



The hotline

The *Hotline* is published periodically by Abel Publication Services, Inc., 284 Dryman Road, Franklin, NC 28734, for the Continuing Care Community Residents of North Carolina, Inc., c/o CCCR of NC President Bob Wyatt, 109 Owens Lane, Southern Pines, NC 28387. Submissions to the *Hotline* and other *Hotline*-related communications should be addressed to the *Hotline* editor, Sandra Lovegrove, at the Franklin address above, e-mailed to sandabel@aol.com, or faxed to (828) 349-9826.

<CCCRofNC.org>

The CCCR of NC HomePage
is your source
for information—
check it out!

Membership Application

One-year membership is \$5 for an individual, \$10 for a couple. Life membership is \$50 for an individual, \$100 for a couple. **Checks should be made payable to CCCR of NC and given to your community's CCCR of NC representative**, so he or she can keep an accurate tally of members. Please indicate whether you are a renewing or new member. If you are not sure who your community's CCCR of NC representative is, you may find out by contacting CCCR of NC President Bob Wyatt, 109 Owens Lane, Southern Pines, NC 28387; e-mail <owens 109@nc.rr.com>. If your community does not have a representative, mail checks to: CCCR of NC, c/o Susan Rhyne, 3913 Muhlenberg Court, Burlington, NC 27215. The form below is provided for your convenience.

APPLICATION FORM (please print or type)

For membership year 2008 2009

(Your name) _____

(Spouse's name, if applicable) _____

Community _____

Address _____

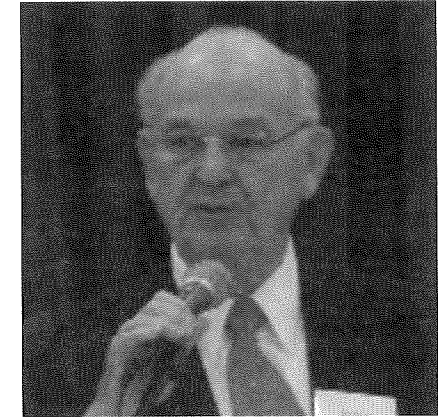
Status (please check one): Renewal New member

Enclosed is payment for (please check one):

One year: \$5 single \$10 couple Life: \$50 single \$100 couple

Annual Meeting Report

THE STATEWIDE ANNUAL MEETING of members in all three regions of the CCCR of NC (Continuing Care Community Residents of North Carolina) was held October 23, 2008, at Christ United Methodist Church in Greensboro, with approximately 245 in attendance. The meeting was opened at 10:30 AM by CCCR of NC President Robert Wyatt, who introduced the members of the Executive Committee as well as Harold F. Stierhoff, of Glenaire in Cary, newly appointed member of NCAN-PHA's Board of Directors, who spoke briefly about his first meeting on the Board.



Bob Wyatt

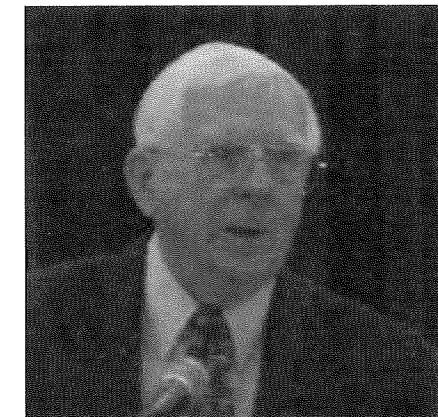
Former CCCR of NC President Myles Walburn then introduced the first speaker on the program, Reverend John T. (Jack) Mathison, President of NaCCRA (National Continuing Care Residents Association), based in Washington, DC, who spoke on "Primary Issues Facing CCRCs Today." [Excerpts from Rev. Mathison's presentation appear on page 3.] Following questions from the audience, Gloria Wyatt introduced the second speaker, David Fox, fraud investigator in North Carolina's Department of Justice, who spoke about identity theft. [See page 6.]

After a box lunch, the afternoon business session began at 1 PM. Allen Evans, Secretary, stated that the Minutes and Actions of the previous Annual Meeting in October 2007 had been published in the issue of the *Hotline* following that meeting. If there were any questions, attendees should refer to that issue.

Chairperson of the Bylaws Committee, Mrs. Willie Johnson, presented the proposed revisions to the Bylaws, and moved for their

acceptance. They were approved by unanimous vote. Her committee consisted of Pat Gentry of Croasdaile Village, Charles Fitzpatrick of Twin Lakes, and Paul Sutherland of Tryon Estates.

Treasurer Bill Gentry presented the financial report for the 2007-2008 fiscal year. A



Bill Gentry



Willie Johnson

Vice President Bill Pearce reported that our website is now current and he intends to maintain it in that fashion, as well as selectively adding additional topics. The website address is <<http://cccrofnc.org>>.

Dwight Story, of Piedmont Crossing in Thomasville, moved that a legislative committee be formed to actively promote programs and elect candidates. After considerable discussion a motion was made by Al Connolly, of Belle Meade in Southern Pines, to refer the motion to the Executive Committee. The motion was seconded and passed.

Willie Johnson, Chair of the Nominating Committee, praised the work of the current officers and nominated Robert Wyatt for President, Bill Pearce for Vice President, Allen Evans for Secretary, and Bill Gentry for Treasurer. There being no nominations from the floor, Mrs. Johnson moved the nominees each be elected to another term of one year. The motion was passed.

The President appointed Treasurer Bill Gentry and Past President Willie Johnson to be a committee of two to review and make any corrections to the minutes of this meeting. Upon their approval, the minutes will be published in the next issue of the *Hotline*.

There being no further business, the President declared the meeting adjourned at 2:00 PM.

Allen Evans
Secretary

motion was made and passed to accept the report subject to audit. He then presented a proposed budget for 2008–2009 and moved for its acceptance, and the motion passed.

President Wyatt reported on the status of two resolutions passed by this body at last year's Annual Meeting. The first was "Resident Representation on Boards of Trustees." He stated that 33 of the 38 CCRCs that have members in CCCR of NC now have residents on their boards and that trend is being widely accepted by managements. The second resolution, "Status of Smoking in CCRCs," now has general acceptance to some degree in all member facilities. Friends Homes West and Friends Homes Guilford do not allow smoking at any time on their campuses and, as of June 1, Croasdaile Village has adopted the same ban.

NaCCRA Annual Meeting

The Annual Meeting of the National Continuing Care Residents Association will be held Friday, April 3, and Saturday, April 4, 2009, at Westminster at Lake Ridge, a CCRC in northern Virginia just 30 minutes from Washington, DC. For more information contact Maureen Allen Varner, NaCCRA Vice President PR, 257 Wiggins Creek Drive, Sewanee, TN 37375; phone (931) 598-0714.

lege she was accompanist for vocal and instrumental soloists, choruses, opera workshops, dance classes, community theater productions and school groups. In addition she was a staff accompanist at SUNY at Oneonta.

Joan studied piano at Crane School of Music, Potsdam, NY, and at the Juilliard, and was a professional performer in duo-piano and a piano teacher for over 50 years. When she became a resident of Croasdaile she quickly joined forces with Marcy. Together they enchanted Croadaile audiences with several four-hand concerts. Their delight in playing together was obvious to their audience.

Enter two new residents of Croasdaile: Mary Tatum, BA in Music from Columbia College in Columbia, SC, teacher of piano for over 53 years, and Morita Rapoza, a teacher of behavioral sciences and international studies, with a lifelong love of music and art.

Joan promoted the idea of an eight-hand concert, and months of practice, rental of an additional grand piano, continuing retuning of the pianos and several days of final rehearsals culminated in a gala evening. An additional highlight of all of the concerts performed during the past two years has been the artists' informative and often humorous commentary about the music and the composers.

The Quartet was assisted by Norma Aaron and Goldie Marrs, who served as page-turners and well-qualified musical critics. Norma graduated from SUNY at Fredonia with a BS and MS in Music Education and taught music in the public schools for 35 years. Goldie attended the University of Michigan School of Music, Miami University, and completed her degree in music education at NYU. She taught at the elementary and high school levels.

Joan Kearsley: *These years at Croasdaile with Marcy as partner and with our eight-hand group are the most gratifying and joyous I have ever experienced!*

Judith Moore
Croasdaile Village

Health Snippets—The Things We Drink

Coffee: Several studies confirm that coffee may have anti-cancer effects. In a Japanese study, coffee drinkers were 50% less likely to get liver cancer. Coffee has also been linked to reduced colon cancer risk. Note: Caffeine can remain in the body for up to 12 hours, so avoiding caffeinated drinks after lunch may help you sleep better.

Tea: Both green and black tea contain beneficial flavonoids, but the decaffeinated versions do not.

Alcohol: A drink a day may be good for your heart, and in people over 65 it reduces the risk of dementia. But drink in moderation—heavy drinking increases both risks. Red wine protects against the common cold and also contains flavonoids.

Source: *Harvard Health Letter*

environment. It is an ambitious program.

Agnes G. Harrison
Penick Village

Fitness a Priority at Salemtowne

Salemtowne is the only CCRC in North or South Carolina that is judged "Fit Friendly" by the American Heart Association. Details are available at <www.salemtowne.com>.

Staff as well as residents are encouraged to use the exercise rooms and the pool at Salemtowne, and to participate in various health-pro-

moting incentives. Sometimes you hear residents encouraging the staff, and vice versa.

We are proud of the AHA award, and encourage other CCRCs to look into adopting similar programs.

Ken Roberson
Salemtowne

A Celebration of Pianos

In November Croasdaile Village enjoyed an hour of exciting music by the Croasdaile Piano Quartet. The concert included works from the

Baroque, Classical, and Romantic periods and a number of 20th century selections. The repertoire includes few works for eight hands; therefore most of the pieces of this performance were arrangements of original works. The quartet played on two successive evenings and filled the 200 plus seats in Ponder Auditorium. In addition, the concert was videotaped and also broadcast on the in-house television cable system.

The artists' backgrounds are similar and diverse.

Marcy Davis studied piano while growing up in Pittsburgh. At Westminster Col-



Residents at Croasdaile Village enjoy the performance

Issues Facing Us in CCRCs

WALTER CRONKITE recently summarized several issues common to present-day CCRCs. They included: 1) Difficulty in the transition from independent living to assisted living, with residents initially feeling they can and should stay in their independent living quarters. Later, following the move, they frequently find their health improves as they are receiving three balanced meals a day, where previously some had been trying to subsist on one meal supplemented by a few items brought back from the dining hall. 2) The role of residents on boards of directors remains unsettled. At the present time, only 55% of CCRCs nationally have residents serving on their boards. NaCCRA thinks, as does AAHSA, that having residents on boards is advantageous, particularly with regard to the potential for cooperation between management and residents when unresolved issues surface.

Sound Board Governance

A board of governors should have a mission statement and a vision statement, with goals set annually. When establishing an agenda for a board meeting, board members should be involved in the process, with a specified time allotted for each agenda item. Ideally, there should be 100% participation by board members and management, and at least 50% participation by staff.

The board of directors should be alerted to the "green house" concept of nursing care, providing for ten residents per house. This

Keynote presentation by Rev. Jack Mathison, President of NaCCRA, at the Annual Meeting of the CCCR of NC, October 23, 2008. Rev. Mathison's remarks have been excerpted and edited to accommodate space limitations.

goal has been achieved in Mississippi and Michigan. Florida has the highest ratio of nurses to patients in health centers.

It is important for the board of directors to have a clear picture of the goals of the marketing operation. Think in terms of 40 years of retirement living in the post-60-year time frame. Strive to have the entrance fee increase no more often than every other year. Have a 100% refundable entrance fee, increasingly with the option of drawing down for health care. Long-term care insurance is advised. Establish a strong resident referral program for prospective residents. Brief residents monthly on the move-in times of new residents.

Dr. Butler and Longevity

Dr. Robert N. Butler is president and CEO of the International Longevity Center. In 1975, he became founding director of the National Institute on Aging of the National Institutes of Health, and in 1982 he founded the first department of geriatrics in a U.S. medical school at The Mount Sinai Medical Center.

The term "ageism," which Dr. Butler introduced in 1968, is now part of the English language. Its consequences are comparable to those of any other prejudice. An older person feels ignored or is not taken seriously and is patronized. Anthropologist Barbara Myerhoff speaks about "death by invisibility" when she describes an older woman who, "unseen," was run over by a bicyclist.

This invisibility extends to emergencies, such as the tragic case of September 11, 2001, in New York City. Animal activists evacuated dogs and cats within 24 hours after the World Trade Center was attacked, while disabled or older persons were abandoned in their apartments for up to seven days before ad hoc

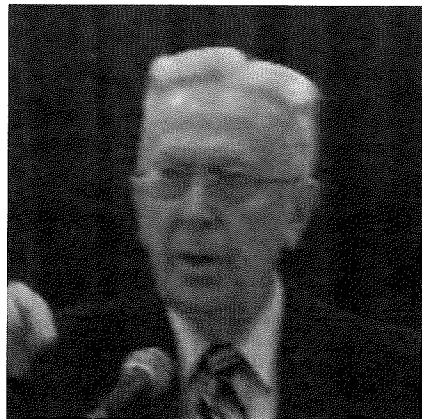
medical teams arrived to rescue them. Older persons were also invisible in the devastation of New Orleans by Hurricane Katrina.

There has been a modest decline in the life expectancy differential for men and women. Men's survival rates are increasing somewhat more rapidly than women's, probably reflecting a decrease in deaths from heart disease, and lung cancer rates are increasing for women, reflecting the greater number of women who began to smoke 30 or 40 years earlier. Gender differences in life expectancy disappear at age 105.

Research Intervention

Heavy investment in biomedical, behavioral, and social research is the ultimate strategy for cost containment, disease prevention, and improved service. When we eliminate fragility and dementia, old age will be very different. When we are able to prevent and treat Alzheimer's disease, we will empty half of our country's nursing home beds, which Dr. Butler considers the "iron lungs of geriatrics." He believes that by investing the necessary dollars in research we can gain freedom from senility and demolish the myth of the inevitability of senility and debility in old age.

As we celebrate the triumph of a century marked by dramatic increases in longevity, we see a parallel rise in the number of patients suffering from dementia. Lewis Thomas called it the "disease of the century." Few diseases have as great an impact as Alzheimer's. Destroying the mind, devastating the family, and making considerable demands on the health- and social-care systems, it also robs society of potentially important contributors. In recent years the costs of nursing home care have risen dramatically, in large part due to the increasing number of dementia patients who require total care. In 2005, about 1.5 million persons were in nursing homes, about half of them with dementia.



Jack Mathison

Health Care Needs Redesigning

Patients of all ages face further complications in the hospital. Older persons especially are not always treated with respect and may be stripped of their identities and dignity. Doctors and nurses may not introduce themselves properly and may call older persons by their first names without permission. In 1978, Maggie Kuhn said, "The ultimate indignity is to be given a bed pan by a stranger who calls you by your first name." In addition, the morale and physical conditions of older people deteriorate in hospitals, where they are left largely immobile in bed.

Staying Productive, Either Employed or as a Volunteer

Older persons have made extraordinary contributions in late life. Benjamin Duggar, a professor of biology at the University of Wisconsin and an expert on soil bacteria, was arbitrarily forced to retire. Lederle Laboratories of the American Cyanamid Corporation hired him at age 72 and gave him another chance to use his scientific expertise. The company was well rewarded when he discovered aureomycin, a profitable and valuable antibiotic.

From Our Communities



Chapel window at Twin Lakes
(photo by John Cannon)

Penick Village Fights Hunger

On SATURDAY, September 27, Penick Village Residents and Chaplain Patsy Smith were host to more than 150 volunteers, aged 4 to 95, who filled 60,000 bags with dried nutritious food to be shipped to Haiti and other needy countries. The contents of each bag, when boiled with water, will be a meal for a family of six.

The endeavor was organized and managed by Stop Hunger Now, a nonprofit group with headquarters in Raleigh.

Residents of Penick Village contributed \$4,500 to purchase the ingredients and worked for hours on the assembly line, weighing, mixing, packaging, sealing, and boxing. They were joined by staff with children as well as by members of nearby Episcopal churches, Girl Scouts, and friends.

The busy day of controlled chaos was a great event. All participants were exhausted but exhilarated to have been part of this effort to feed the hungry.

The Penick Village administration is leading the way to a smoke-free, green, LEED

presented Paul Sutherland's report for the Western Region, which plans to meet April 8, 2009. Guest speaker will be Harold Stierhoff of Glenaire, the CCCR of NC representative to NCANPHA. The Western Region now has a representative at Highland Farms, members and a representative at Givens Estates, and members at Carolina Village.

Annual Meeting

Plans for the Annual Meeting, to be held October 23, 2008, at Christ United Methodist Church in Greensboro, were discussed. Dr. John Mathison, President of NaCCRA, had agreed to be the main speaker. A resume was distributed. Dr. Mathison planned to stay two nights but would accept no honorarium. Allen Trelease was designated to identify a motel for his stay. A decision was made that CCCR of NC members would not be charged for registration and lunch at the meeting, while non-members would be charged \$7.50, with Susan Rhyne and her crew handling the registration function.

Other Business

Bob Wyatt and Bill Pearce had arranged to attend the NaCCRA meeting in Philadelphia, their expenses to be reimbursed by the CCCR of NC treasury.

Willie Johnson presented changes in the Bylaws that had been prepared by her committee. The changes were approved by motion with minor adjustments in the wording, to be made by the committee before their presentation for approval at the Annual Meeting. Advance notice of the proposed changes was

to be provided by the chief executive officer of each region to the region's representatives.

Willie also reported for the Nominating Committee that the present officers had all agreed to stand for re-election.

Vice President Bill Pearce reported that all sections of the CCCR of NC website were current with the exception of "Local CCRCs," which would be completed soon. He presented a list of ideas for the website. A poll was taken on individual items on the list, with all feeling that most were worthy of consideration.

Bob read his notes from a telephone conversation with Dwight Story, of Piedmont Crossing, who is interested in having CCCR of NC promote "legislative committees" within individual CCRCs. Those present expressed no interest in taking action.

Allen Trelease stated that since motions on "Smoking" and "Residents on Boards" had been approved, nothing had been accomplished. Discussion followed whereby specific instances of progress were cited, with the final conclusion being that, while slow, progress on both issues was being made.

The subject of telephone meetings was suggested at the behest of Paul Sutherland of the Western Region. Most members were not in favor due to the lack of personal contact. However, it was noted that none present had a great distance to drive just to attend. Bob felt that a compromise could be reached whereby the Western Region chairperson could attend via a single phone hookup.

Allen Evans
Secretary



According to Dr. Butler, older persons should be civically and politically engaged and should study and pursue the politics of aging and longevity. A political activist agenda for the aging would:

1. Support equitable distribution of resources across the generations
2. Work to reduce the widening gap of income and wealth and the inequality of longevity
3. Support universal health care
4. Sustain Social Security
5. Combat ageism through strong legislation and enforcement as well as education
6. Enforce nursing home standards and regulate assisted living, such as being active in the "Pioneer Network," now in its ninth year
7. Establish geriatrics departments or equivalents in all medical schools
8. Dramatically increase the support of the national and local health agencies—strengthen the Office of the Surgeon General, the Centers for Disease Control and Prevention, the Health Resources and Services Administration, and the National Institutes of Health (which for fiscal year 2007 received only a 2% budget increase)
9. Register everyone to vote, including older persons; secure valid voting procedures, including voting machines
10. Promote political grassroots activism of older persons; encourage older persons to run for office at all levels
11. Advocate term limits and systematic rotation of the seniority system—campaign finance reform and term limits are necessary to control stagnant incumbency and corruption; create an independent nonpartisan commission to avoid gerrymandering
12. Encourage public service through a mandated youth corps and a voluntary intergenerational service corps
13. Strengthen public education; include economics, civics, the arts, music, and humanities, as well as physical fitness from the life-span perspective
14. Create women's and men's longevity groups to raise consciousness of the issues of aging and longevity

15. Support harmonization of social benefits in the process of globalization
16. Protect the human rights of older persons and the disabled (and all persons) against abuse and other forms of discrimination
17. Maintain progressive taxation and estate taxes to avoid dynasties and promote a level playing field for future generations
18. Support freedom of science (e.g., regenerative medicine) while providing an ethical framework
19. Introduce sabbaticals for all to maintain skills and knowledge and promote career change
20. Strengthen unions, since labor is the true basis of society and prosperity and to counterbalance the excesses of capitalism
21. Establish an agency and counselor in the White House to coordinate policies concerning old age and longevity across all governmental departments
22. Recruit congressional advocates on behalf of the older population with the intellect, drive, and charisma of Claude Pepper

Conclusion

Through the courtesy of AAHSA (The American Association of Homes and Services for the Aging), a report from the National Commission for Quality Long-term Care is available. It contains recommendations regarding quality, workforce, and technology, and a concluding chapter on finance. It may be obtained from Douglas Pace, 2519 Connecticut Avenue NW, Washington, DC; telephone (202) 508-9454.

AAHSA and NaCCRA (National Continuing Care Residents Association) are co-leaders in the CCRC enterprise. A list of reasons for becoming a member of NaCCRA is available from John T. Mathison, President, NaCCRA, Ingleside at Rock Creek, 3050 Military Road NW, Apt. 639, Washington, DC 20015. Each CCRC should have a resident NaCCRA recruiting person.

Beware of Identity Theft

IDENTITY THEFT occurs when a thief uses personal information such as your bank account or Social Security number to open a new account or get a new credit card in your name. Nationwide, the number of victims reporting identity theft has tripled in the past few years. One study found that a typical identity theft victim spends \$800 and 175 hours over 23 months to clean up his or her reputation and erase \$18,000 in fraudulent charges.

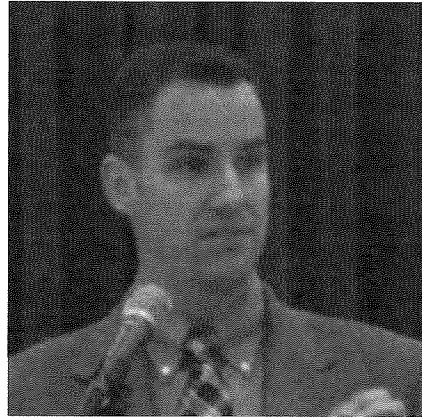
Protect Your Numbers

Protect your Social Security number (SSN). Don't carry your Social Security card in your wallet. (SSNs are now coming off all driver's licenses, Medicare cards, and military ID cards.) Give the SSN only when absolutely necessary. Ask why the SSN is needed, who has access to it, and how it is kept confidential. Do not print your SSN or driver's license number on your checks. Shred old bank statements, insurance forms, credit applications, etc.

The more companies are hassled by consumers, the more likely they will come up with alternative means to identify us. In the meantime, it's a good idea to ask questions when your SSN is required, such as:

- Who will have access to it?
- When will it be destroyed?
- What will it be used for?
- And most important, do I have to?

Presentation by David Fox, Consumer Protection Specialist, Consumer Protection Division, North Carolina Department of Justice, at the Annual Meeting of the CCCR of NC, October 23, 2008.



David Fox

Companies never have the right to force you to divulge your SSN, but they do have the right to refuse to do business with you.

Don't carry your personal identification numbers (PINs) in your wallet or purse. Don't share PINs or passwords, even with close friends or relatives. Avoid using easily available information for your PINs or passwords.

Finances

Limit the number of credit cards you carry. Watch billing cycles for missing bills, and review monthly statements for odd charges. Contact your creditor if a bill doesn't arrive when expected or includes charges you don't recognize. Keep copies of your credit cards (front and back) in a safe place in case a card is lost or stolen. Destroy receipts that show your entire credit card number. It is illegal for a business to print the full credit card number on the electronically generated customer's receipt.

Review your Social Security Earnings and Benefits Statement for errors in your yearly

income. To order a statement, call (800) 772-1213.

Protect Your Mail

Call (800) 5-OPT-OUT to stop receiving pre-approved credit card applications. Cut down on junk mail by sending a letter or postcard with your first and last name, home address, and signature to Mail Preference Service, Direct Marketing Association, P.O. Box 643, Carmel, NY 10512; <www.dmaconsumers.org>. Don't leave incoming mail sitting in an unlocked mailbox.

Online Safety

Beware of e-mails that claim to come from a bank, Internet service provider, business, or charity and ask you to confirm your personal information or account number. This is called "phishing" and is a scam to steal your per-

sonal information. Never send your SSN or financial account numbers by e-mail. Don't transmit your SSN or account number online unless using a secure website or encryption software. Secure websites often have an icon in the shape of a padlock in the lower right corner. A secure website's address will change from http to https. Read privacy policies and ask how your personal information will be used. Secure your computer with virus protection and install firewalls.

Too Late!

If you suspect you are a victim of identity theft, get a police report. Check with credit bureaus (Experian, Equifax, Transunion). Change your account numbers (credit cards, bank, etc.). Institute a 90-day fraud alert with credit bureaus. Call the North Carolina Attorney General, (877) 5NO-SCAM. Notify FTC, (877) ID-THEFT.

Meeting Notes

Executive Board

PRESENT AT THE MEETING of the CCCR of BNC Executive Board on September 17, 2008, at Friends Homes West were President Bob Wyatt, Vice President Bill Pearce, Secretary Allen Evans, Treasurer Bill Gentry, former President Willie Johnson, Ned Arnett representing the Eastern Region, Allen Trelease representing the Central Region, and Jean Farris, substituting for Paul Sutherland, representing the Western Region.

Minutes of the June 20 meeting were approved with corrections. Bill Gentry gave the Treasurer's report and proposed budget for 2008-09, which was approved.

Regional Reports

For the Eastern Region, Ned Arnett reported that they will have a meeting in January 2009 and their annual meeting in April. Allen Trelease reported that at the Central Region's annual meeting on June 12, 2008, they had discussed standardization of deductions for federal taxes based on residents' service fees. The concept was dropped due to the major differences in practices of the various communities. Central Region representatives planned to meet with Sandy Ridge people in October to discuss CCCR of NC membership. Jean Farris