



# The Hotline



NorCCRA is your representation at state government in Raleigh. Over the past several years NorCCRA has successfully worked to help protect your medical expense deduction, making it permanent. In recent years NorCCRA members participated in a successful effort to stop CMS from imposing a bed tax on skilled nursing facilities, and currently NorCCRA is working to limit state sales taxes on resident monthly fees.

## YOUR MEMBERSHIP MATTERS

Politicians know for certain just two things for certain: the first one is their elected positions depend on voter numbers, and the other one is that seniors vote. The current session of the NC State Legislature is especially important to you, because this is the year that there will be or won't be a sales tax exemption for your monthly CCRC fee. It's going to be decision time on that issue in Raleigh during this year's legislative session. Your membership will allow you to be heard!

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## What does Membership Do For Me?

You stay up to date on things that can affect your finances.

You get to have input in matters that can have serious impact on you.

You stay up to date on things that can affect you and your CCRC neighbors.

You get something different to talk about with neighbors and friends.

And you get the good warm feeling of belonging.

Join or renew **now**; the cost is small and the benefit is great!

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## New Membership Brochures

NorCCRA has new membership brochures available for Community Representatives and interested individuals. Your Community Rep can get a number of these just by asking. They could be used for informing new residents, handing out at your CCRC membership drive, or distribution at other events.

*The Hotline* is published quarterly, March, June, September and December by the North Carolina Continuing Care Residents Association.

Submissions and other Hotline-related communications should be addressed to the editor: Jamie King, Trinity Oaks, Salisbury, NC, [kj4jk@arrl.net](mailto:kj4jk@arrl.net).



### SPRING THOUGHTS

I have great faith in a seed... Convince me that you have a seed there, and I am prepared to expect wonders." —  
Henry David Thoreau

Sit quietly, doing nothing, spring comes, and the grass grows by itself. —  
Ancient Zen saying

To plant a garden is to believe in tomorrow -  
Audrey Hepburn

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## The importance of SLEEP

Sleep is an important part of your daily routine—you spend about one-third of your time doing it. Getting good quality sleep – and getting enough of it at the right times -- is as essential to your survival as food and water.

Sleep affects almost every organ and system in the body – especially the brain, heart, metabolism and immune system. Contemporary research shows that not getting enough quality sleep increases the risk of disorders including high blood pressure, cardiovascular disease, diabetes, depression, and obesity.

There is no magic number of sleep hours that works for everybody. Most adults need 7-9 hours of sleep a night, but after age 60 sleep sometimes happens in shorter periods and you may have less deep sleep. This can lead to health problems.

The brain uses a lot of energy (nearly one-third of your daily total calories!) and the metabolism necessary to produce that energy also produces waste products that must be cleared away. During deep sleep the brain does its housekeeping, removing wastes that build up while you are awake. It's like sweeping up the floor and taking out the trash.

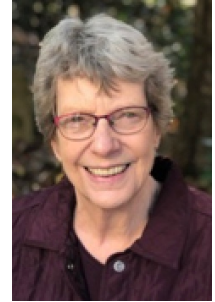
People who don't get enough sleep are more likely to be overweight, have strokes and cardiovascular diseases, easily get infections, and they get certain types of cancer more often than those who do get enough sleep, especially deep sleep.

*Adapted from an article in National Institute of Neurological Disorders.*

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My new phone is "smart". I guess I'm not.  
It's amazing what all this phone has got.  
TV and Weather and Internet, too.  
There's just no limit to what it can do.

The Department of Insurance (DOI) held its first meeting of the Continuing Care Retirement Community Legislation Task Force on Friday, February 18. This Task Force is a 20-member advisory group to the Department on the rewrite of 58-64, CCRC Act. NorCCRA has five members: *Sindy Barker* (Carol Woods and chair of the NorCCRA Legislative Committee), *Sharon Everhart* (Grace Ridge and member of the CCRC Advisory Committee), *John Olmstead* (Scotia Village and NorCCRA President), *Clint Willis*, Scotia Village and former member of the CCRC Advisory Committee) and *Margaret Zircher* (Carolina Meadows and member of the CCRC Advisory Committee).



NorCCRA also has formed a Workgroup on the CCRC Statute Revision composed of nine residents from seven different CCRCs. We represent a total of 67 years of CCRC-living with the senior member having lived in his CCRC for 15 years. We represent equity contracts, Type A life care contract, Type B modified life care contract and Type C fee-for-service contract, as well as a continuing care at home contract. Two of the CCRCs are church affiliated, one is a for profit within a national network, and four are independent not-for-profit. We bring a wealth of professional experience, but perhaps our strongest asset is knowing what it is like to live in a CCRC. In addition to the five NorCCRA members listed above on the DOI Task Force, Workgroup members are: *Skip Kingan* (Croasdaile), *Joe Liegl* (Early Advantage at Carolina Meadows), *Bob Mack* (Windsor Run), and *Bob Osborn* (The Pines at Davidson).

We are proud of the work done by NorCCRA founder, *Harry Groves* and others, who worked for years to obtain guaranteed statutory protections for all residents in Continuing Care Retirement Communities. Harry's work resulted in the passage of NCGS 58-64.

North Carolina stands out as a state that protects its residents and the viability of its CCRCs. We think one of the keys is the fact that the DOI steps in when a CCRC is beginning to have trouble and gets them back on track. The disclosure statements also assure the resident that the CCRC they are dealing with is reputable and financially secure.

Our NorCCRA Workgroup is meeting via Zoom on Friday afternoons until our work is done which we anticipate will be September. The DOI Task Force will be meeting twice a month to receive comments on each of the Parts and discuss them thoroughly. Its goal is to reach consensus with what they refer to as the CCRC industry and CCRC residents by the end of August.

**Sales Tax Footnote:** LeadingAge NC and its lobbyists are working with members of the General Assembly leadership to include our sales tax legislation during the short session which begins mid-May. When they have updates on the legislation, they are hosting monthly Zoom calls with RA presidents, NorCCRA Board of Directors, NorCCRA representatives and NorCCRA legislative committee members and community CEOs. Your community representative and fellow residents will keep you informed of any new developments.

# President's Message.....from John

I'm glad to again have the opportunity to share my thoughts and opinions with y'all (I'm not from the south, but got here as soon as I could). I will say that the rather long article I wrote in the last issue about electric vehicles created more comments, both laudatory and otherwise, than I could have imagined. The exciting news is that many of you are reading *The Hotline*.



Your all-volunteer NorCCRA team has been very busy during the past 3 months in a full court effort to financially protect the 22,000+ NC CCRC residents. The top level details of these activities are contained elsewhere in this issue.

We have now lived through 2 full months in the New Year, and it appears, at least to me, that the "new me" must come from within. I am trying to win the battle of not worrying about things I have no control over. Worry is a psychological and physical detriment to one's health, and is best avoided. Also, taking one day at a time, just as they come, seems to improve my sleep – another goodness factor.

Before I interject some positive comments from many different sources, let me remind us all that no matter how bad things may seem, they could be worse. With an ongoing pandemic, the last couple of years have justifiably been difficult and different. The 2022 US Olympic Team has come up with an appropriate motto – Stay Positive; Test Negative.

I'm sure that most of you have heard that there is no value for worrying about things which you have no control over. Put another way, don't be a prisoner to things you can't change. Stop being afraid of what could go wrong, and start being excited about what could go right.

Each person's state of happiness is about mindset. Negativity is contagious; unhappiness is contagious; fear is contagious; but so are **happiness, optimism and love** contagious. Surround yourself with people who bring out the best in you.

Although I didn't author many of these words, they sure resonate within me. I'm slowly, over nearly 80 years, learning that even if I react to something, it won't change anything. It won't make people suddenly love and respect me. It won't magically change their minds. Sometimes it's better to just let things be; let people go; don't fight for closure; don't ask for explanations; don't chase answers, and most importantly (especially for me), don't expect people to understand where you are coming from. I'm slowly learning that life is better lived when you don't center it on what's happening around you, but center it on what's happening inside you instead. Work on yourself and your inner peace. This is particularly difficult for someone who spent 57 years in and around the military.

**Smile..... That's contagious too!**

*John Olmstead*



**Smile.....it's contagious!**

## Meet your NorCCRA Officers:

These individuals will be the 'front office' of NorCCRA for the remainder of 2022, until the next annual general membership meeting.



**President:**  
**John Olmstead**



**Vice-President:**  
**Charles (Skip)  
Kingan**



**Secretary:**  
**Caroline Filbert**



**Treasurer:**  
**Joe Liegl**

### 2021-2022 NorCCRA OFFICERS

**President:** **John Olmstead**  
Scotia Village - [olmsteaj@erols.com](mailto:olmsteaj@erols.com)  
**Vic President:** **Charles (Skip) Kingan**  
Croasdale Village - [skingan47@gmail.com](mailto:skingan47@gmail.com)  
**Secretary:** **Caroline Filbert**  
SearStone - [cfilbert12@aol.com](mailto:cfilbert12@aol.com)  
**Treasurer:** **Joe Liegl**  
Carolina Meadows -

### Members of the Executive Committee

**Clint Willis, Past President**  
Scotia Village, - [bg.clint7@gmail.com](mailto:bg.clint7@gmail.com)  
**Bob Osborn, Western Region Leader**  
The Pines at Davidson  
[rho.cincy.60@gmail.com](mailto:rho.cincy.60@gmail.com)  
**David Teal, Central Region Leader**  
Well Spring, - [tealdavid@gmail.com](mailto:tealdavid@gmail.com)  
**Sindy Barker and Gay Eddy, Eastern Region**  
Carol Woods  
[sindydevoebarker@gmail.com](mailto:sindydevoebarker@gmail.com)  
[jgeddy@earthlink.com](mailto:jgeddy@earthlink.com)  
**Dick Newbold, Presidential Appointee**  
Scotia Village, [newboldra@outlook.com](mailto:newboldra@outlook.com)  
**Sindy Barker, Legislative Affairs**  
Carol Woods, - [sindydevoebarker@gmail.com](mailto:sindydevoebarker@gmail.com)  
**Susan Rhyne, Membership Director**  
Twin Lakes, - [morhyne@ballsouth.net](mailto:morhyne@ballsouth.net)  
**Margaret Zircher, Presidential Appointee**  
Multi-State Continuing Care Resident Association  
Leadership Group  
[zircher@me.com](mailto:zircher@me.com)  
**Virgil Torbert,**  
Ad-Hoc Recruiting Committee Chair  
[vmtorbert@gmail.com](mailto:vmtorbert@gmail.com)  
**Jamie King, Hotline Editor/Publisher**  
Trinity Oaks, - [kj4jk@arrl.net](mailto:kj4jk@arrl.net)



## Tips to Reduce Your Exposure to Plastic Microparticles

Microplastics are the microscopic bits of plastic found everywhere in the environment. You can't totally avoid microplastics and the chemicals found in plastics because they're found everywhere, even in ordinary household dust.

The easiest step would be to try to avoid foods and drinks that are packaged in plastic, though that's probably impossible to do. Plastic production is expected to increase more than 4X between now and 2050, which means the amount of microplastic contamination in the environment will rise along with it. However, here are some actions that can help you avoid unnecessary extra exposure to microplastics and the chemicals they contain:

**Drink water from your tap.** Drinking bottled water is one of the biggest contributors to microplastic ingestion. Bottled water has about double the microplastic level of tap water. Unless you know your tap water is unsafe, you should opt for drinking that instead of anything in a plastic bottle. (This applies to "soft" drinks in plastic bottles, too.)

**Don't heat food in plastic.** When you're warming up food (in the microwave), do it in a metal or a glass container, because heated plastics leach chemicals into food. The researchers also recommend not putting plastic dishes or containers into your dishwasher.

Adapted from an article in Consumer News.

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## NorCCRA Eastern Regional Meeting (Zoom)

**We are awaiting confirmation of the date from the speaker.**

**See your NorCCRA Rep for updates**

**9:30 a.m. – 12:00 p.m.**

9:30 – 10:30 a.m. Speaker

10:30 – 11:30 a.m. Report from the Department of Insurance Task Force reviewing the draft of the rewrite of the CCRC statute. Includes the first five months of discussion, interpretation, decisions, and other information.

11:30 – 12:00 Update on the sales tax issue regarding actions taken by the NC General Assembly.

Because we are holding the meeting on Zoom, we are including all CCRC residents in the state. We will send out a reminder and registration forms to your NorCCRA representative as we get closer to the date.

CCRC HomePage

Articles from CCRCs will be featured on this page in future issues, too. You can have your home CCRC article here by sending it in to the editor. Tell everybody about the place you live.

From Martha Wood, Community Rep at SALEMTOWNE:

*Last month we held a NorCCRA informational meeting designed to bring members together and to recruit new members. Our Central Region Leader, David Teal, spoke, as did three previous Salemtowne NorCCRA Community Representatives. The star of the event was Valda Ziemelis, who joined NorCCRA shortly after moving into Salemtowne in 2020.*

A Few Thoughts as to Why I Joined NorCCRA By Valda Ziemelis



Good afternoon and greetings! I'm Valda Ziemelis. I moved to Salemtowne on June 1, 2020. As I adjusted, I tried to learn all my new home offered, including organizations like NorCCRA.

This nonprofit group interested me immediately. While usually a non-joiner, I became a member within six months. What I read and heard about NorCCRA appealed to me, especially that residents of CCRCs created it.

I liked that it communicates with other CCRCs and monitors the NC General Assembly to assure that no actions are detrimental to the wellbeing of 22,000 CCRC residents.

NorCCRA's vision and mission exemplify excellence in preserving, promoting and ensuring optimal quality of life for CCRC residents throughout their lives. It's comforting to know that NorCCRA protects and advocates for me and everyone else.

An Idea that Benefits Everyone

Some years ago the residents at TRINITY OAKS decided to do something about the 'waste' of 'perfectly good' items that residents no longer needed or wanted and were discarding. The result was "**The Shop on the Corner**", a small space in the apartment building that is organized, controlled, operated and staffed by volunteer residents.

The Shop on the Corner accepts donations and sells them to other residents and staff members at very low cost. The proceeds are used to fund community "wish list" items.

The donors of items benefit because they have freed up some needed space and repurposing is good; the purchasers benefit by the old rule that "one person's throwout is another person's treasure"; and everyone benefits because

there are desired additions that residents want and propose, and at lower cost, too. To date more than \$65,000 has been used in this way, and residents have benefited from things like large screen TVs and some salon, library and patio furniture as well.



Jim Ryser Photo

### NorCCRA Volunteer Officer Candidate Survey

As you may know, NorCCRA is the only North Carolina organization that focuses entirely and exclusively on the interests of Continuing Care Retirement Community (CCRC) residents, and monitors state rules and regulations concerning each CCRC's financial viability. We are an organization staffed by all volunteers, and for our continuing viability, we need people to fill leadership roles with members that understand what is required in these positions. Accordingly, we have developed job descriptions for each of these important positions. Each CCRC Community Representative has access to these position descriptions. In addition to traditional administrators (President, Vice President, Secretary and Treasurer at both the statewide and 3 regional levels), we have a need for Legislative Affairs (lobbyist), Communications, and Special Projects volunteer personnel. Training opportunities are available for most positions.

Here are some questions to ponder:

- Are you a good leader?
- Do you have the interest and qualifications to become a good leader?
- Do any of your prior life experiences include the traits needed by NorCCRA?
- NorCCRA can and does help all CCRC residents – can you help NorCCRA?

If your answer to the above is yes, here are some questions that may evoke interest:

- Are you a good listener?
- Do you enjoy solving problems?
- Are you good with people?
- Do you like to organize?
- Do you like to write?
- Have you presided over meetings?
- Have you ever worked with legislators and/or regulators?
- Do you have a financial background?
- Did you recruit in your previous life?
- Do want to help us helping you?

NorCCRA leaders are always seeking qualified volunteers to better our organization. Please contact your community representative, or any of the State Officers listed on the NorCCRA website [norccra.org], which is an excellent source of information about the organization.



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### Application for membership in North Carolina Continuing Care Residents Association

Name: \_\_\_\_\_ Community: \_\_\_\_\_

Spouse's name (if applicable): \_\_\_\_\_

Address: \_\_\_\_\_

Email address: \_\_\_\_\_

Fee: \$12 for individual; \$20 for couple; \$80 individual life membership; \$135 life membership for a couple

Please make check payable to **NorCCRA**. **Give your check and application to your local NorCCRA rep.**

Otherwise, mail to Susan Rhyne, 3913 Muhlenberg Court, Burlington NC 27215

**Thank you.**