



The Tree Unites the Branches; The Branches Bear the Fruit

The ORANJ TREE

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FROM THE PRESIDENT



Meadow Lakes did a fine job hosting the October 21, 2015 ORANJ Plenary Meeting. Ernestine Erkin provided excellent leadership of the local Plenary Committee. See article later in this edition of OT for a summary of the presentations by outside speakers. During the business meeting, the membership of ORANJ reelected all existing ORANJ officers for two years. Bylaws were updated to permit non-CCRC residents to fill certain positions on the Executive Committee. An opinion survey regarding Independent Living trends was given to the 140 ORANJ representatives at the meeting. A report on the

results of the survey is available in this edition of *The ORANJ Tree*.

At our next Plenary Meeting on April 20, 2016 we will celebrate the 25th Anniversary of ORANJ. The meeting will be held at Applewood, where ORANJ first started. Bob Geberth will lead the local Plenary Committee and he would like to receive any early information about ORANJ. If you have records of the early years of ORANJ which you would like to share, please contact Bob or me.

In November, my wife and I and two other residents of Fellowship Village attended the LeadingAge National Conference and Expo in Boston. Because we are residents of CCRCs, there was no cost for registration. I also attended the annual NaCCRA Board of Directors meeting and a meeting of Presidents of the NaCCRA state organizations. NaCCRA and LeadingAge hosted a luncheon meeting followed by excellent speakers. These two organizations continue to discuss establishing a close working relationship but an agreement is not yet established. Interesting presentations were given at general and breakout sessions. LeadingAge announced the new recommended name for CCRC. It is "Life Plan Community" (using words, not an acronym). See [ORANJ Leaf # 5](#) to learn more about this.

At the NaCCRA booth on the floor of the Boston Convention Center I provided a supply of the NJ Ombudsman's Bill of Rights brochure. It was explained to NaCCRA and others visiting the booth that this was an excerpt from the NJ Law passed in 2013 with the help of Senator Singer and ORANJ representatives.

The ORANJ Executive Committee and I wish everyone a healthy and happy 2016.

Ron Whalin

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Newsletter

Ellen Handler, *Crane's Mill*

Website

Ann Campbell, *Medford Leas*

ORANJ contact

Ron Whalin

2131 Fellowship Road

Basking Ridge, NJ 07920

908-903-0155

cell 973-723-5699

2whalins@gmail.com

STUDY OF STAFF APPRECIATION FUNDS

In the summer of 2015, ORANJ sponsored a study of Staff Appreciation Funds (SAF) at the CCRCs in NJ, using on a [questionnaire that is available](#) in the research section of our website. Telephone calls to all resident association presidents provided names of those responsible for administration of the funds and they, in turn were asked to complete the questionnaire. One respondent reported that he had been advised not to answer questions about his program and most of the others answered most of the questions.

We found that all CCRCs had a no-tipping policy and in lieu of tips gave a financial gift at Christmas time. With one exception, all programs had been in place for more than five years. The program was usually run by the Residents Association of the facility. Most were run by a dedicated committee staffed either by residents alone or residents with staff. Two CCRCs created a special legal entity to administer the fund, two were run by the Executive Director and one by a staff person known as the Director of Philanthropy. Only one reported having the services of an attorney or an accountant.

The bulk of the donation funds came from Independent Living residents with smaller amounts from Assisted Living and Skilled Nursing unit residents, and from Power of Attorneys who paid bills on the resident's behalf. Some solicited family members in addition and one added donations from the gift shop. Most communities included guidelines for giving and 15 of the 25 respondents reported participation by at least 2/3 of residents. Three reported that 90% or more had donated. Nine CCRCs reported that SAF amounts had risen over time and four reported a decrease.

Except for the two with the dedicated entity, the CCRCs used the tax EIN of management. Seven had their own not-for-profit status designation. The rest assumed that they were covered by management's tax exemption. Nine CCRCs conducted annual audits of the funds, one reported monthly audits, and one "as needed."

No one reported noticeable costs and no one reported furnishing reports except that a couple reported that they completed annual 990s. Almost

no one used commercial software excepting Excel spreadsheets. Two mentioned Luminate Salesforce software.

Managers were usually excluded by the fund but were recognized with a minimal gift or a festive meal. Seventeen excluded private contractors and 17 excluded employees of any third party. Two excluded occasional employees. The criteria for calculating checks were most commonly longevity; some calculated full time employees differently from part timers; and one reported that checks depended on salary.

Only four gave any checks above \$800 and seven reported checks greater than \$600. Six CCRCs reported sending out 1099s to employees receiving the checks and three reported the benefits on W2 forms. Only three CCRCs reported giving staff any instruction regarding taxability of the benefits. Respondents were rather vague about who paid taxes on the funds. Twelve thought the taxes were paid by the recipients and five thought that management had probably paid the taxes. Some responded that since these were gifts, they should not have tax consequences.

A previous study by Arbor Glen in 2008 also reported that all CCRCs respondents (17) had annual appreciation funds along with a no-tipping policy and none had created a separate entity to administer the SAF.

UNRESOLVED ISSUES

Staff Appreciation programs will continue to limp along from year to year because of a lack of clarity about basic issues. Are annual gifts to staff another name for tips, as some at the IRS imply or are they analogous to donations or gifts such as we give to friends and family? A related issue is that the IRS does not recognize the relationship between residents and staff and frequently reverts to the employer-employee analogue, which has important tax implications. For CCRCs the no-tipping policy is advantageous to management because it keeps service uniform instead of giving extra to those in contact with big tippers and very little to others.

OPINION SURVEY AT FALL PLENARY

This survey came out of a Health Care Committee meeting where the mixing of traditional existing Independent Living (IL) populations with newer residents who were increasingly handicapped was discussed in the light of the Americans with Disabilities Act (ADA) and other recent legislation. The Committee thought the resulting mix raised serious issues and wanted the input of a broader group of residents. Hence the brief survey which was distributed to approximately 140 attendees at the plenary meeting, of whom 67 returned responses. These responses came from 18 of the 25 ORANJ CCRCs. Fifty-seven percent of the responders have lived in their CCRC for 5 years or less, 23 percent for 6 to 10 years, and 20 percent for more than 10 years. [The survey questionnaire and data](#) are found in the research section of our website.

When asked if they expected to transfer to an Assisted Living facility as their health deteriorated, 63 percent of the respondents replied that they did but added some version of "it depends." Factors cited were whether they had long-term care insurance, availability of a caregiver spouse, the degree of physical and mental limitations, and the cost of private aides and other "in-home" services.

A large majority (78%) of the respondents noted that recent IL arrivals tend to be older and more dependent on mobility devices and aides than people who had previously qualified for independent living. Respondents noted that as people become more handicapped they are less likely to participate in community activities. Many said their CCRC was now "more like a nursing home," and they described themselves as unhappy with that change. They also anticipated that potential residents who were shopping for a retirement community could be put off by this scene.

Noting that residents' disabilities change over time, many people asked for a regular evaluation of risks to be conducted jointly by the resident, his or her family, and professional medical personnel. Another change that a lot of the respondents would like to see is provision by the CCRCs for parking and storage space for all

mobile devices. They would also like to see regulation concerning training for drivers of electric scooters.

The purpose of the survey was to clarify issues for discussion and to facilitate adaption to the new realities, largely brought about by federal legislation, and the population mix now living in IL areas of CCRCs. Most (67 percent) felt that residents should not be allowed to remain in their apartments, regardless of their limitations, if they needed help with their physical needs, suffered from confusion or dementia, or depended on many hours of aide service.

In conclusion, here are excerpts from respondents:

"Independent Living is fast turning into Assisted Living. I am not comfortable with that."

"Three levels of care under one roof by life-care contract is a failing concept."

Deciding how and how much to change is another issue. How to adapt to recent changes in resident populations is a question that will need to be answered at each CCRC. As solutions emerge, ORANJ will pass on further data to provide a smooth transition for those struggling with the issues.

*Alice Crozier, Chair,
ORANJ Health Care Committee*

ANN CAMPBELL- WEBMASTER

We are fortunate that Ann Campbell, founder of Foxglove Systems, has volunteered to be our webmaster. Ann has a PhD in Biomedical Sciences and has worked extensively in the pharmaceutical and chemical industries, providing computerized data acquisition systems to research labs. She has experience in desktop publishing, gained by writing her own user manuals and marketing materials. Ann is a resident of Medford Leas.

A visit to her website (FoxgloveSystems.com) shows examples of sites she has designed and maintains. They are straightforward and well organized, as well as visually appealing.

FALL 2015 PLENARY MEETING HIGHLIGHT



The meeting was held at Meadow Lakes on a

beautiful autumn day. After a short business meeting, Michael Pierce, Generations on Line (GoL) Director of Technology, made the morning presentation, titled "Tapping into Your Inner Dick Tracy." GoL is a national nonprofit organization which seeks to reconnect generations by closing the digital divide among the elderly. Older adults have not traditionally been major consumers of electronic tools, such as iPads, laptops, and smart phones. As he explained, to bring older adults into the electronic age, they need motivation, access, skills and confidence.

He usually begins training sessions by asking attendees what they wish to accomplish, e.g. find a job, watch a show, or shop, in order to make recommendations for selecting a device. To develop skills and confidence, his company produces very simple (and colorful) instructions. They supply these tutorials (for PC's and tablets) to CCRCs without charge. To cover costs the company receives grant money from multiple sources. During the presentation Mr. Pierce asked the audience about their use of new technology and the response was quite good. There was a brisk Q&A session. He also announced free availability of training software.

At no cost ORANJ CCRC facilities can access the tablet tutorial, which teaches older adults how to use a tablet from the first touch to learning about Gmail, apps, Skype/Facetime, photos and more. The tutorial is available in both Apple and Android versions. Along with the software, sites also receive a free coaches' guide and training aides (emailed pdf's). To sign up for this no cost program go to:

generationsonline.org/sipandswipe/ and click on "sign up now" at the bottom of the page (Note "buy the app" is for individual users, not facilities). Each location should name a person responsible for communication with Generations on Line and coordinating training sessions for new learners. If interested in learning more about GoL's free PC training tutorial visit generationsonline.org.



The afternoon speaker was Barbara Gay, LeadingAge Vice President of Public

Policy Communications, Washington, DC, who spoke on changes in Medicare brought on by the Affordable Care Act (ACA). As she pointed out, the Act had several objectives, to improve the quality of medical care, improve access and lower costs. One result has been the expansion of preventive services for Medicare beneficiaries, narrowing the "donut hole" in drug benefits, and raising premiums for well-to-do beneficiaries to pay for these expansions. To rein in unnecessary tests, the Act has encouraged the development of Accountable Care Organizations to coordinate medical care more efficiently, letting them share in any savings that result. She mentioned that residents of CCRCs now have the right to return to their home CCRCs for post-acute care even if the CCRC is not part of the provider network.

She also described new provisions to eliminate some long standing irritants. The annual cap on physical therapy treatments has been eliminated because it was found to be a poor method to control costs. Benefits for post-hospital services such as rehab centers had been unavailable for recipients whose hospital stay was defined as "for observation." Today, a patient who is discharged after three days of hospitalization, for whatever purpose, is entitled to full post-hospital benefits.

We were delighted that Jim McCracken, Ombudsman of New Jersey, attended the meeting and spoke about his organization and activities. Michele Kent, President and CEO of LeadingAge New Jersey, also attended the meeting. Patricia Swan, Executive Director of Lantern Hill, gave an update about this CCRC under construction in New Providence, NJ. The first phase is on target to be completed and filled in 2016.

Finally, an additional highlight of the meeting was the delicious served lunch that we all enjoyed.

Ellen Handler