value they represented and how I could contribute to their cost with money I earned shoveling snow off the neighbors' driveways.

On Christmas morning, according to our family tradition, one of us kids was chosen to go downstairs to the fireplace to retrieve the stockings that had been hung there (with care, of course) and to bring them upstairs to our bedrooms to find out what was in them. Later, after our parents had gone down to make breakfast, we were given the signal and down we bound to see the tree and to begin unwrapping the gifts.

On Christmas morning in that infamous year of my army surplus ski campaign I was assigned the stocking retrieval duty. This allowed me a sneak preview of what lay under the tree. What I saw stunned me. Skis and poles stood in the corner, too large to be wrapped. But not the ones I had in mind. In their stead were used, ancient, brown, wide, heavy, long, wooden skis. Moldy leather bindings hung limply. Shabby bamboo poles skulked in the corner behind the skis. These were relics from the 1930s, or more than likely the 1920s. Hand-me-downs. Again.

I stifled my disappointment even though devastated. I had to remind myself I had all that I needed. It was just definitely not what I wanted.

I may have felt sorry for myself back then, but not for long. I had great fun skiing on those cumbersome old planks for the rest of that winter season before cracking them irreparably on a reckless descent over an improvised ski jump. Hurling down a steep hill between rows of trees at a local apple orchard, I lifted off for the last time: Thwap!

Over the next 50 years I never again found the time or opportunity to ski. You know how life gets: busy, with other things—college, marriage, children, career. But the year I retired I found myself staring once again at a ski sale display. I asked myself, "if not now, when?"

I chose now! Finally, and at last, I had what I wanted! Isn't retirement grand?

A WINTER'S JOG *Diane Scott, Deerfield*

(The setting is our NJ nursery farm in the 1980s)

It's still dark. The unheated bedroom is February frigid. At 5:45 the clock radio clicks on to quiet music. The temptation to burrow deeper into my cocoon of quilts is overwhelming. I stretch gently, trying not to jounce the other side of the bed, and debate. Nothing catastrophic will happen if I hibernate for another hour.

But then it will be too late to run.

I grit my teeth, slide out from under the warm covers and head for a bathroom slightly warmer than the bedroom. I want to be out before the 6:00 am news, always heavy with overnight disasters—fires, plane crashes, terrorists. A litany of tragedy is not my idea of the best way to start the day.

Recently an unseasonably warm day demolished our snow but today I can hear an icy wind around the farmhouse. Without turning on the light, I pull on layers of clothes laid out last night. Long johns, two pairs of socks, sweatpants, pullovers and a glaringly visible flame-orange jacket. The few drivers I meet in this dim light are likely to be as bleary-eyed as I am.

I head downstairs, stepping over the dog, motionless at the bottom. He knows it's not time for anything including him; there's no point in exerting the effort to raise one ear.

I note, through the dining room woodstove's glass door, the logs packed at bedtime for an all-night burn, are just a carpet of coals. Without a twinge of feminist guilt, I walk past, leaving that job for my husband.

In the kitchen I grab a banana from the fruit bowl and set some dishes on the table, in case anyone shows up for breakfast before I return. That rarely happens.

At the back door are battered running shoes, too grungy to wear inside. Tying them on the stoop, I switch the light on long enough to read the thermometer. Fifteen. But freezing fingers suggest a chill factor maybe below zero; I pull on two pairs of mittens.

Fuzzy yellow tennis-ball earmuffs came from our daughter and her husband. When we visited recently, he arrived home from work one afternoon and yelled, "Mom—you wanna go running?" You bet I did. That unsolicited invitation equaled an Olympic gold medal for this mother-in-law.

I start out our driveway. Cautiously, checking for ice patches. At a small bridge on the edge of our nursery, I'm super-careful. After everything else melts, these timbers can stay glazed and slick. Caring for family, office and an old three-story house on crutches is something I shudder to contemplate.

Overhead, a cheerful sight: a huge V of honking geese. I enjoy their noisy company. Many stayed on our

creek this winter, along with a flock of swans. The geese have nearly disappeared when I hear one straggler heading after them, flapping frantically. Maybe he overslept. I smile at his raucous call: "Hey, you guys—wait up!"

I pass rows of bare dogwoods and crabapples and flowering plums. Not a hint shows of the glorious colors they'll soon display. But I love running by here in the spring.

Today no deer bound gracefully across the road. These beautiful animals arouse mixed emotions, destroying so many plants every year—crushing small evergreens, munching young treetops, breaking branches rubbing velvet off new antlers. Places they bed down on our farm become trampled terrain that looks like a barnyard.

Here's the steepest downhill stretch. Heeding orthopedic advice, I run backwards for the next half mile—to relieve stress on the joints. It works. But it took me a while to build up my nerve. So far, no one along here has stopped to inquire what possesses a woman of my advancing years to run down a hill at daybreak, in reverse.

I cross the road and begin the return lap. Neighbors' cows stare. As I pass, the huge creatures' phlegmatic gaze follows me intently. It's...unnerving.

A familiar mustard-colored bus approaches. But there's no longer any need to panic when the bus comes in view; our youngest has graduated from high school. I wave to the driver, then blow exhaust out of my lungs. No way would I want her job. Special stoicism, required for chauffeuring 30 or 40 uninhibited adolescents twice a day, is not one of my gifts.

Suddenly I'm surrounded by magic colors. Toward the west, on my right, a three-quarters moon is sinking but still creamy and bright, framed in gray-blue sky. On my left, sunshine is imminent. A field of frozen weeds and stubble, sheathed in ice, begins to sparkle. The glow pushing over the eastern horizon transforms shiny stalks into a million flaming tubes of pink-orange neon. For perhaps thirty seconds, the world around me is so gorgeous I want to jump and shout.

Instead, I turn one complete circle, and continue. But I won't forget.

At the end of our lane I take the newspaper from the mailbox and walk in, cooling down. I remind myself I have so many blessings; today, in three miles—NO dogs ran out to chase me.

Time to head in for a shower. Laundry awaits and a pile of office paper work, plus meals to prepare for three generations. "Middle-aged" describes my situation precisely. Weary, sweaty, disheveled—and euphoric, I'm ready to face the day.

The *Hotline* is published quarterly, March, June, September and December by Bernard S. Coleman, Deerfield Episcopal Retirement Community, Asheville, NC, for NorCCRA President Brenda Tremoulet, 16 Salisbury Drive, #7116, Asheville, NC 28803 (828-505-1719)-brenda.tremoulet@gmail.com. Submissions to the *Hotline* and other *Hotline*-related communications should be addressed to the editor, Bernard S. Coleman (gothic63@charter.net).

NORTH CAROLINA CONTINUING CARE RESIDENTS ASSOCIATION

www.NCCCRA.org

The NorCCRA home page is your source for information.

Check it out!

Membership Application

One-year membership is \$12 for an individual, \$20 for a couple. Life membership is \$80 for an individual.

Checks should be made payable to NorCCRA and given to your community's NorCCRA 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 NorCCRA representative is, you may find out by contacting NorCCRA President,

Brenda Tremoulet, 16 Salisbury Drive, #7116, Asheville, NC 28803; (828) 505-1719; brenda.tremoulet@gmail.com.

If your community does not have a representative, mail checks to:

NorCCRA, 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 2017

(Your name)

(Spouse's name, if applicable)

Community _____

Address _____

Email _____

Status (please check one): Renewal New member

Enclosed is payment for (please check one):

One year: \$12 single \$20 couple **Life:** \$80 individual.