



The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

NORCCRA's Leadership Team for 2018-2019

President Wayne Campbell is a life member of NorCCA, retired Army colonel, recipient of North Carolina's Order of the Long Leaf Pine, the father of four and a photographer, singer, genealogist, traveler and woodworker. He and Peggy have resided at Glenaire in Cary for the past four years. In that time, Wayne served two consecutive

terms as Resident Association president and one term each as vice president and treasurer.

Wayne continues to work at a local funeral home and volunteers with Wake County Hospice. While he attends a local Methodist church, he is an ordained deacon and elder in the Presbyterian Church USA.

**Wayne Campbell**

Vice President John Olmstead took his masters in aerospace engineering and brought it to the Navy for 36 years. During his service, he was also a Navy experimental test pilot. After retirement, John continued to be part of Naval aviation as a senior systems engineer until April of this year. For the North Carolina Homeowners Association,

John served as board chair and president. He is a former member of the Montgomery County Planning Board and an elder with the Presbyterian Church USA.

John and Martha reside at Scotia Village in Laurinburg and have three children and six grandchildren.

**John Olmstead**

After she retired from the North Carolina Army National Guard as Chief Warrant Officer, NorCCRA's new secretary Peggy Campbell volunteered for the Employer Support for Guard and Reserves, an organization that promotes cooperation between civilian employers and the Guard. She also volunteered for the Wake County Board of Elections and enjoys reading, painting with oils and snapping photos.

Peggy and Wayne have four children, four grands and two great-grands. With Wayne, she served 12 years on the adjunct staff for Stephen Ministries Leadership Training Courses.

**Peggy Campbell**

After Amherst College, NorCCRA's treasurer, Franklin Sanders, earned a masters from Harvard Business School with a finance concentration. He put his degree to work in the Army Reserve Finance Corps. His non-military career was divided between the investment firm, First Boston Corporation, AEGIS Insurance Services and Associated Electric and Gas Insurance Services Limited.

Franklin resided in Bernardsville, New Jersey for 39 years and Rochester, Vermont for another 15. In Vermont, He was a trustee of the Episcopal Diocese. Franklin and Jane now reside at Deerfield. He concluded his term on the Residents Association finance committee mid-June 2017.

**Franklin Sanders**

Double Keynote Speakers at NorCCRA Annual Meeting

Elder law professor Katherine Pearson wasted little time telling NorCCRA members the challenges CCRCs face today:

1. Occupancy rates: Below 90% triggers concern.
2. Rising costs: Nationally there has been about a 3% increase in monthly service fees
3. Attracting and keeping qualified staff
4. The changing identity from CCRC to Life Plan Community: Some do not think of themselves as "retired" or of needing "care."



Katherine Pearson

5. Rising entrance ages which now average in the 80s.
6. Greater interest in dementia care: A positive trend which, said Pearson, is in greater demand than skilled nursing care.
7. Alternative services such as CCRC without lodging or CCRC at home.
8. The need for diversity

Professor Pearson concluded her talk with this message: **"Sometimes you have to fight back."**

She referred the audience to current articles by elder law attorneys, including herself, on Elder Law Prof Blog (see page 5).

The announcement that Steve Johnson, Manager of Special Entities at the Department of Insurance, plans to retire March 2019 was received with regret by NorCCRA. He has done his job well, and will be missed. At the meeting he introduced Mike McKenny and Nancy Wise from the DOI.



Steve Johnson

He also discussed regulations, information on Continuing Care Without Lodging, industry trends, financial health of NC CCRCs, and the CCRC Advisory Committee.

Steve Johnson's entire slide presentation can be found on NorCCRA's website (www.norccra.org) under "Annual Meeting." Members of the Executive Committee posed some questions to Steve Johnson before the annual meeting. Topics included

His as-usual informative presentation gave an update on staffing in the department, information on their newly designed website, how to access information on the website such as the NC CCRC Reference Guide, and an overview of existing and proposed CCRCs in NC.

CCRC licenses issued or in progress, profit vs. non-profit, bankruptcies, disclosure statements, criteria required to be defined as a CCRC, and the NC Ombudsmen Program. His answers to these questions can also be found at www.norccra.org under "Annual Meeting."

At the October 9 annual meeting, Walt Boyer inducted NorCCRA's new officers for 2018-2019. From left, Peggy Campbell, Secretary; Franklin Sanders, treasurer; Wayne Campbell, president and John Olmstead, vice president. The Campbells are members of the Glenaire Community; Franklin is from Deerfield Episcopal Retirement Community and John resides at Scotia Village CCRC.



Oh, Christmas Tree!

by Margaret Zircher

DON'T let this happen to you, your family or friends this holiday season! Links with important information are presented on page 8 to remind or educate the reader on how to avoid a tragedy such as the one pictured. This former homeowner has listed some additional tips she learned from the insurance company's fire investigator. As he explained what causes many Christmas tree fires, she exclaimed "I'm half intelligent and half educated and I didn't know this." His comforting reply was that his company insured stupidity but not fraud. She qualified for the "stupid" category, and since 2003 has met a surprising number of others who have had serious house fires from a Christmas tree.



DON'T tear off and ignore those "ugly tags" on extension cords and light strands as this homeowner did. These tags indicate the wattage rating, as well as the power requirements of any lights or decorations you're planning to plug into it; whether or not it is for indoor or outdoor use; and other important safety information.

DON'T overload extension cords. To better understand this, read the link on **Christmas Lighting Math**. The cumulative number of amps in the light strands must not exceed the number of amps specified in the extension cord or wall outlet. **Be careful** with those extension cords that go up the trunk of the tree, with maybe 3 different boxes with 2 or 3 outlets in each box (e.g. designed to have 9 light strands plugged into it.) What total amps can the cord accept? Are you hooking strings of lights together so that 2 or 3 strings become one long string (thus higher amperage) going into one outlet of one box? **DON'T** overload extension cords and electrical sockets with tree light strands! **DO** read box or insert instructions!

Fire resistant trees are fire resistant, not fire proof! **DON'T** use tree skirts or other tree decorations that are flammable, such as homemade quilts with fiberfill. A spark from a shorted light could fall on flammable materials around a tree and start a fire.

DO have a fire alarm in the same room as the Christmas tree. Building codes may have OK'd fire alarms in the hallway to serve multiple areas, and the tree might be in a nearby room. Even riskier if the room has a vaulted ceiling. Smoke will pack up in the vaulted ceiling and not get to the fire alarm until the fire is well on its way. It can take less than one minute of a serious fire to cause a flash over, igniting the entire house.

Here are some do's and don'ts learned the hard way.

If you think you need more lights on the tree, **DON'T** be so quick to add more without understanding what is safe and what isn't.

If you buy lights that have instructions not to use after so many hours or one year, **DON'T!** It isn't a marketing ploy. Because of the quality or specs, it is a fire hazard. Always read and adhere to directions on the box or insert.

Commercially lighted artificial trees generally have better quality electrical cords than the individual light strands you buy, especially those foreign made, cheap lights. Newer lights may be cooler and safer, so using "antique" or old light strings should be done with utmost caution; better yet, not at all.

DON'T use an electrical cord with a "roll" switch to turn on/off the lights. More often than not that roll switch damages the metal wiring, which in time will cause the electrical current to go thru the wires in a sporadic way, causing heat to build up. An overheated electrical cord does not trip the circuit breaker, but can cause fires!

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What an honor... *by Wayne Campbell*

Yes, what an absolute honor to serve you as your newly elected President. It is good timing for me also in that I have just ended two years of service in that same role at Glenaire's Retirement Community with 415 wonderful residents and friends. My wife, Peggy and I have been life members of the North Carolina Continuing Care Residents Association (NorCCRA) ever since we moved into Glenaire four and a half years ago. I believe there can be "magic" in numbers...

I have three goals in mind as I take on this new task... First is to increase membership, considerably! Second is to see leadership in the Central and Western Regions. We have great leadership in the Eastern Region in Sandy Wigdor (Galloway Ridge), and I know we can have that in the other Regions. Please consider this and let me know if you are willing. Third is to be available to provide information to our General Assembly or any group that might be looking at questioning why we have North Carolina General Statutes Chapter 58... Now, I know some of this might be "motherhood, peanut butter and/or apple pie" but I believe it is good for us to stretch ourselves!

In order to accomplish some of the above goals, I need/want to visit with you and your neighbors at your CCRC. The only thing I will ask of you is to allow me to share a little about NorCCRA, what it has done for me and what it can do for you... Well there is a little more, a room to seat you and your neighbors, a simple projection system (I'll bring a few points on a zip drive) and my being allowed to speak late morning, mid-day or early afternoon (so as to allow my wife and me to do the visit all in one day... (We could stay overnight along the way if necessary.) I'll be gone from Glenaire quite often if you will invite me! My address is out there but in case you are moved to get on my calendar NOW, my email address is

waynpegg@gmail.com

These words will appear in the December issue of *Hotline* and I want to take a moment to say a heartfelt thank you to the editor for 2018. Peter Prunkl has done a great job in getting our publication out to you! Thank you Pete!



Wayne Campbell

I want to offer thanks also to our outgoing President Milton Gilbert (Aldersgate) for his exceptional leadership during this year. And what a wonderful job Margaret Zircher (Carolina Meadows) did as our Vice-President! And I am thankful for Catie Webb (Aldersgate) and the wonderful job she did as Secretary! Our Treasurer, Franklin Sanders (Deerfield) did a masterful job of "keeping up" with our funds and then agreed to do it again for another year! I am grateful to all of you. There is another group of individuals that I am thankful for, and they include our continuing legislative expert, Sindy Barker (Carol Woods), Susan Rhyne (Twin Lakes) for membership services, Bill Gentry (Croasdaile Village) for being our Web Master and I am so sorry if I omitted someone...

I'm not sure exactly when you will receive this edition but I will assume it will be after the turkey was gobbled up and before we say "hello" to Santa Claus... With all sincerity, I am thankful for yours and my life, and all that we have in our CCRCs. I am also grateful for the Christ Child coming to earth and living among us...

And so from my home to yours, Happy Thanksgiving, Merry Christmas and Happy New Year...





**Websites
you can
use!**

www.ncdoi.com

The NC Department of Insurance website

- **Click on "Insurance Industry"**
- **Click on "continuing care retirement com"**
- **Click "Helpful resources" on right**
- **Brings up the current CCRC Reference Guide with a listing of all NC CCRCs**

elder law prof blog

**[https://lawprofessors.typepad.com/
elder_law](https://lawprofessors.typepad.com/elder_law)**

Current articles on elder law by Katherine Pearson, Rebecca Morgan and others

New Yorker October 8 2018

The Comforting Fiction of Dementia Care by Larissa MacFarquhar

Recommended by Katherine Pearson

New NorCCRA brochure

A new tri-fold brochure explaining NorCCRA's mission, vision, purpose, founding, definition and influence is now available. The full color brochure also includes a tear-off membership application. A photograph of Harry Groves, the founder of NorCCRA, is also included with the story of how Groves, a retired professor of law, successfully lobbied the North Carolina legislature to pass legislation licensing and regulating CCRCs in the state. Want copies for prospective members at your CCRC? See your NorCCRA representative.

Best Practices

Middle School Tutors

From Well Spring, Greensboro

Residents have volunteered as public school tutors once or twice a week in Guilford County for almost eighteen years. For the last seven years we have tutored at Kernodle Middle School, located adjacent to Well Spring's campus. We tutor students in English/ language arts, science and math in grades six

through eight. Our tutors come from varied backgrounds-- medical doctors, university professors, engineers, pilots and business. Helping children is an important way of our giving back. And, it is an important way for old brains to hopefully stay active.



**Marvin Pinson,
Well Spring**

The Therapeutic Lie

Is lying to persons with dementia a treacherous act or beneficial therapy? That question was recently asked by a researcher at the Royal College of Psychiatrists. Katherine Pearson gave a memorable examples of lying that was in the best interests of the patient.

Pearson's mother was a life-long smoker when admitted to an assisted living facility. Staff told Pearson that they were going to tell her mother that she quit smoking two weeks ago. They would then wean her on nicotine mints and then shift to plain mints. The lie worked!

Legislative Update from the NorCCRA Legislative Committee

by **Sindy Barker**

The NorCCRA Legislative Committee is looking ahead to two possible issues for the upcoming 2019 Congressional and Legislative sessions. At the Congressional level, we want to make certain that the medical expense deduction remains secure. The budget passed by Congress authorized continuation of the medical expense deduction at the rate of 7.5% of adjusted gross income. As a way to emphasize how important this deduction is to CCRC residents, we are asking you to send your 2017 tax return information to either your NorCCRA representative or to Sindy Barker's email which is sindydevoebarker@gmail.com. We ask that this reach Sindy Barker by the **third week in December**. The data accumulated will not identify the persons who filed the tax returns.

It is very simple. Just look at your 2017 federal tax return (Form 1040) Schedule A and enter the amounts on Line 1 and Line 4. Line 1 is amount of your total medical expenses. Line 4 is the amount of your deductible expenses. Then indicate whether you are single or married and the name of your CCRC. We would like both figures.

Line 1 _____ Line 4 _____ Married ____
Single ____ CCRC _____

After the November elections, we will send you a sample letter so you can write to our two Senators Burr and Tillis and your member of the House of Representatives. Expect to see that letter in early 2019.

At the North Carolina General Assembly level, we will be sending letters to all 170 members congratulating them on their election and just a reminder of how important the medical expense deduction has been for CCRC residents.

In addition NorCCRA has pulled together a work group to look at the statute (**Chapter 64, Continuing Care Retirement Communities**). For the past couple of years, Sindy Barker, Chair of the

NorCCRA Legislative Committee, has been talking with Tom Akins, CEO of LeadingAge, about the possibility of the Department of Insurance opening up the statute first in 2017 and now in 2019. Although we think there is small probability of this happening in 2019, the five-member NorCCRA work group is now ready. They have identified the sections that are crucial to the well-being of CCRC residents and also identified areas where the statute could be a stronger voice for CCRC residents.

The LeadingAge Public Policy Committee has also been looking at the statute and there will be a meeting of representatives of each workgroup to see where there is agreement and look at areas that might need compromise. Plans are underway for the two organizations to meet with DOI officials to let them know our thinking on the statute. Again, we feel the probability of this coming up on 2019 is slight, but we feel prepared.

58-64 Continuing Care Retirement Communities

The NorCCRA workgroup met on September 5, 2018 and reviewed **Chapter 64, Continuing Care Retirement Communities**, and identified the sections we feel are crucial to the well-being of residents. Briefly they are:

58-64-1. Definitions:

Maintain the title of Chapter 64 as Continuing Care Retirement Communities.

58-64-15. Sale or Transfer of Ownership

This section states that no license is transferable and no license has value for sale or exchange as property. However, the Commissioner has the ability to approve such a transfer. Do not quite understand how this plays out.

58-64-20 Disclosure Statement

This section is crucial because each CCRC describes how it operates

Continued on page 7

Legislative Update: continued**58-64-25: Contract for Continuing Care: Specifications**

All sections are important to the well-being of residents.

58-64-33: Operating Reserves

Again, this section is critical to the well-being of residents. CCRCs are required to have a 6-month reserve if their occupancy rate falls below 90% and a 3-month reserve if they are above 90% occupancy.

58-64-40: Right to Organization

This section requires CCRCs to hold semi-annual meet-

ings for discussion of income, expenditure, financial trends. We wondered how DOI monitors this provision.

58-64-80: Advisory Committee

The Continuing Care Advisory Committee (Committee) acts in an advisory capacity to the North Carolina Department of Insurance (Department) on matters relating to continuing care. We would like to see NorCCRA as the organization to name the two resident members.

Sustainability

Definition: *Avoidance of the depletion of natural resources in order to maintain an ecological balance.*

A September planning meeting of NorCCRA's Eastern Region included a discussion on sustainability projects within various CCRCs. Attendees suggested that a column in *The*



Hotline be established so that everyone can learn what other CCRCs are doing. Please send articles about your CCRC's sustainability activities to zircher@me.com for inclusion in future editions.

Congratulations to Carol Woods for Their Award!

Each year Friends of Residents in Long Term Care, a North Carolina advocacy group, recognizes significant contributions that improve the lives of people in long term care. This year Carol Woods skilled nursing and assisted living facilities received one of the Friends' two state-wide *Best Practice Awards*. The awards were presented October 20.

Singled out for praise was Carol Woods' Quest Upstream, a participant research program. Since 1979, Carol Woods has integrated people with dementia into the larger retirement community. There are no locked or isolated memory care units at Carol Woods; each person has the right to live



The Quest Upstream team

freely in the manner and place of their choosing.

Quest Upstream brings together employees, family members and residents – those with and without dementia. The group experiments with various new ideas in integrative living. Quest Upstream is supervised by Jennifer Carson, a college professor at the University of Nevada in Reno. Carson hopes

to improve the team's well being and reduce its distress and feelings of exclusion.

For more information about Quest Upstream visit the website <https://us7.campaign-archive.com/?u=dd37a709b7f9a7e7b298570b0&id=bc5fcbc553>

Executive Committee Appoints Communications Director

The Executive Committee at its October meeting created a new ad-hoc, non-voting position to oversee all NorCCRA communications. Margaret Zircher (Carolina Meadows) was appointed as Communications Director, who will become editor of *The Hotline* starting in January, and oversee the website and provide any assistance needed to Bill Gentry, who remains webmaster for NorCCRA's website. Articles, Best Practices and



Margaret Zircher

other submissions to the 2019 *Hotline* editions should be directed to Margaret Zircher (zircher@me.com.)

NorCCRA expresses tremendous gratitude to the current editor of *The Hotline*, Pete Prunkl, who stepped into the position early in the year when there were no volunteers from the organization to take on the responsibility. Thanks to the very personable, conscientious and capable Mr. Prunkl, the newsletter was kept alive in 2018

Oh, Christmas Tree: continued

DO have a working (frequently checked) fire extinguisher readily available in your home.

DO read the inks below and other links on the internet that address proper use of extension cords, replacing light bulbs, dangers of frayed or damaged cords, proper lighting, multi-plug receptacles, leaving lighted decorations unattended, candles and other important safety information.

In spite of the large number of **DON'Ts** outlined above and on the internet, **DO** enjoy Christmas, Hanukkah, or Kwanzaa holiday decorations, but **DO** be safe!



Preventing Fire and Electrical Hazards

<https://www.cableorganizer.com/learning-center/articles/holiday-safety-tips.html>
<https://closeyourdoor.org/resources>

Holiday Decorating Safety

<https://www.esfi.org/resource/holiday-decorating-safety-342>

Christmas Lighting Math

<https://www.jimonlight.com/2010/11/30/jimonlight-coms-guide-to-christmas-lights-part-five-christmas-lighting-math/>

The Difference Between Amps, Volts and Watts

<http://www.newelectric.com/whats-the-difference-between-amps-volts-and-watts/>

Correct Extension Cord Sizes are Critical to Safety

<http://www.thespruce.com/extension-cord-choices-1152867>

NorCCRA is an affiliate of NaCCRA.

Be sure to also read their newsletter *Life Line* <http://naccra.com/life-line-newsletter.html>



Application for membership in North Carolina Continuing Care Residents Association

Name: _____ Community: _____

Spouse's name (if applicable): _____

Address: _____

Email address: _____

Fee: \$12 for individual; \$20 for couple; \$80 individual life membership; \$135 life membership for a couple

Please make check payable to **NorCCRA**. Give your check and application to your local NorCCRA rep.

Otherwise, mail to Susan Rhyne, 3913 Muhlenberg Court, Burlington NC 27215

Thank you.