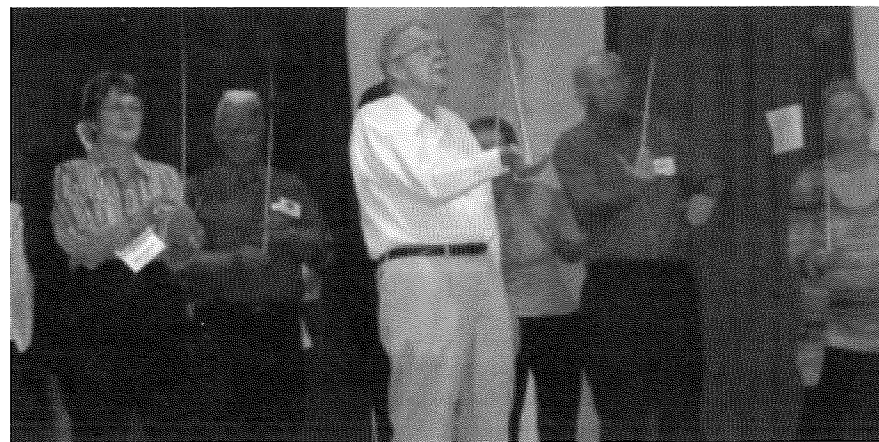


an attorney, was disabled by a stroke. Terri had to take on his care, and oversight of their two aging mothers (one with signs of dementia), as well as two girls just entering their teens. Her book focuses on issues such as: 1) How do you treat your "self"; 2) How do you treat the one you care for?; and 3) You must take care of your "self" first! Terri affirmed: "Take time for solitude . . . to listen to the silence . . .to hear God's voice."

Many residents purchased paperback copies of *Riding the Care-Go-Round*. Mrs. Robinson, who may be contacted at P O Box 1570, Morganton, NC 28680, contributed two copies of her book to the door prizes that Pat Looper had assembled.

Following a break, the group assembled to receive a welcome from Sam Decker and Robert Quick, the Decker-Quick team from Morgan Stanley Smith Barney, of Asheville. Mr. Decker introduced an "Institutional Fixed Income Money Manager," Jim Pittinger, a certified financial planner with 35 years of experience in the financial industry. Mr. Pittinger's presentation was laced with humor as he talked to us about municipal bonds. How can one comprehend a billion dollars? Imag-



"On the lighter side," "Barbie" greets Clint Willis, "Raggedy Ann" leads the kazoo band, and "Chicken song" singers balance peacock feathers.

ine that you are counting out one dollar per second; it would take 40 years to get to one million dollars. The "rule of 72" helps calculate how long it takes to double an investment in a bond. If the bond pays 8% interest, then 72 divided by 8 equals 9 . . . nine years to double your investment. Mr. Pittinger spoke about municipal bonds, which are "tax free," that is, the interest is not taxable by the federal government. The failure rate of municipal bonds is 0.21%, but the failure rate of corporate bonds is 4.6%. The presentation closed with a pithy saying: "There is one guarantee. That a smile increases face value!"

There were more door prizes: umbrellas from the Decker-Quick team and notecards that featured photographs by Dan Looper.

"On The Lighter Side" began at 11:50 with a nostalgic recall of "Kens" by the women of Raggedy Ann and Andy. But who do the "Kens" recall? After some coaxing, "Barbie" parted the curtains and out stepped a female WWII ex-6-stripe Marine Sergeant in a skimpy "Barbie" outfit. A kazoo band was quickly formed of residents drafted for music. Raggedy Ann and Andy (two sisters) directed the band with the music(?) of "I've been work'n on the RR" plus a bit more energetic "The Old Grey Mare Ain't. . . ." The entertainment became even "lighter" as a group of Deerfield residents led the audience in "The Chicken Song" complete with its four movements. Then they picked up peacock feathers to demonstrate the dexterity required to balance, vertically, the feather whose point rested in the palm of the hand.

By 12:15, the group was eager for lunch. More door prizes cascaded from the cache on the stage, from the Hinman Group and the Decker-Quick team.

Lunch prepared by the chef offered a choice of entrees, including chicken Oscar, carved turkey, and mahi mahi with mango chutney. Each table in the dining room had a sheet of CCCR "luncheon topics" to stimulate exchanges of ideas. One of the questions read: "What are your CCRCs doing to reduce operating costs?"

After lunch the assembly reconvened, though with fewer participants. Marcus Key presided over the business portion of the meeting. The group was ready for fast action, and with little fanfare and no discussion, the attendees approved the minutes of the April 2010 meeting at Grace Ridge; accepted the Treasurer's report; and unanimously adopted the proposed amendments to the Region's bylaws.

New officers elected by acclamation to serve for one year are: Chairperson, Kaye Steele (Tryon Estates); Vice-chair, Marie Pearce (Aldersgate); Secretary, Speer Ezzard, (Tryon Estates); Treasurer, Roberta Hall (Grace Ridge).

Marcus Key thanked Deerfield for hosting the meeting. He then welcomed Chairman-elect Kaye Steele to the podium. Following a few words to the assembly, Kaye presented to Marcus a gift card from the membership, to express thanks for his two years of leadership. Adjournment was declared by Kaye Steele. Tours of Deerfield were offered.

*Don Robb*  
Secretary

The editor thanks Dan Looper for providing the photographs of the Western Region's meeting.



## Remarks by Clint Willis

WE HAVE COME a long way since Harry Groves chartered our association back in 1988. We now have 57 CCRCs across the state, with another pending for development. We are still a slow-growth industry, with fewer than 2,000 CCRCs across the country.

Harry had a vision and understood that our investment needed to be protected. As a result the state Legislature was lobbied and passed on our behalf Chapter 58, Article 64, of the North Carolina General Statutes, which mandates that:

- A license be secured from the Department of Insurance to operate a CCRC
- A detailed disclosure statement be given both to prospective residents and annually to residents
- Specified financial reserves be maintained
- A developer show that contractual obligations can be met on a continuing basis
- An owning entity may not sell or transfer ownership without prior approval from the Department of Insurance
- Residents have a right to organize and be kept informed about the operation of the facility

Finally, the Department of Insurance is charged with protecting the rights of residents through financial audits. They also have the right to intervene in the event of financial difficulty to protect the rights of residents.

All of the above are great. However, it is our responsibility to follow through, and to do this it is critical that we have a resident represented on each CCRC's board of trustees, with all the privileges of outside directors. We also, through our residents' associations, have input into the operations and functions of our facilities. We are working hard to encourage these things to take place.

Legislation is always important, and we watch the state Legislature along with our partners, Leading Age of North Carolina and The Covenant on Aging. On the national level we partner with NaCCRA, because as we grow across the country the need for a residents' bill of rights becomes of great importance.

Of great benefit are sharing and learning from each other. I encourage each of you to share the successes of your many activities with others around the state through our *Hotline* publication. Articles are always welcome. I also invite you to our Web page, <cccrcfnc.org>, for up-to-date information concerning our association.

We have a solid foundation to work from, and now it is time to establish new goals and objectives and to increase our membership.

I along with your Executive Committee and the Board of Directors need and welcome your thoughts and suggestions. Our statewide Annual Meeting is set for October 4 in Greensboro. We promise an interesting and informative program, so mark your calendar!

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Clint Willis, President of CCCR of NC, made these remarks at the Annual Meeting of the Western Region, April 11, 2011, in Asheville.

## Advice on Caregiving and Investments in the West

ON APRIL 11, 110 residents met at Deerfield Episcopal Retirement Community in Asheville for the Annual Meeting of the Western Region. Communities represented among those present were Abernethy Laurels, Aldersgate, Deerfield, Grace Ridge, Highland Farms, Southminster, and Tryon Estates.

Chairman Marcus Key, presiding, welcomed the attendees. Bob Wernet, CEO of Deerfield, expressed his pleasure in having Deerfield as host. Tom McRae, President of the Deerfield Residents' Council, spoke about the retiree attractions of Asheville and called attention to recent new construction.

Marcus Key then read a letter from Ruth H. Walsh, President of NaCCRA. The Chairman recognized the presence of officers of the CCCR of NC: Walt Boyer, treasurer; Pat Looper, secretary; and Bill Pearce, immediate past president.

Clint Willis, President of CCCR of NC, spoke from the podium. [His presentation is summarized on page 8 of this issue.]

Pat Looper, Program Chairperson for the Western Region, introduced the keynote speaker, Terri Robinson, author of *Riding the Care-Go-Round*. Terri, who is a teacher at heart, shared her experience as a caregiver, and what she learned. When her 51-year-old husband,



"Raggedy Andy" distributes door prizes.

Pat Sprigg has been at Carol Woods for 19 years. Her five guiding principles are collaboration, openness, shared vision, transparency, and effective communication. She says that decisions are more likely to be sound when all are heard, that residents are very able to present their perspective to the Board of Directors and to management, that residents want to exert control and to be valued, that there are lots of opinions but all want success and the ability to contribute. Management and residents have to balance what is good for the present time and what will work in the future. Pat said that it never occurred to her that she had to have all the answers, that clear role delineation is needed. The Board has responsibility for solvency, planning, and policy and the residents have a role in the quality of life in the community.

Effective communication is the most challenging part of the CEO's job. Pat meets with the President of the Residents' Association monthly and hosts quarterly meetings for any residents who choose to attend. There are periodic social hours in the lounge, during which residents can ask questions. On a controversial topic, Pat might have input from everyone and reach agreement but, by the next day, maybe not! Effective communication takes a lot of time.

The second part of the program was presentation by Lanier Cansler, North Carolina Secretary of Health and Human Services (HHS), which is the largest agency in state government, with a budget of \$17.9 billion, of which 77% is federal dollars. When state dollars are needed as a match, cuts by the state legislature can have a serious impact on programs. During the next 20 years, North Carolina's population of persons 65 years old and older will more than double. There are between 1.5 and 1.6 million residents in Med-

icaid and 600,000–700,000 in the state employees' health plan. The Medicaid population will greatly increase when healthcare reform is fully implemented in three years.

Only 7% of the HHS budget is for personnel and administration. Most budget funds are distributed to cities and counties. The legislature is looking at budget reductions of at least 12%. It does not want to keep the sales tax increase or to consider other tax increases. Budget cuts and program limitations are expected.

Cansler is trying to streamline department operations and to change the department culture based on five values: customer focus, anticipatory thinking, collaboration, transparency and results-orientation. He is changing the budget process so that every part of the department uses the same budget codes, promoting the uses of technology and a new medical care model with the idea of treating the whole person. For seniors, the focus will be on prevention and changing approaches to adapt to an aging population and to seniors who continue to work. Cansler is working with the legislature so that they don't damage the infrastructure that is needed for the future.

At the business meeting, attendees approved the minutes of the April 2010 Annual Meeting and the Treasurer's report, which showed a balance of \$2,794.16 before the day's lunch expenses were deducted. The slate presented by the Nominating Committee was unanimously approved. New officers are: Chair, Nape Baker (Carol Woods); Vice Chair, Ruth Katz (Galloway Ridge); Treasurer, Betty Kent (Carolina Meadows); Secretary, Sherri Davis (Carol Woods)

*Ruth Katz*  
Secretary

The editor thanks John Roberts for providing the photographs of the Eastern Region's meeting.

## Proposed CCCR of NC Bylaw Revisions Available for Review

Attention: All CCCR of NC members—the CCCR of NC Bylaws have amendments that will be voted on at the Annual Meeting in October. Members may access the proposed amendments on our website, < [www.cccrofnc.org/](http://www.cccrofnc.org/)>. If you do not have computer access, your community administrative staff or your local public library will be able to help you. This announcement allows for more than the required 30 days' notice of bylaw changes.

*Patricia Looper*  
Secretary

## Help Reduce Handgun Violence

The sale of handguns is on the rise throughout the country, with one southwestern state even encouraging residents to buy them. The magazine section of a spring issue of the *New York Times* had a photo of colored handguns for women to carry in their purses. The National Rifle Association (NRA) is enthusiastic, going so far as to advocate "The first 30 seconds of contact are key to a successful outcome, if reloading go to high capacity magazines that deliver more rounds with fewer reloads." This is the message that gets through to youth. There is a bill in Congress, H.R. 308, that would ban these deadly assault clips and prevent more potential tragedies. But it is unlikely that H.R. 308 will pass unless citizens create a groundswell of support across the country. To help, contact your Congresspeople!

*John T. Mathison*  
Chair, Hand Gun Violence Committee, LWVDC

## From Our Communities

### Circus at Grace Ridge

IT HAD BEEN MANY YEARS since I went to a circus, and now one had come to me! It was not a Barnum and Bailey production. It was a Pat Looper-directed show, and undoubtedly the greatest circus ever to be seen in our Ervin Community Room. It had plenty of circus music, clowns, balloons, elephants, food, jugglers, a tightrope artist, a lion tamer, a strong man, roustabouts, and a ringmaster.

Residents and guests filled the room and were seated at tables when traditional circus music began. The costumed circus participants began their single-file entrance parade. Members of the audience had big grins on their faces as they began to recognize Grace Ridge friends and staff dressed up as circus people and animals. Laughter saturated the audience and even those who paraded incognito.

We could not have had a ringmaster better than Gene Egger, who kept things moving and filled in any minor delays with humor. He led us through about ten special events that were outlined in our programs, which



Audience listens to the presentations.

and works collaboratively with the association and residents. A residents' Budget and Finance Committee meets monthly with department heads and receives the same information. The four residents on the Board have full voting rights and are active in helping Board members understand the residents' perspectives. He said that the interaction between residents and staff is what makes Carolina Meadows seem like home.

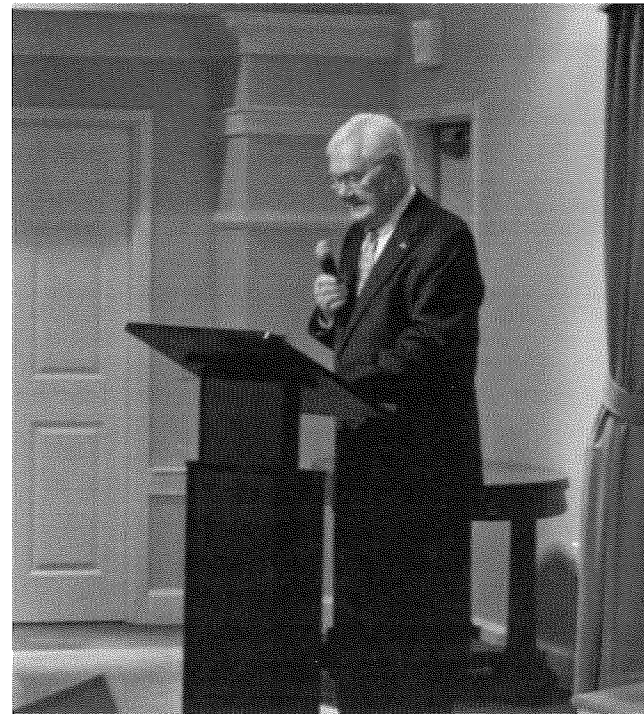
Dottie Heninger spoke about shared responsibilities at Carol Woods, a community of 465 residents. There is no activities director. The Residents' Association includes all residents and is how common values are expressed. Dottie meets with the CEO, then with the nine-member residents' council—the council officers plus five residents at-large. The Vice President of the council reports on council activities at each monthly Residents' Association meeting. Each council member is liaison to a committee. Carol

Woods residents organize into three kinds of groups: advisory committees, resident service committees and interest groups. The advisory committees include finance, dining services, health and social services, technology, etc. There are 38 resident service committees overseeing resident life. They are responsible for all activities, trips, the weekly newsletter, etc. There are 52 interest groups, which form when a group of residents gets together to focus on a shared interest.

The President and Vice President of the Carol Woods Residents' Association are ex-officio members of the Board of Directors. The President also attends the monthly meetings of the Board's Executive Committee. All Board actions are reported back to residents and the Board gives an annual report to residents. There is open communication between management and residents as well as "town hall" meetings, in addition to resident-satisfaction surveys.

by the Board as the group that keeps residents informed about all matters of concern. There are more than 50 activities and 25 committees at Carolina Meadows. There are four residents on the Board and the Residents' Association's President is a nonvoting member. Carolina Meadows has 660 residents who are organized into 14 precincts, each of which meets monthly. The chairs of the precincts meet monthly as a council, and they are the major way to get information out to all residents. The Executive Committee of the Residents' Association communicates with the council. There is a monthly meeting for all residents, and Carolina Meadows has an in-house website. Every precinct has a staff representative.

Kevin McLeod said that most of the day-to-day work is done by residents, with management handling the business functions. He meets with the Residents' Association's Executive Committee monthly, has an open door,



Clint Willis



Left to right: Pat Sprigg, Dottie Heninger, Nape Baker, Sallie Comey, Kevin McLeod.

revealed the names of participants. Clowns delivered pretzels and popcorn to the tables. An hour of joyous activity ended with a curtain-

call musical parade and enthusiastic applause.

As residents began to leave a buzz of conversations expressed appreciation and

reviewed the performance. It really was a circus!

*Sue Bormuth*  
Grace Ridge

## To Your Good Health

### Looking Out for Your Eyes

AS HUMANS AGE, eye tissue gradually deteriorates, leaving the eyes vulnerable to conditions that impair vision. The most common of these are macular degeneration (age-related, AMD), glaucoma, and cataracts. AMD is the most common cause of blindness in the United States, followed by glaucoma.

*Macular degeneration* affects the retina, the light-sensitive layer of nerve cells at the back of the eye. The macula is the central part of the retina and

may be blind spots in the visual field. There is no known cause, but glaucoma often runs in families. It causes no symptoms until permanent damage has been done. Medications are used to decrease pressure in the eye, and laser treatment can be effective.

*Cataracts* cloud the lens of the eye, producing a progressive, painless vision loss. When they become severe, a surgical procedure can remove the lens and replace

berries, and carrots. Supplements are vitamins A, C, and E and lutein. Bilberry extract improves circulation in the eye and helps night vision. People who eat foods with a high glycemic index (those that rapidly convert to sugar in the body, such as refined sugar and white flour) are at greater risk of AMD.

Wear sunglasses, especially if your eyes are light-colored (blue or green). Sunlight increases the risks for cataracts and AMD. The sun

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<[CCCRofNC.org](http://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 Clinton V. Willis, Jr., 3 Kintyer Court, 2200 Elm Ave., Laurinburg, NC 28352; (910) 276-2739; [genclint@bellsouth.net](mailto:genclint@bellsouth.net). 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.

## Meeting Reports from the East and West

### Focus on Management and State Perspectives in the East

THE EASTERN REGION'S 2011 Annual Meeting was held at Croasdaile Village in Durham on April 6, with more than 160 people in attendance. To begin the session, Vice Chair Nape Baker thanked Heather Rodin for her two years of leadership, and Howard DeWitt, CEO of Croasdaile, welcomed everyone.

Clint Willis, State President of CCCR-NC, welcomed attendees and spoke briefly about CCCR history. He said that residents have the right to organize and to become informed, that residents' associations should have input on operations and on planning, and

that residents should have voting rights on boards of directors. Willis encouraged attendees to look at the CCCR-NC website and to send thoughts and suggestions about the organization to him.

Nape introduced Sallie Comey, President of the Carolina Meadows Residents' Association, Kevin McLeod, CEO of Carolina Meadows, Dottie Heninger, President of the Carol Woods Residents' Association, and Pat Sprigg, CEO of Carol Woods.

The Residents' Association at Carolina Meadows, which is 25 years old, is recognized



After registration and refreshments, attendees assembled in the auditorium.