



*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

[www.oranjccrc.org](http://www.oranjccrc.org)

Number 48

Fall Issue

October 2015

## CCRC RESIDENTS ONLINE

Tablet computers are growing in popularity among America's mature adults. Sometimes residents buy one for themselves – sometimes it is a gift from a relative. When they need help mastering the device, CCRC residents get help from each other and nearby libraries, Apple stores and Microsoft stores. With practice, seniors everywhere are communicating via Skype, FaceTime, Instant Messages and email. They surf the web to learn about their hobbies and order clothing, prescriptions and whatever is needed – purchases are quickly delivered to their CCRC apartment.



**A Ridge High School student teacher (center) and experienced resident trainer (George Frick at right) help residents of Fellowship Village learn how to take photos and share them with relatives on Facebook.** Photo taken at weekly iPad Club meeting.

Medford Leas has an active technology program established by Dave Bartram, chair of the Computer Room Committee. The iPad User's Group, which meets monthly, has a publicly available web page with archives of more than a dozen lessons on iPad use which Dave has provided over the past two years. Users with other brands of tablets also receive help from Dave or Ann Campbell, who has an Android tablet.

<https://sites.google.com/site/mlracommitteepages/Home/computer-room-committee/ipad-user-s-group>

Microsoft recently released the Windows 10 operating system, which can be installed free on Windows 7, 8 and 8.1 computers. Even more valuable is the avalanche of new computer laptops which, by folding the screen 180 degrees so it is at the back, transforms into a tablet. Windows 10 supports both technologies. Technology is becoming more user-friendly and making use of it is empowering.

Come to the October 21 Plenary in Meadow Lakes to learn more.

*Ron Whalin*

### Officers

Ron Whalin, *Fellowship Village*,  
President

Robt Geberth, *Applewood Estates*,  
Vice President, Central Region

David Hibberson, *Harrogate*,  
Vice President, Southeast Region

Helen Vukasin, *Medford Leas*,  
Vice President, Southwest Region

Ron Whalin, *Fellowship Village*,  
Vice President, Northeast Region

Adam Gaus, *Cedar Crest*,  
Vice President, Northwest Region

Ted Brock, *Harrogate*,  
Treasurer

Maggie Heineman, *Medford Leas*,  
Secretary

### Members

Applewood Estates, *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*

Franciscan Oaks, *Denville*

Friends Village, *Woodstown*

Fritz Reuter, *North Bergen*

Harrogate, *Lakewood*

House of the Good Shepherd,  
*Hackettstown*

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*

### Newsletter

Ellen Handler, *Crane's Mill*,

### Website

Adam Gaus, *Cedar Crest*

### ORANJ contact

Ron Whalin

2131 Fellowship Road

Basking Ridge, NJ 07920

908-903-0155

cell 973-723-5699

2whalins@gmail.com

# SOCIAL ACCOUNTABILITY OF CCRCs

## ATTRACTS STRICTER SCRUTINY

One of the differences between for-profit and non-profit organizations is that the former distributes any profit to the persons who control the organization whereas a non-profit uses any profits to fund its mission as a charitable organization. A non-profit organization can become tax exempt in addition if it can demonstrate to certain legislators and regulators that it makes a unique contribution to society as a charitable organization, one that for-profit organizations do not make. Social accountability requires a demonstration of these community benefits.

For over 30 years the IRS has permitted organizations that serve the special needs of seniors to qualify for tax exempt status as charitable organizations. Most of us are aware that CCRCs are committed to providing for financial security of their residents by promising not to expel any resident merely because of inability to pay their charges.

Recent investigations and rulings have demonstrated that communities must do more to maintain their tax exemption. Social Accountability Programs provide data that demonstrate the organization's commitment to its charitable mission.

Holleran, the organization well known for its "satisfaction surveys" that measure residents' satisfaction (or dissatisfaction) with various aspects of management, conducted a study describing social accountability programs at 150 non-profit providers. They found that the most common types of charitable (free) service were

- Providing free meeting space to community groups including polling stations,
- Providing food donations,
- Giving lectures, workshops open to the public,

- Offering student internships for healthcare professionals.

Less common but acceptable were research into age-related or chronic disease issues, neighborhood revitalization projects or community building projects such as Habitat for Humanity.

Almost half the CCRCs in the study did not have any systematic tracking tools or staff to provide data for social accountability programs. Most of the remaining CCRCs in the study used a spreadsheet program to track the information.

Respondents to the survey were asked to attempt to assess the cost of these programs. They reported that the most expensive charitable program was to cover the Medicaid

shortfall, which was estimated on the average to cost over \$3 million annually. Cash and in-kind contributions to local community groups and contributions to charity events of non-profit organizations were

minor items each costing on average less than \$90,000. The respondents estimated that charity expenses were around 13% of total revenue.

Many providers demonstrate their commitment to charity care by including a statement to this effect in their organization's mission statement. This is helpful but not enough. Modern CCRCs need to demonstrate their commitment by providing resources to the programs, enlisting the help of residents and staff, and partnering with community leaders and residents to design effective programs. Devising tools to create and measure program effects will not be easy but it will be essential for the future welfare of the CCRCs and their surrounding communities.

*Ellen Handler*

**Recent investigations and rulings have demonstrated that communities must do more to maintain their tax exemption.**

## MEETING WITH LEADINGAGE NJ

June 29, 2015

Michele Kent, the President and CEO of Leading-Age New Jersey, clarified the function and mission of the organization. LeadingAge is a trade association. It lobbies on behalf of its members, examines regulations, and offers educational programs addressed to their members, who are primarily providers. Kent attends conferences and makes presentations on health care issues and related items.



She reports that the national trend is towards a continuum of care, including bundled payments, and penalties for services that show high hospitalization readmission rates.

One important trend is the increase in rentals which have become popular among would-be residents who cannot afford the down payments. This trend could change the traditional charitable model of CCRCs. As described in the article on page 2, those wishing to retain their tax exempt, non-profit status will need to emphasize social accountability programs to justify the benefits.

The government prefers to keep people in their own homes because total cost of care is less. Hospitals emphasize early discharge. They find it easier to send patients to large, for-profit institutions like nursing homes than to small, non-profits like CCRCs in NJ.

Ron Whalin, President of ORANJ, spoke about our hope to continue active relationships between the two organizations. ORANJ members attend LeadingAge conferences and appreciate waivers of registration fees. Kent and other members of LeadingAge have frequently been invited speakers at ORANJ and vice versa. Everyone is waiting for the successor to Larry Minix as President of the National Organization.

Alice Crozier  
Ron Whalin

## BOOMER WOMEN

According to LeadingAge demographic studies, the new "Boomer Women," ages 55-64, will constitute 26%, or more than a quarter, of the US population.\* About a quarter of them will be from minority groups. Their longevity will be greater than previous population groups but they are more likely to suffer from chronic diseases, especially obesity and diabetes.

Boomer women are expected to face more financial hardships compared to both Boomer men and prior generations. They have been heavily impacted by the late-2000s recession with a higher rate of job losses. At the same time they are more likely to be supporting grown children, covering their student loans and providing housing. Nevertheless, they are more likely to give to charity than men or earlier generations.

Providers of long term supports and services, such as CCRCs, will have to adjust to a cohort with fewer retirement savings and higher expectations. Medical care will keep them alive longer although with more costly chronic problems. More of these women are likely to be single and childless and in need of a new community. These women are likely to be more savvy and to require high quality as well as multiple choices. Competing with the CCRC model will be various forms of home care as well as community based services available to people, especially like-minded women, who choose to live cooperatively under one roof.

To attract them to retirement communities like CCRCs, providers will need to commit to more community engagement, health and wellness programs, environmental friendliness, widening choices in all aspects of living, as well as technological readiness for those who come equipped with all types of devices and want to remain "plugged-in."

\*Data from "Profile of Long Term Services and Support (LTSS) Emerging Customer"

The e-book *Meet Your Next Client: Boomer Women* has been written for members of LeadingAge.

[www.leadingage.org/BoomerWomen/](http://www.leadingage.org/BoomerWomen/)

## OCTOBER 21 – KEYNOTE: MICHAEL PIERCE

For those who grew up in a simpler age...  
a program that makes it simple to learn and  
to use the Internet

Generations on Line, devoted to Internet literacy  
and access for the paper generation.



Michael Pierce, the Director of Training and Service for Generations on Line, has been in computer technology and training for 12 years, with a multigenerational focus. As the Director for Information Technology for the National Association for Education of Young Children and as a pastor, Mr. Pierce brings a unique combination of training and counseling, troubleshooting and communication to seniors.

“Generations on Line: Help Residents Use Modern Tablet Technology” is his title. The company (GoL) has simplified the internet for seniors, using a software program that provides on-screen, step-by-step instruction to help people over 65 use the Internet. GoL makes this program and its adjunct materials available free to seniors in retirement communities.

## OCTOBER 21 – AFTERNOON SPEAKER: BARBARA GAY LEADINGAGE DIRECTOR OF GOVERNMENTAL AFFAIRS



Barbara Gay is Director of Governmental Affairs for LeadingAge -- a national professional association representing over 6,000 non-profit providers of health, housing and community services for elders. Ms. Gay has been with LeadingAge for twenty years, and has served in several capacities including lobbying, developing communications to LeadingAge members and

Capitol Hill, and grassroots work with LeadingAge members. Before coming to LeadingAge, Ms. Gay spent several years working on Capitol Hill, as legislative director for Congressman Matthew J. Rinaldo of New Jersey, who was a senior member of the House Select Committee on Aging. She has a law degree from George Washington University.

The title of the presentation is “Medicare under the Affordable Care Act.” Residents of CCRCs are Medicare patients who need to know what changes are affecting them.

## DAN HARTLEY

Dan Hartley, who was president of ORANJ from 2011 to 2013, passed away after a brief illness on July 29, 2015. Among his accomplishments were persuading two CCRCs, Friends Village in Woodstown, NJ, and Fritz Reuter in North Bergen, to become members of ORANJ.

Dan was a mechanical engineer with a master’s degree from Cornell in 1947. He lived at Winchester Gardens for 11 years and advocated tirelessly for the installation of generators after Superstorm Sandy.

*Ellen Handler*