



# The *hotline*

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## NCCCRA PRESIDENT'S REPORT

June, 2015

I gave the Memorial Day Homily at our chapel yesterday. I presented the normal things, some of the history of Memorial Day, some of my own personal story, repeated a portion of an editorial opinion asking what legacies we have missed in the US because of the more than a million servicemen lost in our wars who could have fathered children and grandchildren who could have added to our society and whose impact would still be felt in our lives today. I ended with a quote from a WW II sailor asking a fundamental question, "Who decides, who is to die, and who is not?" It is a question that disturbs many of us who have served and lost family and friends. I certainly do not have an answer, and I have asked myself the same question many times. I suspect it is a contributing factor to many returning veterans with PTSD and why so many veterans do not want to speak about their experiences. It is all part of the meaning, the mystery and the tragedy behind Memorial Day, as we remember those we have lost in war.

As I write this, our major legislative concern, the medical deduction on state personal income tax returns, has been expanded to apply to everyone, not just seniors, with limits similar to those in the federal returns, and is a part of the proposed state budget for 2016 sent from the House to the State Senate. We anticipate a more difficult time in the Senate retaining this provision than we had with the House including it. Cindy Barker has started a letter write-in campaign for the key Senate legislators. By the time you read this the battle will be well underway, if not over. If you have not participated in the write-in campaign yet, I hope that you will join in. I anticipate the Senate will have its own budget proposals, and the results will be in front of a compromise committee before final passage. We will keep you apprised of what is happening and our progress and desires through your regional chairs and CCRC representatives.

The NCCCRA Board of Directors, which consists of the four state officers, the past president, the region chairs, and our 40 CCRC representatives met in Winston Salem on May 4, 2015. They passed three motions that establish formal advocacy positions for NCCCRA on legislative issues and direct the Executive Committee and the President to take appropriate action in forwarding them. The three issues were the personal medical tax deduction, the non-profit sales tax refund limit, and the tax recording of IRA charitable gifts in income. I have since written officially to Governor Pat McCrory thanking him for supporting the first issue, and Cindy is preparing more actions. We spent part of our meeting discussing changes to the NCCCRA bylaws. We agreed to increase the NCCCRA dues structure to \$12/individual, \$20/couple, and \$80/individual lifetime membership, starting in January 2016. I hope to have another meeting on July 21 to continue the bylaws discussion and prepare them and any standing rules changes for approval at the annual meeting in Greensboro on October 6. I have asked our *Hotline* editor to include the minutes of this meeting in this issue, should there be room. The proposed bylaws and standing rules as reviewed by the board should appear in the next *Hotline*, in late August or early September.

In this *Hotline* is an editorial by Dr. Frans C. Verhagen promoting the adoption of solar energy at CCRCs. While I do favor solar energy, I also recognize that it is currently economically profitable only in very large scale installations such as have been built in the western deserts. CCRCs must be concerned about the bottom line and the subsidies that exist today are clearly available at the whim of legislatures and could disappear at any time. NCCCRA has not taken a position on this issue, deferring to individual CCRC managers, who may or may not see a way to utilize solar energy efficiently in their facilities.

## SOLARIZING CCRCs IN NORTH CAROLINA: What, why, how

Frans C Verhagen Ph.D., energy sociologist, founding chair,  
Carolina Meadows Energy and Environment Working Group and its Solar Task Force. 4/9/2015

### INTRODUCTION

When I approached President Walter Boyer in early March about having the NCCCRA join the state solar industry and the state environmental coalition in arguing for the extension of the state's solar tax credits beyond December 31, he reacted positively to the proposal by immediately placing it before his executive committee and in June before the NCCCRA Board.

### THE WHAT OF SOLARIZATION

In the strict sense, solarization would mean the use of solar panels for the heating of water or the production of electricity. The technologies of solar domestic hot water panels have been around for over a hundred years in all its simple and more advanced forms, while the solar electric or photovoltaic (PV) panels have been around for over half a century with its efficiency drastically increasing in the last few decades. Both forms should be part of a CCRC's master energy plan, which would also include recycling and energy efficiency policies, solar tubes and more involved energy applications such as geothermal and cogeneration—the simultaneous generation of electricity and of heat for heating or cooling.

### THE WHY OF SOLARIZATION

Why should CCRCs and its state residents association engage in solarization, particularly in the use of PV systems? There are economic, environmental, health, technological, and political reasons.

Energy costs generally makes up some 30% of the costs of running a CCRC. Reducing energy costs is part of assuring financial security for the CCRC, a task explicitly listed in the articles of incorporation of the association. Moreover, solar power does not just benefit homeowners and CCRCs—it boosts entire communities, by bringing in local jobs that cannot be outsourced. One solar dollar investment leads to \$1.38 local economic activity.

Having a healthy environment without the effects of weirding of the weather and of a disrupted climate system is a sine qua non for the health of CCRC residents. Thus, well-being of residents always contains the dimension of environmental wellbeing.

There is also a technological rationale for CCRCs to engage in solarization of their rooftops or in stand-alone solar systems. The level of efficiency of PV panels of some 15%, up from a few percent in the seventies, has reached a level that is assured to continue or even to be improved.

The political rationale of CCRCs to engage wholeheartedly in solarization means that it joins other progressive communities in contributing to sustainable futures in the region, the nations, and the world. The political heft of the NCCCRA—politicians know that seniors vote and that seniors in CCRCs are generally well-to-do—would greatly increase the lobbying power of the state solar industry and environmental movement if it were to make solar and renewable energy part of its legislative program. Doing so would also encourage LeadingAge, the official CCRC association, to

engage in similar energy activities (and other major common issues).

### THE HOW OF SOLARIZATION

One of the first actions of a CCRC's Solar Task Force is to invite a solar installer company to submit a solar assessment of one or more of their buildings. The assessment would include not only the technical but also the financing options. Additional solar assessments can be invited and candidate installers can be interviewed after a thorough study of the first one.

There are at least four financing options: self-financing, solar leasing, power purchase agreements (PPA) or the Limited Liability Corporation (LLC). To understand the various modes of financing for solar systems one has to be clear about the ownership of the solar system and the owner of the roof top space. In self-financing both the owner of the solar system and the owner of the building's roof top space are the same. (Solar donations are tax deductible for both state and federal taxes, at least till 12/13/15.) In all other modes of financing the two types of ownership are separated. In both cases, however, the availability of solar tax credits and the ability of having a third party generate electricity are crucial for the rapid expansion of rooftop solar in the state.

Though opposed by Duke Energy, significant house and senate solar bills are winding their way through the legislature. HB229 deals with the extension for another five years of the present 35% state solar tax credits which are due to expire on December 31, 2015. SBill 254 called the Energy Freedom Act deals with the acceptance of the Third Party Sales (TPS) arrangement due to be finalized in July 2015. Passing of both bills will be reshaping the NC solar scene and would create a golden opportunity for CCRCs to be part of this solar explosion. Thus, it is imperative that the NCCCRA's legislative lobby (and the LeadingAge lobby) join the State solar industry and environmental coalition in promoting both bills. Cf. <http://www.utilitydive.com/topic/solar/> for state and federal background on solar.

TPS primarily occurs through two models: power purchase agreements (PPAs) and solar leases. A third, more involved model of TPS is the establishment of a limited liability corporation or LLC which would receive the state and federal tax credits, given that non-profits such as CCRCs cannot receive them. The national solar industry at <http://www.seia.org/policy/finance-tax/third-party-financing> explains both the ins and outs of the solar lease and the PPA model. In the LLC approach the investors in the corporation own the system and are able to take the solar tax deductions (till December 31, 2015 or 2020?) and after some six years when the system has paid for itself they can claim tax credits when donating the system to the CCRC. It seems that the establishment and running of an LLC is not a simple legal matter and needs expert legal advice of organizations such as Southern Environmental Law Center at <https://www.southernenvironment.org>.

Minutes of the NCCCRA Board of Directors Meeting on May 4, 2015
At Arbor Acres Retirement Community in Winston-Salem, NC

Welcome and Announcements

NCCCRA President Walton Boyer opened the meeting at 10:30 am. 38 people were present, of which 28 could vote, a quorum. Mr. Boyer introduced Mr. David Piner, CEO of Arbor Acres, who made a few welcoming remarks. Arbor Acres opened in 1980 and now has 450 residents in a beautiful setting.

The Secretary was unable to attend; Clint Smoke was designated to prepare minutes. A Financial Report was available for review. Our financial position continues to improve, in part due to increased membership. Walton Boyer reported from Susan Rhyne that membership is near 3800, up from 3400 at our last meeting.

Mr. Boyer commented that as we grow membership and financial strength, we may be able to hire a professional manager who can help produce Hotline, manage our membership and financial records, and act in our behalf in keeping up with and contacting the membership of the General Assembly. As a way of comparison, he noted that Florida's CCRA has 15 to 18,000 members and has the means to have some administrative support. In NC we have about 13,000 independent-living residents in CCRCs. Mr. Boyer's goal is to have 50 percent (about 6500) as members. This would put us in position to have some administrative support. Most communities have some representation, but there are a few holdouts. And all communities have the potential to grow their membership.

Legislative Activity

The first topic for discussion was the General Assembly actions that affect seniors. Mr. Boyer called upon Ms. Sindy Barker, who has been keeping up with General Assembly.

HB 46, An Act to Allow Individual Income Tax Deduction for Medical Expenses, is presently in the House Finance Committee where favorable action is expected. It will next go to the Senate where greater opposition is expected. Many CCRCs have organized letter-writing campaigns to convey our concerns about this bill and these have had a positive effect. Another such effort may be required as the Bill makes its way to the Senate.

HB700 deals with reducing the exemption from Sales Tax for Nonprofit institutions. This would affect many nonprofit CCRCs, as well as colleges, hospitals, churches, and others. Larger institutions e.g., colleges and hospitals, have a larger stake and are leading the efforts to see this bill defeated. Thus, no action is needed from us at present.

SB 20, An Act to Update the Reference to the (Federal) Internal Revenue Code, changed the way that IRA distributions to charity are treated for tax purposes in NC. This was enacted earlier this year, and affects personal income taxes paid for 2014.

Following this presentation, Mr. Boyer introduced three motions that allow the Executive Committee to act on behalf of NCCCRA.

Motion 1: A Motion to Allow the Executive Committee to Act On Behalf of NCCCRA with regard to legislation pertaining to Medical Expenses.

WHEREAS the North Carolina General Assembly in 2014

changed the State of North Carolina Tax Code to eliminate medical expenses as a deduction from personal income despite its continued acceptance for Federal tax returns, and

WHEREAS many older residents, by reason of their age, devote a disproportionately large portion of their living expenses for medical and related purposes compared to the general population, and

WHEREAS this has resulted in an unfair tax burden for the elderly, now therefore:

Be it RESOLVED that the North Carolina Continuing Care Residents Association on behalf of its members and all other North Carolina residents of similar age and circumstances goes on record in favor of restoring the medical expense tax deduction for individual income tax returns and authorizes the Executive Committee to take whatever actions and use whatever powers and resources it has to urge the General Assembly to reverse its action of 2014.

The motion passed.

Motion 2. A Motion to Allow the Executive Committee to Act On Behalf of NCCCRA with regard to legislation pertaining to the Limiting Sales Tax Refunds for Nonprofit Organizations.

WHEREAS the North Carolina General Assembly in 2015 is proposing to change (SB 700) the State of North Carolina Tax Code to reduce the level of refundable sales taxes to nonprofit organizations to a level which can significantly affect the monthly service fees paid by seniors in CCRCs and other senior-supporting institutions, and

WHEREAS many older North Carolina residents, do to a large extent live on fixed retirement incomes and/or finite savings and investment accounts, and

WHEREAS this has resulted in an unfair tax burden for the elderly, now therefore:

Be it RESOLVED that the North Carolina Continuing Care Residents Association on behalf of its members and all other North Carolina residents of similar age and circumstances goes on record as opposed to the proposed reductions in sales tax refunds for nonprofit organizations, and authorizes the Executive Committee to take whatever actions and use whatever powers and resources it has to urge the General Assembly reject or change Senate Bill S700.

The motion passed.

MOTION 3. A Motion to Allow the Executive Committee to Act On Behalf of NCCCRA with regard to a new law

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**pertaining to the taxation of charitable contributions from IRA distributions.**

WHEREAS the North Carolina General Assembly in 2015 has passed, and the Governor has signed into law a bill that taxes as income the direct charitable contributions from personal IRAs, and

WHEREAS many older North Carolina residents, do to a large extent live on fixed retirement incomes and/or finite savings and investment accounts, and

WHEREAS this has resulted in an unexpected tax burden for the elderly, and is likely to carry a secondary effect of reducing funds available to charities in this state, now therefore:

Be it RESOLVED that the North Carolina Continuing Care Residents Association on behalf of its members and all other North Carolina residents of similar age and circumstances goes on record in favor of repealing the provisions of SB20 of Session 2015-16 pertaining to the taxation of qualified charitable contributions from an IRA and authorizes the Executive Committee to take whatever actions and use whatever powers and resources it has to urge the General Assembly to reverse its earlier action of 2015.

**The motion passed.**

Mr. Boyer briefly recessed the meeting at this point to allow us to enjoy delicious lunch prepared by members of the Arbor Acres culinary staff. The meeting resumed.

Given the level of need for keeping track of these issues and responding to them, Mr. Boyer suggested that we have a Standing Legislative Committee.

**MOTION 4. A Motion to Establish the NCCCRA Legislative Committee as a Standing Committee of NCCCRA**

Be it resolved that the NCCCRA Legislative Committee is hereby designated a Standing Committee of the NCCCRA.

The NCCCRA Legislative Committee shall:

Monitor bills and activity of the North Carolina General Assembly to identify actions or activities with the potential to impact on the lifestyle or finances of NCCCRA members.

Advise the NCCCRA Board of Directors, Executive Committee, and Officers of any such activity and assist them in developing an appropriate response and action by NCCCRA.

Assist the NCCCRA Board of Directors, Executive Committee, and Officers in the organization of its membership to take action in response to such activity.

**The motion passed.**

**Ms. Sindy Barker was appointed chair of the Legislative Committee.**

There has been much discussion about raising the dues, and some feel that that is long overdue.

**MOTION 5. A Motion to Increase the NCCCRA Dues Structure**

The Standing Rules of NCCCRA shall be changed to reflect annual and lifetime dues starting in calendar year 2016 as \$12 for an Annual Membership for an Individual, \$20 for an Annual Membership for a couple, and \$80 for a Individual Life membership.

**The Motion passed.**

**Other Business**

Mr. Boyer presented two documents for the consideration of the body. These were **Proposed Changes to the Bylaws** and **Proposed Changes for the Standing Rules**. These documents will be presented to the general membership at the October meeting, but were offered here today for an opportunity to the Board of Directors to offer comments and suggestions. Many suggestions were offered to the Proposed Bylaws. Mr. Boyer will consider each before presenting the proposed changes to the general membership.

Time did not permit a review of the Standing Rules. A follow on meeting may be scheduled to deal with them.

Mr. Boyer offered each attendee a form entitled "What has the loss of the Medical Deduction on NC Form D-400 meant to me?" The form is two sided, one side for individual filers, and the other side for couples filing jointly. He suggested that we make copies of the form and share it with others. When completed, the form will

**CENTRAL REGION ANNUAL MEETING**

The Central Region Annual Meeting was held at Trinity Oaks in Salisbury on April 20, 2015. The theme of our program was "Working Effectively with Members of our State Legislature to Protect the Interests of Older Adults." We had good attendance from all nine of the participating CCRCs in our region. Our first speaker, Michael Olender, AARP NC Associate State Director, spoke about the advocacy efforts of AARP and their current priorities. Our second speaker was former State Representative Hugh Holliman, who served for 10 years in the NC House and was elected Majority Leader for the last 5 years of his tenure. He spoke about effective advocacy by citizens from the perspective of a legislator. He shared good insights into how the state legislature works and what types of communication are likely to be most effective in advocating for our interests. Finally we had a report from Joe Gruendler, resident of Friends Home Guilford and a member of our NCCCRA Ad hoc Legislative Committee. He gave an update on the recent work of the committee and distributed forms that residents could use to determine how much the loss of medical deductions on our state taxes last year cost individuals in terms of increased state taxes for 2014. This information will be shared with legislators to support House Bill 46, a bill that would reinstate medical deductions on state income taxes for older adults.

Randall Edwards

**THE TOP TEN SAFETY AND SECURITY PREPAREDNESS LIST FOR CCRCs**

*Ed Peloquin*

**Planning:** An administrator and/or plant maintenance person should identify resident(s) with previous experience and/or training in fire service, public health, security work or volunteer service with faith based organizations, the Red Cross and/or The Salvation Army. Explore with them their willingness to spend time to organize residents. It is suggested that three residents and one or two staff form the initial team. Then they should invite the entire community to an awareness meeting to present why they must prepare to respond and recover. The actual experiences of a resident is the most effective. A local fire official, emergency management staff, Red Cross staff or an expert in response can be invited to make a presentation at the community meeting. Property and casualty insurance or fire/damage recovery firms can also present motivational information.

**Main types of emergencies:** Disruption, not the event, becomes the emergency for the team. The most common disruptions are to power, transportation, hot/cold water, food supply, medication supply, gas supply and housing. One or more of these disruptions can be caused by an event or combination of events such as a facility fire, snow/ice storm, severe wind/rain storm, flooding, accidental toxic chemical spills, gas leaks or security breach.

**Goals:** The basic focus is on Community protection. This puts the responsibility directly on the Board and management, employees and the residents. While it is difficult to assign and prove responsibility for death and damage in an emergency, failure to prepare is being frequently raised as questioning liability claims.

**Role:** The team needs training and exercises/drills to learn. It is suggested the team use the incident command system. Using the Community Emergency Response Team (CERT) concepts is very useful.

**Special needs:** Evacuation in only one response. Others include shelter-in-place and defend-in-place. This means earlier warning, assistance from other residents, pre positioning special equipment and staging points during the evacuation and using the defend in place methods to stay out of harms way. Attention to functional limitations is essential. The buildings should be modified to ADA standards if not already meeting those standards

**Resident vulnerabilities.** The most common vulnerability is the lack of sufficient emergency power to operate lights, heat and cooling systems, computers and related functions. This is usually because no electrical generator exists or the fuel supply is not sufficient to last at least 72 hours.

**Resident Languages:** A translator is the best assistance. In some cases those who can use sign language are very useful. If none are available there are visual aids such as picture – language boards used by many trainers.

**Common area buildings:** They need to develop their plan the same way if they are a standalone site. If they are part of a campus, then each facility type must have a plan. organization require functional and resource integration and highly technical assistance is most useful

**A current well practiced fire plan** is mandatory.

**Installing an internal/external communications system** like the ACS i-Info electronic system is essential to notify and instruct residents in their apartment or unit and common areas. Each unit should have individual Red Cross “go bags”

**HERE FOR LIFE**

*Ned Arnett*

Yes, you could say that you’re “in for life,” spending your hours, weeks and years with your fellow inmates on Death Row Perhaps you withdraw, to be “in solitary,” waiting for the end of your sentence. or are suffering cruel and all-too-usual punishment-racked by arthritis, or whatever, joint by joint. But you’re innocent! You’re just “doing the time” when living too long is your only crime.

Or, you could also say that you’re here for **L I F E!**

not to mention Liberty and the Pursuit of Happiness ! Each day is a gift from the time your feet hit the floor until you doze off at night. Don’t miss a bit of it. You could make a list of the big things to enjoy: fellow residents: old friends and new “birds of a feather” you’ve just gotten to know, who share your lifetime interests, your fifty year old “kids”, your grandchildren. And, don’t forget the transient little things: the smell of freshly ground coffee, a distant train whistle at night. Also, off the road and back in the woods, copper beeches in winter, and in spring, dogwood blossoms.

**A LIGHT OF TRANSPARENCY AND EVOLUTION AT GALLOWAY RIDGE**

Sherman Poultney, NCCCRA Representative from Galloway Ridge and member of the Galloway Ridge Resident ad hoc Long Term Planning Committee

“A Light of Transparency and Evolution” was the response of Walt Boyer, President of the North Carolina Continuing Care Resident Association (NCCCRA), when he heard the news about the selection of a new Executive Director at Galloway Ridge. “It is a wonderful example of transparency in CCRC operations”.

The selection process at Galloway Ridge included considerations by a resident team, a senior management team, and the Galloway Ridge Board of Directors. The board made the final selection.

When the need arose to select a new Executive Director in early November 2014, the Board President, Dick Kahler, assembled a five-person team of directors to oversee the search. Their charge included updating the Executive Director’s job description (to recognize an intended new reporting relationship to the board) and to interview candidates. The board president also welcomed the Resident Council Chair to establish a resident team to consider the candidates. He likewise asked a senior management team to do the same. Final decision and the making of a job offer was reserved for the Board of Directors. The unanimous choice of the board, resident and senior management teams was Bob Zimmer, then the Associate Executive Director and Chief Financial Officer of Galloway Ridge. He accepted and reports to the Board of Directors. Residents responded positively to this result at a meeting in early December 2014.

This Executive Director selection process seemed like a natural result of a cooperative project over the prior year by the board and Resident Council, respectively. Their goal was to enhance cooperation and “governance” practices at Galloway Ridge. That initiative emerged from the board’s focus on long range planning that included several meetings with residents to hear their governance (and other policy-oriented) suggestions. A parallel resident long range planning committee led by Sam Williamson contributed significantly to the project. These parallel initiatives created much dialog between board and residents that paved the way for not only the Executive Director selection but also reinforcing the productive presence of three residents as board members and the reporting of the Resident Council Chair at board meetings

In his announcement of the new Executive Director, Board President, Dick Kahler, stated that the selection process had worked very well. The Board had taken responsibility for conducting and coordinating the search and selection. The important role played by resident and management teams ensured consideration of other opinions, competencies, and stakes in home and workplace. Dick said, “I hope the process works as well in the future on important matters as it has worked these past few weeks.”

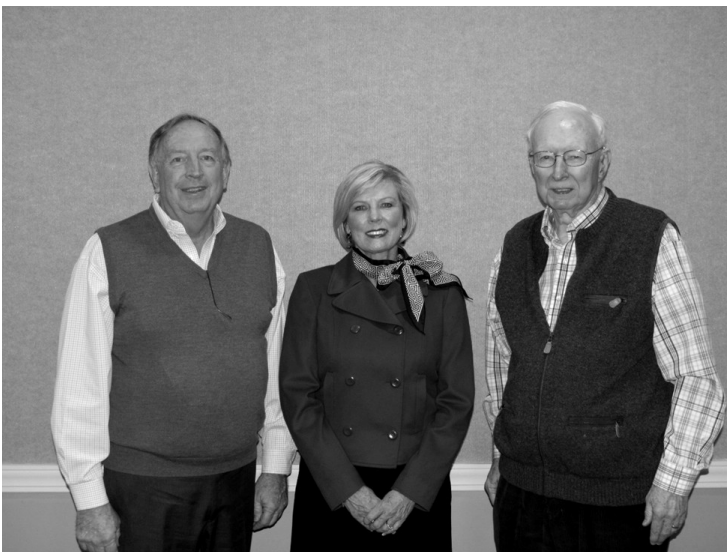
Resident team chair, Sam Williamson, Chairman of the Resident Council reports. “When the position of Executive Director came open, Dick Kahler told me as chair of the Residents Council that he wanted a resident team to participate in the interview process. I formed a team of five that included residents who had been at Galloway Ridge from nearly the start to recent arrivals. We organized ourselves, and then interviewed each of the candidates probing to ascertain if the person would “fit” with Galloway Ridge, if their professional background met our needs, and if their leadership style would take Galloway Ridge to a new level of excellence. After the interview process, we shared our evaluations with the board president. Our recommendations matched those of the board and the staff. I recognized two key lessons during this process: the board president is crucial to building trust and confidence with residents and their governance representatives; and the resident committees must work effectively and openly, sharing views and expressing disagreements if they exist. Taken together, this selection process was a wonderful experience for the residents and with a superb outcome in the selection of Bob Zimmer as the new Executive Director.

Speaking for the management staff team, Kathy Turner, Director of Human Resources, states, “Our new candidate selection process has promoted team culture, improved morale and has created buy-in. We have found it to be of great benefit both to the candidate and to the staff team. Furthermore, when team members are given a voice in the hiring decision, we are shown that Galloway Ridge values and respects our opinion. This process results in the synergy of increased morale and positive employee engagement. And in the long run, when team members feel invested in the process, they are more likely to offer cooperation and



GALLOWAY RIDGE

From Left: Dick Kahler, Kathy Turner, Sam Williamson



**BOB ZIMMER**  
New Executive Director, Galloway Ridge

**DICK KAHLER**  
President, Board of Directors



The *Hotline* is published quarterly by Bernard S. Coleman, Deerfield Episcopal Retirement Community, Asheville, NC, for NCCCRA President Walton T. Boyer, Jr, 25 Sheffield Circle, Asheville, NC 28803 (828-277-6493--[Walton.boyer@charter.net](mailto:Walton.boyer@charter.net)). Submissions to the *Hotline* and other *Hotline*-related communications should be addressed to the editor, Bernard S. Coleman ([gothic63@charter.net](mailto:gothic63@charter.net)).

**www.NCCCRA.org**  
**The NCCCRA home page**  
**is your source**  
**for information.**  
  
**Check it out!**

### Membership Application

One-year membership is \$7 for an individual, \$14 for a couple. Life membership is \$50 for an individual, \$100 for a couple. **Checks should be made payable to NCCCRA and given to your community's NCCCRA 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 NCCCRA representative is, you may find out by contacting NCCCRA President, Walton T. Boyer, Jr., 25 Sheffield Circle, Asheville, NC 28803; (828) 277-6493; [walton.boyer@charter.net](mailto:walton.boyer@charter.net).

If your community does not have a representative, mail checks to:

NCCCRA, 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*      2016

\_\_\_\_\_ (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:**     \$7 single     \$14 couple      **Life:**     \$50 single     \$100 couple