



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

The ORANJ TREE

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THE FUTURE OF ORANJ GOALS AND HUMAN RESOURCES

"My fellow Americans: ask not what your country can do for you — ask what you can do for your country."

John F. Kennedy, January 20, 1961

ORANJ must ask, and answer, both questions. **GOALS:** What can ORANJ do for its member resident associations? **HUMAN RESOURCES:** What can resident volunteers do for ORANJ?

To provide an understanding of the HR situation, the six residents who are active in ORANJ were asked to provide a paragraph about their work for ORANJ, and what they want to do for ORANJ in the future.



Ron Whalin: I became VP for the Northeast Region in the fall of 2013. Then because of a presidential vacancy I became Acting President in the fall of 2014. I served two full terms from 2015 to 2019. Our bylaws allow only two consecutive terms, and I remained active on the Executive Committee as Immediate Past President. In 2019 I joined the board of the National Continuing Care Residents Association (NaCCRA).

I look forward to working with other CCRC members to help keep ORANJ strong and effective.



Gary Baldwin: My association with ORANJ began in 2004 with the Legislative Committee. The major objective of ORANJ at that time was to join the AARP effort to halt the attempt to levy a bed tax on continuing care facilities. That, I believe, was the ORANJ Legislative Committee's first successful lobbying effort and was followed by significant other endeavors

including residents serving on boards of directors, bills of rights for residents, fair return of resident deposits, and veteran's property tax reimbursement. Eventually I assumed the chair position of the committee along with the role of SE Region Vice President. I also served two terms as the ORANJ President, 2005-2009, and have remained active on the Executive Board for more than sixteen years. I believe in term limits and will soon be stepping down to allow new leadership and new ideas to move into the functions I have been leading.

Executive Committee

RON WHALIN, *Fellowship Village*
Acting President

VACANCY
VP, Northeast Region

HERB FRIEND, *Cedar Crest*
Acting VP, Northwest Region

Vacancy
VP, Central Region

BARBARA TROUGHT, *Medford Leas*
Acting VP, Southwest Region

GARY BALDWIN, *Seabrook*
Acting VP, Southeast Region

PAUL BASHAM, *Wiley Christian*
Acting Secretary

MAGGIE HEINEMAN, *Medford Leas*
Acting Treasurer

GARY BALDWIN, *Seabrook*
Legislative Committee

JIM GALLAGHER, *Cedar Crest*
Research Committee

MAGGIE HEINEMAN, *Medford Leas*
Communications Committee

Members

Applewood, *Freehold*
The Atrium at Navesink, *Red Bank*
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*
Friends Village, *Woodstown*
Harrogate, *Lakewood*
House of the Good Shepherd,
Hackettstown
Lantern Hill, *New Providence*
Laurel Circle, *Bridgewater*
Lions Gate, *Voorhees*
Meadow Lakes, *East Windsor*
Medford Leas, *Medford*
Monroe Village, *Monroe Township*
The Oaks at Denville, *Denville*
The Pines at Whiting, *Whiting*
Seabrook, *Tinton Falls*
Stonebridge at Montgomery,
Skillman
Wiley Christian Retirement
Community, *Marlton*
Winchester Gardens, *Maplewood*

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ORANJ HUMAN RESOURCES (CONTINUED)



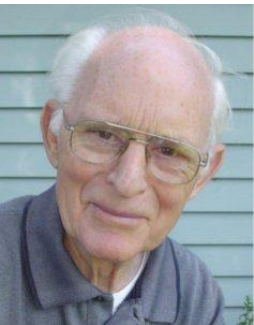
Barbara Trought: When I moved to Medford Leas 15 years ago, I came prepared – and eager – to work with others in a community which had always relied on residents to conduct its social life. I even had a file of ideas for the short trips and current events committees! Elected to lead Medford Leas Residents Association, I soon became aware of state and national affiliations. I can cite a specific issue that illustrates the importance of a local association being connected to a state organization. Refundable contracts were processed in what the MLRA Council came to understand as an unethical business practice. Stonewalled by administration and board, we joined forces with ORANJ and eventually a New Jersey statute governing refundable contracts offered by CCRCs was amended. Reelected several times, I now have accepted the heavy weight in building

and/or strengthening CCRC resident organizations whose members are seldom willing or able to engage with one another to realize goals many would say they value. I will not give up on our local association while I will be more realistic about achieving successes at the state and national levels. At this time, as Vice President for the Southwest Region, I should have six or more residents in the region who will see ORANJ into its future. I do not know persons who will step into this work on behalf of MLRA and the other members of ORANJ.



Maggie Heineman: I moved to Medford Leas in 2001. In 2006 my first job with ORANJ was to establish the website. I still provide website content, but now my friend and neighbor Ann Campbell does the technical work. In 2009, I took on newsletter production (which includes layout and distribution). In 2016 I became Communications Chair, handling both the newsletter and the website. Wendy Gansburg was editor for a few years, now it's me again. At one time I was secretary and I've been treasurer since 2017. The website and newsletter only provide one-way communication. But for ORANJ to flourish we need active communication among residents across the state. To make this possible, starting in April, there will be Zoom meetings on the 2nd Wednesday of each month. Links will go to residents association presidents to forward to interested residents in their communities.

Hopefully these monthly meetings will lead to additional virtual meetings on specific topics. More about this idea in "Imagining the New Normal" on page four.



Paul Basham: For the last nine years my wife and I have been residents of the Wiley Mission Christian Retirement Community in Marlton, NJ. I have taken my turn at being president of our Wiley Resident Association for two years and I have taken an active part in the life of our Wiley community. I initiated the establishment of a croquet court and a vegetable garden on our Wiley campus. In addition, I write a story about nature for our monthly newsletter, and I have compiled these stories in a booklet we sell in our Wiley Gift Shop. I am a member of the Marlton Rotary Club and have visited twenty Rotary Clubs in South Jersey to give a presentation about Wiley Mission. I attended my first ORANJ plenary session in 2014 and immediately saw its value, attending every plenary since. I now serve as ORANJ secretary and as chair of the Nominating Committee. I am a retired clergyman

and I see a bright future for ORANJ. I cherish the interaction I have with residents of other retirement communities.



Jim Gallagher: A 15-year resident of Cedar Crest, I've been a member of our Resident Association Council and active in our Institute for Learning in Retirement, reviving it as director for two years and regularly presenting courses in Shakespeare, memoir writing and TED talks; staff and writer for The Villager quarterly magazine, and boards of the Democratic Club, Philanthropy and Campus Remodeling committees. My participation in ORANJ is recent, starting in 2020 on the Legislative Committee, prompted by an article I published on "Updating Governance of CCRCs." More recently I conducted and circulated to members the results of a survey of the 25 CCRCs in New Jersey on their use – or lack of – of backup power for independent living facilities during electrical blackouts. I've also suggested additional enhancements to the services ORANJ provides its members and look

forward to its post pandemic activities.

SOME PAST HISTORY

Charles Germany died on July 13, 2014. Here are highlights from Ellen Handler's [Tribute to Charlie](#) in the October 2014 issue of *The ORANJ Tree*.

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Charlie was among the founders of ORANJ and probably its most important builder. His policies and innovations created the structure and innovations that have guided our operations ever since. Charlie wrote the Mission Statement. Because he believed in the primacy of the residents associations and their presidents, he organized a meeting of all the presidents to support his most important legacy, the law passed in 2007 that established resident trustees and decreed that any new policies or programs must be discussed with CCRC residents BEFORE they are enacted.

He pulled out all the stops to ensure passage of the law and was disappointed that compliance is not universal. There are CCRCs without significant resident input on their boards and discussion with residents concerning changes in policy BEFORE implementation is far from universal.

Charlie carried the torch to prevent the imposition of a bed tax at CCRCs and to pass the 2007 law. In his appeal to the New Jersey Senate for passage of the law he described his own contributions to the Methodist hierarchy and the National Council of Churches and pointed out that his preeminence was not to single him out but to demonstrate that ORANJ was guided by talented leaders who understood the needs of residents and deserved a respectful hearing by the legislatures.

Charlie was a wise man who listened to all who sought his counsel and gave thoughtful responses larded with his wicked sense of humor and friendly smile. We only wish that he had found a way to clone himself so that he could continue his important work as friend and builder of the Organization of Residents Associations of New Jersey.



l to r: D.Hibberson, W.Livingood, C.Germany, G.Baldwin.

## NOMINATIONS

ORANJ had no elections in the fall of 2021. Those who had agreed to be nominated are now serving as acting officers for the 2021-2023 term and are listed on the first page of this newsletter.

However, we need to fill the positions of vice president for both the Northeast and Central Regions.

The CCRCs in the Northeast Region are Laurel Circle, Fellowship Village, Lantern Hill and Winchester Gardens. The CCRCs in the Central Region are Applewood, Atrium at Navesink Harbor, Meadow Lakes, Monroe Village and Stonebridge at Montgomery.

If you would enjoy serving on the ORANJ Executive Committee, or if you know of a resident who might be interested, please send this information to the chair of the Nominating Committee, Paul Basham, 14 Privet Court, Marlton, NJ 08053 or email to [pjbasham@gmail.com](mailto:pjbasham@gmail.com).

## RESEARCH

ORANJ learns about New Jersey CCRCs through surveys that are designed and implemented by the ORANJ volunteers who come up for an idea for a survey. On our website's research page ([oranjccrc.org/research](http://oranjccrc.org/research)) there are 15 surveys on occupancy and fees and 21 reports on other topics ranging from the Pet Policy survey in 2005 to Jim Gallagher's 2021 survey on Emergency Power for Independent Living.

In the summer of 2021 Jim approached the ORANJ Executive Committee with the idea for a survey concerning resident representation on governing boards. When he realized that because of the pandemic the time was not right for a survey on that topic, he suggested the Emergency Power survey. With Executive Committee approval Jim conducted the survey by arranging telephone appointments with 24 presidents of residents associations. These phone calls provided personal contact with residents association presidents for the first time since the 2019 plenary meeting. Jim's data and his narrative on the results of the survey were reviewed and approved by the Executive Committee in January 2022 and then sent by email to residents association presidents to share with both residents and administration. The survey results and data are available on our website.

In February Jim joined the ORANJ Executive Committee as Chairman for Research. Jim's next task is to conduct the ORANJ 2022 Occupancy Survey, the first occupancy survey since 2019.



# FINDING STABILITY WITHIN CHANGE

## NaCCRA's ROLE IN MAINTAINING HOPE AS CCRCs EVOLVE

In January 2022 Dan Seeger, a board member of the National Continuing Care Residents Association (NaCCRA), spoke to the Pennsylvania Continuing Care Residents Association (PACCRA). Seeger's talk focused on governance and financial problems facing the industry.

After explaining the history that led to the governance anomaly and describing discouraging trends in the industry, Seeger closed by saying: "We need collective learning and mutual support. We are interdependent ... As pioneer investors in the CCRC idea, we are custodians of something very precious which must be strengthened and preserved for future generations."

The best way to begin learning is by watching the video and studying the text of Seeger's presentation.

### Finding Stability Within Change ([video](#)) ([text](#))

Over 100 years ago CCRCs were established for retired clergy and missionaries and the widowed spouses of clergy people. They were funded by contributions from larger denominations, not by residents. In the 70s and 80s the concept took hold of communities fully funded by residents. Because of the legacy of the early history, throughout the industry there is a pattern of governance that assumes that residents are passive recipients of charity. **Today's residents are investors who have both a right and a responsibility to ensure the good order of the community's operation and its financial affairs.**

There are financial horror stories of management using residents' funds as venture capital to start new CCRCs. As a national organization NaCCRA receives reports of CCRCs that are in financial trouble. They hear about two or three bankruptcies a year. In addition to bankruptcies each year several CCRCs seek to consolidate with others, or to be purchased by other providers, which is sometimes an indication of troubled finances.

Some CCRCs function with negative net assets, which is considered normal only in the inaugural period of a new community experiencing robust enrollment.

NaCCRA is based on the premise that it behooves CCRC residents to engage in a process of collective learning and collective action. Toward that end NaCCRA has developed a series of documents to assist residents associations.

[NaCCRA Consumers Guide](#)

[NaCCRA Financial Soundness Handbook](#)

[NaCCRA Model Bill of Rights](#)

[NaCCRA: 2010 to 2019 Missed Opportunity](#)

At the top of its page for publications, <https://oranjccrc.org/publications/>, the ORANJ website has links to these four documents and to Dan Seeger's presentation (both the video and the text of his narration).

## IMAGINING THE NEW NORMAL

Until recently I was convinced that ORANJ wouldn't last much longer. The few of us that are doing all the work would be gone, there would be no one to replace us and the money in the bank account would be returned to the residents associations. I was ready to quit now.

Then Jim Gallagher showed up. Not in person, we've not yet met. It's been email and Zoom and phone calls. With the survey on emergency power Jim arranged email and phone calls with 24 residents association presidents. What a worker! He thinks and learns! But I'm thinking, "One person won't do it; we need a whole new team, too bad that he's using all this energy on an organization that's about to go belly-up." Then I learned that Jim will be 92 years old in March and my view about the possibility of survival completely changed. We don't require workers who become involved with ORANJ when they're in their 60s and 70s. We've got great old people! There are hundreds of

residents in New Jersey who have been, and can still be, talented leaders. The pandemic has taught us that we don't need to travel to connect. ORANJ regions were established to minimize the travel required for interaction among residents. But geography doesn't necessarily lead to common interests.

As I imagine the new normal, I think that affiliations like Springpoint or Erickson or topics such as medical or finance might be better groupings for interaction.

I'm imagining that if we start by offering monthly Zoom meetings this will lead somewhere; that we will then have more Zoom meetings on topics of common interest. I'm imagining that useful connections will evolve that strengthen resident associations. It might not work, maybe something else will work, or maybe ORANJ will fail. But in any case, Jim has got me revved up to keep on keeping on.

*Maggie Heineman*