

CCCR
9/03

What Is The CCCR of NC?

An organization of residents of continuing care retirement communities in the state. Its objective is to protect and further the interests and welfare of residents of CCCRs throughout the state.

How Did It Begin?

It was incorporated in 1988 under the leadership of Dr. Harry Groves, a retired law school dean who was concerned about our inadequate state laws covering CCCRs. Its first project was to win enactment of basic legislation for the licensing and regulation of such communities. This was achieved in 1989. The position of Manager of Continuing Care Retirement Facilities was created within the NC Department of Insurance. Currently Jeffrey A. Trendel is the Manager. He has jurisdiction over 47 facilities (housing 14,000 residents) across the state. There are six more CCCR facilities awaiting licensing at this time. The Department has recently reactivated its Continuing Care Advisory committee on which CCCR of NC is represented.

What Does It Do?

CCCR of NC monitors Federal and State legislative proposals that may impact on our communities and their residents. These include health care and long term health care insurance bills before Congress and the State Legislature; Federal and State tax proposals; major changes suggested nationally in health care and HMOs; and potential changes in Social Security and Medicare.

CCCR of NC encourages development of strong, effective resident associations in every retirement community across the state and active resident participation in the formulation of policies and programs that affect them. It seeks to support the fiscal soundness and effective management of all our communities. It strives to work closely with community administrators and boards of trustees (and with all other agencies and organizations concerned) to develop the best in safe, happy and productive retirement living.

Please Join Us Now

CCCR of NC Membership

Name(s) _____ Date _____

Mailing Address _____

_____ NC _____

City

Zip Code

Your Retirement Community _____

Please check as appropriate: New Member Renewing Member

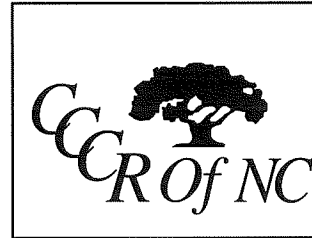
Individual

- One year \$5.00
- Life Membership \$50.00

Couple

- One Year \$10.00
- Life Membership \$100.00

Please make checks payable to CCCR of NC and give to your representative. If you do not have a local representative mail to:
Management Services for Organizations
P. O. Box 1783
Salisbury, NC 28145-1783



Volume 9, Number 4

September, 2003

THE HOTLINE

THE HOTLINE is published four times a year for the *Continuing Care Community Residents of North Carolina* (CCCR of NC), incorporated in 1988 "to further the interests of residents of continuing care residents communities in North Carolina.

PRESIDENT'S MESSAGE

Greetings to everybody. It's difficult to believe that we've just about finished this year in CCCR of NC. There's a saying somewhere that "time really passes, when you're having fun" — especially in our mature years, that is.

What have we accomplished this year? In the beginning, we hoped to make progress in the area of financial concerns mentioned last year by a number of our CCRC residents. We wanted to consider a variety of new subjects of interest to our members during each meeting of our Board of Directors. As appropriate, we planned to hear reports from other committee efforts during the year. Finally, we hoped to conduct Board meetings across the state to better involve more of our members and to acquaint more of us with other CCRC's.

Early this year we established an Ad Hoc Committee For Financial Concerns to begin a study related to these matters, and we hope to report its findings and recommendations very soon. There are five members on this committee from five different CCRC's across the state. During this year they have been dedicated to their assigned task, they have met a number of times and between meetings have shared numerous messages. This committee has completed its study and submitted its final report to the Executive Committee for next steps. A joint

meeting between the two committees is scheduled for early September so that the Executive Committee may receive and discuss the report and consider next steps in the process. We will keep you informed regarding our progress.

We've had good attendance at our three Board meetings this year. Those who have been unable to attend one or more of those meetings will be interested to know some of the special topics we've discussed beyond the usual and routine matters. We reviewed subjects including various CCRC policies related to emergencies such as storm damage, safety committees, alarm and response systems, personal record keeping, environmental services including recycling, liability insurance, smoking in various buildings on campus, prescriptions from Canada, Christmas gift policies for employees, and the new national HIPAA (Health Insurance Portability and Accountability Act) that was put into effect last April. Our goal, in this area, is to continue including special topics of interest to our members in each Board meeting. As a reminder, all of our members are invited to attend our Board meetings, not just designated Representatives from each CCRC. In order to be sure I include special topics on each meeting agenda, I will continue to request that you tell me of your concerns ahead of time, to the extent possible.

We have presented several special reports relat-

ed to three of our officers participating in joint meetings with three representatives from the NCANPHA (NC Association of Non-Profit Homes for the Aging) to discuss topics of mutual interest. We hope these meetings will continue. Also, two of our officers are members of the North Carolina Department of Insurance Advisory Council that meets several times each year. It is our intention to continue participating in these groups to learn new things and to improve communications.

One of our special topics is worth separate mention. As indicated above, we have met at several different locations across the state so far this year. Our October Annual Meeting will be held at Grace Ridge Retirement Community in Morganton. During this year I've also requested that our members at CCRC's who are hosting Board meetings consider the possibility of providing overnight lodging for those who need to travel some distance to attend. Roger Cannon and his host committee are making available several rooms for overnight accommodations for those traveling some distance to Morganton in October. They have also secured special room rates at some of the local motels for our members who wish to take advantage of them (see page 10). If residents can provide a room for a night, in addition to convenience and lower costs, we believe it will lead to better communication among our members and a chance to make new friends in other CCRC's. I hope this new effort will assist many of our members.

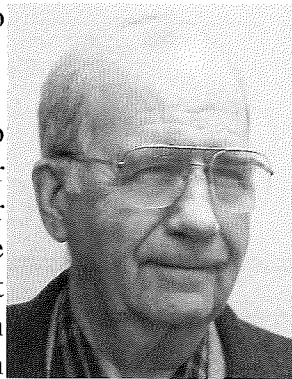
During this year we have added several new Board Representatives and new Alternate Representatives from our CCRC's across the state. As many of you know, I've made a real effort to request residents' associations designate alternates to be available on occasions to them when the regular Representatives are away for any reason. So far we've added a number of alternates, and we are thankful for

that. We look forward to receiving more names.

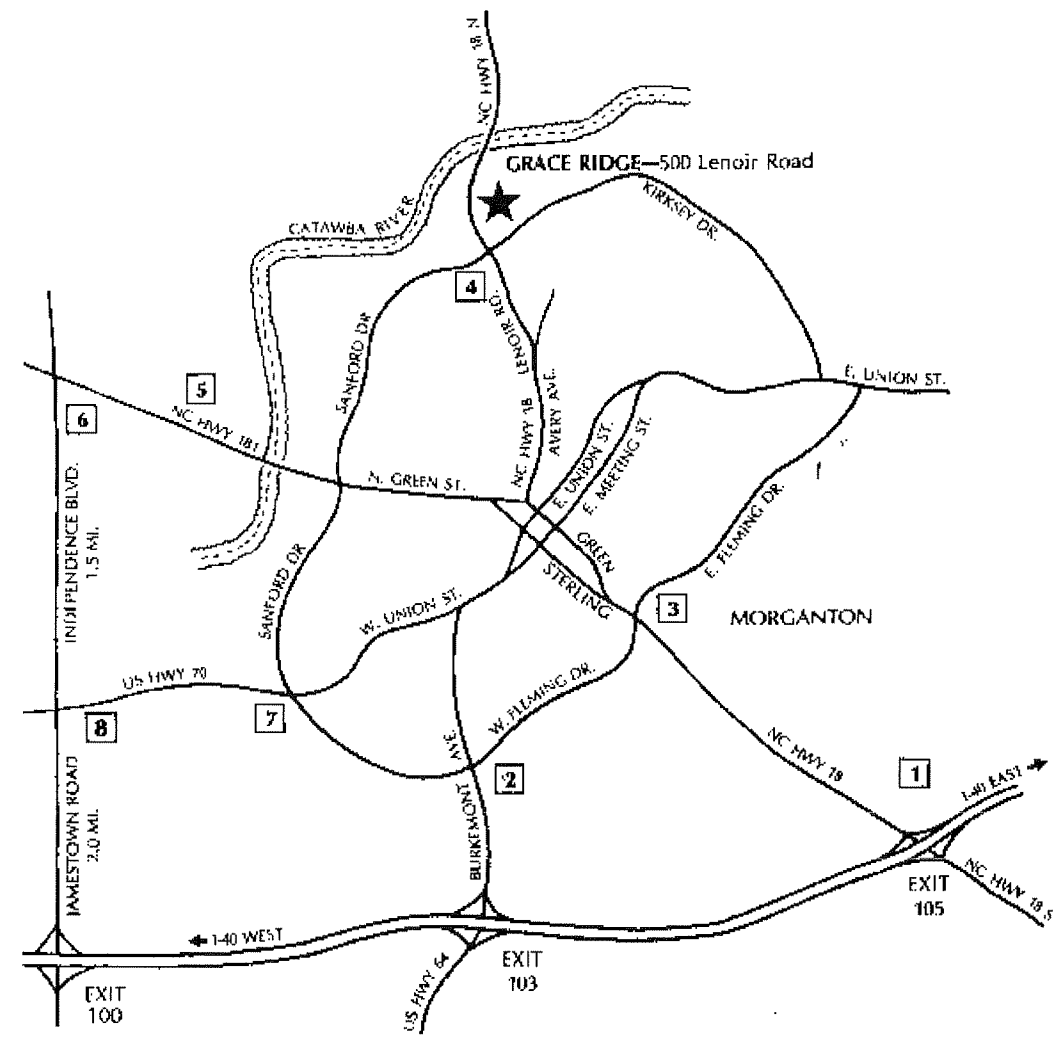
Finally, I need to include some further thoughts about our Annual Meeting to be held on October 15th at Grace Ridge in Morganton. In line with one of our basic objectives, this will be an excellent opportunity for many of you to see another of our CCRC's in the western section of the state. The residents host committee there, led by Roger Cannon and Betty Ervin, is making of special arrangements for us and looking forward to our visiting with them on that day. Myles Walburn, one of our Past Presidents, will be the keynote speaker in the morning. We will have three separate breakout sessions to select from after lunch. Myles will be discussing the background of CCCR of NC from the beginning up to today. One session in the afternoon, will be especially for residents' associations Presidents and Vice Presidents, another for an update on the current activities of the National Continuing Care Residents Association, and a third on one entitled "Isn't It Time We Talked?", led by Chaplain Suggs from Arbor Acres. This third session should help in planning for our later years. I believe this meeting will be worthwhile for all of us.

See you in October.

Don Hastly
Piedmont Center



ANNUAL MEETING GRACE RIDGE - October 15, 2003



Registration Form

CCCR of NC Annual Meeting, Grace Ridge, Wednesday October 15 2003

Please fill out **one** form for each attendee, providing all necessary information. Use additional sheets as required.

Return ASAP to Roger Cannon, 207 B Ridgeside Terrace, Morganton, NC 28655-2656,

e-mail: rcannons@bellsouth.net

Phone: 828-439-8339 (for questions only)

TUESDAY, OCTOBER 7, IS THE DEADLINE FOR RESERVATIONS

Name _____ Community _____

Phone/e-mail _____

\$8.50 (Check to Grace Ridge)

Pay at the door

Special invitation

On behalf of everyone at Grace Ridge I wish to welcome you to the foothills of North Carolina for this year's annual meeting. The view of the mountains should be perfect then! There will be the usual coffee and pick-ups available on your arrival starting at 9:30. A box lunch will be served. To allow our Dining Services to have the necessary time, we must cut-off reservations on October 7th. Our Treasurer, Ken Sell, tells me that there were several no-shows for last year's meeting for whom the CCCR of NC treasury had to pay. I have promised to bill for these diligently. I would prefer NOT to take reservations over the phone but our number is 828-439-8339 for any questions. Should there be a need to contact us on the day of the meeting, the Grace Ridge reception desk number is 828-580-7300.

As Morganton is not exactly in the center of the state some people might want to make it a two-day trip. Grace Ridge has reserved two apartments at \$40.00 each night and two ladies have offered their spare bedrooms, one in an apartment and one in a cottage (call Roger Cannon). There are also seven national motels just off I-40 near Morganton who we invited to quote:

South of Exit 105

Days Inn single \$36.00, double \$46.50, \$5.00 for extra persons and tax on it all 828-433-0011

Sleep Inn \$39.00 plus tax. This includes Deluxe Continental Breakfast and 10% off card for nearby Holiday Inn's restaurant.

Holiday Inn 828-437-0171.

North of Exit 105

Hampton Inn 828-432-2000

Red Carpet Inn 828-437-6980

South of Exit 103

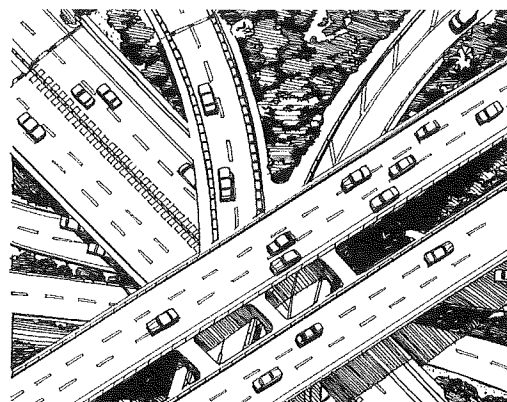
Comfort Inn Suites 828-430-4000

North of Exit 103

Super 8 Motel 828-430-8778

Roger Cannon

Grace Ridge



Directions to Grace Ridge

Grace Ridge is located on the north side of Morganton where the business and alternate routes 18 and 64 merge.

Coming from Lenoir and north is perhaps the most difficult since the drive into Grace Ridge appears abruptly just before the traffic light.

Coming from the east, you may wish to use exit 105 off of I-40 and follow route 18 through the town. In the center of town, Green and Sterling Streets are one way and some people miss the right turn off Green onto Avery Avenue.

There is a by-pass completely around the town which is more easily approached from exit 103. Coming from the east on I-40 the turn onto Sanford Drive (which is also by-passes 70 and 64) is the third traffic light while it is the fourth if one is coming from the west.

THE HOTLINE

President Don Hasty

100 Hedrick Dr.

Thomasville, NC 27360

dsjthasty@northstate.net

Editor Lisbet Nielsen

1351 Robinwood Rd. Apt. A-403

Gastonia, NC 28054

Ph. 704-864-7022.

E-mail: lnielsen1@carolina.rr.com

Web www.cccrofn.org

May Board Meeting Summary

Approximately 140 CCCR of NC Board Members, officers and visitors from 21 Continuing Care Communities met at Croasdaile Village on May 21, 2003

President Hasty recognized representatives who were attending their first Board meeting. He made specific notice that Salemtowne, after a long absence, was represented again; a new CCRC, River-Landing, was represented by members, although they do not, as yet, have a formal representative. He noted further that we are still working on sharing space to cut costs. We are considering this as a way to help people coming long distances for the meetings. Guest rooms for overnight had been available at Croasdaile but none had been taken.

Bill Koehline addressed the fact that Margaret Harper, a Croasdaile resident who helped found Croasdaile had recently been honored by UNC Chapel Hill Alumni Association for her service to UNC. Ms. Harper was honored by acclamation.

John Sloan (Ad Hoc committee on Financial Concerns) noted that the committee has met 5 times. It is working on suggestions and needs

and has agreed that there is a need for amendment of the current legislation

Ivor Collins reported on meetings with NCANPHA (see page 4). He noted also that the 2003 Reference Guide from the Dept. of Insurance is now available. It shows that 49 CCRC's are licensed and 4 new ones are in process.

Bill Palmer, Management Services, reported we now have 3528 members of which 431 are life members. New memberships continue to come in.

Treasurer's Report indicates that we are still working within our budget. Ken Sell noted that our Website had over 300 hits recently.

Bill Flickinger of Glenaire requested recycling information. Suggestions such as contract with specific county and visiting recycling plants were made. Jane Sharp (Carolina Meadows) noted that plastics "1" through "7" can be shredded for roads.

A question of the need for an Ad Hoc on the Liability Insurance issue was raised. Betty Odem of Grace Ridge requested that such a committee be balanced and president Hasty asked for names of individuals interested in this issue.

The issue of smoking in CCRC's was raised and discussed, as was the effect of HIPPA.

Annual Meeting

Grace Ridge, Morganton

October 15, 2003

10:00 AM

REPORT ON NCCCR of NC/NCANPHA MEETING

NCANPHA stands for NC Association of Non-Profit Homes for the Aging, a voluntary association of the managements of CCRC's as well as assisted living and nursing homes. (More info page 4 of May *HOTLINE*)

Don Hasty, Sterling Whitener and I, regularly meet with Susan Williamson, president; Steve Fishler, executive director of The Forest at Duke; and Bill Pleasants, CEO of Presbyterian Homes. We met last on April 29.

We are trying to establish a collaborative relationship with them and, as you know, we have often, in the past, supported their legislative issues. When we have disagreements, such as matters of disclosure, we try to find common ground on which to build.

In matters of disclosure, some managements may not be providing adequate information, although claiming to provide the "required" financial information. CCCR will continue to work with NCANPHA to balance the differing views between actual and expected disclosures of financial information.

As for legislative issues, we have no calls for action at the moment.

Last month I sent all Board members information on House Bill # 809 which addresses Medical Liability Reform. I thank you for your many responses and for your messages of support to your legislators.

NCANPHA, the Hospital Association, the Medical Society, and others support this bill. The Trial Lawyers Association opposes it. The bill has been referred to the Rules Committee.

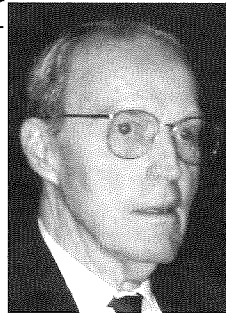
House Bill # 253 which, according to NCANPHA, contains undesirable provisions, has passed the House, and is in the Senate Committee on Commerce. NCANPHA has an idea about how to work around the objectionable wording.

The "bed tax" issue, opposed by NCANPHA, is

part of the budget process. The House and Senate budgets need to be dealt with in a Conference Committee. NCANPHA hopes to get the tax issue removed there. If our help is needed, they will let us know.

Ivor Collins

Legislative Liaison



Something to Think About

Dust if you must.
But wouldn't it be better
To paint a picture, or write a letter,
Bake a cake, or plant a seed
Ponder the difference between want and need.

Dust if you must
But there is not much time
With rivers to swim and mountains to climb!
Music to hear, and books to read,
Friends to cherish and life to lead.

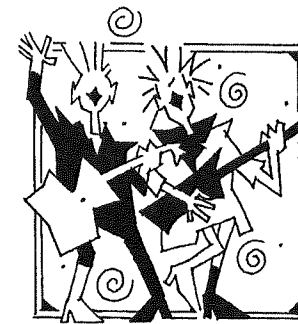
Dust if you must
But the world's out there
With the sun in your eyes, the wind in your hair,
A flutter of snow, a shower of rain.
This day will not come around again.

Dust if you must
But bear in mind,
Old age will come and it's not kind.
And when you go, and go you must,
You, yourself, will make more dust.

Remember, a house becomes a home when you
can write "I Love You" on the furniture.

Author unknown

The Band That Rocks



Years don't mean a thing if you still got that swing. The Presbyterian Home Band—average age 83—doesn't just swing. It rocks.

Whether it's by banging on a hubcap to kick off "When the Saints Go Marching In" or beating a drum that was once a cheese box to underscore "Onward Christian Soldiers," the band delights audiences with its unique sound.

The band originated nearly 50 years ago at the Presbyterian Home of High Point, a retirement community. Its members play at churches, schools and for other groups at no charge, although they often receive lunch or dinner. "The band has gone by several names including The Octogenarians, The Kitchen Band and The Old Folks Band," said Jeanne Montgomery, its director.

A piano and a tuba are the group's only conventional instruments. The piano, played by volunteer Thelma Sasser, usually carries the heaviest musical load. Musicians chime in with such homemade music-makers as a French horn made from a vacuum-cleaner hose, xylophones, made from lengths of copper pipe left over from a plumbing job, and a gutbuster—an instrument made from a washtub, a piece of an oar and a string.

Paul Stewart, who plays the gutbuster, explained how it works. "You plink it, and you get a vibration out of the tub," he said.

Other instruments are: plain brown envelopes (smacked on players knees, elbows and head to produce a staccato sound), glass prune-juice

jars filled with water, several sizes of garden trowels suspended from a frame are struck with a wooden spool attached to a dowel or pencil, a plastic medicine bottle filled with water and topped with a long spout, metal drain stoppers, blocks of wood topped with sandpaper, hollow coconut shells, a washboard, kazoos, and a cheese-box drum.

A revolving group of musicians has kept the band going. Its origins are lost in time—but not its intent. "Members have changed," said Jolene Lambeth, the band's manager. "People passed away. New people come in to take their places. They keep the same spirit and have as much fun as the old ones did. We all look out for each other, look forward to seeing each other each time we meet," she said. "We all enjoy new places and meeting new people and watching their faces as we play these odd instruments."

"The band gives people a new perspective on the elderly," Lambeth said. "In a way, it's inspirational, to a lot of other older people we go to play for. I think sometimes people give up. This shows them you don't have to."

Janice Gaston

Winston Salem Journal



Talking About My Gyration



With Middle Eastern music blasting, Keri Kaeding stepped forward as only a belly dancer can step forward: body arched, shirt stretching up to show a crescent of skin at her stomach, hips shaking the coin scarf tied around her waist, and arms lifting a bright pink veil shot through with glittering thread.

One of her students giggled. Then they tried it. Students are group of elderly ladies in comfortable slacks and tennis shoes, some holding onto chairs for balance, and one sitting down.

When Keri Kaeding, through the Duke Institute for Learning in retirement, offered to teach at Croasdaile Village community, she hoped to have 10, maybe 15, in a good class. Forty-five women signed up. Kaeding was shocked. She didn't know she was about to launch a craze.

Belly dancing offered these women a chance to get their exercise, learn something new, have some fun....maybe even feel a little flirty. "Not that belly-dancing has to be about seduction. The dances started as folk dances, ways for women to become more comfortable with their bodies and ease pregnancy and childbirth," Kaeding said.

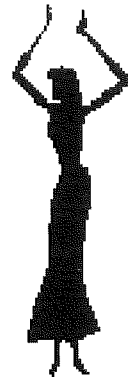
"Step, step, then cover your face," Kaeding called out over the music, lifting her arm up to her platinum-blond hair so that her veil hid her eyes. "Keep twisting, but walk yourself around in a circle," she said, hips swinging. They followed, stiffly, trying not to get tangled up in their veils.

Kaeding wiggled. The students shook. She slunk. They shuffled. She swiveled. They creaked. They may not have the sinuous grace

of a professional belly dancer—yet. But these women can shake it. They break a sweat too. Kaeding watches to make sure no one's getting dizzy, dehydrated, overtired, or twisted into a pretzel.

One dancer said everyone laughed when they saw the class offering. "I think they just couldn't believe it actually said belly dancing. Then we liked it, you know. It's entirely different from the hootchy cootchy. It's harder than the funky chicken, and we like it."

Summary of article by
Susan Kinzie
The News and Observer



Great Truths About Growing Old

Growing old is mandatory; growing up is optional.

Forget the health food. I need all the preservatives I can get.

When you fall down, you wonder what else you can do while you're down there

You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.

It's frustrating when you know all the answers, but nobody bothers to ask you the questions.

Time may be a great healer, but it's also a lousy beautician.

With age comes wisdom, but sometimes age comes alone.

From Mountain Breeze, Spring 2003

Help for Health Care Consumers

Dealing with managed care health insurance often leaves consumers irritated and confused. Some consumers struggle with the hassle of red tape and the frustration of being denied coverage for needed treatment. North Carolinians who have questions about what "managed care" is supposed to manage and want to learn more about how their health insurance coverage works have a new place to go for answers. — The Managed Care Patient Assistance Program.

Patient assistance specialists with that program can answer questions about health insurance, health maintenance organizations and managed care. Specialists can assist consumers with grievances, appeals and external reviews, and can serve as intermediaries between enrollees and their health insurers during prior approval and utilization review procedures. Here are some tips to help consumers handle health insurance issues:

Read up on your benefits. You should have gotten a member booklet that explains your benefits.

Make sure you understand referral procedures. Many health plans will require you to get a referral before having surgery, seeing a specialist or having an outpatient procedure. If you don't get the proper referral first, your plan may not cover the treatment.

Make sure you know which providers your plan will pay for. Going to an out-of-network doctor or hospital could cost you more out of your own pocket.

Keep important documents together. Designate a special folder or box to keep all documents from your insurer and all medical receipts. Pay particular attention to letters from insurers that

give you a certain amount of time to act or appeal a decision.

Know whom to call. When dealing with your insurance company over the telephone, make sure you write down the name and job title of the person on the line as well as his or her direct number. Talking to the same person can save you time and frustration.

Contact the Managed Care Patient Assistance Program for more help. Program services are available to all North Carolina managed care consumers, including members of the State Health Plan. Contact the Managed Care Patient Assistance Program by telephone at (919) 733-6272, toll free in North Carolina at 1-866-867-6272 or via e-mail at MCPA@mail.jus.state.nc.us. —Roy Cooper, North Carolina Attorney General



Some "Senior" personal ads from Florida & Arizona newspapers

FOXY LADY: Sexy, fashion-conscious blue-haired beauty, 80's, slim, 5'4 (used to be 5'6") searching for a sharp-looking, sharp-dressing companion. Matching white shoes & belt a plus.

LONG-TERM COMMITMENT: Recent widow who has just buried fourth husband looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

IDENTITY THEFT IS THE FASTEST GROWING CRIME IN AMERICA



Identity theft or identity fraud is the taking of a victim's identity to obtain credit and credit cards from banks and retailers, steal money from victims existing

accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using the victim's name. Thousand of dollars can be stolen without the victim knowing about it for months or even years.

The imposter obtains your social security number, your birth date, and other identifying information such as your address and phone number. With this information and a fake driver's license, they can apply for instant credit in person or through the mail posing as you. They often claim they have moved and provide their own address. Once the first account is opened, they can continue to add to their credibility.

They get the information from your doctor, lawyer, school, health insurance carrier, and many other places. "Dumpster divers" pick up information you may have thrown away, such as utility bills, credit card slips, and other documents.

TO PREVENT THIS FROM HAPPENING TO YOU

Do not give out personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or know with whom you're dealing. Identity thieves pose as bank representatives, Internet service providers and even government officials to get

you to reveal identifying information.

Shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements you are discarding, and other financial information.

Do not use your mother's maiden name, your birth date, the last four digits of your social security number, or a similar series of numbers as a password for anything.

Minimize the identification information and the number of cards you carry. Take what you'll actually need. Don't carry your social security card, birth certificate, or passport, unless necessary.

Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and explain why. If a government agency requests your social security number there must be a privacy notice accompanying the request.

Do not put your telephone number on checks.

Be careful using ATMs and phone cards. Someone may look over your shoulder and get your PIN, thereby gaining access to your accounts.

Make a list of all your credit card account numbers and bank account numbers with customer service phone numbers, and keep it in a safe place.

When you order new credit cards in the mail or previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If the card is not received within that time, call the credit card grantor immediately to find out if the card has been sent. If you don't receive the card, check to make sure a change of address was not filed.

Do not put your credit card number on the Internet unless it is encrypted on a secured site.

Pay attention to your billing cycles. Follow up with creditors if bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address.

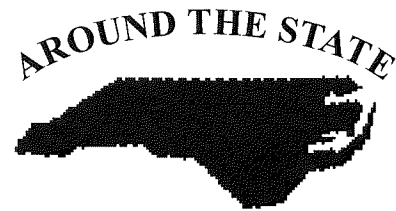
Cancel all credit cards that you have not used in the last six months. Open credit is a prime target.

Order your credit report at least twice a year. Reports should be obtained from all three major sources: Equifax at 800-685-1111; Experian at 888-397-3742; or TransUnion at 800-680-7293.

Correct all mistakes on your credit report in writing. Request a return receipt when you send the letters. Identify the problems item by item and send with a copy of the credit report back to the credit reporting agency. You should hear from the agency within 30 days.

Write to Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to get your name off direct mail lists.

National Crime Prevention Council
www.ncpc.org



Changes at Carolina Meadows

Carolina Meadows to resubmit plans to expand its health center. The community's application for a Certificate of Need from the North Carolina Division of Facility Services

(NCDFS) was unexpectedly rejected late May. "We were a little surprised when we got denied," said Rob Boening, Carolina Meadows' executive director. "I think there was a misunderstanding as to exactly what we wanted to do."

According to "The Meadowlark," the community's newsletter, the Certificate of Need Division returned the application along with a 29 page letter detailing a variety of reservations. Martha Frisone, the division official who oversaw the application, did not return phone calls made this week.

The planned expansion was to have included a dementia unit and an expansion of the assisted-living facilities. The Fairways and the common building would be expanded also. The two-level expansion includes exercise space as well as rooms for meetings and for playing cards.

After a meeting between Mr. Boening and members of the Certificate of Need and Construction sections of the Division of Facility Services, it appears that only the issue of stoves in the assisted-living facility remained.

Carolina Meadows is currently the only assisted-living facility in the state that provides electric stoves with two-burner ranges in each of the assisted-living apartments

According to Mr. Boening the new construction was to have begun in the fall, but now must be postponed to a later date. It was noted that although the expansion of the common building did not need approval by the NCDFS it probably will not start until the work on the health center can be started, allowing for coordination with contractors to manage the costs.

Summary from Chapel Hill Herald
6/18/2003 p. 1
JOHN KUKA