



Opportunities

Jim Haynes ~ Falcons Landing

In the last issue of *LifeLine*, the headline of my column was “Out of Adversity Comes Opportunity.” Today I want to tell you about Opportunities, plural. Over 2 weeks on 6 days in November, LeadingAge will hold its annual meeting. I have attended the last three in New Orleans, Philadelphia, and San Diego. It has been one of the highlights of my year. Each time, I returned with a better understanding of the senior living industry and many new friends. I felt the cost in time and money, both of which were significant, was well worth the effort.

For travel, hotel, and meals, I spent about \$3,000. This year it will cost me \$99. The price will be the same for you, and you will not need to leave home. The annual meeting is virtual, and NaCCRA will have a virtual booth.

At our booth, you will meet some of the thought leaders of our industry and the NaCCRA membership. Just like the booths we have had in New Orleans, Philadelphia, and San Diego and the many years before, you will be able to learn, ask questions, and give suggestions about senior living. Start by going to the LeadingAge website, LeadingAge.org, and look for the **LEADINGAGE Annual Meeting Virtual Experience** page, start with the **Why Attend** tab at the top, then click the **Register Today** button at the bottom and register for \$99. In the coming weeks, you will receive more details about these two weeks, November 10–12 and November 17–19.

One more opportunity: NaCCRA is making it possible for every member of our state affiliates to enjoy the many benefits of the outstanding association management system that NaCCRA uses, which is powered by ClubExpress. We will be rolling this plan out with VaCCRA, the Virginia organization, which represents residents living in communities in Virginia. There are nine other state organizations, and in time each will be given the same opportunity. The best news is that there is no cost to the states to become part of this system. Space does not permit me to explain all the advantages, but you will be hearing more over time. Briefly, this will enable us to grow our memberships and provide more services, more collaboration, more education, and be better advocates. This opportunity is a real win–win for all.

Special Note: Please make sure your Profile is correct and up-to-date on Naccra.com. Log in and hover over your name, click on Profile. We have 50 members for whom our management system reports a problematic email address, and several hundred members for whom we do not have an email address. Without correct email addresses, the only way NaCCRA can communicate with you is with *LifeLine*. Those without email will miss learning about much of what I wrote about above and more. ■

LifeLine

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1101 Connecticut Avenue, NW
Suite 450 PMB#61
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877-488-4004

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CCRC: The Right Choice, Post-COVID?

Jack DeVine ~ Falcons Landing



COVID-19 has turned the world upside down. Long after we've turned the corner on its public health threat, the pandemic's aftereffects will linger, imposing lasting changes on the way we all live. What does that mean for the CCRC community?

In particular, how will the changes in post-COVID CCRC life—the as-yet-undefined “new normal”—influence the retirement thinking of prospective CCRC residents? Will these changes dissuade them from taking the plunge?

Let me personalize. From our first of many visits to Falcons Landing over the past few years, my wife Peggy and I were immediately taken by the infectious (pardon the term) sense of community and energy—meeting new friends on every visit, sharing common experiences and common interests. It's a priceless attribute, easily the most significant factor in our decision to join that community, with plans to move in early in 2021.

COVID-19 has put an unanticipated and unwelcome damper on interaction among CCRC residents. We respect Falcons Landing management's swift and strong response to the crisis, but to move ahead with our plans, we will need confidence that the post-COVID new normal will not be so protective that it inhibits the very spirit that attracted us in the first place.

Prospective residents already know that “on the outside” we can go for walks with our spouses, we can eat in our homes, we can Facetime with our grandkids and join Zoom meetings at will. In the CCRC, we'll be looking for the much richer lifestyle, one that includes a wide range of social engagement—group activities, seminars, library, physical fitness, hobbies, and the informal spontaneous interactions that were so attractive from the outset.

We know that such wide-ranging social interactions will probably never be as restriction-free as in pre-COVID times, but we want to be sure that the management recognizes the importance of active social interactions within the community and is committed to finding ways to facilitate rather than try to prevent it.

The same is true on the safety and health side. The other key factor in our decision to join the CCRC community was the close-at-hand access to the enhanced levels of care that we will inevitably need over time. But having an assisted living facility right down the hall offers little advantage if it is inaccessible to family and friends.

We will need reasonable assurance that CCRC long-term-care provisions are as good or superior to those we could arrange on our own. And it is imperative, in our view, that CCRC management finds a way to make possible regular contact with loved ones in assisted living and memory unit facilities by family members and close friends.

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My pitch here is not just an expression of our personal preferences in choosing a retirement setting. I believe it is a matter of central importance to the continued viability of the CCRC/Life Plan concept.

In a few short months, the pandemic health threat triggered an economic recession, massive unemployment, and precipitous change in public behavior. That, in turn, has cratered many previously healthy businesses and spawned some entirely new ones—and we've only seen the tip of the iceberg.

Like any other business, CCRCs must be agile and imaginative in adapting to changing circumstances. CCRC future success depends entirely on its ability to attract a steady stream of new customers—and for nonprofit CCRCs, the residents are the only customers, investors, and stakeholders.

CCRC life has changed significantly, and perhaps permanently. A move to a CCRC is a major, costly, and emotionally difficult life decision. Going forward, the new normal for CCRC living remains unclear, and the uncertainty can make the choice even more intimidating.

Nevertheless, as prospective entrants into the suddenly changed CCRC environment, we remain intent on finding a haven that provides an appropriate level of health protection, in an environment that promotes vibrant interaction among residents.

We understand that there can be no guarantees. The upheaval caused by a coronavirus that appeared out of the blue makes that perfectly clear. But in the newly uncertain climate, perhaps the most important consideration in choosing to join a CCRC is confidence that facility governance and management are fully in tune with their residents' perspectives and committed to delivering that essential balance of safety and livability. ■

An Innovative and Fun Activity—While Social Distancing

Eugene M. Helveston, MD ~ Marquette Manor

Have you watched all the movies and reruns you can stomach? Are you looking for a new source of entertainment—something you can do while staying indoors and maintaining social distancing? If yes, let me introduce you to **YourGoodLife.org**, a new website that is produced by a group of seniors who live at Marquette Senior Living in Indianapolis.

YourGoodLife.org is not your typical website because it is brain food for seniors who enjoy reading, writing, and/or photography. It is a safe space where you can discuss life as a senior; regardless whether you still live at home, are considering moving into a retirement community, or already reside in one.

Content is fresh, original, and updated regularly. Each Monday, a new story that has been contributed by someone like you is published. Topics vary and have included childhood memories, pets, country music, taking a road trip, needing a state-issued personal ID, and current events. Readers who want to interact are encouraged to comment on the stories.

On the same day, we publish readers' writings in a feature called Chapbook. Everyone who visits the site is encouraged to share his or her own story. And, if joining a book club, photography, or learning how to write poetry or your memoir are more your style, **YourGoodLife.org** has that also!

All the features are short, to the point, and written to resonate with seniors and the senior lifestyle.

Unlike most websites, you will find no pop-up ads or solicitations. That's right, no gimmicks or invasion of your privacy. The content is free and generated by people who simply appreciate literary activities.

YourGoodLife.org can be enjoyed as a single person or as a couple. The website is easy to navigate and can be accessed from virtually anywhere via your laptop, smartphone, or tablet. It is a fun and unique way to engage with others, make new friends, and be creative.

YourGoodLife.org provides:

- An enriching sense of community and connection.
- Engaging, ad-free entertainment.
- The opportunity to share your stories, poems, and photos.
- No obligation. It is 100% free. And you can enjoy it at your leisure.

I encourage you to visit **www>YourGoodLife.org** and discover why those who have already found it, love it. As one reader said, "I love it! There is something for everyone on this website." ■

The Electronic Mutual Market Access (EMMA) Website Enhances Financial Transparency of Nonprofit CCRCs

Mark Rollag ~ *The Neighborhood in Rio Rancho*



Nonprofit CCRCs often finance expansion through the issuance of municipal bonds. When they do so, they are obligated to provide public access to the financial documents and related disclosures submitted to the bondholders. EMMA is the website designated by the U.S. Securities and

Exchange Commission to serve as the public repository for this information (see: <https://emma.msrb.org/>). EMMA catalogs the information according to CUSIP number (CUSIP stands for the Committee on Uniform Security Identification Procedures). The first six characters of the CUSIP identify the issuer, the 7th & 8th characters identify the type of security, and the 9th and last character is a check digit used to ensure accuracy of electronic data transmission.

To take advantage of EMMA, CCRC residents need to enter the CUSIP number for a recent bond issued by their CCRC in the “Search” box on the top of the EMMA Website. Upon activating the search, the resultant “Issue Details” page will have four tabs. Upon selecting the “Continuing Disclosure” tab one will gain access to a) the CCRC’s most recent

quarterly and annual financial statements, b) remediation progress when bond covenants have not been met, and c) progress updates for new construction, etc.

Upon selecting the “Official Statement” tab on the “Issue Details” page, one gains access to the information that the CCRC provided prospective bondholders when the bond was first offered. The “Official Statement” includes tables detailing future debt-service obligations as well as a description of the covenants that must be met to remain in good standing with the bondholders. It details the corporate structure and describes relationships between affiliates. It also describes the project to be financed by the issued debt together with a summary of the due diligence and expectations that justified the CCRC’s expansion plans.

Finding the relevant CUSIP numbers can be problematic, however, one should be able to obtain those for their CCRC from the administration or marketing department. Otherwise, one can enter the CCRC or Corporate name in the EMMA website search box. After activating the search, select “in Issue Description” as a “Search Filter” on the generated “Quick Search Results” page. Clicking the “Description” text in the results box yields a page with the desired CUSIP number. A variety of corporate or affiliate names may need to be entered into the initial website search box before a match is found in the EMMA database. ■

Some Suggestions for Safe Voting

Page Hawk ~ *Ingleside at Rockcreek*

Since most residents of CCRCs will be voting absentee, here are a few reminders to consider:

1. Check your registration with your local election board.
2. If you have a drop box at your CCRC, plan to have volunteers monitor it a few hours each day.
3. Volunteers should remind voters to sign the outside of the mailing envelope. Many ballots have been disallowed because voters forgot to sign.
4. Vote as early as you can and do not mail your ballot if you have other options, such as drop boxes.
5. If you choose to vote in person, please observe masking and social distancing guidelines. To reduce risk, attempt to vote at a time of day that is likely to have fewer voters present.

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The True Face of Freedom Wears a Mask¹

Excerpts from a Wall Street Journal article by Kwame Anthony Appiah

“The uncontrolled spread of infectious diseases gets in the way of managing your life without interference and fulfilling your goals. Bluntly put: There’s precious little freedom in the sick ward and less still in the graveyard . . .

“Everyone is responsible for their own health-care decisions,’ one anti-mask protester in Florida told a reporter in July. ‘We want our choice respected as well.’ Yet when freedom involves collective action—whether we’re making an exchange or driving down the road—such language doesn’t make sense. It certainly doesn’t make sense when it comes to curbing a contagion. The masks are not a personal health-care decision. Their point is largely to protect others, not to protect the wearer . . .

“There may be something uplifting about ‘Give me liberty or give me death’ as a slogan. ‘Give me liberty and give them death,’ not so much . . .

“Ask someone tethered to a ventilator how free she is . . .

“Pandemics don’t just imperil our health, then; they impede our freedom . . .

“Someone can constrict your freedom by making you deathly ill; and barefaced scofflaws can hinder our broader liberties by entrenching a contagion that inevitably restricts the normal conduct of business and social intercourse. Perpetuating the pandemic limits the scope of everyone’s individual autonomy. That’s why, in many places today, the true face of freedom wears a mask.” ■

¹ Kwame Anthony Appiah, “The True Face of Freedom Wears a Mask,” *Wall Street Journal*, August 8, 2020. Mr. Appiah is a professor of philosophy and law at New York University. His most recent book is *The Lies That Bind: Rethinking Identity*.

Starfish in the Short Run

Harvey Austin, MD, ~ StoneRidge

Tide-stranded starfish dotted the sunlit beach after the storm.

A small boy in red shorts picked up one of the starfish and threw it back into the water. His mother, seeing the opportunity to teach a life lesson, said, “Billy, in the long run, that’s not going to make any difference, you know.” He paused, “Yeah, Mom, I know.” He tossed the next one in. “But it made a difference to that one.”

Each of us has made a difference in the lives of others, whether small or large. Some of us have even altered the ebb and flow of the human tide.

Older now, and retired, we have released our grasp of the world’s guiding systems. Earth, our nest, is now in the hands of others and must get along without our guidance, just as it did before we arrived and after we leave.

Sometimes it is hard to let go of our importance. Often, that is because we need to come to grips with something more basic—our identity. If we have identified ourselves as a “person who makes a big difference,” we may find

ourselves in secret uncertainty of our ongoing value. For example, when I retired from my surgical career, I, along with many of my surgical colleagues, found myself a bit adrift. No longer practicing, I asked myself, “Who am I, then, if no longer the contributing and admired surgeon?” That shift from “Big Gun” to BB gun is, perhaps, something we all face. It can be a shock if we have made the mistake of assuming, for instance, that who I am is a surgeon.

It took me a while to realize that “surgeon” is something I was and to embrace a more useful view that surgery is something that I did. It took a while to realize that this specific role did not define me any more than did the others I have played in my life. The roles of son, child, adult, father/mother, husband/wife, and now a retiree, are just that—roles. Roles shape our lives, but they don’t define who we are.

I want to emphasize the value—and power—of shifting from the roles we have played as adults, to another role we might play: the role of Starfish Thrower, the role played by

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the boy who saw a starfish-in-need and picked it up and threw it back into the water where it had the possibility of thriving, rather than dying on the sun-beaten shore.

It is a good thing to notice a starfish-in-need. And it is a small thing to throw a starfish back in. Small things matter. Zig Ziglar, American author, salesman, and motivational speaker, proclaimed this, “You never know when a moment and a few sincere words can have an impact on a life.” That is a good motto for a Starfish Thrower.

A Starfish Thrower sees and attends to the small needs: perhaps relieving a little suffering here or a worry there; listening to someone in despair; giving ten bucks here, twenty there to support those who support others; perhaps something as small as carrying out the trash without being asked; or smoothing a loved one’s pillow.

I have discovered that these acts-of-outgoing are in powerful contrast to the acts of our earlier life. As a child and an adult, our lives were all about the “in-coming” stuff, that totally normal stuff—getting an education, getting ahead, and getting the goodies. That’s normal for children and normal for adults, but for us older adults, not so much. It’s a bit self-centered and not so useful.

Now we have a freedom from so much of that pressure. Now is the time we can develop a deeper aspect of ourselves—the out-going. That is an important attribute of the third stage of life, the stage of the wise Elder. Elders tend to live within the out-going mode rather than within the in-coming. They show both compassion and kindness. We could say that childhood and adulthood are about taking: taking what the world has to offer, the “getting” of life. By contrast, the stage of the Elder, wise Elderhood, is about giving.

We are older, we are wiser. We have much to offer each other, both inside and outside our community. What if we were to become Starfish Throwers? Perhaps we can’t make a difference in the long run. So what. We can make so many differences in so many lives, in the short run.

There is another part of the metaphor we might find valuable.

Down the beach farther, the boy picked up another starfish and, as he was about to throw it in, his mother

asked, “How do you know whether that one is alive or dead?” He stopped, looked at the motionless starfish clasped between thumb and index finger. With a wisdom beyond his years, he looked right at his mother and said, “That’s not my decision to make, Mom.” And he tossed it into the waves.

Ah, yes, a focus on the act of giving, rather than a focus on the result of giving. That’s an Elder thing.

Blessings on thee, Starfish Thrower, a model for us all. ■

Living in a CCRC in the Time of COVID

Priscilla Hopkins ~ Westminster at Lake Ridge

I am a resident at Westminster at Lake Ridge, a CCRC in Northern Virginia. In mid-March we experienced a state of emergency related to COVID-19. Visitors to our campus were greatly restricted. Almost all activities were suspended. Residents were asked to limit leaving their cottages or apartments. Our campus was also undergoing a major construction project, which complicated things. Completion of the project was suspended.



All that sounds as if it would have quite an effect, but our management sprang into action immediately to make sure the residents were not detrimentally isolated. One important thing they did was to begin delivering meals to the residents. There is a choice of meat, fish, or vegetarian dishes each day, and residents with special dietary needs can make individual requests. Our residents in Assisted Living and the Nursing Center are delivered three meals per day, and those in Independent Living have an ample bag of food delivered to their door. For instance, my husband and I eat the entrée when the bag is delivered; have the soup, salad, and dessert for dinner; and the bread, juice, and fruit at breakfast the next day. Residents are also able to use their dining dollar allowance to order convenience items such as paper towels, yogurt, and absorbent underwear. Physical therapists, home health aides, and other medical personnel come to apartments or cottages.

The sense of isolation was also lessened by asking residents to open their doors every day at 4:30 p.m. and wave to their neighbors. We receive many e-mails internally, and we get memos attached to our bags of food. Our internal cable channels provide a wealth of information and also show movies and videos. Zoom meetings are common. Our pool and fitness room are still under construction, so our fitness manager leads small groups around the campus for a walking/stretching class. She also leads a variety of classes on our internal channels, ranging from seated to high-intensity classes. I have been enjoying many of the walking trails around our campus. One of my favorites is to walk around our upper pond. The birds are singing, the frogs are croaking, and the turtles are hatching, just like nothing is wrong. We have had staff-appreciation events and small parades directed by the staff.

Because there are curtailed activities, there is more time to spend sitting on our patio sipping tea and enjoying the lack of traffic and construction noise. We love to watch the nesting pairs of birds bring a mouthful of worms back to their young, and then hear the excited baby bird noises. We enjoy watching the birds use our birdbaths,

and sometimes we even see hummingbirds visit our blossoms! The bees and butterflies are a real treat. I enjoy seeing the skinks glistening in the sun. We have a few frogs around our yard, and of course, little critters like chipmunks. I love watching the people on their walks, often with their adorable dogs. That provides another great opportunity to interact with my neighbors.

Northern Virginia was not reopened as early as some other parts of the Commonwealth. Only recently have the contractors come back on campus to finish construction on some of the common areas. Some things such as our library and salon have once again become functional.

This is a difficult time worldwide, but I am grateful to be living where I do! ■



Technical Assistance for Residents

Jack Cumming ~ Carlsbad By The Sea

The residents of Carlsbad by the Sea Retirement Community were grappling with a challenge. The challenge was the common one that many residents had difficulty with iPads, computers, and other devices in a time in which connectivity with others increasingly requires technology. They turned to the Resident Association's Technology Committee to find a solution.

The Technology Committee, chaired by John Sanders, went to management to ask for a staff position so that residents would have a qualified person to give them needed assistance. The technician could also encourage more reluctant residents to master devices, so that they could socialize remotely with family and friends.

Management responded positively, and the position has now been in place for several months. The technician started shortly before COVID-19 took over to limit

conventional socialization. It has been a tremendous success, for instance, by allowing couples to interact with each other even though one is isolated in the nursing center while the other remains in the residence. The position is separate from the corporate IT department in the Central Office, which is dedicated to corporate needs, while the local staff member supports residents individually.

Residents have long taken the lead in helping to move the senior living industry forward. In the July/August 2015 issue of *LifeLine*, NaCCRA first reported the benefits of Amazon's Alexa devices long before such devices became widespread. With the innovation of a tech support staff position, residents at Carlsbad By the Sea Retirement Community are taking the lead to bring the benefits of technology to their community, and NaCCRA is once more promoting something that might be beneficial for other communities as well. ■



National Continuing Care Residents Association

1101 Connecticut Avenue, NW

Suite 450 PMB#61

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