



The Tree Unites the Branches; The Branches Bear the Fruit

The ORANJ TREE

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PRESIDENT'S MESSAGE



On February 1, 2018, The Star-Ledger published "Retiree Gets Her Money Back" written by Karin Price Mueller. This "Bamboozled" article told how Pat Lund, a resident of The Fountains in Atco, Waterford Township, NJ, waited eight years for her entry fee refund after she moved out of her apartment. She recently filed suit in order to receive an undisclosed fraction of what she should have received per her life care contract. By contract, her refund was not payable until someone else occupied her vacated apartment. Many of the 10,000 New Jersey Residents have

this type of contract. Unfortunately, some empty units are not marketed by management so the refund does not have to be paid.

For several years, the ORANJ Legislative Committee has been working on a bill to require prompt payment of refundable entry fees after a resident vacates a housing unit. This year New Jersey legislators are acting on the ORANJ sponsored bill, which requires that payment be made on a First-In-First-Out (FIFO) basis. When a unit is vacated, a sequence number is assigned to the unit. The first unit (at top of the list) receives the first refund available from the CCRC's entry fee accounts. CCRCs should always manage their revenue and expense stream so that accounts have the money available to pay entry fee refunds.

This bill was originally filed late last year and it has been re-introduced in the new 2018-19 legislative term. The Assembly version of the bill is [A2747](#). The Senate version of the bill is [S1532](#). This bill has the support of legislators, some of whom are members of the Health, Human Services and Senior Citizens Committee chaired by Sen. Joseph Vitale, D-Middlesex.

All ORANJ CCRC residents are asked to support bills [A2747](#) and [S1532](#) with their NJ District's Representatives and Senators.

The ORANJ [CCRC Finance Guide Book](#) (available on the [oranjccrc.org](#) website) encourages use of actuarial studies to ensure that accounts from which refunds are paid will be adequate in future years. All members of Resident Financial Review Committees should ask their CCRC to do actuarial studies on a regular basis, as recommended in the Guide Book.

Ron Whalin, President

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**TO CONTINUE IMPORTANT WORK LIKE ABOVE, ORANJ urgently needs CCRC resident volunteers who would be willing to join the Executive Committee. Send an email to me at [2whalins@gmail.com](mailto:2whalins@gmail.com) or call me at 973-723-5699. YOU CAN MAKE A DIFFERENCE!**

### Executive Committee

RON WHALIN, *Fellowship Village*  
President

DAVE MARR, *Lantern Hill*  
Vice President, Northeast Region

HARVEY PETERS, *Crane's Mill*  
Vice President, Northwest Region

BARBARA GRUTTER, *Applewood*  
Vice President, Central Region

BARBARA TROUGHT, *Medford Leas*  
Vice President, Southwest Region

GARY BALDWIN, *Seabrook*  
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PAUL BASHAM, *Wiley Christian*  
Secretary

MAGGIE HEINEMAN, *Medford Leas*  
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Legislative Committee

### Members

*Applewood, Freehold*

*Arbor Glen, Bridgewater*

*The Atrium at Navesink Harbor, Red Bank*

*Bristol Glen, Newton*

*Cadbury at Cherry Hill, 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*

*The Oaks at Denville, Denville*

*Friends Village, Woodstown*

*Fritz Reuter, North Bergen*

*Harrogate, Lakewood*

*House of the Good Shepherd, Hackettstown*

*Lantern Hill, New Providence*

*Lions Gate, Voorhees*

*Meadow Lakes, East Windsor*

*Medford Leas, Medford*

*Monroe Village, Monroe Township*

*The Pines at Whiting, Whiting*

*Seabrook, Tinton Falls*

*Stonebridge at Montgomery, Skillman*

*Wiley Christian Retirement Community, Marlton*

*Winchester Gardens, Maplewood*

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# LIBRARY STORIES

## Pleasurable Reading at Fellowship Village by Faith Eckler and Betty Frair

Fellowship Village in Basking Ridge, NJ, promotes its library usage with creative, colorful, lively displays that attract the eye, suggest a sense of adventure, and encourage residents to borrow books for pleasurable reading.

The February display exhibits the collection of biographies of presidents of the United States. The title board pictures Washington and Lincoln with plenty of red, white, and blue ribbon to add to the attractiveness of the display and catch the eye of passersby. The display has brought a lot of smiles as well as a lot of attention to the collection.



But that's not all. To further promote a sense of adventure, curiosity, and fun, a clever game "Connect the #" lines the sides of the display. On one side, the names of chosen presidents appear with a number. The other side, also numbered, presents trivia facts on the chosen presidents. Some facts are serious – such as "He never lived in the White House" (Washington) or "The only president who was a licensed bartender" (Lincoln). Some of the facts are frivolous such as "He skinny-dipped in the Potomac every morning" (John Quincy Adams) or "He had Vaseline rubbed on his scalp every morning while he ate his breakfast" (Coolidge). Matching the numbers gives the viewer the correct answer.

Pat Merten, a retired librarian, and designer/graphic artist Betty Frair, create these displays.

The library is well used and remains up-to-date. A volunteer committee of residents, several of whom are retired librarians, staff the library most of the day throughout the week. The library holds about 2000 volumes, and another 1000, located on free-standing bookcases throughout the halls of the Village, are available without sign-out. A 500-volume large print "branch library" is in the Assisted Living area. Circulation is approximately 175 volumes a month. DVDs are also available for borrowing.

An annual Exxon grant enables the purchase of 8-10 new books each month, making it possible to keep up with the latest titles on the New York Times best-seller list. Also, a deal was recently negotiated with the Township Public Library so that residents can telephone the Library, order books, and have them delivered directly to their apartment. In addition, a computerized catalog regulates the collection, a machine which illuminates and enlarges print is available for those with limited vision, and a comfortable reading room, separate from the stacks which provides subscriptions to the New York Times, local papers, leading national magazine, and a collection of resource volumes, rounds out the offerings of a very comprehensive and active library.

## Library Thing at Medford Leas by Maggie Heineman

The site [librarything.com](http://librarything.com) makes it possible for readers and organizations to share their library catalog worldwide. Anyone anywhere can go to [librarycat.org/lib/MLRALibrary](http://librarycat.org/lib/MLRALibrary) and search by title, author, topic, etc. and find what Medford Leas has available and in which library. Try it. Go there and search on "running." The results are surprising. There are 3 in the Nature Center library (all are from "Running Press"), 6 in the Lumberton Campus library (5 are fiction), 2 in the Large Print Library (both are fiction), 2 in the Art Studio collection ("Running Press" again), and only 2 in the Main Library. Only 2 because the Main Library collection is the last to be added to the online catalog. "Running" is not a good search term except that the results show all four libraries and one of the special collections. Results are more useful when an author's name is the search item.

*(Attn. Medford Leas residents: Jody Cardona does the cataloging by herself. She could use your help!)*

# AN INTERVIEW WITH PAUL BASHAM, ORANJ SECRETARY

by Maggie Heineman

**Maggie:** Have you always been writing stories about people?

**Paul:** During my career as a minister I have always been interested in the stories that people have told me about themselves and, with their permission, I have loved sharing these stories with others. How fascinating it is to hear people talk about the places, events and persons that have shaped their lives.

**Maggie:** Did you always want to be a minister?

**Paul:** In my youth I aspired to be a minister. However, I had a speech impediment. In my tenth grade as I was walking to the front of the classroom to speak, I sensed that my fellow classmates were preparing to be amused at my expense. I had memorized a chapter from the book of Proverbs in the Bible and I quoted that chapter flawlessly, pronouncing every word clearly and distinctly. I made the words come alive. Afterwards my classmates gave me a standing ovation. That's when I started conquering my speech defect.

**Maggie:** What's the back story about your CCRC, the Wiley Christian Retirement Community in Marlton, NJ?

**Paul:** During the Great Depression Rev. John Hackett was asked to become the pastor of a church in Camden, NJ. The church had very little money and only a few people. In fact, some were saying it might be best to close the church. Shortly after Hackett became pastor, his wife was looking out of the kitchen window one morning and saw children rummaging for food in

the garbage can. That's when Hackett and his wife started serving breakfast to the children of the community. By 1934 the church was serving entire meals to over 400 people per day in the old Post Office Building in Camden. In 1935 a lady known as Mother Johnson commended Pastor Hackett on all that was being done for children and their families, and then she asked, "What will you do for persons like myself when we will need others to care for us?" Hackett's response was, "We will take care of you!" Long story short: Wiley Christian Retirement Community now has 135 cottage units for independent living, 60 rooms for assisted living, another 60 beds for skilled nursing, a preschool, a food pantry, a summer youth program and a large church building.

**Maggie:** In what way is ORANJ helping Wiley to fulfill its mission?

**Paul:** We have received many excellent ideas from other retirement centers. For example, when we announced to our residents that some CCRCs suggest that a reasonable figure for a resident to give to the Staff Appreciation Fund at Christmas was based on a dollar per day (\$365.00), the Appreciation Fund for our staff increased twice as much over the previous year. Our antenna is always out to learn better ways to face new challenges.

*Note: These are excerpts; see ORANJ Leaf #11 online for the full interview with Paul Basham.*

## NE REGIONAL REPORT

by Dave Marr

During January, one-on-one meetings were held with presidents of Lantern Hill, Winchester Gardens, and Fellowship Village. All three communities seem to be humming: each has new construction going on, their Residents Associations are operating well, and they have good working relationships with management.

Lantern Hill is opening two new buildings, so a growth spurt is happening. Winchester Gardens recently renovated some of their common spaces, and will be opening a new medical wing soon. Fellowship Village is well along on the construction of their new Performing Arts Center.

Two communities (Lantern Hill and Winchester Gardens) are experiencing changes to their medical arrangements. The supplier of physician services for both (Summit Medical Group) has announced reductions in office hours (on campus) for Independent

Living residents. Starting in the spring, it appears that both campuses will have physicians present 3 days a week, down from 5. We'll follow up later in the year to see how this is working, and how residents like it.

A common observation is that the average age on campus is increasing, and walkers and wheelchairs are becoming more prevalent. On its own, this is a problem to be dealt with, but there is also a side-effect: it becomes harder to find residents willing to lead clubs & activities, and particularly to take RAC leadership roles. This seems to be a topic that warrants broader discussion within ORANJ.

Arbor Glen preferred not to participate this time, since the campus is in the midst of associating with LifeCare Services. And the ORANJ rep at Hudson Hills was unavailable due to a medical issue. We'll follow up with both communities later in the year.

# PLENARY SPEAKERS - APRIL 18 CEDAR CREST

**Morning Presentation:** *Hot Topics in Financing for CCRCs and Senior Living Alternatives*



Katherine C. Pearson is a Professor of Law at Penn State Dickinson Law, in Carlisle, PA, where she currently teaches courses on elder law; wills, trusts and estates; nonprofit organizations law; and contract law. She served

for more than ten years as director of Penn State's Elder Protection Clinic (2001-2012), where students provided pro-bono representation of older adults on cutting edge legal issues. She is the co-author of *The Law of Financial Abuse and Exploitation* (Bisel 2011), a book about protection of vulnerable persons from financial exploitation, with a new edition planned for 2016-17."

**Afternoon Presentation:** *The Mission and Vision of LeadingAge - an update on the priorities we are working on*



James W. McCracken assumed the role of President and Chief Executive Officer of LeadingAge New Jersey on January 2, 2018. Prior to his tenure with LeadingAge he was the NJ Long Term Care Ombudsman, managing a staff

dedicated to secure, preserve and promote the health, safety and welfare of New Jersey citizens 60 years and older who reside in long-term health care communities. The NJ Ombudsman processes more than 5,000 abuse and exploitation allegations each year. Earlier in his career McCracken was CEO and Executive Director of The House of the Good Shepherd in Hackettstown, NJ.

## ROADMAP FOR EVALUATING A CCRC

Kevin Goyette the Chief Financial Officer of River Woods, a CCRC in Exeter, NH, has written a white paper called "[A Roadmap for Evaluating a Continuing Care Retirement Community.](#)"

The paper provides explanations of a few questions that should be asked -- go to the link above to Govette's discussion of the questions.

- What type of contact does the community offer? (Goyette describes three types of contract.)
- Does the organization charge an entrance fee, and if so is there provision for an entrance fee refund?
- Why is the entrance fee refund amount important?
- Understanding the audited financial statements
- Indicators that provide information to assess a community's financial strength:
  - Historical and current occupancy figures.
  - The organization's comprehensive Actuarial Study.
  - Is the CCRC accredited?

- Does the CCRC have a credit rating from Fitch or S&P?
- Does the CCRC have residents on the board of trustees?
- Does the CCRC have a resident finance committee?
- What is the experience and tenure of senior management?
- How does the organization measure its financial performance? Benchmarks?
- Is the CFO/Controller willing to meet with you?

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ORANJ Leaf #7 and the ORANJ Finance Guide

[ORANJ Leaf #7](#), which was included in the April 2017 Plenary Packet, describes "How One CCRC Discusses Financial Issues." At that plenary each CCRC was given three printed copies of the ORANJ [CCRC Finance Guide Book](#). We still have about a dozen printed copies of the guidebook available on request.