



# Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) JULY – SEPTEMBER 2023

The Residents' Advocate – Management's Friend • *Serving our community for 25 years* • [www.mlcra.org](http://www.mlcra.org)

## 2013 MLCRA Bill Signing



*Governors Office. Photo by Ben Bocko.*

A highlight of MLCRA's 25-year history was passage of a CCRC "Residents Rights" bill that Governor Deval Patrick signed into law in January 2013. It is an amendment to a previous law about CCRCs. It gives CCRC residents the right to information about the organization, operation and finances of their community.

MLCRA initiated a bill about residents' rights, negotiated changes that would make it easier to pass, and organized MLCRA members throughout Massachusetts to advocate for it with their elected state representatives. The bill was passed by the Massachusetts legislature in only two years.

Several MLCRA officers and board members were present at the ceremonial signing April 3, 2013 (see picture above) including MLCRA

president Bob Naka, Newbury Court; Barbara Balcom, Meg Kerber, Loretta Tenaglia all from Brooksby Village; Ann Schwartz, Orchard Cove; and Joe Strain, Patriot Editor.

Angelo Giambusso, who led MLCRA's advocacy effort, was planning to attend. However, he ended up in the hospital due to a mishap on route to the signing. His colleagues picked him up on the way home. Senator Patricia Jehlen, the bill sponsor, was also in attendance as was Elissa Sherman from LeadingAge Massachusetts, which supported the bill.

Per the governor's press release "The legislation will give residents of CCRCs the right to establish a resident's association, receive a current copy of the facility disclosure statement and receive information on fees and construction. Providers must make reasonable efforts to explain the terms of disclosure statements, adjustments in monthly fees, information that may affect the health and welfare of residents and the future of the facility, including the ownership and providers' financial health."

Senator Patricia Jehlen said "I sponsored this bill to establish safeguards for seniors who choose to move into a CCRC, ensuring they are fairly represented as informed members of their CCRC." ♦

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**"Alone we can do so little; together we can do so much."**

— Helen Keller

## President's Message

*By Jean Stringham, Lasell Village*

Recently I was reading an article by Stephen Asma in the Boston Globe about a book written four hundred years ago in 1621 by Robert Burton (1577-1640). The name of the book is *The Anatomy of Melancholy*. What caught my eye in the Globe article were the title words "There was a 17th-century version of FOMO". If you're not familiar with the term FOMO, it stands for Fear of Missing Out. The article says that Burton's main cure for melancholy is "be not solitary, be not idle." Contemporary research bears that out.

Those words reminded me of our lifestyle at continuing care retirement communities. We are not solitary and we certainly are not idle, although occasionally some people might choose to be for their own reasons. Our communities offer activities, dining, classes, exercise and many fun opportunities to meet and be with our neighbors and friends.

Hopefully, The Patriot gives us all a chance to see what other communities are doing and enjoying. The feedback we get about reading about other communities is terrific. I think you'll agree that we are all fortunate to be living in our retirement communities.

Have fun reading about your own and other communities. Please continue to send articles and ideas for The Patriot to share with others. Enjoy reading! ♦



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## Did You Know...

99% of people in Medicare Advantage plans are required to obtain prior authorization for at least some services. And companies are denying between 3% and 12% of requests. However, if a denial is appealed, more than 80% of the appeals were successful.

In contrast, people using traditional Medicare and Medigap rarely need prior authorization. Based on surveys, people with complex health situations report more satisfaction with original Medicare compared to Advantage plans that often have more restrictions on covered care.

Effective Sept 30, there are new rules designed to crack down on "misleading marketing schemes by health insurance companies", including prohibiting overly general ads and making it appear that the toll-free number is for a federal agency, when it really goes to a private broker or insurance company. Note: Insurers make far more money with Advantage policies.

— *From Kiplinger's Retirement Report*

# Community Conversations and the Forum

*By Caroline Jacobs, The Commons in Lincoln*

By the time you receive this issue of the Patriot, we will have had our most recent Community Conversation, “Navigating the Levels of Health Care.” We will have discussed questions on who makes the decision that you or a neighbor needs more help, what options are available and who has the final responsibility for making this important decision.

All MLCRA representatives were invited and most of them came. To help the discussion, we distributed a spreadsheet showing the number of units in Independent Living, Assisted Living and Skilled Nursing, as provided by our member communities. We will be sending a summary of the discussion to all the representatives and asking them to share it with you.

A summary of the discussion will also be published in the next issue of the Patriot

and on the website ([www.mlcr.org](http://www.mlcr.org)) under Community Conversations. You will also find there links to summaries of previous Conversations. As always, please let me know if you have a suggested topic for a future Conversation (my contact information is on page 10).

Finally, a word of appreciation for our seventeen MLCRA representatives, usually one from each community. As you may already know, they are a vital part of MLCRA. They act as liaisons from their community to MLCRA and vice versa. They distribute the Patriot for us and help us to keep accurate membership records. If you’re not sure who your representative is, you can find the name on the MLCRA website ([www.mlcr.org](http://www.mlcr.org)) under Member Associations. ♦

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## Advocacy Corner

MLCRA continues to advocate for two bills this legislative session:

**1. *An Act relative to disclosing continuing care retirement community entrance fees*** (S.386/H.635) which would ensure that the entrance fee refund policy is clearly communicated. This bill is sponsored by Senator Joan Lovely and Representative Kay Khan.

**2. *An Act authorizing common sense health services in assisted living*** (S.374/H.650). Currently, Massachusetts law does not permit Assisted Living facilities

to provide basic health care services such as wound dressing, application of drops, management of glucose monitoring, etc. This has meant that otherwise healthy adults have been required to move into skilled nursing facilities due to their need for “medical treatment” as simple as a finger prick to check blood sugar. This bill is sponsored by Senator Patricia Jehlen and Representative Thomas Stanley and others.

MLCRA members are encouraged to send emails or call their own Senators and Representatives to show support. ♦

# Legislative Process: How a Bill Becomes a Law in Massachusetts

*By Joan Kerzner, Edgewood*

The often lengthy process of making laws in Massachusetts requires advocacy at every step of the way and is accurately described by the adage: “the squeaky wheel gets the oil.” This process for bills of interest to MLCRA will be described in two installments in the Patriot.

Every two years — beginning in the odd year and ending in the even year — the Massachusetts Legislature (General Court) begins a new **legislative session**. A “bill” (legislative proposal for a new or amended law) may be filed by House and Senate members. The **filing** deadline for House and Senate members is the **third Friday in January** of the new session. In MLCRA’s case, Senator Jehlin) and Senator Lovely have been among those who have filed bills on our behalf. Bills may be filed in either the House or Senate and heard first in either branch.

Any citizen may also ask his or her legislator to file a bill for them “by request.” These bills do not necessarily have the support of the legislator who files them.

Initially, the House or Senate Clerk assigns a “docket number” to each bill. As the Clerks compile a list of all filed legislation, each bill receives a “bill number” and goes to the appropriate Joint Committee for a hearing. Each Joint Committee has a Chair, Co-Chair and Members assigned by the House Speaker and Senate President.

The Joint Committees then schedule **hearings** on each bill, typically grouped with other bills addressing similar or related issues. Hearings are open to the public and any interested party may attend and address the Committee or submit written testimony regarding any bill. MLCRA has submitted both written testimony and attended hearings for bills we support. The Committee holds an Executive Session to make recommendations on each bill. These may include: “ought to pass,” “ought to pass with an amendment,” “ought not to pass,” or a “study order.” It is common for the Committee to redraft a bill and for that bill to be given a new number. This usually happens when several similar bills are combined.

Bills given a favorable recommendation continue to the next step of the process — **bill readings** — of which there are three. The **First Reading** occurs when the Joint Committee recommendation is sent either to the Committee on Steering & Policy, or the Committee on Ways & Means (any finance-related bill). Each branch has its own Steering & Policy and Ways & Means Committees. Health care related bills may be sent to the Committee on Health Care Financing before going to Ways and Means. MLCRA supported bills have had First Readings.

(The next Patriot will discuss the steps after the First Reading.) ♦

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**Tech-support fraud** was the most-reported fraud type among adults older than 60. In these scams, fraudsters impersonate tech companies, and claim they can remove viruses, fix problems etc. per FBI report on elder fraud. AARP Fraud Watch Network has a helpline available regardless of whether you are an AARP member: 877-908-3360.

## A Night of Dixieland Jazz

By Lauren Hale, Southgate

Steve Straus, a new MLCRA board member, brought his Riverboat Stompers to Southgate in August for a wonderful night of Dixieland jazz. The concert was planned as part of Southgate's Tuesday outdoor summer concert series. Rain caused the concert to be moved inside.

The Riverboat Stompers band performed in Southgate's Flanagan Theater. They shared the stage with scenery from Monty Python's *Spamalot*. The musical retelling of the King Arthur legend was being performed on weekends during August by the Square One Players, a community theater group that makes its home at Southgate.

The Riverboat Stompers played traditional jazz, most of it from the early twentieth century.



*The Riverboat Stompers. Photo by Deanna Swan, Southgate.*

Steve, who is the group's musical director, introduced his fellow band members and entertained the audience with humorous and educational commentary throughout. There were even a

couple of references to King Arthur.

The Riverboat Stompers were formed 32 years ago. They have played cruise ships, community events, weddings and funerals. They played in 1993 during the opening week of Orchard Cove in Canton, where Steve lives.

Steve is a retired dentist. He majored in music in college and then went to Dental School. He says that he is equally passionate about both dentistry and music. ♦

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## Did You Know...

You may have named your son or daughter as your health care proxy, or power of attorney, but that doesn't mean they can call Medicare on your behalf. On a phone call you can give verbal permission for anyone else to participate in the call. Or you can submit the Medicare Authorization to Disclose Personal Information. The form is available at [medicare.gov](https://www.medicare.gov) or via your Medicare account under 'My Account Settings - Manage My Representatives'.

# Brooksby Village Residents Throng to Climate Change Event

*By Wendy Pirsig, Brooksby Village*

Earlier this year, it was standing room only in the catering room at Brooksby Village, when about 180 residents gathered for an event called “*This Earth — Our Planet — My Legacy.*” Brooksby Village Executive Director Tracie Bettano welcomed State Senator Joan Lovely, Logan Malik of the Massachusetts Climate Action Network, Jim Mulloy of the Salem Alliance for the Environment, and Peabody climate activist Jerry Halberstat, who all described the work being done on the local and state level to reduce harmful emissions.

Partnering with the Brooksby Climate Change Group, which organized the event, Brooksby Dining Services offered environmentally friendly hors d’oeuvres: black bean sliders, vegan mini meatballs with marinara, tofu caprese skewers and vegetarian spring rolls. Brooksby General Services was another partner, as were a number of resident groups: Concerned Citizens, Current Events, Friends of the Ponds, the Garden Club, the Recycle Committee and the Women’s Forum. Attendees viewed exhibits on electric vehicles and ways to save energy at Brooksby.

The afternoon’s most applause was accorded to grandchildren of residents Ron and Maureen D’Addario: Ali Burnham, a Goffstown High



*Attendees enjoyed environmentally friendly appetizers.*

School junior, and her sister Olivia Burnham, an environmental engineering student at the University of New Hampshire. They concluded the program with a challenge to stop climate change in the world their generation will inherit.

The Climate Change Group’s goal is to foster an awareness of climate change within Brooksby Village and to promote actions to mitigate and adapt to these impacts at Brooksby with a look at the world at large. ♦

## Did You Know...

Scrabble, Trivial Pursuit and the Game of Life have been modified to appeal to an older generation. The games are made by Joy for All (makers of the animatronic cats and dogs which are also enjoyed by seniors) and available on Amazon.

# The Willows at Westborough's Virtual Marathon

By Kerry Paulhus, Director of Health and Fitness



*Kerry Paulhus with residents in front of map.*

26.2 miles in three weeks, up to the day of the Boston Marathon. The goal was to show the residents that if you set your mind to do something, you can do anything, at any age, even 26.2 miles!

Interested residents signed up, and then were given a record sheet to keep track of their activity for that week. I would then move their name on a map of the Boston Marathon route to show them where they were on the route. I wanted to give every resident the opportunity to participate, so there were many ways to add up one's miles. The 40 residents who signed up could be found walking laps and taking classes. The gym was busy from morning to evening. Each week the pile of tracking sheets grew, to the point where I couldn't even find my desk.

The excitement was contagious. Even residents who were not participating were

As we all know, the Boston Marathon is a big deal for many in the New England area. This past March, the residents at the Willows were presented with their own 'marathon' challenge: complete

following the map to see where everyone was. Then, on April 17th, the day of the Boston Marathon, I created a closing ceremony for all those who participated. The Boston Marathon was live streaming on the big screen and healthy snacks were available, as I announced all those who finished the 26.2 miles and then some. I presented each participant with a medal that had their name and the actual miles they did over the three weeks. This was not about who was going to win or even who was going to finish; this was about getting our residents who might



*Participants receiving their medals.*

not always participate in our fitness offerings to get excited about moving. It also served to show those who regularly participate

in the fitness offerings and/or exercise on their own, just how much they are actually doing on a weekly basis.

I am so proud of our residents at The Willows. Many stepped out of their comfort zone, challenged themselves, and began to believe in themselves. The participation in exercise didn't end on April 17th and that was my goal. ♦

# A Taste of Edgewood

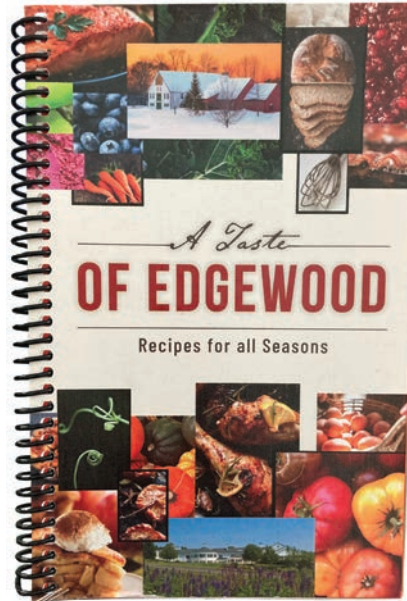
By Joan Kerzner, Edgewood

You've all heard the saying: "It takes a village ....." Well, that is how "A Taste of Edgewood: Recipes for All Seasons" came about. A casual conversation among three women about collecting favorite recipes from residents and staff became a proposal for an Edgewood cookbook. The Administration loved the idea and gave them the green light to proceed.

Those three women approached four others to form a committee, rounding out the "skill sets" to include organizers, cooks, artists and writers. They aimed to include as many residents as possible.

The committee launched an "ad" campaign to inform the community about the project and invite them to participate. The first step was finding a publisher and estimating the cost. After examining 10 different "homegrown" cookbooks, they selected Morris Press Cookbooks (MPC). MPC was not only affordable, they also provided an outline for creating the cookbook and helpful technical support.

The cookbook has eight chapters: Appetizers & Beverages, Soups & Salads, Vegetables & Side Dishes, Main Dishes, Breads & Rolls, Desserts, Cookies & Candies and This & That. Eight pairs of residents volunteered to collect and review the 200+ recipes submitted by residents and staff. The intent was to be as inclusive as possible, but to eliminate duplicates and/or recipes that were too complicated.



MPC said we could save money by editing and typing the recipes ourselves (into an online format) and the committee took responsibility for those challenging tasks. Decisions were made about font size, artwork, format, cover design, "marketing" pages and other "artistic" options, including print size, headers, footers and dividers. At all points along the way, MPC provided helpful telephone support. The end product exceeded expectations. It was attractive, professional looking and easy to use. Each cookbook cost

under \$7 to produce and was sold for \$10. Eighty residents and staff were involved in production and/or recipe contributors.

The committee ordered 200 copies to sell at Edgewood's annual Holiday Craft Fair; they sold every last one! The Administration absorbed the production costs so the committee was able to donate 100% of sales revenue to three non-profit organizations: Edgewood's Library (for large print books), The International Institute of New England (refugee resettlement organization) and World Central Kitchen.

The Edgewood Marketing department ordered 200 additional copies. The cookbooks are available at the Edgewood Convenience Store and will no doubt be offered to residents again at the 2023 Holiday Craft Fair. The vision became a reality. ♦



# Thoughts about Death and Dying

*By Reverend Dr. Dave VanArsdale, Edgewood*

I was ordained into the Christian Ministry in 1972. In my first call to ministry it was only a matter of months before I was sitting at the bedside of a church member passing through the final days of terminal cancer. The patient was crying with pain and the family would sit with their loved one and sob “this is terrible to see mom in such pain.” As my years of ministry went on, I came to say: this was no way to end one’s life.

People wanting to take control of the experience of dying has a long history. In my 40+ years of ministry with over 1,000 funerals, however, I’ve come to believe that the Intensive Care Unit is making it harder to die than ever before. As individuals, we need to prepare for what might be the end-of-life issues by preparing advance directives. Talk with your physician about the medical side. However, even more importantly, talk with your family or personal representative. Tell those key people what you want (or don’t want) and why. Think about both acute situations (e.g., a fall that renders you unconscious) as well as progressive diseases

like cancer. Make sure you have your directions in writing. Consider working with your doctor to get a Massachusetts Orders of Life Sustaining Treatment (MOLST\*) document signed, and readily available for EMTs or other first responders. Understand when and how to engage hospice\*\*.

Studies have shown that advance care planning reduces stress on patients, their families and health care providers. It also results in fewer malpractice suits, greater patient and family satisfaction, and a lower incidence of depression, drinking problems and other signs of complicated grief among survivors. Under what conditions do you want your life prolonged? Having that conversation with family members before a crisis will help everyone involved.

As a Christian I know that my life is a wonderful gift from God. But I also know that death is not the worst thing that can happen to me. In most cases, we can control our personal end-of-life decisions with some preparation. ♦

**\*Massachusetts Orders of Life Sustaining Treatment (MOLST)** is a document that defines what life sustaining treatment a person wants. A doctor must sign the form. You should make multiple copies, and keep them handy in your apartment, or your car. This is key for EMTs who don’t have time to track down a ‘Living Will’. See <https://www.molst-ma.org/> for more information.

**\*\*Hospice** offers many benefits, including in-home support, with a visiting nurse on-call 24/7. Consider asking your doctor if or when you might qualify. You can also research what hospice services you have in your area, and contact them for more information.

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**Have you heard about ‘Pocketalkers’?** They are ‘personal hearing amplifiers’ designed to work with or without hearing aids to improve communications in difficult listening situations, such as a 1-1 in coffee shop or in small groups or riding in a car, where you want to hear voices over background noise. It also allows you to hear a TV set at ‘normal’ volumes. It involves a headset and a playing card size device. Under \$200 at a number of retailers.

## MLCRA Board and Resident Associations

*MLCRA represents about 1,000 older residents throughout Massachusetts. Its membership includes individual resident members and 17 Resident Associations*

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**Brooksby Village**, Peabody

**Edgewood**, North Andover

**Lasell Village**, Newton

**Loomis Lakeside at Reeds  
Landing**, Springfield

**Newbridge on the Charles**,  
Dedham

**Newbury Court**, Concord

**Orchard Cove**, Canton

**Sophia Snow Place**,  
West Roxbury

**Southgate at Shrewsbury**

**Springhouse**, Jamaica Plain

**Sweetwood of Williamstown**

**The Briarwood Community**,  
Worcester

**The Commons in Lincoln**

**The Overlook**, Charlton

**The Willows at  
Westborough**

**The Willows at Worcester**

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### The Massachusetts Patriot

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The Massachusetts Patriot is the quarterly newsletter of the Massachusetts Life Care Residents Association (MLCRA). As the residents' voice, the Patriot covers news about Massachusetts retirement communities, monitors laws and regulations that affect residents of retirement communities, and serves as an advocate for residents' rights. Readers are encouraged to send letters or articles to: Allison Dolan, Patriot Interim Editor, *allisondolan77@gmail.com* or 978-587-2955

## Massachusetts Life Care Residents Association

### MLCRA Membership Application/Renewal Form for 2023-24

Date: \_\_\_\_\_

Name(s) of member(s): \_\_\_\_\_

Check here if this is a renewal. (The date on mailing label is when your current membership expires.)

**IF YOU ARE A NEW MEMBER: fill in information below; or attach a personal address label. If you are an existing member: fill in **only** if you are making changes.**

Street: \_\_\_\_\_ Apt. # \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_

Email: \_\_\_\_\_ (for MLCRA purposes only)

Your Retirement Community: \_\_\_\_\_

**Dues for New Members and Renewals - Circle your choice.**

1 year (expires 12/31/2024)      Individual: \$15 **or** household: \$25

5 year (expires 12/31/2028)      \$75 (individual/household)

Lifetime Membership      \$150 (individual/household)

**Please make checks payable to MLCRA.**

*If your community is having a membership drive, please give this form with your check to your MLCRA representative; otherwise mail form and check to:*

Allison Dolan, Treasurer  
104 Brooksby Village Drive, Unit 405  
Peabody, MA 01960



## Massachusetts Life Care Residents Association

Allison Dolan, Interim Editor  
Brooksby Village  
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Peabody, MA 01960

**NOTE: The date next to your name on the mailing label above indicates when your membership expires.**

<p>Join MLCRA now to maintain your quality of life!</p>	<p><b>What is the Massachusetts Life Care Residents Association?</b> <i>The voice of residents of Continuing Care Retirement Communities</i></p> <p>The Massachusetts Life Care Residents Association (MLCRA) was founded in 1998. MLCRA is a state-wide non-profit volunteer organization with 501(c)(3) status. It represents individual members and resident associations located in non-profit and for-profit retirement communities know as Continuing Care Retirement Communities (CCRCs) or Life Care Communities. These communities are also sometimes referred to as Life Plan Communities. They provide facilities and services for independent living and assisted living/skilled nursing care or both.</p> <p>The general purposes of MLCRA are communication, education, advocacy, and collaboration with members, resident associations and other organizations to support the well-being of seniors living in retirement communities. MLCRA is the Massachusetts Chapter of the National Continuing Care Residents Association (NaCCRA).</p> <p>MLCRA recognizes and respects the common interests of residents and management. It supports efforts to promote a mutually beneficial relationship. When the interests of management and residents occasionally diverge, MLCRA serves as the residents' advocate.</p>
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