

NaCCRA LIFE LINE

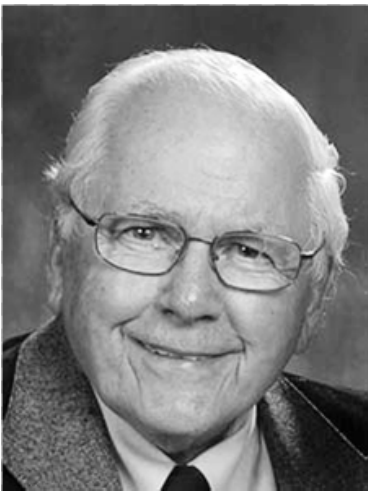
*The Resident's Watchdog...
The Industry's Friend*

National Continuing Care Residents Association

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MESSAGE FROM THE PRESIDENT

Rev. Robert Nicholson

We have good news for NaCCRA members. The program that we are putting together for our next General Meeting is going to be top quality and informative. We will gather in Indianapolis on the morning of **Saturday,**

October 29, 2016 to discuss how we can strengthen NaCCRA for the future. We want as many state leaders and others as possible to be present for that discussion so that we can be sure that NaCCRA is meeting the needs of as many members as possible. We need your support if NaCCRA is to be able to fulfill its mission.

The morning meeting will be followed by a **luncheon for State Presidents, and in the afternoon, beginning at 2:00 PM, there will be an open meeting of NaCCRA's**

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Board. There are many topics for consideration both by the State Presidents and by the Board and you will find both meetings to be stimulating, in-

formative, and engaging. Your presence can lift us up toward better results for all.

Our very full day on Saturday will be followed by an equally full day on Sunday. Our meetings open at **9:30 a.m. with a meeting of the General Membership. The theme: "What You Need to KNOW in Selecting and Living in a CCRC.**

We've arranged two outstanding panelists to interact with you. Brad Breeding, CFP, President and co-founder of LifeSite Logics™ (<http://mylifesite.net>) a company that develops web-based tools and resources designed to help families and their advisors make better informed decisions when considering a move to a CCRC. Mag Morelli is CEO and President of LeadingAge Connecticut. She and her provider members recently worked with the Connecticut Continuing Care Residents Association (ConnCCRA) to produce a Consumer Guide and to get a Resident Bill of Rights enacted into law. I will moderate the panel.

As an added dividend, our NaCCRA webmaster, Martha Marks, will present a walk through of the newly expanded NaCCRA web site and Jennifer Young, Ask & Share columnist for Life Line, will explain the new inter-active Forum on the web site. Martha will also give a brief introduction to an excellent example of a state web site, that of ORANJ, New Jersey and the LeadingAge Washington site.

Katie Sloan, the new CEO and President
Continued on page 3

EDITORIAL



NaCCRA has been going through a time of self-examination of late. A major restructuring of NaCCRA with a new set of bylaws is in the works.

Life Line has not been exempt from this reexamination, but I am happy to share that we will continue to publish regularly. *Life Line* is now being published quarterly, this being the July/August/September issue. The last issue for 2016 will be the October/November/December, or 4th Quarterly, issue. You will receive 5, rather than 6, issues in 2016.

Members are urged to share their thoughts and comments with me, Jennifer Young in the "Ask & Share" column, and/or the webmaster, Martha Marks at naccra.com. Martha has been working on the appearance, the ease of use, and the content of the website. There may be, in the near future, electronic transmissions on a bi-monthly basis in order to keep members informed and up-to-date between the issues mailed to members.

On page 10 there is an announcement of the Indianapolis General Meeting in Late October and early November. That meeting occurs in connection the LeadingAge Annual Convention and it is very worthwhile from beginning to end. I have attended for the last seven years and I find that I gain from the experience every time. This is an opportunity that I recommend highly to every NaCCRA member.

You have a home at the conference centered at the NaCCRA booth in the Exhibit Hall. Stop by to visit at our booth - #730.

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Residents Association
Administrative Office
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NaCCRA exists for the purpose of promoting, supporting, and protecting the chosen lifestyle of Continuing Care Retirement Community (CCRC) residents in the U.S. NaCCRA is the only national organization for CCRC residents and is dedicated to the promotion of continuing care resident communities as a humane, cost-effective, long-term care model for elderly individuals. Its work is conducted primarily by volunteers. Support comes from dues and gifts.

NaCCRA has been classified by the IRS as a tax exempt 501c(3) corporation since October 2000. Donors may deduct contributions as provided in section 170 for Federal estate and gift tax purposes if they meet the applicable provisions of the sections 2055, 2106 and 2522 of the Code.

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(Message from the President continued)

of LeadingAge will make a presentation on resident and provider engagement for 15 minutes before the residents then welcome Jack York, founder and CEO of IT'S NEVER 2 LATE. Jack York's organization is committed to helping older adults realize the full benefits of today's technology. Then we move on to the opening session of the Leading Age Convention.

The rest of your time in Indianapolis can be spent in learning sessions put together by LeadingAge, all of which are highly informative for residents. Equally valuable is the Exhibit Hall where nearly 2000 vendors of products and services for the senior housing industry have booths to inform you about their capabilities. NaCCRA, too, will have a booth in the Exhibit Hall. We hope that you will stop by and introduce yourself.

The LeadingAge theme is "Be the Difference" inspiring providers, CCRC board members, and residents to use their positions to move senior living and senior housing forward into the potential of the 21st Century. LeadingAge encourages resident involvement. The usual \$790 registration fee is reduced to \$99 giving you attendance at all sessions, complimentary lunches each day and entry into the Exhibit Hall (EXPO) with nearly 2000 vendors.

You have a home at the Conference centered at the NaCCRA Booth, #730, in the Exhibit Hall. Stop by to visit and chat at this booth which Leading Age furnishes for us at no cost. Ruth Walsh, a former NaCCRA President, along with Kate Waterman, both residents at StoneRidge, Mystic CT, assembles the handouts and organizes the manpower for the NaCCRA exhibit.

NaCCRA officers and board members will be making Staybridge Suites in downtown Indianapolis their headquarters. You are welcome to join us if you wish. The hotel is near the Convention Center and there is a direct Green Shuttle bus from the Indianapolis airport for \$10 to downtown hotels..

We've been working hard to make attendance at the Indianapolis meeting a top notch experience for you. We hope very much that you can join us. Additional information will be added regularly to our web site at www.naccra.com.

(See page 10 for details)

PROGRESS for NaCCRA MEMBERS

Updated by Walt Boyer, NaCCRA President Elect

The Dues and Membership Committee, which Charlie Paulk* chaired until his retirement, made slow but steady progress toward revitalizing NaCCRA as a force for residents. Just imagine what might be done. NaCCRA would like Federal encouragement for the states to provide guarantees for entry fee investments comparable to the guarantees that protect bank deposits and insurance contracts. The Federal involvement would be confined to incentivizing state action. The legislation would still be at the state level, but it would be uniform among the states and spare residents the expense and struggle of having to lobby state by state.

Effective advocacy for residents, though, requires a vigorous national organization of residents and others working together to gain the attention of policymakers. It also requires funding. Our committee is working toward closer affiliations of state resident associations with NaCCRA. Washington State, having achieved this status and North Carolina working toward it. This can give residents the assurance that the peace of mind they expect can be peace of mind assured.

The changes that our committee is working on will require bylaws revisions and formal understandings with the state organizations. We are hard at work on these major developments. We will keep you informed along the way as we make progress toward a strong NaCCRA to better serve you, our members.

**Charlie Paulk is a founder and early President of NaCCRA, now fully retired.
His CCRC is The Estates at Carpenter, Lakeland, FL)*

Now It's Your Turn: Bylaws Revision

The NaCCRA Board of Directors has proposed a new set of bylaws for approval by the members of NaCCRA. Voting on the acceptance of these new bylaws is now in progress. These new bylaws make a number of changes, the more important and significant of which are described in this informative document.

Amendments to the bylaws are to be approved by the members under the current bylaws. A notice of the amendments, a voting period and access to a voting ballot were released in May 2016. Voting is accepted through August 31, 2016. If a duly paid member has not received the materials for some reason, they can contact NaCCRA at naccra@executiveoffice.org to receive an electronic copy or printed copy of related materials.

Most importantly, the Bylaws Committee found that there was no clear assignment of responsibility for the business of NaCCRA in the current bylaws. However, during NaCCRA's history going back over 18 years, the board of directors has acted as the policy making body of the organization and such directors, which change over time, are the fiduciaries that are listed on file with the Internal Revenue Service when NaCCRA files its required tax return each fiscal Year.

Based on the demographics of NaCCRA's membership, the annual meeting under the current auspices is sparsely representative of the overall membership and, by nature, is generally attended by members in close proximity to annual meeting locations. Robert's Rules of Order suggests that when the main body meets too infrequently to conduct the business of the organization, that responsibility be devolved to a Board of Directors, and the new bylaws do just that.

Individual membership has been opened to all who honor the mission of NaCCRA, not just residents. This also opens Board membership to expertise such as elder-law professors, who could provide advantages for our mission.

The old Bylaws were long and cumbersome. At the suggestion of one Board member during the deliberative process of proposing changes, the committee broke the bylaws into three documents: 1) a relatively short **Bylaws**, intended to change only infrequently, analogous to a Constitution. 2) **Standing Rules**, analogous to the Rules of the House or Senate, which provide direction for the operations of the organization and its Board and committees, and are somewhat easier to change. And 3) **Policy Statements** which provide the moral compass for the organization. As a result, the proposed bylaws are now about 1/3rd shorter than the current bylaws (and a whole lot shorter than they would have been without the split).

The new bylaws call for Board members to be nominated by the State Presidents and affirmed by the Board of Directors.

The Board has found that strict adherence to Robert's Rules of Order during its meetings has become cumbersome, Robert's has become very long with lots of fine print, and looking up references therein is excessively time consuming. A parliamentary practice, common to small groups, designates one officer to act as an impromptu parliamentarian with the authority to review decisions after the fact for future use. This saves time during meetings. A fourth and fifth document, titled *Administrative Rules* and *Rules of Procedure* respectively, have been designated to record these final decisions for future reference.

One may ask why the Board has submitted only the proposed bylaws for approval and not the remaining documents. Administrative policies and procedures are commonplace in many nonprofit organizations and that was a logical step to consider allowing NaCCRA to more efficiently serve its membership.

The Standing Rules and Policy Statements drafts are about 75% complete and will be published for comment as soon as the remaining portions are completed. The *Administrative Rules* and *Rules of Procedure* will be living documents recording the decisions the board makes as it proceeds through regular operations.

COMMENT ON THE CHANGES (from the current bylaws)

Name: The name has been moved to Article II. The location of the office has been removed.

Mission: The Mission has been restated in new language and moved to Article I.

Membership: The Membership article has been rewritten and expanded into two Articles, Individual membership is no longer restricted to CCRC residents.

Membership and Affiliation: The Membership article is short and clarifies NaCCRA changes from the original state organization basis to a clearly individual membership basis. The Affiliation article provides for affiliation by resident and state organizations, like minded organizations, and sponsors.

Fiscal Year: The Fiscal Year article has been deleted and is expected to reappear in the Standing Rules.

Nominations for Directors: The Nomination for Directors has been rewritten as a Nominations and Elections article. The content is similar, but with certain changes. The state presidents would nominate candidates for each Board position, to be confirmed by the Board.

Board of Directors: The Board of Directors is authorized to conduct the business of the organization. There are very few national nonprofit associations that have a House of Delegates structure (whereby the membership has voting authority on day-to-day policy matters). The Board provides day to day governance and other aspects of input and decision making for the general membership. This trend data is available from the American Society of Association Executives. Size restrictions on the Board are eliminated. Other changes include Board members are no longer limited to NaCCRA members; term limits and means of removal are added; year classes are eliminated; meeting times, quorum requirements, and expense reimbursements are moved to Standing Rules.

Officers: The Article on Officers has been completely rewritten, with the duties of officers and other relevant operating material moved to the Standing Rules.

Duties of Officers: The material in this article has been moved to the Standing Rules.

Meetings of the Membership: This article has been completely rewritten to make it shorter.

Dues and Contributions: This article remains unchanged.

Committees: This Article contains minor changes and the addition that the President and Vice-President are ex-officio members of all committees except the Nominating Committee. Considerable material is being moved to the Standing Rules.

Amendments: This article remains essentially unchanged with a few editorial corrections.

Parliamentary Authority: Moved to an article titled Miscellaneous. The content is changed to reflect common practices for small organizations, to wit: Parliamentary Authority is vested in the Secretary who is bound by the Bylaws, Standing Rules, Policy Statements, and Administrative Rules.

Effective Date: This article is modified to reflect the membership voting opportunity in the summer of 2016.

Miscellaneous: A new article which provides the authority for Standing Rules, Policy Statements, and Administrative Rules. It also includes provisions for organizational termination and parliamentary authority.

Robert D. Nicholson, NaCCRA President



ASK & SHARE



Hooray! I have some nice “Shares” for you this time. My thanks to those readers who submitted a variety of how “things are done” at their respective communities. Below are replies to some **ASKS** of past issues.

As he has done for us previously, Ralph Collins of **Tryon Estates (Columbus, NC)**, provided several informative responses:

Regarding **emergency communications**, the community has a “reverse 911” phone system. Staff can send an emergency message to all residents via the land line. **Payment of monthly fees:** by check or bank draft only (no credit cards). **Technology charges:** for internet and cable TV, “basic” services are provided as a part of the monthly fee. A resident can upgrade to faster internet or more cable TV channels with a nominal charge paid to the provider. **Resident volunteer hours (to help justify non-profit status):** at Tryon Estates these “count” and are reported to

Administration. Examples: Ralph and his wife Jan are docents at the local House of Flags Museum; some residents volunteer at the local food pantry.

Regarding **the priority given to an already-on-campus resident (over an outsider) for moving to a different IL unit that has a waiting list:** if the move is needed because of a medical condition, the on-campus resident would probably be placed at the top of the Wait List. Under normal circumstances, a resident’s changing from one independent unit to another doesn’t happen very often. This is because new residents get a refurbishment upon occupying their initial apartment or villa. If someone wants to change, s/he or they must bear the cost of the refurbishing of the second place, which can be a substantial amount. This makes for a long time to recoup these up-front out-of-pocket expenses with the lower monthly fee. So, many residents stay put for that reason.

Website for CCRC Searches: Use Google search to locate a list of CCRCs in the geographical areas of interest. Then go to the Medicare website to obtain the “star” ratings of the most recent inspection of the nursing care facility in your selected CCRCs. If the community is non-profit, google and download the Form 990, at www.guidestar.org, a required government annual filing (or ask the community to mail it to you). Tryon Estates has its most recent 990 in the library for residents to review. If the CCRC of interest is For Profit, have a CPA review the financial statements.

Information provided by Ralph Collins

Another **SHARE** about using the internet to find a CCRC home: Have a look at [Aging Services and CARF-CCAC - nursing homes, retirement living, CCAC](http://www.carf.org/aging/) (www.carf.org/aging/). It’s the web site for the continuing Care Accreditation Commission. Click on “Resources” at the upper right, then click on “Retirement Living” at the lower left. There are publications on selecting a CCRC and on understanding financial performance and reporting in CCRCs among others. There also are links to CCRC-related articles from the *Wall Street Journal* and *USA Today*.

Information provided by John Mayo of Magnolia Trace, Huntsville, AL

continued on next page

Regarding **fundraising methods for the Residents Association**: There is a foundation at **Ingleside at Rock Creek (Washington DC)** that holds monies to support residents who, through no fault of their own, run out of funds. The community holds an annual Gala to sustain the fund.

Additionally Ingleside's Art Studio has a Mosaic Guild in which residents' works are sold, and sale proceeds also benefit this Resident Supporting Fund. These works include mosaic picture frames, mirrors, trays, trivets, and table tops. So far, it has contributed \$3,000 to the Fund.

Information provided by Bunty Ketcham

Another **SHARE** about technology charges: **Fellowship Ridge (Basking Ridge, NJ)** makes a charge of \$46.95/mo for internet and cable TV, with additional prices for premium. There is an extra charge for additional cable boxes. There are 4 different telephone plans, the lowest being 100 minutes of combined local and long distance calls at \$21.95/mo; unlimited is \$45.95/mo. All international or 411 calls are charged back to the resident. Minutes used over your selected plan are billed at 5 cents per minute.

Information provided by Carol Auten

I'll conclude this column with a new **ASK**: How does your community indicate diabetic-friendly meals to its residents? By a code on the menu or a book with nutritional counts? Some other way? Are your community's meal offerings overloaded with carbs making it difficult for a resident with diabetes to find foods to eat?

I encourage you to submit inquiries (**ASKS**) and give us some shares! Please know that sending them to me for publication in *Life Line* is actually **not** the best way for information exchange. As usual, I encourage readers (NaCCRA members or not) to log on to **Forum** at NaCCRA's website, naccra.com. There you can write your own "**ASKS.**" You can "**SHARE**" your responses to the inquiries of others. The waiting time for back/forth "conversations" in the website's Forum can be as short as you make it- . . .and definitely *much* faster than waiting on a *Life Line*.

I'll be watching the **Forum** for interesting topics to mention in each Ask and Share column here.

If you still want to discuss a topic the old-fashioned way, send future **ASKS** and/or **SHARES** to me at young@jyretired.com or 157 Lakewood Ct, Burlington, NC 27215. That's okay, too.

Smile Awhile

Flabbergasted (adj.) appalled over how much weight you have gained

Abdicate (verb) to give up all hope of ever having a flat stomach

Esplanade (verb) to attempt an explanation while drunk



Is the CARE CENTER in Your CCRC Viable?

Jack Cumming

The Centers for Medicare and Medicaid (CMS), a Federal government agency located in Baltimore MD, oversees reimbursement policies for American's healthcare system. CMS's influence is so great that most private insurers have no choice but to follow CMS guidance. They directly affect how Medicare reimburses practitioners and they guide state Medicaid programs in payments for the indigent. In short, CMS is the power that determines what is lucrative and what is not for America's healthcare providers.

CMS calls the care that people need after a hospital stay "post-acute care." Progressive physical or cognitive failure calls for "long-term care." The latter affects many elderly people and has drawn CMS interest. This impacts particularly the skilled nursing facilities (SNFs) or Care Center in many CCRC's.

Within CMA, the Center for Medicare & Medicaid Innovation (CMS Innovation) supports the development and testing of innovative health care payment and service delivery models. CMS Innovation was created by the Affordable Care Act of 2010. The aim of the unit is to save money and improve the quality of care.

One project undertaken by CMS Innovation has resulted in the proliferation of Accountable Care Organizations (ACOs). ACOs are integrated panels of providers, usually led by a local hospital, which seek to contain cost by providing all needed care within a contracted network that includes physicians and post-acute care providers. If your CCRC and its SNF are not within the network, then it is problematic whether you will be able to return to your home CCRC after a hospitalization. Years ago NaCCRA succeeded in gaining such a right for you through Congress; but there is now a possibility that the Affordable Care Act revoked that right. This means that business on which your CCRC's SNF depended for revenue may no longer be viable. The Care Centers tend to be small since they were intended primarily to meet the needs of CCRC residents as they age.

Many CCRC based SNFs have depended on rehabilitation services to provide the margins they need to offset losses on care for indigent residents under Medicaid. A second initiative from CMS Innovation is now undermining that revenue

source. Effective April 1, 2016, CMA introduced bundled payments for hip and knee replacements - the bread and butter business for SNF rehabilitation programs. The bundled payment goes to the hospital providing the joint replacement, and it's up to the hospital whether to pay your CCRC's SNF for rehabilitation services or to try to save money by delivering an abbreviated rehabilitation therapy to joint replacement recipients in their own homes.

Thus, CCRC-based SNFs are facing a quadruple threat: (1) they are often small, which results in higher unit costs; (2) they are often outdated with A-B rooms lacking patient privacy; (3) they frequently rely on rehabilitation margins which are likely to disappear and (4) they may not be in your local hospital's ACO network resulting in the diversion elsewhere of needed business.

Some CCRC providers are responding by de-licensing their SNFs and converting the SNF space into assisted living and memory care. SNFs are highly regulated by state and national governments. All too often the regulations bring about the sterile conditions we associate with nursing homes. De-licensing can allow those CCRC residents who need long term care to spend their final days in the more homelike conditions of assisted living.

You may want to start a conversation with the decision executives at your CCRC to learn how these emerging trends and initiatives are being anticipated and what is likely to eventuate in your CCRC. If you get involved early as residents, then residents are more likely to have an opportunity to participate with management in determining the kind of conditions in which you will spend your final days.

The Evolution of NaCCRA's Website

Martha Marks, Webmaster

We've made a lot of changes to naccra.com over the last sixteen months.

1. It's brighter, more visually appealing, and easier to navigate.
2. Important legal documents – agendas and minutes of board meetings; bylaws, incorporation documents and IRS tax-status confirmation – are readily available.
3. Our **Forum** allows you to express your opinions, ask questions, and communicate back and forth with others.
4. Our **Contact** form gives members a way to ask me for help with Forum access or to contact the president or board. You can direct your message to anybody in NaCCRA by specifying, on the form, "Person who should receive your message."
5. Our **What's New?** section is the go-to spot to find out what's just been posted on the website and see the latest meeting plans.
6. Our **Resources** pages provide links to valuable information for seniors and their families.
7. Our **Surveys** offer a simple way for members to provide feedback on specific topics, which will change over time.

I'm currently working on a website-based membership component. It's not ready yet, but we'll let you know when it is.

ACTIVE AGING ADVOCATES: A NaCCRA SPINOFF

Jack Cumming, NaCCRA Director of Research

At NaCCRA's April 9th Board Teleconference a decision was made to spin the education and research website, www.naccrau.com, off to a new brand identity. Although NaCCRAU will go away, the newer, more inclusive, more energetic, and more focused entity will be for you as www.actionaging.com. This is evidence of NaCCRA's Officers and Directors working for you. Our advocacy aims, as they concern CCRC residents, are simple and clear:

- We seek entry fee integrity with performance guarantees comparable to those of the banking and insurance industries.
- We favor ongoing empowerment of older people even when they choose a residential living situation.
- We believe that contracts should be straightforward, clear, and understandable.
- We believe also that contracts should fairly balance enterprise needs with protections for those who are served.

The Active Aging agenda tries to rouse the populace to transform for the better the aging experience of all Americans.

COME TO INDIANAPOLIS, INDIANA

NATIONAL CONTINUING CARE RESIDENTS ASSOCIATION
FALL MEETING – OCTOBER 29-30
 and
LeadingAge CONVENTION October 30 – November 2

* * * * *

NaCCRA AGENDA

THEME: “What You Need to Know in Selecting and Living in a CCRC”

Saturday, October 28 9:30 a.m. Open Forum to discuss strengthening NaCCRA and finding qualified persons to serve our Board and key committees.
 11:30 State President’s Luncheon - Walt Boyer presiding
 2:00 p.m. Open Board Meeting

Sunday, October 29 9:30 a.m. General Membership Meeting
 Presentation of the new and improved NaCCRA web site and interactive ASK & SHARE columns plus a preview of two other web sites - ORANJ (New Jersey Residents Association) and LeadingAge by our Webmaster Martha Marks and Jennifer Young, ASK & SHARE columnist.

Speakers:

- *Brad Breeding, CFP, President and co-founder of LifeSite Logics. Brad is an authority on CCRCs
- *Mag Morelli, CEO and President of LeadingAge Connecticut

LeadingAge CONVENTION 12:00 noon Complimentary luncheon for all residents
 Speakers: *Katie Sloan, CEO and President LeadingAge National
 *Jack York, Founder and CEO of IT’S NEVER 2 LATE committed to helping older adults realize the full benefits of today’s technology.

CONVENTION THEME: “Be the Difference”

EXPO – vendor booths. Visit NaCCRA booth -730 - provided by LeadingAge and organized by Ruth Walsh, former President of NaCCRA and Kate Waterman.

(Meeting rooms to be assigned by LeadingAge. To be announced at a later date.)

WHAT YOU NEED TO KNOW FOR THE INDIANAPOLIS MEETING

As we go to press the registration details for the meetings beginning Saturday morning, October 29th have not yet been firmed up. If you wish to stay on to attend the LeadingAge 2016 Convention offerings you may register at: <http://www.leadingage.org/annualmeeting/registration-info/>. Registration for the LeadingAge convention opens after July 15 (\$99 registration fee for residents).. Join us there.

WELCOME THESE NEW MEMBERS and FAREWELL

ALABAMA

Huntsville
Redstone Village
Henry Mattern

ARIZONA

Oro Valley
Splendido at Rancho Vistoso
Victor Braun, Jr.
Wanda Cramer
Adelbert (Del) Cramer
Clayton Thomas
Leila Corbin
Catherine White
Naomi Miller
Lewis Roscoe
Richard Johnson
Letty Johnson
Fred Moss
Charles Cremin
Anne Burns

COLORADO

Boulder
Frasier Meadows
Charles Hadley

CONNECTICUT

Stamford
Edgehill
Alice Gromisch
Betty Gardner
Mary Cleary
Sylvia Gladstone
Richard Banfield, M.D.
Sylvia Rubin
Evergreen Woods
Amelia Revkin

FLORIDA

Delray Beach
Abbey Delray South
Alvin Perlman
Ellen Perlman
Sarasota
Bay Village
Karen Dakan
Stephen Dakan
Margaret Gutzmer
Clarice Jardine
St. Petersburg
Westminster Palms
Robert Deskin
Seminole
Freedom Square
Marie Halbersleben
Sun City Center
Freedom Plaza
Louis Wehrle, Jr.

MARYLAND

Cockeysville
Broadmead
Alma Smith

NEW JERSEY

Closter
CCRC Unkown
Margaret Boyle

NORTH CAROLINA

Asheville
Deerfield
Rushton Capers
Barbara Gregg
John Gregg
Winston Salem
Arbor Acres
Herbert Schafer
Virginia Schafer

OREGON

Portland
Kendal on Hudson
Clifford Gray

PENNSYLVANIA

Elizabethtown
Masonic Village
Joseph Crawford

TENNESSEE

Sparta
CCRC Unknown
Melba Gulick

TEXAS

San Antonio
Army Residence Community
Rich McCall
Charles Cheever

VIRGINIA

Falls Church
Goodwin House
Franklin Hart
Constance Allard
Dean Allard
Mechanicsville
Covenant Woods
Evelyn Joy, Ph.D.
Virginia Beach
Westminster Canterbury on Chesapeake Bay
Anne Keller

WASHINGTON

Seattle
Aljoia at Thornton Place
Rosemary Bennett
Issaquah
Timber Ridge at Talus
Vernon Parker
Marguerite Main
Jean Ferry
M.D. Barker
Redmond
Emerald Heights
Sigrid Viswanathan
Walter Howe
Teddy Howe
Anne Hamilton
James (Jim) Crim
Nancy Crim
Maurice Gilroy
Seattle
Park Shore
Virginia Wills
Leighton Wood
Kenneth Roberts
Laurie Parrott
William Black

Charles Mangham
Lois Simonson
John Parrott
Eulalie Schneider
Gerald Tuttle
Kathleen Gorhan
Marlice Dunn
Patricia Grey
Mary Griffin
William Hofius
Kathleen Manca
Anna Noble
Aileen Mangham
Skyline at First Hill
James Nutting
Sharon Hutting
Arleen Morton
Peg Haggerty
Margarete Biermanski
Peggy Newsom
Katherine Leung

WISCONSIN

Madison
Capitol Lakes
Jane Smith

Lifetime Memberships

Cassandra Carothers, Horizon House, Seattle, WA
Donald Bennett, Aljoia at Thornton Place, Seattle,
Allen Affleck, Skyline at First Hill, Seattle, WA
Margaret Affleck, Skyline at First Hill, Seattle, WA
Margaret Fickeisen, Skyline first Hill, Seattle Wa
Linda Whinery Wolf, Skyline at First Hill, Seattle



DECEASED MEMBERS

Redmond, Washington
Emerald Heights
Margaret Witham
Ellen Nelson
Richard Anderson
Robert Quickstad

Bethesda, Maryland
Maplewood Park Place
Alice Duncan

Washington, DC
Ingleside at Rock Creek
Gordon Hawk

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Permit # 801

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NaCCRA Membership Application

NaCCRA Thanks You for your support • By Working Together We Can Succeed

Date _____

Name of Individual: 1st Person _____

2nd Person _____

Address _____

Telephone _____

Email _____

Name of Community _____

ANNUAL DUES (FIRST) INDIVIDUAL\$ 20.00
ANNUAL DUES (SECOND) INDIVIDUAL\$ 15.00
LIFETIME MEMBERSHIP (FIRST) INDIVIDUAL ...\$ 200.00
LIFETIME MEMBERSHIP (SECOND) INDIVIDUAL\$ 150.00
Annual Dues per Community Association\$ 200.00
Annual Dues per State Association\$ 500.00
Tax-exempt Contribution\$ _____
Total Enclosed.....\$ _____

Please make your checks to: NaCCRA
and return this notice with your check to:
NaCCRA Headquarters
325 John Knox Rd. Suite L103
Tallahassee, FL 32303
Your Check is your receipt.

**NATIONAL CONTINUING CARE RESIDENTS
ASSOCIATION**
a 501(c)(3) Corporation