



Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) JULY – SEPTEMBER 2025

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Orchard Cove Triumphs with “Tradition”!

By Steve Straus, Orchard Cove

“A fiddler on the roof! — sounds crazy, no?” is the opening line of the musical, “Fiddler on the Roof”. It’s spoken by Tevye, an impoverished, conflicted Russian dairyman with FIVE daughters. The show is arguably the most popular, iconic musical ever produced, and it has enjoyed continuous worldwide notoriety for over sixty years. The show, set in the year 1905, has been performed in dozens of languages, and contains themes that remain timeless.

Here at Orchard Cove, our Program Director, Susan Tovsky, obtained a license to perform “Fiddler on the Roof Sr.” from Music Theater International. This is a new, abridged version of the original two and three-quarter hour show. A cast and chorus of thirty-six enthusiastic residents (including the author) and two musicians — 12% of the Orchard Cove independent living population and

one from assisted living — began biweekly rehearsals in early July, led by acclaimed actor/singer/director Jared Troilo, music director (and beloved O.C. chorus director) Cici Hunt, and multi-talented O.C. Program Coordinator Aysha Salam. Our August 28 formal performance, and our prior dress rehearsal, were attended by standing-room-only tumultuous audiences.

The impact on our Community has been huge and we have demonstrated the enormous potential of group living for the common good. Our accomplishment underscores current research that highlights the health benefits, both physical and mental, of residing in senior communities that encourage residents to avail themselves of a great variety of offerings.

Hopefully we can all continue to advocate for their development. ♦



Fiddler on the Roof Cast

President's Message

By Caroline Jacobs, The Commons in Lincoln

Gradually our summers are getting hotter, and this summer was no exception. Now there is a touch of fall in the early mornings and evenings and there are plans to be made. I hope you all found time in the last few months for new adventures or simply a break from “normal” routine and an opportunity to refresh.

The main focus for MLCRA this summer has been the State Commission on CCRCs which published its report in August. MLCRA was well represented by Jean Stringham, our Past President, and also David VanArsdale and Christine Griffin representing residents from different CCRCs. We were a little disappointed that there was no consensus on some of the issues we had raised, but hope there will be further discussion. For Jean's full report, please read below. For

more information about the commission, see also item 5.2 under the Legislation section of the MLCRA website (mlcra.org).

The MLCRA website is being updated to reflect other changes. Some of our committees have new leadership and new members and are making plans for the coming year. We are always looking for more committee members to keep MLCRA alive and well. If you would like to know more about any of them, please contact me or the chair of that committee. Thank you for your continuing support and interest in MLCRA.

Happy Fall! ♦



Report on Special Commission on Continuing Care Retirement Communities

By Jean Stringham, Christine Griffin, and David VanArsdale



Photo by Jean Stringham

Last year's Long Term Care law established a special legislative Commission to review and report on Continuing Care Retirement Communities (CCRCs). It specified that MLCRA would have a representative on the Commission and two other residents from two CCRC communities as well. Jean Stringham represented MLCRA, and the two other residents were David VanArsdale, Edgewood, and Christine Griffin, Linden Ponds. The CCRC Commission met 6 times in 2025, held a public meeting and had one site visit to a CCRC, Brookhaven.

The Commission was co-chaired by Senator Pat Jehlen and House Representative Thomas Stanley of the Joint Committee on Aging and Independence. Among the thirteen Commissioners were representatives from organizations such as Mass NAELA (Elder Lawyers), LeadingAge MA, and the Executive Office of Aging and Independence (AGE). *A complete list of Commissioners, summaries of all the meetings, and the final report are online at <https://malegislature.gov/Commissions/Detail/674/Documents>. Links to the materials can also be found on the MLCRA website (www.mlcra.org) under the Legislation tab.*

Each of us wrote dissenting statements, which are included in the final report along with the written testimony submitted at the public hearing. The Commission discussed and agreed on a few recommendations that were not controversial. We were surprised when Representative Stanley announced that in order for the final recommendation to be made, the vote had to be unanimous. Several recommendations that were not unanimous were suggested for further discussion.

Recommendations include:

- The CCRC Commission endorses and recommends passage of S478 to increase transparency for consumers around the entrance fee refund. Although we advocated for a specific period of time for the return of money, this idea was not included.
- The CCRC Commission recommends that AGE's consumer guide about CCRCs be updated in collaboration with MLCRA, LeadingAge MA, Massachusetts Senior Care Association, Massachusetts Assisted Living Association, and AARP.

Because there was not full consensus on some important topics, the CCRC Commission recommended further discussion on:

- A mandate that each CCRC board include not less than one resident member with full voting rights. The resident board member would be chosen by the residents of each CCRC.
- Recommending that CCRC boards hold an open meeting each year for residents and their families.
- Recommending changes to how CCRCs are defined in the statute, and that AGE certify or register CCRCs, so consumers have a clear picture of which facility is or is not a CCRC.
- Consider requiring that all CCRCs offer the entire continuum of care. Currently, CCRCs are required only to offer one type of care in addition to independent living.

SUMMARY: We were pleased to participate on this Commission but were hoping for more advancement on some of our expressed issues that would improve the quality of life for CCRC residents. We look forward to continued collaboration and conversations about them, and working towards better governance and transparency for CCRC residents. ♦

Medicare/Medigap vs Medicare Advantage

Medicare's annual Open Enrollment period begins October 15 and runs through December 7. During this time, you can change from an Original Medicare plan with Medigap to a Medicare Advantage Plan or vice versa. While it is very much an individual decision which is best for you, some recent national research suggests that those with complex health situations have found traditional Medicare/Medigap has fewer limitations and fewer denials, albeit with potentially higher costs. If you are considering a change, you may want to compare notes with a fellow resident who is with the same company on the same plan that you are considering.

Experts expect many Medicare Advantage plans to trim benefits, hike costs or both, and some insurers may not offer all the plans they did in 2025. Medicare Part D will show

price reductions on 10 popular prescriptions, including some blood thinners and diabetes medications.

In Massachusetts we are fortunate to have the SHINE program. The SHINE program provides free health insurance information, counseling, and assistance to people who are eligible for Medicare and their caregivers. Certified, trained SHINE counselors, who are often volunteers, work with participants to help explore Medicare plan options and uncover ways to save money on both health insurance and prescription drug costs. Google "MA Shine program" for more information.

In addition to comparing the specific details of Advantage plans, also consider the Medicare rating of the plan, which includes customer service; a 5-Star rating is the highest. You can change to a 5-Star Advantage plan anytime — you don't need to wait for Open Enrollment. ♦

Living in a CCRC can be Murder

The following are some suggestions for those who enjoy murder mysteries in familiar surroundings:

The Rail Trail Murders: Murder in a retirement community (A Tony Dantry Novel) by Richard Scott — Dantry deals with murders along the rail trail near a thinly disguised Brooksby Village relocated to Putnam County, just north of NYC. Scott, a prolific author, was a resident of Brooksby Village; he passed away in 2024.

***Deadly Deeds (Garden Club Gang)* by Neal Saunders:** The potential murder occurs in a "high end nursing home" in the Greater Boston area. Neal is a Massachusetts author who has written a number of murder mysteries, many of which are garden club related. Neal is also a delightful speaker, with topics related to gardening or writing.

***The Thursday Murder Club* series by Richard Osman:** Pensioners in an English retirement community form a club to solve cold cases. Often, the cases turn up to be not-so-cold. There are currently 5 books in the series (the latest released September 30, 2025). The Netflix series based on the books has a stellar cast. ♦

Art in Bloom

By Nancy Cornell (event Co-Chair), The Overlook

Art in Bloom is a presentation of floral designs which interpret works of art. Our presentation includes several types of art which reflect the interests and activities of residents in Independent Living (IL). It also includes the art work of several talented residents. To enhance the experience we had a special event in the Great Room on each of the three days: a reception for invited prospective residents; a sing-along led by our resident Joyful Noise singers, accompanied with wine and cheese; and a speaker from a local garden center, accompanied with dessert and coffee. Coffee was also available in our pub area during the

evenings, to encourage residents to enjoy the presentation after dinner.

Many of the activities at Overlook are inspired by residents' interests. This Art in Bloom is an example of an activity initiated by residents and supported by the Overlook team members and administration. The IL residents participating in this effort are most appreciative of the support and help provided by Overlook's administration, marketing, enrichment, culinary, transportation, maintenance, and housekeeping departments. ♦

Photos by The Overlook Marketing Department



Old Sturbridge Village: Hot Chicks painting and floral interpretation both by Sue Siopes, resident



What Matters by Madeleine Goldstein, floral interpretation by Carol Gariepy, resident



The Hummingbird painted by Doris Brown, resident; floral interpretation by Doris Brown and Gail Ziegler



Ceramic Teapot by Peter Saenger, Floral interpretation by George Karustis, resident

Granite Commons Opens at Linden Ponds, Strengthening “One Community of Care”

By Christine Griffin, Linden Ponds

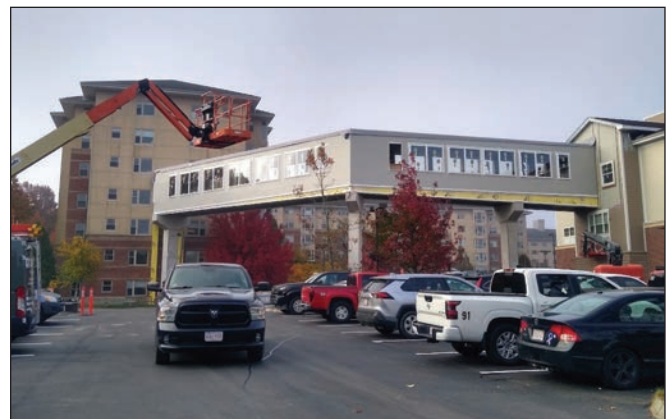
Linden Ponds marked a significant milestone in 2025 with the opening of Granite Commons, a thoughtfully designed, 50-unit assisted care residence that deepens the community’s commitment to seamless, person-centered aging. Connected to independent living by an enclosed bridge, Granite Commons makes it easier than ever for residents to receive the support they need while remaining fully engaged in campus life — truly embodying Linden Ponds’ Resident Advisory Council’s vision of One Community of Care.



At the heart of Granite Commons is continuity. Many of us residents arrived at Linden Ponds seeking a vibrant, independent lifestyle with the peace of mind that higher levels of support are available if and when they’re needed. The new bridge physically links those stages, allowing couples, friends, and neighbors to stay close even as their care needs change. It also offers daily convenience: residents can move comfortably between buildings in all seasons for dining, programs, worship, clubs, and social gatherings without leaving campus or braving the elements. The

building’s apartments prioritize dignity, safety, and comfort. There are accessible features, abundant natural light, and flexible floor plans that accommodate personal furnishings and décor. Common spaces — including welcoming lounges, family kitchen, activity rooms, and quiet nooks — encourage both connection and calm.

On-site services may include help with daily activities, medication management, and coordinated care planning, delivered by trained staff who get to know each resident as an individual. Programming is intentionally integrated with the wider campus. Residents can take part in lifelong learning classes, fitness and wellness offerings, creative arts workshops, faith communities, and club sponsored meetings and events — often just a short walk across the bridge. This integration supports emotional well-being and fosters a sense of belonging, reducing the isolation that can accompany transitions in health. Families benefit from the design as well. With independent living and assisted care connected, loved ones can share meals, attend events, and maintain familiar routines



with minimal disruption. The continuity of location also simplifies communication among care teams, residents, and families, promoting clarity in goals and responsiveness to changing needs. Granite Commons reflects Linden Ponds' strategic investment in resident-centered care: the right support, at the right time, in the right place. It also underscores the community's recognition that aging well is about more than services; it is about relationships, purpose, and the confidence that your home can adapt as life changes.

The new bridge is both a practical amenity and a powerful symbol — linking not just buildings, but stages of life, and ensuring that Linden Ponds remains a place where neighbors stay neighbors. With Granite Commons, Linden Ponds advances its promise of One Community of Care — a campus where independence and support are not separate destinations but connected paths along the same welcoming journey. ♦

Photos by Jan Conover

CAT EXPO at Lasell Village

By Jean Stringham, Lasell Village

Cat ladies and daddies were delighted to share photographs of their feline friends at a recent CAT EXPO celebrating 16 cats at Lasell Village. A reception with cat themed snacks opened the show which lasted for three weeks. Later, the exhibit moved to Lasell House, a skilled nursing & rehabilitation facility. Thanks to Caroline Schastny, this show was the cat's meow!



Photo by Jean Stringham

Did You Know...

Social relationships are the most powerful predictors of longevity — more critical than even genetics or wealth — *How to Retire: 20 Lessons for a Happy, Successful, and Wealthy Retirement* by Christine Benz.

Nature's Gift

By Ellen VanArsdale, Edgewood Environment Committee

When you have lived in a desert climate or a part of the country with very few trees, you realize how blessed we are in much of New England with the incredible tree growth. Trees cost money to maintain but the benefits they provide in the way of shade, beauty, the release of oxygen and absorption of CO₂ and their support of biodiversity cannot be easily measured.

Residents of Edgewood in North Andover are particularly fortunate to reside on a 100-acre campus with hundreds of trees that house many birds and provide food for squirrels, chipmunks, rabbits, birds, and pollinators. We garner the many health benefits of walking by sharing trails with hikers and runners and enjoying the shoreline of Lake Cochichewick, Half Mile Hill, Weir Hill, as well as walkways throughout the campus.

We are fortunate to work with Bartlett Tree Experts. In 2024, two Board Certified Arborists conducted an extensive tree inventory and developed a management plan for the 556 trees (50+ varieties) on the Edgewood property. Trees were evaluated for disease,

weakness, poisonous vines growth, root collar issues, and the need for pruning or removal. When trees are removed, great care is given to the choice of their replacement: species, location, overall fit with other trees in the area. We at Edgewood are grateful for this evaluation.

In addition to the trees, we have many beautiful flowering shrubs and bushes along with perennial flower gardens and 30 fenced resident garden plots. With flowers, herbs, vegetables and even a 50-gallon rain barrel and garden shed, these are delightful to visit (creatures not invited).

We recognize Arbor Day and Earth Day in a variety of ways and have planted trees in honor of residents who have made significant contributions to the beauty and sustainability of our campus landscape.

We are always looking for ways to conserve natural resources and to be more environmentally conscious, particularly in the use of chemicals, fertilizers, pest control, and watering. We welcome visitors to our campus so consider yourself invited! ♦

MLCRA Leadership Update

Cynthia Childs, Vice President for Membership, has had to resign from the MLCRA Board for personal reasons, effective 9/8/2025. Any members who are interested in being considered for this position and would like more information are invited to contact Caroline Jacobs, MLCRA President, at c.jacobs57@gmail.com.

My Autopilot is Glitching

By Allison Dolan, Brooksby Village

When I first moved to Brooksby, I wasn't surprised that I kept reaching for non-existent light switches. We all have 'muscle memory' of where certain things are. After 7 years, that is better (although I still rely on the labels I put on my switches in those early days).

Now, however, I find myself more frequently pulling open a kitchen cupboard when I'm looking for something in the refrigerator, or opening the silverware drawer when looking for the Saran Wrap. I head to the bathroom to get a box of tissues for the kitchen, while mentally composing a scathing social media post and, poof! I find myself staring at my slacks hanging in the closet. I've almost poured crackers into my cereal bowl, or tried to cook an egg in the microwave at the 'reheat soup' level. The other day, I had already shaken 'pepper' on my eggs before I registered that I was holding the cinnamon shaker.

Traversing the hallways is fraught. I will set my autopilot to go from my apartment to a dining room across campus. I use the stairs. There are no location identifiers inside the stairwell other than floor level and my autopilot doesn't remember whether to turn right or left when I get to the correct floor.

On the computer, my fingers remember where certain 'buttons' are on the screen. However, if I don't pay attention, I end up doing things I didn't mean to. I rely on the various 'undo' options (which, of course, vary between applications.)

I don't carry my wallet on campus. Unfortunately when I leave campus my autopilot doesn't trigger a little bell to remind me. On one trip to Wal-Mart, I didn't realize my oversight until I had finished self-scanning a carriage full of items. Oops! Apparently this happens often enough that they had a simple way to 'transfer' my order to another register, and when I returned with my card, the cashier quickly checked me out.

After several noon-ish knocks on my door by Security, I realized I needed to reactivate the 'open door in the am' routine. So far, strategically placed notes have had only modest success. Maybe in another few months it will be fully operational.

Of course the solution is "simple" — just focus on one thing at a time. But with so many other things demanding my attention, it is all too easy to turn things over to my autopilot, assuming it will follow thr ♦

“I believe in one thing — that only a life lived for others is a life worth living.”

— Albert Einstein

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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The Overlook, Charlton

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The Massachusetts Patriot

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 articles, topics of interest, comments and questions to:** Allison Dolan, Patriot Editor, allisondolan77@gmail.com or 978-587-2955

Massachusetts Life Care Residents Association
MLCRA Membership Application/Renewal Form for 2025-2026

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 12/31/2026) \$15 (individual/household)

5 year (expires 12/31/2030) \$75 (individual/household)

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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

Alternatively, go to mlcra.org/join-mlcra to pay by credit card.



Massachusetts Life Care Residents Association

Allison Dolan, Editor
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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>What is the Massachusetts Life Care Residents Association? <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 known 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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