
CCCR Connections

Meeting with NCANPHA

ON AUGUST 6, CCCR of NC representatives Don Hasty and Myles Walburn, and Susan Williamson, President and CEO of NCANPHA (NC Association of Not-for-Profit Homes for the Aging), Kenneth Partin, Executive Director, Givens Estate, current Chair of the NCANPHA Board, and Steve Fishler, Executive Director of The Forest at Duke and past Chair, met at Sandy Ridge, a new CCRC just north of High Point. It was the third such meeting this year. It has been agreed that the two organizations will meet at least twice every year, with additional sessions as requested.

The NCANPHA contingent expressed interest in becoming involved with the NC Senior Driver Safety Coalition, a group formed after Myles' presentation about the Driver Assessment Program at Carolina Meadows at the CCCR of NC Board Meeting in May and the subsequent establishment of similar programs at other CCRCs.

The major topic of the meeting was how legislative/public policy issues are addressed. NCANPHA is committed to coordinating a

grassroots advocacy program and to maintaining a strong presence with State legislative and regulatory agencies. Communications with NCANPHA members help staff frame questions that go to the Board of Directors. Issues can be referred to the Public Policy Committee. Necessary studies and/or research are done to shape resolutions or strategies that will benefit NCANPHA members. An example was described: a Medicare/Medicaid "bed tax" was designed to be imposed on all facilities with licensed nursing beds, the monies collected to be distributed for use with Medicaid patients only. Only 17 of the 60 NCANPHA members accept Medicaid patients, and the assessments could run to \$3,000 per bed per year. However, language in the regulations allows appli-

cation for a waiver, based on an extremely complex statistical test involving linear regression. NCANPHA hired an accounting firm, and after two unsuccessful applications obtained the waiver for CCRCs in NC on the third try. Few other states have accomplished this feat.

The next meeting with NCANPHA is scheduled for January 7.

Myles Walburn
CCCR of NC President
Carolina Meadows



CCCR of NC President Myles Walburn

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The Belle Meade Contract Dispute

Report to the Members

OUR PROBLEM BEGAN in October 2001, when St. Joseph of the Pines' [and Belle Meade's] management called a meeting of the residents of Belle Meade. They announced a 6% increase in the maintenance fee, to become effective January 1, 2002. This increase followed a 4% increase beginning January 1, 2001. These increases were supposedly based on St. Joseph's budgeted costs, whereas our Disclosure Statement states *actual* costs. The cost-of-living increase at that time wasn't much different from today—low! And our Disclosure Statement stated, "the Monthly Service Fee does not normally increase significantly more than the cost of living." You may imagine the buzz that went through the audience with that announcement. Perhaps to emphasize it, the CEO then put his hands on his hips and stated, "The 2002 budget is set and the increase will take effect on January 1, 2002."

After further discussion with St. Joseph's resulted in no change, the Belle Meade Residents' Association Board decided to pursue the issue

through the courts. A law firm was hired and a motion filed with the court against St. Joseph's, questioning the amount of the increase as contrary to the Disclosure Statement. St. Joseph's countered, maintaining that the Belle Meade Residents' Association was an unincorporated entity not entitled to bring suit, plus two other technicalities. In November 2002 the Superior Court in Moore County heard the case, and in December issued a declaratory judgment in the residents' favor on all counts, awarding the residents \$50,000 for legal fees.

St. Joseph's immediately filed an appeal with the Appellate Court of NC. The appeal went to arbitration, as required by law, and the process consumed the better part of 2003. Much of this time was taken up on St. Joseph's stand of wanting to base maintenance fee increases on actual costs plus a "funded status" item. The problem with actual costs is the determination of what actual costs are, particularly since St. Joseph's operates several other entities in the area and personnel and some services

are split between them. Further, the Coventry and the Health Center, besides caring for Belle Meade residents, also take outside fee-for-service patients, including those on Medicaid and Medicare, at different rates. You can begin to understand the complexity in the determination of actual costs. "Funded status" is an actuarial method of determining the financial health of a corporation.

On three separate occasions our negotiators strongly suggested an agreement based on the Cost-of-Living Index, but St. Joseph's refused to consider that method. Because the calculation of actual costs and the determination of funded status are so involved, we were forced to procure the services of a CPA well versed in retirement-facilities accounting. We settled on supposedly one of the best in the East, who happened to reside in Huntington, West Virginia. With travel expenses included, the cost of his services was high.

When a mutual agreement could not be reached, the case reverted back to the Appellate Court in Raleigh, which heard it in late January 2004. In April, before the Appellate Court rendered its decision, St. Joseph's requested further

discussion, and ultimately an agreement was reached based on the Cost-of-Living Index and a funded-status item. The basic points of the agreement are: 1) beginning with 2001, monthly maintenance fees increase over the previous year's fees, every year, progressively, from 2.5% in 2001 to 3.75% in 2007 (a 21.9% increase over six years). In 2008 and beyond fees may increase not more than the CPI plus 1.5% per year. 2) The food allowance will be increased annually not more than the CPI for food. 3) Services and amenities cannot be reduced below current levels. 4) St. Joseph's will pay the legal fees awarded by the court in the amount of \$50,000. 5) Beginning in 2008, if the funded status falls below 91.5%, St. Joseph's will have the option of raising rates as appropriate in order to achieve a funded status of at least 91.5%. The purpose of this item is to assure residents that St. Joseph's will remain a viable entity. 6) This agreement pertains only to residents who entered Belle Meade prior to June 1, 2002. That was when St. Joseph's completely reworked the Disclosure Statement. The new statement gives them unlimited rights to increase fees.

RECOMMENDATIONS

In case any of you find yourselves having to negotiate with management about maintenance fee increases, I suggest the following.

1. Have your Contract and Disclosure Statement reviewed by a good attorney. You may not have any basis for a lawsuit, but you may be able to get help from the NC Department of Insurance.
2. Stay away from increases based on budgeted or actual costs and stick with increases based on the Cost-of-Living Index.
3. At Belle Meade 74% of our residents voluntarily sup-

ported our case and contributed money to pay the associated costs, although the amounts varied widely. However, all the residents benefited from the results. If the majority of residents support your case, all should be required to monetarily support it evenly.

4. As the residents' costs in this case were slightly in excess of \$200,000 before the \$50,000 rebate, I suggest that before proceeding with any court case, you petition this association [CCCR of NC] for financial help.

Robert K. Wyatt
Belle Meade

A Resident's Perspective

I AM A RESIDENT of Belle Meade. I love it here. It is so beautiful. The people are so friendly. The staff at Belle Meade is so competent, courteous, and cooperative. The food is excellent and the amenities are superb, plus the comfort of knowing that good medical care is available if needed. I feel very fortunate to be a part of Belle Meade, and I am so grateful that the Belle Meade lawsuit is over.

I moved to Belle Meade in June 2003. Belle Meade authorities wrote a new contract for residents entering after the lawsuit started, so I, as a new resident, signed a different contract and therefore was not a part of the lawsuit. I have simply been an interested bystander to the lawsuit as I was not involved; however, obviously, I should benefit from the result of the suit, as I think every member of every

the Eastern Region and, thus, their member on the Executive Committee. The Alternate is Jim Pope. Gloria Wyatt agreed to serve as Region Treasurer. Albert Duprey will act as Recorder.

Discussion about the purposes of having gatherings within the region resulted in

identifying several. They include the enhancement of communication and fellowship among residents, as well as the provision of greater opportunity for CCCR of NC members to participate in decision making and to identify and address problems.

It was agreed that an Eastern Region gathering would be desirable in late April or early May 2005, to be held at a CCRC in the region. Planning for that event will begin January 25, when the planning group will reassemble at The Forest at Duke.

The Three Regions

Western

Abernethy Center
Aldersgate
Ardenwoods
Carmel Hills
Carolina Village
Carriage Club
Covenant Village
Cypress of Charlotte
Deerfield
Gardens Taylor Glen
Givens Estate
Grace Ridge
Highland Farms
Pines at Davidson
Plantation Estates
Sharon Apartments
Sharon Towers
Southminster
Stanley Total Living
Tryon Estates
White Oak

Central

Arbor Acres
Brookridge
Brookwood
Friends Home Gilford
Friends Home West
Masonic Home
Oak Creek Apartments
Pennybryn
Piedmont Center
Presbyterian Homes
River Landing
Salemtowne
Trinity Oaks
Twin Lakes
Well-Spring

Eastern

Belle Meade
Carol Woods
Carolina Meadows
Cedars of Chapel Hill
Croasdaile
Cypress Glen
Forest at Duke
Glenaire
Penick Village
Pittsboro Christian Village
Plantation Village
Quail Haven
Scotia Village
Springmoor
St. Joseph
Wesley Pines
Whitaker Glen
Windsor Point

CCCR LIFE MEMBERS JANUARY 2005

Abbott, Dorel
Ackrill, Carol
Aldridge, Blan & K
Alexander, Dot
Allen, Dwight
Anthony, Bill & Betty
Barron, Virginia
Bartholomew, L & M
Bell, Ann & Mason
Bernst, Lou & June
Bleke, Bob & Priscilla
Borreson, Dolores
Bradley, Hap & Jack
Brown, Alice
Brown, Fred & Pat
Bruenn, Dorothy
Burkett, Mazie
Carmichael, F & M
Carr, Bob
Casey, Moyra
Caylor, Henrietta
Chubb, Nick & Betty
Cole, Chuck
Coppess, Woody & Rose
Deibert, Irv
DeVault, Helen
Draper, Wilda
Duerr, Bert & Grace
Egerton, Nancy
Elliot, Lucy
Elrod, Mitch & Cleone
Fisher, Zane
Gerdine, Park
Gleason, Lyn & Gen

Green, Art & Alice
Green, Tuckie
Harris, John
Hatch, Louise
Hogan, Mary
Horner, Walt & Mick
Howell, George & Pat
Hoyt, Bill & Sara
Jamieson, Suzanne
Jarvis, Jim
Jarrett, Connie
King, Mary Frances
Kinney, Stan & Jane
Kowalewski, Made
Johnson, Bill R
Jones, Bob & Chris
Keleher, Barbara
Lee, Buzz & Floren
Manning, Blair & Em
Morrison, Roger & Ar
Marshall, Jeanie
Mayfield-Johnson, M
Miscewics, Ches & Miria
Mohn, Jean
Muller, Emily
Mustoe, Mary
Neale, Russ & Nancy
Nealy, Dave & Donna
Newe, Ann
Newman, Leon & Marg
O'Connor, Ed & Kath

Pyron, Susie
Rapoport, Shirley
Reinhold, John & Mered
Russell, Jim & Irene
Shuford, Jack
Simpson, George
Sims, Watson & Elizab
Smith, Nancy
Smith, Ban & Ellie
Spicer, Lyn
Staley, Olif
Stark, Charlotte
Swope, Ivan & Kay
Van Wye, Marilee
Verkouteren, Em
Waas, Bill & Lane
Weed, Dave & Patty
White, Lois Ann
Wondrasch, Frank & B

Kenhold

ADDENDA TO PAGE 8 OF HOTLINE

BELLE MEADE Recommendation 4. concludes " I suggest that before proceeding with any court case, you petition this association (CCCR of NC) for financial help. Robert Wyatt Belle Meade

DISCLAIMER. While the stated objective of CCCR has always been to promote the interests and wellbeing of its members, it has never been our policy to encourage or respond to requests for financial aid.

Buzz Lee, Executive Committee of CCCR of NC 2002-04

A number of residents who paid dues in 2003 or in 2004 through monthly billing have indicated they expected this to be ongoing -- operative each year without additional signature. This was NOT in the agreement with the Controller. The list of Current 2005 LIFE MEMBERS is shown on the back side. If you are not a Life Member, or one of the 100 who paid 2005 dues thru the Controller's Office, you can still support by sending your check for \$ 5 or \$10 or \$50 made out to CCCR of NC to Treasurer Bob Bleke, 126 Lambeth Dr. or Front Desk.

Regional Sessions Off and Running

Western Region

AN ORGANIZATIONAL MEETING for the Western Region was held November 4 at the Holiday Inn in Morganton. Approximately 50 people were present from Abernethy Laurels, Aldersgate, Covenant Village, Deerfield, Givens Estates, Grace Ridge, Highland Farms, Plantation Estates, and Tryon Estates. The meeting was led by Executive Board members Roger Cannon and Lisbet Nielsen.

Topics included the reports of the Strategic Planning Task Group and the Ad Hoc Committee for Financial Concerns. These issues sparked a spirited discussion lasting more than an hour, in which many people participated. Among the subjects was concern over monthly fees and how they are determined, whether the CCR of NC should reconsider its dues and its leadership, and the relationship between CCCR of NC and NCAN-PHA. Also, a question was raised whether any CCRCs in NC administer healthcare contracts for U.S. military pensioners.

Betty Ervin, Grace Ridge; Shirley Downs, Tryon Estate; Ralph Gable, Aldersgate;

Happy Bradley, Deerfield; Wendell Swift, Abernethy Laurels; Dick Nielsen, Covenant Village; and representatives from Plantation Estate and Highland Farms agreed to work together to develop a proposal for ongoing organization of the Western Region.

Central Region

A PLANNING GROUP for the Central Region met November 1 at Friends Home West. Attending were Ruth Bittenbender and Sterling Whitener, Friends Home West; Charlotte Blount, Arbor Acres; Edith Dozier, Presbyterian Home of High Point; Peter Janke, Salemtowne; Priscilla and Mel Zuck, Friends Home Guilford; and Myrtice Alexander, Twin Lakes.

Having had no opportunity to put together an agenda in advance, the participants had a general discussion about issues CCCR of NC might address that would relate to the interests and needs of members. It was suggested that the General Board meet at least twice a year to share information, raise questions, and get current on things of interest. It was highlighted that increases in monthly fees

are a problem for some residents. The question whether a prescription drug plan is available as part of the tobacco settlement with NC was raised.

The group will hold a Central Region gathering in February or March 2005. They arranged to invite representatives from additional CCRCs to join them at the Presbyterian Home at High Point on December 7 to plan for this event. The purposes identified for the gathering were interest in legislative issues, hearing about how others have solved problems, and the development of leadership.

Eastern Region

THE EASTERN REGION held its planning meeting at Carolina Meadows on November 16, organized and chaired by Bob Wyatt, Belle Meade, and Jim Pope, Carolina Meadows. Representatives from eight CCRCs were present. In addition to the co-chairs, they were: Jacqueline Allen, Carol Woods; Betty Kent, Carolina Meadows; Maggie Kirk and Willie Johnson, Croasdaile Village; George Johnson, Glenaire; Jack Hanna, Scotia Village; and Albert Duprey, St. Joseph of the Pines.

The group elected Bob Wyatt as Representative of

retirement community in the CCCR of NC should benefit also, which is why I am writing. I want you all to appreciate all the fine work the Belle Meade residents have done on your behalf.

The vision, courage, energy, and money involved with the lawsuit were formidable. Bill Stockhausen, President of the Belle Meade Residents' Association in 2002 and 2003, was a dedicated, skillful leader. John Sloan, now President of the Residents' Association and newly-elected Vice President of CCCR of NC, Bob Wyatt of the Residents' Association, who so brilliantly presented the results of the suit [above], plus George Cobb, John Bowler, David Phillips, Pat Brooks, Stanley Porter,

and all who were on the Board during the trial (and mediation), plus many other Belle Meade residents, contributed their help. None of them received a dime for all their hours of work.

It was a real expense to the residents of Belle Meade, and almost everyone contributed as much as they could. The Board wanted to hire the best-qualified lawyer. Since it was the first legal case for a retirement community in NC history, an unusual lawyer was needed to handle it. They also had to hire an excellent accountant. So it was an expensive operation, and it dragged on for many months.

In addition, many meetings were involved, not only with the Board but with

every resident of Belle Meade, as obviously the Board did not want to proceed without the residents' approval. When it was over, Bill Stockhausen's wife said, "Thank heavens! I don't want to ever have to answer another phone call for Bill regarding the suit," which is a small indication of the work involved. I don't think most people realize all the work and time that it took. It was literally blood, sweat, and tears. We all should be very grateful because we all will benefit from it in the future. We are deeply appreciative of all that the people at Belle Meade did for us.

Lillian T. Jacobus
Belle Meade

Let There Be Light!

CAROL WOODS RESIDENTS are now basking in the glow of state-of-the-art lighting in their library. The new system, which provides bright light without glare, is easier on the eyes of readers, and makes the library appear larger and more inviting, even brightening the 25-year-old carpet so much that several residents asked whether it was a new one.

The Carol Woods library has a focal point of the com-

munity since 1979, when Carol Woods opened its doors. It now has about 4,500 hardback books, hundreds of paperbacks, and more than 60 periodicals, as well as audiotapes, videos, DVDs, and juvenile books for visiting grandchildren. Open 24 hours a day and operating on an honor system, the library is maintained by volunteers, many of them former librarians. Six satellite libraries in

apartment and assisted-living buildings are stocked with the overflow from duplicate books. Two book discussion groups provide intellectual stimulation.

A fine library makes an enormous difference in the enjoyment and quality of life of readers. And, as we have found, good lighting can enhance their pleasure.

Jean Joseph
Carol Woods

What CCCR of NC Means to Us

WHERE ARE WE TODAY?

We are more than 15,000 residents living in CCRCs in NC. In our choice of a CCRC lifestyle, our investment is made secure by laws passed only relatively recently by the NC legislature, as the result of the efforts of Harry Groves, a retired law professor specializing in constitutional law, and the CCCR of NC. Harry Groves obtained other state governments' laws governing CCRCs, using this material to draft proposed legislation for NC. It included provision of a new position within the NC Department of Insurance (DOI) to oversee compliance with the financial provisions of the law. In 1988, he brought together a few CCRC residents and members of the legislature to review his proposal. The same year, the CCCR of NC was organized and incorporated. In 1989 a small group successfully lobbied the legislature, and the new law (NC General Statutes, Chapter 58, Article 64, available on the state government Web site) was passed as written. The law covers 19 regulatory areas. Among other provisions, it mandates that:

- a license be secured from the DOI to operate a CCRC;
- a detailed disclosure statement be given both to prospective residents and annually to residents;

- specified financial reserves be maintained;
- an owning entity may not sell or transfer ownership without prior approval from the DOI;
- residents have the right to organize and be kept informed about the operation of the facility;
- the DOI be specifically charged to protect the rights of residents through financial audits;
- the DOI has the right to intervene in the event of financial difficulty to protect the rights of the residents;
- there be provision for civil liability and criminal penalties.

Leadership from the CCCR of NC provided the law we now have. *Every resident of every CCRC in the state should be a member of this organization, if only out of gratitude for what we have already achieved.*

WHAT MIGHT THE FUTURE HOLD?

Some things we know. In the next 20 years retired people will be an ever-larger percentage of the population. There are now more than a million people 65 years old or older in NC. That

figure is expected to double by 2030. Male life expectancy was 74.8 years in 2000. Since there will be more retired people, CCRCs will expand, multiply, merge, and form partnerships.

As people live longer, they will become more health-conscious, necessitating provision of health coverage for the uninsured. Future retirees may not be as affluent. Economic conditions and the widening of the gap between the haves and the have-nots mean that wealth is not accumulating in the middle class in the way it did a generation ago. The value of the minimum wage has declined since 1989, dragging other wages with it. Fully funded defined-benefit pension plans have fallen on hard times, and it is by no means clear that Social Security will remain the retirement resource that it is today. These circumstances have enormous implications for CCRCs. With accumulated assets declining, CCRC fee structures will become critical. Resident services may need to be repackaged for facilities to stay competitive. CCRCs may need to offer a wider variety of financial options, as well as offering creative wellness programs and a greater variety of home health care.

Excerpted with permission and slightly modified from "All about Retired Residents of the North Carolina CCRCs," by Myles Walburn, © 2003.

the legislature. Because of the complexity of life today, we need to broaden the scope of our activities while maintaining awareness of what is happening in the legislature.

Before the Annual Meeting, in September, the recommendations of the Strategic Planning Task Group had been presented to and approved by the Board of Directors, affirming the recommendations as a general program direction while remaining open for changes that experience may indicate.

THE PLAN

The CCCR of NC will remain a single unified organization, but to make participation in its expanded activities as convenient as possible for members, the Task Group recommended dividing the state into three geographic regions for interim gatherings, with the aim of limiting travel distances to regional sessions to no more than 100 miles. The three regional groups would all meet together at least once a year, at the Annual Meeting in October, or perhaps twice a year.

The regional groups will not speak for CCCR of NC; only the statewide Board of Directors and the Executive Committee have that right. Each member community will continue to be represented on the Board of Directors, and each of the three regions will appoint one member to serve on the Executive Committee.

BREAKOUT SESSIONS

Attendees broke into three groups representing the Western, Central, and Eastern Regions, to arrange for the planning of their individual reorganizations. Arrangements were made and dates were set for future meetings within the regions (see reports below).

WINDUP

After the breakout sessions, the three groups reconvened. The Treasurer's report for 2003–2004 was presented and accepted. Lisbet Nielsen, who had been Editor of the *Hotline*, thanked those who had supported her in that effort. The new communicator/editor will be Sandra Lovegrove. Bill Palmer, for Management for Organizations, reported that there were 3,547 members in 2004. He urged Board members to keep accurate files. Bob Wyatt reported on the Belle Meade lawsuit (his report appears in this issue).

What Do You Think?

In trying to establish what CCRC residents value, the members of the Strategic Planning Task Group initially had no firm data, so they surveyed a representative sample of residents of CCRCs. Distribution of a questionnaire with eight suggested values to 409 residents yielded 331 responses. Of the 331, 305 selected health care as their top value. Second choice was personal security, and third, participation in decisions that affect the resident. It is likely that people giving the same answers had very different reasons for doing so. Should your CCCR of NC to examine this matter further through additional research, perhaps exploring by focus groups the reasons for the answers to the survey? You may wish to discuss in Region gatherings whether you feel this would be a useful course to pursue. If you do, please let me know.

Myles Walburn

insurance. In a presentation that was very well received, Ms. Schepesi explained the changes in cost for 2005 and the Medicare Prescription Drug Improvement and Modernization Act (MMA) [see boxed inset] and answered questions. Copies of printed material about SHIP and MMA are available; call 1 (800) 443-9354.

STRATEGIC PLANNING TASK GROUP

After lunch Myles introduced a general discussion of the report of the CCCR of NC Strategic Planning Task Group, which consisted of Myles himself, Don Hasty, Roger Cannon, Buzz Lee, Quentin Lindsey, Sterling Whitener, and Sandra Lovegrove. The group met in July and again in August, to identify

and formulate the CCCR of NC's mission, determine whom the organization primarily and secondarily serves and what they want, how results should be defined, and what an appropriate plan for the future should be. In line with these objectives, 20% of residents in the seven communities represented by the Task Group members were surveyed to determine what they valued about living in continuing care communities. Health care and personal security were overwhelmingly the first and second choices, with participation in decisions that affect our lives third. The CCCR of NC's accomplishments to date have been mostly in terms of legislative changes, but current resident needs often may be in areas that are not effectively addressed by activism in

The Prescription Drug Plan

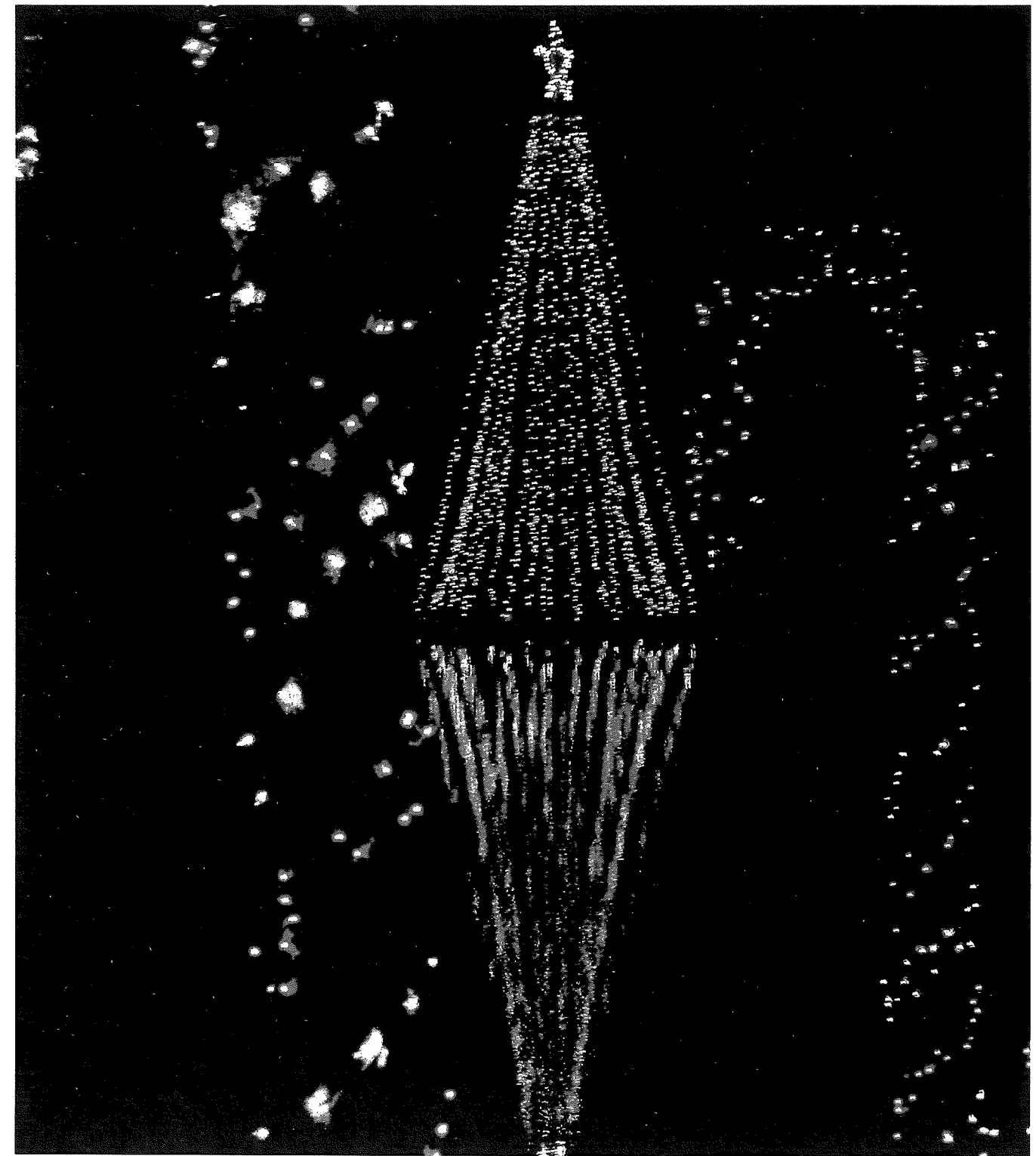
The most startling news in Jeanie Schepesi's presentation was that effective this past September 1, the income test for senior eligibility for the Prescription Drug Plan was changed, making many more seniors eligible for the \$1,200-per-year prescription credit. That credit is \$1,200 for 2004, with carryover to 2005 of any part not used, PLUS an additional \$1,200 credit for 2005. However, **application must be made by eligible seniors before December 31, 2004.**

Any current resident of North Carolina over 65 who has no other prescription drug insurance, including Medicaid, and can meet the income test is eligible to apply. The yearly income level for eligibility is \$23,275 or less for single, divorced, or widowed people, or \$31,225 or less for married people.

If your health coverage is through Medicare+Choice, a Medigap policy, or the VA, you may still qualify. The income test includes taxable wages and any rental income as well as nontaxable income such as that from Social Security and public assistance programs and veterans' benefits. The income test may be satisfied using the Adjusted Gross Income line figure on the 2003 Federal tax return.

The money for the program is the North Carolina portion of the tobacco settlement. It must be used before the end of 2005 and is yours if you qualify and apply. For more information and a simple application form, call toll-free 1 (866) 226-1388. (There are no limits on covered drugs, and the co-pay is only 5%-10%.)

Burnie Swartzmiller
Twin Lakes Community



A "tree" of lights floats on a Twin Lakes' pond to celebrate the holiday season. (Photo by John Cannon)

Eye on the Legislature

KEEPING ABREAST of developments in the legislative halls of state and national government has been a priority of CCCR of NC from its beginning, and remains so in our new structure. As the world changes, so does legislation that impacts residents. Although we will monitor legislation differently from the way we did it in the past, keeping aware of what is happening is high on our agenda. Count on a legisla-

tive update at every meeting of the Board of Trustees. Meanwhile, here are a few tidbits: 1) Through AAHSA we learned this fall that six states, including NC, have succeeded in meeting the requirements for waivers from the "bed tax" [see report of the NCANPHA meeting in this issue]. 2) Legislation to exempt residents of some type-A CCRCs from paying federal tax on entry fees over \$154,500 passed the

Senate but failed in the House. A new effort will be made in the next session. 3) The same thing happened with a liability reform measure (HEALTH Act), which will also be reintroduced. We need to pay particular attention in the coming months to challenges being made to the tax-exempt status many of our communities now enjoy. Stay tuned!

Myles Walburn
CCCR of NC President

Annual Meeting Highlights

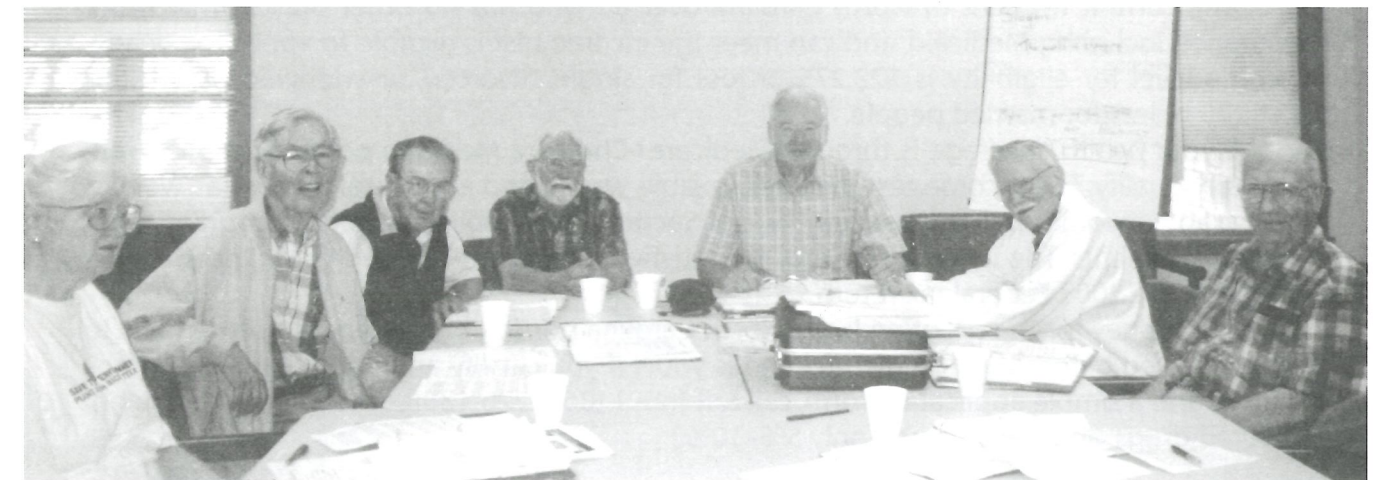
THE APPROXIMATELY 300 PEOPLE who attended shared a stimulating and rewarding experience at the CCCR of NC Annual Meeting October 21, at Christ United Methodist Church in Greensboro.

The first order of business was the election of officers for 2004-2005. Substituting for CCCR of NC President Don Hasty, who was prevented from attending by a family emergency, Past President Bill Koehnline presented the nominees: President, Myles Walburn, Carolina Meadows; Vice President, John Sloan, Belle Meade; Secretary, Lisbet Nielsen, Covenant Village; Treasurer, Sterling H. Whitener, Friends Home West. These officers were duly elected, and Bill passed the gavel to new President Myles. Myles and the audience expressed their appreciation to Mel Zuck, of the local Annual Meeting Planning Group, and the other members of the team

that had arranged the meeting, DeWitt Barnett, Ted Benfey, Ruth Bittenbender, Becky Barnett, and Priscilla Zuck. New Board members introduced themselves from the audience, and Myles noted that NCANPHA (NC Association of Not-for-Profit Homes for the Aging) CEO Susan Williamson and Steve Fishler, The Forest at Duke Administrator, were also in attendance.

KEYNOTE ADDRESS: CHANGES IN RESIDENT HEALTH CARE

Jeanie Schepesi, Piedmont Area Regional Manager of the Seniors' Health Insurance Information Program (SHIIP), presented the keynote address. SHIIP is a consumer information division of the NC Department of Insurance that responds to senior citizens' questions and concerns about Medicare, Medicare supplements, Medicare+Choice, Medicare fraud and abuse, and long-term care



The Strategic Planning Task Group, August 18, 2004. *Left to right*, Sandra Lovegrove, Buzz Lee, Quentin Lindsey, Sterling Whitener, Myles Walburn, Roger Cannon, Don Hasty.

Is Your Membership Up to Date?

The new CCCR of NC membership year began October 1. If you have not yet paid your dues for 2004-2005, please do it now, and if you have not previously been a member, join us! In addition to its mission of providing a forum for communication among continuing care community residents statewide, CCCR of NC is the only avenue of representation of all residents in legislative matters and in dealings with the NC Department of Insurance and NCANPHA, which determine how our communities are run. Support this important group as it supports you, and participate in efforts to ensure a good life for all of us.

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 Secretary Lisbet Nielsen, 1351 Robinwood Road, Apt. A-403, Gastonia, NC 28054; phone (704) 864-7022; e-mail lnielsen@carolina.rr.com. If your community does not have a representative, mail checks to: Management Services for Organizations, P.O. Box 1783, Salisbury, NC 28145-1783.