



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

O The RANJ TREE

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COME, JOIN US FOR THE PLENARY



The Fall 2013 ORANJ Plenary Meeting will be held on October 16 at Medford Leas in Medford, NJ. Visiting Medford Leas is always a pleasure because it is an exceptionally attractive community with its own designated arboretum. The plenary meeting will offer plenty of food for thought, plus food for lunch. Our morning speaker will be Dr. Elaine Fultz, an expert on Social Security. Our afternoon speaker will be Ms. Beth Sparling, Executive Director of Crane's Mill Community.

She will share her experiences in working actively with residents to shape policies and programs (more information about the speakers on the back page).

Last week our Sandy Report, written by Frank Honn, Ed Babbott, and Charlie Taggart, was sent electronically to CEOs/EDs of all ORANJ communities for final review before submission to the ORANJ Executive Committee. The report is based on our research, using interviews and questionnaires, regarding what happened to ORANJ communities as a result of the Superstorm. Information on our research can be found on our website (www.oranjccrc.org). The Sandy Report lays out how management and residents, planning and working together, can best prepare for weather-induced emergencies to protect the safety and security of residents and staff. It includes a set of effective strategies and tactics, commonly known as best practices, for the three stages: preparing for an emergency, coping with an emergency, and recovering from the experience.

The report recommends the creation of a permanent Emergency Preparedness Team that would develop and implement a strategic plan suited to the special features of each community. The plan would deal with issues relating to equipment, supplies and personnel and include a special section on communication with relevant parties. If you would like a copy of the Sandy Report for review, please contact Frank Honn (hfhonn@verizon.net).

I'll see you at the meeting. Come, catch up with old friends, make new ones. Expect interesting ideas and a good lunch.

Ellen

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FROM THE EDITOR

Our Fall newsletter is filled with interesting, informative and exciting information. We hope you can incorporate some of this information when planning your own CCRCs. One of our most exciting articles is about our Cadbury CCRC in Cherry Hill. It has grown from one level of service in 1977 to over 304 units in 2013. We all celebrate with them and hope to emulate them.

Our newsletter also tells about the always excellent work of our legal committee and how their involvement helped pass the Bill of Rights.

We are presenting some interesting information about the Food Flex program. Many of our CCRCs are using this program in evaluating their own food plans.

Read all about our exciting next plenary meeting to be held on October 16th at Medford Leas in Medford, NJ. Come and hear the wonderful speakers our president Ellen Handler has arranged for us to hear. Their topics are pertinent to today's living and their ideas and suggestions will be thought provoking.

We have more articles in our newsletter, too numerous for me to mention. I do hope you'll read them, enjoy, and acquire information from them. That's the purpose of our newsletter. So please send us your thoughts and suggestions that we can all share and benefit from each other.

Pearl Randall Lehrhoff

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## CADBURY CELEBRATES 35 YEARS

As part of its festivities, Cadbury at Cherry Hill opened a time capsule on January 16, 2013. The community began in 1977 when the Quakers purchased the original Cherry Hill Lodge and opened it as a senior community, with just one level of service.



Cadbury quickly became a CCRC with the addition of a nursing home for a second level of care. Assisted Living was added by converting some apartments in the 90s and, finally, a Memory Unit was created within Assisted Living in 2005. Today, Cadbury at Cherry Hill has 138 Independent Living apartments, 66 apartments in Assisted Living, including the Memory Unit, and 120 beds in their Skilled Nursing Unit, which is both Medicare and Medicaid certified.

Cadbury prides itself on its affordability. It offers a range of contracts that fit residents' needs and priorities. Their traditional Plan A is a Lifecare contract that guarantees lifetime care at virtually no additional cost, but the entrance fee amortizes after 50 months of residence and therefore does not offer a refund. It is by far the most popular type of contract.

They offer a traditional Plan B with reduced entrance fees and monthly rate, which may be a more desirable plan for those with longterm care insurance. However, if the resident needs more than 60 days of assisted living or nursing care, the monthly fee would rise to that of the market rate for care at that time. This plan also does not offer a refund after 50 months.

For those who wish to secure and protect their inheritance, and who carry adequate insurance, Cadbury offers a 100% refundable plan. It requires a significantly higher entrance fee, which protects the investment or can be used as a "spend down" for assisted living or skilled nursing care with a 15% discount.

Plans without an entrance fee are available to a limited extent and can be converted into other plans at a later date.

The marketing department works hard to tailor a program that fits the circumstances of each prospective resident.

The Executive Director, Susan Wood, thought that the concerted investment at Cadbury to keep both residents and staff happy was showing many benefits. She is delighted with the many long timers in both groups, who are truly committed to Cadbury and its success. With 35 years of successful operations and the Quaker mission, Cadbury at Cherry Hill is proud to provide "Continuing Care the Way it Should Be."

*Ellen Handler*

## A NEW PROJECT FOR THE HEALTH CARE COMMITTEE

At the most recent meeting of the ORANJ Health Care Committee we made preparations to conduct a study of security devices at the different CCRCs in NJ. As a first step we asked each attendee to identify the kind of devices currently used in his/her CCRC. We learned the following:

At Stonebridge there is visual identification of all those coming to the dining room. The concierge makes a separate list of residents she has seen. At the end of 24 hours the lists are merged. Phone calls follow to the apartments of those who have not been seen. If calls are not answered, security is asked to visit the apartment. They enter the apartment, if necessary, to determine that the resident is OK.

Meadow Lakes has a similar system. In addition, it has a Spider Alert pendant that is given to each resident. There is also a voluntary Safety Net System where the residents call in to say that they're OK.

At Friends Village lights are turned on by each resident. Checks are made at meal times and at mailboxes. Security is dispatched when a resident is considered missing.

At Winchester, checks are made if newspapers accumulate outside the door. There is nothing formal.

At Crestwood Manor red flags on the doors are primed by security to go down when the door is opened.

Monroe Village has a similar flag system. They also have a buddy system whereby the concierge is notified if a problem is noted. Residents also have pull cords.

Evergreens has a system that is similar to Monroe's. In addition they have a call-in.

The planned study will flesh out all the above and include, in addition, ankle bracelets, punching in on the phone, and notification systems on the bathroom or refrigerator door directed to central monitoring. Technology provides many opportunities.

We anticipate that the study will be conducted by email, with follow up as needed.

*Nettie Lowenstein*

## RAPID PROGRESS ON BILL OF RIGHTS

Our Bill of Rights was accepted by the full Assembly on June 20, 2013, including some "Floor Amendments." We hope that the process will be completed before the looming elections begin.

The smooth progression of this bill can be credited to astute handling by the ORANJ Legislative Committee, under the chairmanship of David Hibberson. It began when the ORANJ Committee scaled back a couple of its original expectations after discussion with administrators both in NJ and elsewhere. It continued with ORANJ requests for comments both from LeadingAge New Jersey and from the NJ Department of Community Affairs. Both made suggestions, most of which were incorporated as beneficial for residents' rights. The discussions and eventual agreement demonstrated the potential for working together with other parties for the shared objective of enhancing resident welfare.

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FOOD FLEX

A number of CCRCs have rolled out new food plans to break out of the traditional one meal per day along with the old "use it or lose it." The new plans have been designed to attract new residents, especially among the Boomers generation, who prefer to maximize flexibility and choices with more options.

At least three CCRCs have designed plans that differ in details but are alike in that residents are given a budget for food purchases that include, but are not limited to, formal meals in a dining room. The budgets can be spent over a period of time, either one month or three months, and there may be an option to carry over unspent funds. The basic requirement is that all purchases are restricted to food, which can be a formal meal in the dining facility, an à la carte purchase in a bistro or other informal venue, or a food purchase in a community store. Although the per-person budget is usually calculated to generously cover the cost of one meal per day, a resident can stretch it to cover additional meals by eating less

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SPEAKERS FOR OCTOBER 16



Our morning speaker, Dr. Elaine Fultz, has spent her career fighting for retirement security. She will speak to us about Social Security, its programs and prospects. She has been engaged with Social Security from both policy-making and implementation perspectives as:

- Professional staff member of the US Congress, Social Security Subcommittee, Ways and Means Committee, House of Representatives,
- Social Security specialist for the International Labor Organization (ILO) in Africa and Central and Eastern Europe,
- Director of the ILO Subregional Office for Eastern Europe and Central Asia in Moscow.

After retirement she became an independent researcher and consultant. She teaches a course on Social Security at The Osher Lifelong Institute of Temple University. Dr. Fultz received a PhD in Public Administration from New York University, where her teaching and research centered on government regulation of financial markets.



In the afternoon, Beth Sparling, Executive Director of Crane's Mill Retirement Community, will speak to us about working and collaborating with residents. The framework was natural for her because she had learned to appreciate the special gifts and needs of seniors when her family lived with her grandparents for 15 years.

Ms. Sparling joined Crane's Mill in 1998 as Administrator of the Health Center and remained in that position for 11 years. In January 2013 she was appointed Executive Director and is responsible for the overall operation of the facility which is part of the Lutheran Social Ministries of NJ.

Ms. Sparling is a graduate of Elon University where she received her degree in human services with a concentration in gerontology. She is a licensed nursing home administrator, a certified Assisted Living Administrator a certified dementia care professional, and a certified social worker.

FOOD FLEX (continued)

expensive meals, breakfast or lunch instead of dinner, purchasing sparingly in an informal setting or buying no-frills takeout from a community store.

Some plans permit expenditure for guests and catering. Administrators hope that residents will not deny themselves an adequate meal to hoard funds for a spectacular feast because this could affect their nutrition and general health. It is important to note that a flexible meal plan based on a budget means little without a variety of spending options, such as a bistro or bakery or a frozen-food aisle in a community store.

A plan of this nature requires that each resident have an electronic account which can be accessed from any of these options. The check-in at the dining room has to coordinate with the cash register in the store and café. In some cases, each resident receives a computer-readable card which

can be swiped at each location where purchases are made.

Frequently, such a meal plan is integrated into a wider point-of-sale (PoS) computer system that extends beyond food purchases. Once installed, a PoS program could include pharmacy purchases, beauty parlor visits and recreational fees.

In general, new meal plans such as the flexible budget plans have been introduced gradually with current residents having the option to adopt the new or retaining the old meal plan, but new residents are usually given contracts that require the new plan.

Flexible meal plans demonstrate the evolution of CCRCs as they prepare to meet, greet, and keep the Boomers.

Ellen Handler