



*The Tree Unites the
Branches; The Branches
Bear the Fruit*

The ORANJ TREE

Quarterly Newsletter of the Organization of Residents Associations of New Jersey

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TAKE PRIDE IN ORANJ



Those of you who, over the years, have worked with ORANJ and driven through rain and snow to attend our meetings will be pleased to hear about the recognition we have lately received. Perhaps most important, some of the CEOs and Executive Directors of our CCRC communities in NJ have praised ORANJ for our helpful research studies. NaCCRA, our national counterpart, has asked us to share information on how we organized and carried out our studies. We have received requests from outside the state for reports of our work and for

copies of our Finance Guide. All of this material can be found on our website, www.oranjccrc.org.

For the fall meeting of LeadingAge, the main national provider of services for the aged, we have been asked to make a presentation on the Legislative Mandate that we passed six years ago that required resident representation on a board of trustees. It was suggested that our efforts might serve as a paradigm for other states. Since we passed the law in 2007, the recognition is a little belated but, nevertheless, gratefully accepted.

Possibly, the best is yet to come.

Ever since Superstorm Sandy last Fall, ORANJ has conducted research on how our CCRCs coped with the power outages and consequent threats to the safety and security of our residents. Our first abbreviated study was reported in our paper, "Sandy was a Dandy," which has received favorable attention.

Subsequently, our more complete study of what happened after Sandy has become the basis for a guide that we are currently working on, that will summarize best practices for CCRCs for handling future weather-related emergencies. The guide will cover all aspects from Preparing for an event to Coping with the fallout, to Recovering from the disaster. The purpose of the guide is to offer a set of flexible principles that can be adapted to any CCRC community.

For any readers who have not yet taken part in the work of ORANJ, I want to urge you to join us. It's fun, interesting, and useful. Don't wait. Get in touch.

Ellen Handler

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Newsletter

Pearl Lehrhoff, *Winchester Gardens*,

Editor

Maggie Heineman, *Medford Leas*,

Production

ORANJ contact

Ellen Handler

333 Elmwood Ave Apt M459

Maplewood, NJ 07040

973-275-9290

e12handler@verizon.net

IN THIS ISSUE

One of the purposes of ORANJ, as written in the Mission statement, is to “facilitate communication among member Resident Associations on matters of common interest and concern.” Our newsletter establishes this communication. It helps us learn about each other and how we are similar and how we differ. It is important that the 25 accredited CCRCs in our state understand and know about each other as we share the needs of all our senior citizens. In our last newsletter we wrote about our visit to Fellowship Village and told you about their method of functioning.

For this issue we visited Crane's Mill and learned how they are structured. In the future we plan to visit other CCRCs. In this newsletter we are reporting on issues important to seniors today. We have a report about how seniors prepare for the next storm and an article about a different kind of meal plan based on a voucher system. And so we are fulfilling our mission and sharing senior concerns with each other. I enjoy and learn from each newsletter and hope you do too.

Pearl Randall Lehrhoff, editor

A VISIT TO CRANE'S MILL

On what was the first really nice day of spring 2013, the driver and his friends, Zara and Warren, began their trip to Crane's Mill in West Caldwell. Once a lumber mill, it started as a CCRC in 1998, one of 32 entities under the aegis of Lutheran Social Ministries. The community gives off a bright, warm feeling of grace without ostentation.

The 48-acre campus includes a pond and a wildlife preserve. We were met at the front entrance by Beth Sparling, Executive Director, and Richard Carter, Resident Board President. Both were on hand throughout our 3½-hour visit. Ms. Sparling's office adjoins the concierge desk and we began there. She is a slender, fortyish woman, newly promoted to the position, having served as Administrator of the Health Center for 11 years. Those years serve as the underpinning for a cool competence and empathy for the entire resident population. Our first question concerned Hurricane Sandy. The community fared well. Power was lost for just one day with hot meals available throughout. We asked how Crane's Mill managed to keep the maintenance fee increase for 2013 to 1.9%, lowest among ORANJ CCRCs. Beth described an expense management process which

first budgeted a project and then with resident participation began to prune off the French pastry while keeping the core elements. One such project had an initial budget of \$425k but was brought in at \$222k.

Our tour began in Towne Square, the high-domed Crane's Mill hub. A light, upbeat color scheme predominated, which Zara called “esthetically pleasing.” The choir could be heard practicing as we passed an art exhibition and the swimming pool with its downhill entry ramp. Newly renovated dining facilities under the direction of Susan Knapp are eye-catching with an open stone hearth oven for cooking demos and other special occasions. Of the six newly renovated dining areas, the most popular is the Heartwood Café, an airy cafeteria-style eatery with a wide selection of salads, sandwiches, and hot meals. The meal plan is called “flexible” and it truly is. Each resident has a quarterly allowance which may be spent in a variety of ways. A really unique feature is the “459 Fine Dining Menu,” offering entrees such as filet mignon and lobster.

The Health Center at Crane's Mill is something special. The 48 new Assisted Living studio apartments, with their enhanced ancillary amenities, make for a smooth transition from IL to AL. The skilled nursing floor has 66 beds with a 63 resident occupancy at present, providing care and individual rehab services. The Memory Support unit has 18 beds. An MD has office hours 5 to 6 days a week. A new Electronic Medical Records system is planned; the launch date is October 1.

Crane's Mill facts and figures:

Independent Living has 251 apartments and 30 cottages.

Occupancy of the “Phase 1” IL sector stands at 90%.

IL and AL residents total 333.

A monthly town hall meeting with residents is held.

Marketing has a sales projection of 4 IL move-ins this month.

As we left for home, the driver turned off his new GPS, which had evoked complaints that it had misled us on our 35 minute drive out, so Warren served as navigator for the return trip. On the way, we pondered Beth Sparling's message to the residents: “This is your home. The staff and management are guests in your home.” The return via Eagle Rock Ave. took 20 minutes, so Warren was right again as he usually is. The driver hates that.

Gene Lanigan

PREPARING FOR THE NEXT STORM

A CEO's Memo to Residents and Staff (abridged)

November 15, 2012

Dear Residents and Staff:

We believe we were well prepared because right after the October 2011 snowstorm we formed an Emergency Preparedness Team that met regularly, analyzed the areas we knew had to improve, and began to communicate with residents and staff.

After last year's power loss it became a priority to increase our backup generation capacity for the safety and security of the residents. We have been working on securing a Co-Generation system that will give us backup power to the Community Center so we can provide uninterrupted dining services for meals and support other key systems.

The system uses natural gas to produce hot water, chilled water and electricity. Because natural gas is cheaper than electricity it will save money. Over time the resulting savings will pay for the system itself. The system will generate enough power to continue critical systems such as:

- Electronic Medical Records

- Full meal services for Independent Living residents

- Access to hot water for soup, coffee, and tea

- More areas within the Community Center that can be used as warming stations where residents can gather in comfort.

The system is not able to provide backup power to the independent living units due to the sprawling nature of our buildings.

As soon as we were ready, we took our proposal to the Board of Directors and they approved this \$2,000,000 project during our August 2012 meeting. Fellowship Village is committing over \$1,500,000 of its resources and is applying to the State of NJ for a \$450,000 rebate. The agreement has been signed and next steps include submitting to the State for the rebate approval. After approval we expect to install the Co-Gen system during 2013.

With this Co-Gen system, Fellowship Village will be one of only a few CCRCs in the nation with this extent of backup capabilities.

Brian Lawrence

VOUCHERS FOR VICTUALS FOR VEGETABLES, VEAL, AND VICHYSOISE

This is how some CCRCs have shed their strait jackets of "One meal a day. Use it or lose it." In some CCRCs every resident gets a credit (voucher) for an amount approximately equal to the cost of one meal a day, but does not have to spend it on a formal meal in a dining room. The rule is that he must spend it on food (vodka is not included) but it can be for food in any venue and at any time during the month or quarter, whatever time limit is chosen for the plan.

Of course, the pattern of spending depends on the number of options available. If there is a bistro or café, the resident can eat a minimal à la carte meal or stretch the budget by choosing a less expensive lunch over dinner. In addition, if the community store has a freezer section, he can buy no-frills takeout and use the savings to invite guests or host a catered party, which is sometimes permitted. In designing these plans, the CCRCs assume that residents will not deny themselves an adequate meal in order to hoard funds for a blowout party because this could affect the resident's nutrition and general health.

A plan like this usually requires that each resident has an electronic account which can be accessed from any of the food options. The check-in at the dining room has to communicate with the cash register at the store and at the café. In some cases, each resident receives a computer-readable card, which can be swiped at each location where purchases are made.

Even though such flexible meal plans are usually designed to attract new residents, especially among the boomer generation, who like to maximize their options, the plans have also become popular with many of the established residents who have been given a choice between the traditional and the new.



A CALL FOR ACTION

Below is a sample letter to Cleopatra Tucker, the Chair of the NJ Assembly Military Affairs Committee, to request that she provide further support to bring the veterans' tax deduction issue to a successful conclusion. Please send a copy or your own version to solicit her support.

Gary Baldwin

**Honorable Cleopatra Tucker
New Jersey Assembly
400 Lyons Ave.
Newark, NJ 07112-1246**

Dear Assemblywoman Tucker,

Thank you very much for moving the veterans' tax bill, A-1969, from your committee on June 10. In an effort to quickly move this measure further in the legislative process, I am respectfully asking that you post ACR 73 for consideration at the next available opportunity. As actions requiring a constitutional amendment must be submitted well before the November election, there is little time remaining to complete this process and call the legislation for a floor vote.

As you know, there are a number of residents who proudly served and protected our country during "active service in time of war" who should receive the veterans' property tax deduction, but are not receiving it simply because they reside in a CCRC. The passage of this legislation will correct the problem and allow this group to enjoy all of the veterans' benefits to which they are entitled.

Thank you for considering this important legislation.



APRIL PLENARY SPEAKERS

Heather Howard, Director of the State Health Reform Assistance Network at the Woodrow Wilson School of Princeton University, spoke about the implementation of the Affordable Care Act (ACA), also known as Obamacare. She emphasized that implementation was a work in process and that some programs were not even scheduled for implementation until 2014 and beyond. For instance, both the states and the federal government are scrambling to establish required health insurance exchanges to offer a marketplace for insurance policies and premiums so that everyone will be covered before the penalties for non-coverage begin.

Altogether, the ACA has expanded coverage to 32 million new insureds, especially among the non-elderly and children. However, the new provisions still leave too many without coverage. She reported that we are making more headway among children, where the rates of uninsured is finally declining, but not among non-elderly adults, where the percentage of uninsured is still rising. This group consists largely of families without dependent children, whose family income is below the federal poverty level. These uninsured are costly to all of us because they enter the system when they are sicker. They also put pressure on other parts of the welfare system since many report skimping on basic necessities and depleting their savings to cover medical expenses.

Ray Guarino, Director of Sales and Marketing at Cedar Crest, talked about achieving high occupancy through effective marketing. As he pointed out, occupancy is the single biggest issue for any CCRC, and the successful CCRC will consider marketing an investment rather than an expense. Marketing, he says, has to be more proactive and engaging. It requires a deep knowledge of what a CCRC has to offer and of the anxieties facing a prospective resident. This requires considerable knowledge of the real estate market and the local economy.

He sees marketing as a lengthy and multi-faceted process. Most new prospects require multiple contacts over a period of up to five years before the move-in occurs. His job is to persuade people to move sooner rather than later and to recognize that the CCRC provides solutions for people seeking to maintain their independence. And, finally, he must make certain that his staff never rests because occupancy of 94%-96%, which he achieves today, can fall fast if they lose momentum.

Ellen Handler