



The Tree Unites the Branches; The Branches Bear the Fruit

O The RANJ TREE

Quarterly Newsletter of the Organization of Residents Associations of New Jersey

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Spring Meeting and the Future

The spring plenary meeting at Seabrook Village was special in many ways. Our hosts were excellent and their facilities were so spacious that they could accommodate everyone who wished to attend.

Michele Kent, President of LeadingAge NJ, gave an outstanding presentation on "The changing face of CCRCs." She offered a wealth of information on how the resident population is changing and how CCRCs will need to modify their designs and programs accordingly. Page 3 has an article on her presentation.

After lunch, Donna Giovannetti, Chief, Mercer County Division of Consumer Affairs, spoke on scams, that are a serious problem for residents, especially those who are most vulnerable. She stressed the need to get contracts for purchases and written receipts for everything. We need to combat the "Bait and Switch" scams where residents are lured with tempting offers that evaporate when the resident appears. She recommended that you ask solicitors for their New Jersey registration number. The ORANJ Legislative Committee strongly urged CCRCs to develop additional education programs for resident populations to increase mindfulness and to combat scams.

ORANJ sees many issues that need attention in the CCRC community and urges residents work with ORANJ on these tasks. For instance:

- How best to handle the increasing number of private home health aides? Where should aides spend their time when not on assigned duties? Where should they eat and where relax? Should resident recreational facilities be available to them?
- How can residents use their prescription drug insurance programs to obtain medications and medical supplies in Assisted Living, Skilled Nursing/Long Term Care programs? Are there differences between CCRCs in their handling of resident medication expenses in AL and Skilled Nursing?
- Carry out a study of IT (Information Technology) services. This would include computer help for individual users, instruction for novices, and recreational programs for experienced users, e.g. iPad clubs.
- How raise the visibility of ORANJ through branding? In some communities an area of the library is set apart for ORANJ materials. One community offers each resident a membership card with an ORANJ logo.
- How ensure that CCRC resident association meetings include a report on ORANJ as a regular agenda item?

There's lots to do. Let's get started!

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Newsletter

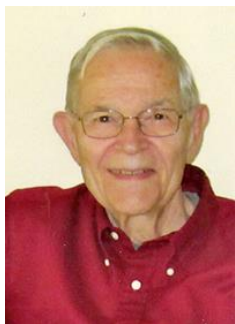
Ellen Handler, *Winchester Gardens*,
Editor
Maggie Heineman, *Medford Leas*,
Production

ORANJ contact

Ellen Handler
333 Elmwood Ave Apt M459
Maplewood, NJ 07040
973-275-9290
e12handler@verizon.net

Ron Whalin

Vice President, Northeast Region



Ron became interested in ORANJ as a result of his work on information technology (IT) services at Fellowship Village, where he has been a resident since 2012. He is a webmaster for the Residents Association website, fvres.org. He also started and manages the FV iPad Club, which meets weekly and has been growing steadily. One of his goals for ORANJ is to conduct a survey of information technology methods and operations in the different CCRCs in the state. He also would like to work on surveys relating to swimming pools and exercise facilities.

Ron and his wife lived in Chatham Township, NJ, for 34 years before moving to Fellowship Village. Ron worked for 37 years in various parts of the "Bell System," including Bell Labs, NJ Bell, Western Electric, AT&T, and finally at Lucent Technologies, where he worked on information systems architecture. After retiring, Ron had an active volunteer career, working for Kiwanis, the Chatham United Methodist Church, the local library and chamber of commerce, among other organizations.

Ron currently serves on the Fellowship Village Communications Committee and helps residents with their Mac and Windows issues. He enjoys photography and travel when he is not busy with computers and maintaining websites.

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## Robert Geberth

Vice President, Central Region



Bob became interested in ORANJ through his friendship with the previous VP of the region. At that time he was President of the Residents Association of Applewood Estates and had hosted an ORANJ plenary meeting at his community. Bob hopes to increase interest in ORANJ by meeting one-on-one with each of the association presidents in his region.

Bob became a resident at Applewood Estates in 2010 after the death of his wife. The decision was an

easy one since he had been a resident of Freehold Township for 30 years and liked to stay in the neighborhood. He became a "member at large" on the executive committee of his CCRC in 2011 and President in 2012.

For most of his life Bob worked in the construction industry, mainly working for the New Jersey Turnpike Authority, both in their engineering and their maintenance departments. His vacations were mostly spent on Hilton Head Island in S. Carolina, where he owned a time-share in a 3,000 member community and where he served on its board of directors. He enjoys fishing, cooking, and using the computer.

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Library Study Highlights

The CCRC Library Study was initiated by Anne Ryan, Chair of the Fellowship Village Library Committee, and accepted enthusiastically by ORANJ in November 2013. A questionnaire was sent to members of ORANJ and all 25 responded. The report is online at oranjccrc.org/research/2014/Libraries.htm

All CCRCs have at least one library and all except three are operated solely by volunteers. One has a part-time paid librarian and two are managed by administration. One of the administration-managed libraries is in skilled nursing. Most CCRCs have a special library room but some place books in public areas like lobbies, halls, or lounges. Most libraries are open all the time and all but three are generally unattended. Four arrange with a local library for book delivery.

Fourteen CCRCs have more than one library and four have only one. Multiple libraries sometimes serve IL, AL, and skilled nursing and some serve different buildings or communities.

Although books are considered the most important item in the library, most have other items as well, such as newspapers, magazines, audios and videos. Two CCRCs have only books and one has only newspapers and books. Estimates for the number of books ranged from about 1,000 to 6,000. Eleven CCRCs reported that they accept requests for new books. More than half reported that there is no limit on how long residents can keep books.

Funding varied greatly. Ten reported no budget. The rest reported annual budgets ranging from \$50 to \$18,000 (for a part-time librarian). Funds come from residents associations, gifts, fund drives, memorial funds and administration. All accept book donations. None assess fines for holding books too long but

some follow up with residents for books that have been kept out for more than four months.

Only three CCRCs send out “overdue” notices routinely. However, books supplied by local municipal libraries must be returned in order to avoid paying for the books. Fifteen CCRCs are not concerned about the loss of books and most operate on the honor system.

Book tracking systems range from nothing to a Microsoft Access system. Three keep an inventory/catalog of their books on a computer spreadsheet (like Microsoft Excel). Six use cards and five use a notebook for residents to check out and check in books.

Seventeen have at least one computer in the library. The computers are available all the time and some provide lessons for residents. The computers are also used to manage library inventory, for checking county library items, general purpose computing and playing games. Seven CCRCs reported they have computer labs managed by another organization. One new library has four general purpose computers maintained by the IT department, providing a computer resource similar to public libraries.

According to the study author, CCRC libraries are the creation of their residents and suit the unique conditions of their facility. The volunteers who operate them are dedicated to the mission of building and operating excellent library facilities.

Anne Ryan

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## Feature Presentation by Michele Kent at April 15, 2014 ORANJ Meeting

In an allusion to Toto in *The Wizard of Oz*, Michele Kent, President and CEO of LeadingAge New Jersey, led the audience to look for a new “yellow brick road” to meeting expectations of future residents of CCRCs. Fortunately, there will be no shortage of senior citizens. Demographers anticipate that the number of Americans age 65 or more will approximately double between now and 2035 and the proportion of those 85 and older will grow even faster. Therefore, even if only a small percentage will be able to afford CCRC costs, the number of potential applicants can be expected to remain comfortably high in the foreseeable future.

However, the new generation of CCRC residents will differ significantly from the current population.

Current residents are moored in the twin calamities of the Depression of the '30s and World War II. They tend to come to a CCRC seeking security and comfort.

The next generation of residents, the boomers and beyond, are looking for new experiences, variety, multiple choices and control over their lives. Many seek sophisticated health and wellness services that would permit them to stay in their private homes as long as possible. They prefer a holistic approach to wellness including “healthy” foods, new exercise programs including Pilates, tai chi, and yoga, and “happy hours” to promote camaraderie. They want the stimulation of life-long learning and volunteer opportunities to give their lives meaning. They welcome new technology to facilitate communication and health care. They fear Alzheimer’s and dementia and look for expanding memory care services. They appreciate opportunities to interact with the larger community in which the CCRC is located.

Both new CCRCs and existing communities are taking steps to meet the new demands. Wi-Fi is just the first step. Another is an emergency call system backed by GPS technology. Fitness centers are expanding indoors and walking and biking paths outdoors, and many communities are offering patios and balconies attached to living units. Transportation programs are expanding beyond medical appointments to cultural centers and weekend activities.

One of the newer trends is to leverage technology into an efficient health care and social communication system in the home. Virtual caregivers can visit with residents via TV, keep track of the well-being of residents and watch for signs of incipient problems. Residents can also use the TV to communicate with friends and relatives with Skype-like technology.

In addition, the CCRC of the future is likely to strengthen ties with the local community. It may bring its services to the neighborhood and invite more outsiders into the CCRC for health care and for participation in cultural events. In short, the CCRC can become a “Community Center for Healthy Aging” for the larger community, building ties that can be mutually beneficial for everyone.

The yellow brick road will differ in details for each community, but all of them will be responding to the new demands that prospective residents are expected to bring.

Slides from Michele Kent’s talk are online at [leadingagenj.org/uploads/index\\_268\\_1004277537.pdf](http://leadingagenj.org/uploads/index_268_1004277537.pdf)

# Save the Date

## ORANJ Fall Plenary Meeting

October 15, 2014

Cedar Crest in Pompton Plains

## Transparency Study Highlights

After many years of collecting anecdotal information on problems at CCRCs, the Executive Committee concluded in 2007 that transparency was a primary requirement for resident involvement in CCRC programs and policies. Without transparency, communication was autocratic, effective resident-management collaboration was minimal and lack of transparency was often reflected in uneasy relations between the two parties.

In 2010 the ORANJ Finance Committee completed its first study of the state of transparency in CCRCs in NJ, using a questionnaire developed under the direction of Don Smith of Cedar Crest. The core questions concerned financial reporting and budgeting but included other issues relating to communication, management and the functioning of resident/trustees. The results showed serious deficiencies in transparency and are available at [oranjccrc.org/research/2010/2010TransparencySurvey.htm](http://oranjccrc.org/research/2010/2010TransparencySurvey.htm)

A pared-down version of the questionnaire, used in our follow-up study in 2013, showed overall significant improvement in transparency, especially on items related to disclosure and frequency of meetings but less so on items that related directly to collaboration, which can be considered a more stringent test. It is online at [oranjccrc.org/research/2013/2013TransparencyUpdate.htm](http://oranjccrc.org/research/2013/2013TransparencyUpdate.htm)

### The Good News

The 2013 study showed marked improvements, defined as a doubling of positive responses compared with the prior study. For example, both the statement of cash flows and the IRS form 990 were much more available to the finance committees. Meetings between board members and residents or their representatives were also more frequent. However, it should be noted that quarterly meetings between board and residents have been required by law in NJ since 2007, so that communities with fewer meetings are still out of compliance and need attention.

### The Mixed News

Involvement of the finance committee in the budgeting process had changed only minimally. The greatest improvement was in the least significant form of finance committee involvement, i.e. reviewing the budget before announcement to the residents. Although there was some improvement, only 15 communities out of 25 reported that management solicits input from residents regarding capital expenditures. A review of changes in the service package prior to implementation is required by law, but only 15 out of 25 reported that it occurred in 2013. Formal cost reduction programs were reported in 12 CCRCs in the follow-up study, but most lacked resident participation.

By the time of the follow-up study, all the communities had elected resident/trustees as required by law, but in about half the communities' resident/trustees did not serve on committees that are involved in the boards' executive functions, i.e. the finance, strategic planning, and evaluation of management committees.

An annual report was available to more residents in the follow up study but, surprisingly, was still reported as not available in about a third of the reporting communities.

### Issues Requiring Further Attention

Despite the improvement seen in the follow-up study, there are some persistent problems, including the following:

1. Lack of meaningful involvement of residents in budget preparation and review.
2. Dissemination and review of information on changes in the service package does not always meet the requirements of the law.
3. In about half the responding communities, resident/trustees did not have an opportunity to serve as full voting members of the board by engaging in executive functions, as required by law.
4. Some financial issues are apparently not yet discussed with residents, such as long-term debt and cost containment.

Because of the improvements noted in the follow-up study we hope that remaining deficiencies will be corrected in the future. Achieving these results will require effort not only by ORANJ but more importantly by the communities themselves and their administrators, governors and regulators. We trust that these coordinated efforts will succeed.

**Mel Williams, Chair, ORANJ Finance Committee**