



# The ORANJ TREE

NUMBER 26

SPRING ISSUE

APRIL 2010

## ORANJ NEEDS YOU!

— by Dan Hartley



Some of you may remember the famous war bonds poster of WWII, when Uncle Sam himself was selling the bonds. We have no bonds to sell and we're not asking for money. But we do

have many interesting projects to "sell" and what we need are men and women to help us carry them out. Here are a few:

The Finance Committee would like to collect input about the uses and shortcomings of the *Finance Guide* distributed earlier, and to update the guide accordingly. I hope that you have all had an opportunity to read and review the guide on our website, [oranjccrc.org](http://oranjccrc.org). If you were serving on a finance committee, what additional tools would you like in order to effectively analyze the financial reports of your CCRC?

The Communications Committee badly needs your help to suggest topics and, hopefully, to help write interesting articles for future issues of the ORANJ TREE. We need to share good programs and good ideas with other members of ORANJ. In the previous issue we had an article on "A Community Service Program at Crestwood Manor" and one on solar panels at Fellowship Village. You don't need to be a professional writer. Even a brief sketch of an idea could be sufficient to generate an

article. Send your ideas to the ORANJ TREE contact noted in the masthead and see your ideas in print.

At a recent regional meeting someone suggested that it would be helpful to have a study of resident transportation services at different CCRCs. If there is interest in the subject and people willing to work on the project, this might be a very good research topic.

At ORANJ we have the following standing committees: Legislative, Finance, Health Care, and Communications. All of them are ready to welcome your input and contributions. And remember, the results of our studies can help improve the quality of life for ALL residents.

These are the steps that we will take to recruit new members:

- Regional vice presidents will work with presidents of residents councils/associations to acquaint their executive committee members with ORANJ's activities, by providing periodic updates.
- People who are already working with ORANJ will be asked to seek out talented people at their CCRCs, to bring them to ORANJ meetings, and to introduce them to ORANJ members with similar interests.
- Vice presidents will place signup sheets for various ORANJ committees at the CCRCs in their regions.
- The topic of recruitment will be on the agenda of all regional meetings in order to solicit ideas and suggestions.

With the above effort underway, we expect to tap the huge pool of talented residents and make a positive contribution to the operation of our CCRCs.

### Officers

**Dan Hartley**, Winchester Gardens, President  
**Al Lyter**, Applewood Estates, Vice President, Central Region  
**David Hibberson**, Harrogate, Vice President, Southeast Region  
**Jerry Chanon**, The Evergreens, Vice President, Southwest Region  
**Wink Livengood**, Fellowship Village, Vice President, Northeast Region  
**David Way**, Cedar Crest, Vice President, Northwest Region  
**Dot Treney**, Fellowship Village, Secretary-Treasurer

### Members

**Applewood Estates**, Freehold  
**Arbor Glen**, Bridgewater  
**Bristol Glen**, Newton  
**Cadbury**, Cherry Hill  
**Cedar Crest**, Pompton Plains  
**Crane's Mill**, West Caldwell  
**Crestwood Manor**, Whiting  
**The Evergreens**, Moorestown  
**Fellowship Village**, Basking Ridge  
**The Fountains at Cedar Parke**, Atco  
**Franciscan Oaks**, Denville  
**Fritz Reuter Altenheim**, North Bergen  
**Harrogate**, Lakewood  
**House of the Good Shepherd**, Hackettstown  
**Lions Gate**, Voorhees  
**Meadow Lakes**, Hightstown  
**Medford Leas**, Medford  
**Monroe Village**, Monroe Township  
**Navesink Harbor**, Red Bank  
**The Pines at Whiting**, Whiting  
**Seabrook**, Tinton Falls  
**Stonebridge at Montgomery**, Skillman  
**Wiley Mission**, Marlton  
**Winchester Gardens**, Maplewood

### Newsletter

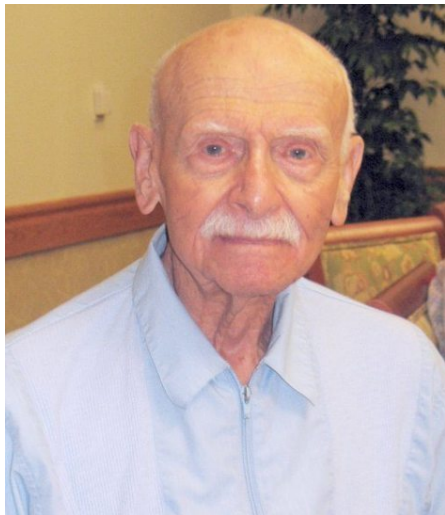
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## Jerry Chanon

Vice President, Southwest Region



Jerry and his wife, Pearl, preceded their move to a CCRC with a 19-year residence in an adult community in Mansfield Township, Burlington County. He served 18 years as a volunteer on the Mansfield Township First Aid Squad. They moved to the Evergreens in Moorestown in 2002, where he has served two terms on the Residents Council and is still on the Residents Finance Committee and a watchdog on their Dining Committee.

Jerry started working at age 16, first as a bookshop manager, then as a tool-maker, and finally as an executive sales rep with a promotional furniture distributor. He covered an area from Albany to Cape May, selling to furniture, department, chain, mail order, and variety stores and to club plans.

He became active in ORANJ in 2005 and now serves as Vice President for the Southwest Region. He admires the contribution of Charles Germany, Gary Baldwin, Dave Hibberson, and Wink Livengood, who against considerable political odds brought about resident participation on governing bodies of all CCRCs in NJ. He brings that message to attendees at his regional meetings and hopes that continuing political achievements will be part of the ORANJ legacy.

## Financial Aid

There is good news for residents of CCRCs who fear that they may outlive their resources. The Finance Committee of ORANJ completed a survey in 2009 of what CCRCs do when residents run out of money and found that all those that answered (15 out of the 25 who are members of ORANJ) had a plan in place. If you want to know your CCRC's plan, you might find information on it in your contract, often known as the "Resident and Care Agreement," or in your *Resident Handbook* or *Annual Disclosure Statement*.

If you think you have a problem, have a talk with someone in management. It is best to have that talk with management early, before a crisis occurs. Bring them up-to-date financial information to demonstrate the reason for your concern. Management may ask you to look into other resources and either they or you may contact your family to see if they can help. Depending on your circumstances, they may ask you to consider moving into a smaller unit and may help you to apply for Medicaid.

In addition, all communities that took part in the study have access to funds for helping people who run into financial difficulties. Several communities have benevolent care funds, money donated by former residents or their families for just such purposes. Some have restricted funds and some dip into general funds when the need arises.

Disbursements are handled by management, on a case-by-case basis, because of privacy concerns.

### Background Information

If your CCRC is a not-for-profit corporation, it has to fulfill certain obligations to earn its federal income-tax-free status under section 501[c][3] of the tax code. To qualify for this favorable tax status it must do two things:

1. It must commit itself to finding ways to maintain in residency those who are unable to pay their regular charges. It can, for instance, draw on its reserves, get help from local welfare programs, such as Medicaid, and tap other resources.
2. It must operate to provide services to its residents at the lowest feasible cost over the long term. This means that the corporation must also try to remain financially healthy.

In addition, NJ regulations carried out by the Department of Community Affairs specify that:

1. Failure to pay cannot be considered a "just cause" to terminate your contract with your CCRC until you have used up your entire entrance fee and third-party insurance.
2. Even after that, you have a minimum of 90 days (possibly while paying reduced fees) to look for other sources of financial assistance.
3. If you are discharged from the CCRC, you have a right to an administrative hearing to contest the decision.

For additional information, see the Subsidization Study on the [oranjccrc.org](http://oranjccrc.org) website.

# A Residents' Literary Journal

by Helen L. Vukasin

Sometime in 1997 a group of residents at Medford Leas, chatting over dinner, discovered that each of them was writing stories and poems. "Wouldn't it be great to share these with the community?" they asked. So they finished their dinner and set up a date for those interested to meet and talk seriously about publishing a small journal.

The idea took hold. They formed an editorial committee and identified some proofreaders. They created a budget based on printing estimates and applied to the Residents Council for funds to try out the idea. Thus Issue Number 1 of *Leas Lit* was born. With support from the Activities Fund of the Residents Association budget, they are able to publish two issues per year regularly.

In the early days there were a number of residents who wrote good short stories and poems. A small group initiated a Creative Writing Group, open to anyone, to encourage and support writing. The idea was to stimulate writing for the journal.

That was 10 years and 18 issues ago and much has changed. We have lost some of our best short-story writers and poets. As the median population has aged, the subject matter for many people is vignettes of their lives rather than fictional short stories. We are in the process of rejuvenating the writing group and stimulating the creative elements. It is a challenge.

Copies of the latest issue have been sent to all CCRCs in New Jersey. We have heard from Arbor Glen, Crestwood Manor, Seabrook, and The Fountains. If any writers out there did not get a copy of *Leas Lit*, additional copies are available at cost, \$1 plus postage. Please make requests, comments, or questions to [vukasinb@aol.com](mailto:vukasinb@aol.com).

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## Words Of Wisdom

The characteristics of a right board for the times: one that is engaged; that questions, discusses, and refuses to accept things at face value without investigation and contribution; one that is willing to look ahead and not be bound to the past. Example after example was given of organizations that have failed, completely or in part, because their boards were closed-thinkers; were not comprised of members with a variety of skill sets, experiences and opinions; allowed life-time terms which discouraged new thoughts and thinking, and that become struck still as a deer in headlights in the face of changing, challenging conditions.

From an interview of Wes Teague, Senior VP of Capstone Strategic, Inc. about his experience on a not-for-profit board. The quote is from page 38 of the January/February 2010 issue of *FutureAge*, the magazine of AASHA, the American Association of Homes and Services for the Aging. *FutureAge* is available online at [aahsa.org](http://aahsa.org).

## David Hibberson

Vice President, Southeast Region



David Hibberson retired in 1994 and moved with his wife, Marjorie, to Harrogate in Lakewood, NJ, in 1997. In addition to serving as Vice President, he has been President of the Harrogate Residents Association for six of the last nine years and was recently reelected to a two-year term.

He has also served on the Lakewood Township Shade Trees Commission and currently serves on its Environmental Commission, Transportation and Safety Board, and Senior Advisory Committee.

He has been active with ORANJ since 2002, especially on the Legislative Committee, where he was Chairman from 2002 to 2007. It was during 2007 that his committee succeeded in establishing a new law requiring resident trustees on boards of NJ CCRCs.

He is a member of the ORANJ Executive Committee and serves as Vice President of the Southeast Region. When he finds free time he enjoys oil and watercolor painting, swimming, reading, and travel.



## **ORANJ SPRING MEETING**

### **APRIL 21, 2010, at 10:00 AM – APPLEWOOD ESTATES**

The morning speaker will be Deborah Breslin, Program Director of New Jersey's State Health Insurance Assistance Program (SHIP), who will make a presentation on "Medicare in 2010." She will give us an explanation of the system at this point in time including Medicare Parts A & B, Medicare Advantage plans, Part C, prescription drug coverage, Part D, requirements for durable medical equipment suppliers, therapy caps, and outpatient psychiatric services reimbursement.

Our afternoon speaker will be Keith Robertson, who joined Ziegler, a financial advisory firm, in January 2007 with significant experience in senior living finance and development. His presentation will include information on troubled CCRCs and how national economic events have challenged senior living facilities. He will describe communities that have had financial difficulties, the implications of state laws and other legal issues, and the effect on the organizations and their residents.

## **Northeast Regional Meeting at Winchester Gardens**



August 2009. Wink Livengood, ORANJ Vice President, is at the microphone