



Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) JANUARY – MARCH 2023

The Residents' Advocate – Management's Friend • *Serving our community for 25 years* • www.mlcr.org

President's Message

By Jean Stringham, Lasell Village

When the “pioneers” moved into the early continuing care retirement communities in the 1990s, did they know what life would be like in 25 years? Did they imagine that a handful of people conversing informally could grow into a statewide association of 16 retirement communities and over 1,000 members? Did they envision success advocating for legislation for seniors?

In this issue and the months to come, MLCRA will look back over the last 25 years, and consider our future.

For fun, let's look into Jean's crystal ball 25 years into the future in the year 2048:



- Will there be more or fewer CCRCs?
- Will the average life expectancy be 100 years?
- Will the average buy-in cost \$2 million?
- Will robots serve all our food and mix our drinks?
- Will meat still be on the menu?
- Will pickleball be a mandatory sport?
- Will hoverboards replace walkers?
- Will brain-computer interface replace phones?
- Will the Baby Boomers get along with Generation Xers?
- Will MLCRA flourish?



Please send me your thoughts and other questions to ponder. The sky's the limit. Or will it NOT be the limit in 25 years? ♦

“We are not put on this earth to see through one another. We are put on this earth to see one another through.”

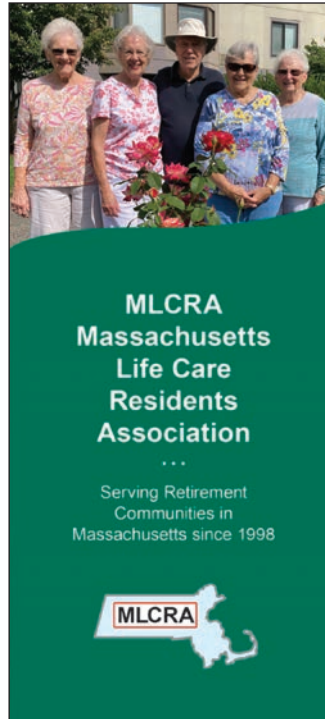
— Gloria Vanderbilt

Membership

By Caroline Jacobs, The Commons in Lincoln

The membership drive for 2023 draws to a close at the end of March. A special thank you is due to all the MLCRA representatives who work so hard to maintain membership levels. Thank you also to all those who have already renewed, or who already have multi-year or lifetime memberships.

If you're not sure when your membership expires, check the renewal date next to your name on the address label on the back page of this issue. If the date is Dec. 31, 2022, then this is your last issue of the Patriot. In



order to receive the April-June and future issues, please renew by May 31 by completing the membership form on page 11 and sending it with your check to MLCRA's Treasurer at the address shown or giving it to your MLCRA representative. We look forward to hearing from you!

We are excited about our new tri-fold membership brochure (see photo) which we are using to attract new members and new communities. It explains the goals of MLCRA and benefits of belonging and includes a membership application. ♦

MLCRA 25th Anniversary Annual Meeting

May 3, 2023

2-3:30 pm on Zoom

As much as we'd hoped to return to an in-person annual meeting, there continues to be concerns about congregating with others outside our own communities.

We will have a guest speaker along with our regular business meeting, and election of Board members and Officers.

Four members from each community are invited to attend the Zoom. Formal invitations will go out in April. Contact your MLCRA rep if you are interested in attending.

Community Conversations

By Caroline Jacobs, The Commons in Lincoln

Continuing with the topic of Technology, our most recent Community Conversation focused on web-based portals. We gathered on January 19 on Zoom with 12 MLCRA representatives and 9 guests (including two non-residents) who had technical expertise. Our goal was to learn about web-based portals — platforms that collect information from different sources into a single user interface and present users with information on relevant topics.

Two communities (The Overlook and Brooksby Village) shared a demonstration of the Touchtown portal with a visual presentation of the types of applications which can be included. Each application had a separate icon, such as Community Information, Activities, Maintenance Requests, Menus and Dinner Reservations. There are different packages available and customization is possible. Some of the applications are controlled by Touchtown and some by outside vendors such as Open Table for dinner reservations. A portal called Connected Living was also mentioned by some other communities.

Access to the portal is controlled by an ID and password. Content can be managed by an IT specialist, staff and/or a resident group, depending on the type of content. It is important that the different applications selected are compatible with the community's software infrastructure. Another consideration is the number of devices that have access to the internet as many community Wi-Fi systems were initially designed to support just one device per living unit.

For more information, we recommend visiting the websites for Touchtown or Connected Living and then working together with your technology committee or IT specialist to determine if a web-based portal would be appropriate for your community. Since such portals are typically a collection of applications, it is possible to start with a small set of key applications, and expand as resources and resident interest permit.

Stay tuned for the date and topic of the next Community Conversation. It will be sometime after MLCRA's Annual Meeting in May. ♦

★ Board Members Wanted ★

- Would you like to play a more active role in planning MLCRA's activities, newsletter and advocacy efforts?
 - Is your community currently represented on the Board of Directors? We meet by Zoom about ten times a year.
 - If you are interested in being considered for a MLCRA Board seat, please contact your MLCRA rep or Cynthia Childs 978-697-6460 by April 8.
-

Advocacy Corner

MLCRA is delighted to report that Senator Joan B. Lovely and Representative Kay Khan have refiled the “**Disclosure of Entrance Fee Refund**” bill (SD.294 and HD.1015) for this new legislative session. The bill states that the amount of the entrance fee to be refunded to the resident under the provider’s contact, and also the terms, conditions and explanation of the process by which the provider shall make such refund to the resident, when the resident leaves the facility or dies, is clearly disclosed in a separate document at the time the resident moves in. The resident shall sign this statement prior to paying the full entrance fee to the provider. This requirement does not apply to any fee paid to get on a waiting list for

a continuing care retirement community. As the legislative season progresses, MLCRA will be providing testimony on behalf of this bill.

In other legislative news:

In January, 2023, Senator Joanne Comerford introduced “**An Act Relative to End Of Life Options**” (SD.265). A similar bill, colloquially referred to as the *Death with Dignity Act*, had support but did not pass in the last legislative session. This bill would allow residents of Massachusetts to access medical aid in dying. Newly elected Governor Maura Healey has said she supports the bill and would be expected to sign the law if the legislature passes it. ♦

In Memoriam: Angelo Giambusso (1923-2022)

We are sad to report that former board member Angelo Giambusso died at the age of 99 on December 8, 2022 at Edgewood in North Andover. Known as Ang, he served as Chair of MLCRA’s Legislative Liaison Committee and was a strong advocate of legislation to benefit seniors. He went to the State House to meet with our Senators and Representatives, and visited MLCRA communities throughout Massachusetts to explain the value of the legislation that MLCRA was supporting.

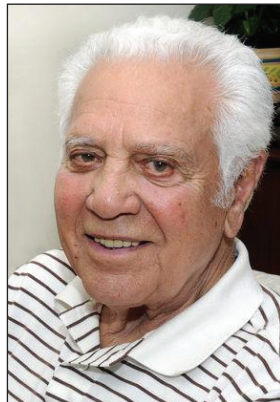


Photo courtesy of Carl Russo, Staff photographer @ Eagle Tribune.

Lauren Hale of Southgate at Shrewsbury and former President of MLCRA, said that “he is the person most responsible for the passage of the CCRC Residents Rights Law” that was passed in December of 2012 and signed into law by Governor Deval Patrick in January, 2013. Former board member Jeanne Stolbach of NewBridge on the Charles said she “will remember his leadership with gratitude as a man whose commitment to our cause was real!”

Angelo was a graduate of M.I.T., earning his degree in engineering and was employed in this field in both the government and private sector until his retirement. He was a U.S. veteran, having served in the U.S. Army during both World War II and the Korean War. We are grateful for his many contributions. ♦

Access to CCRC Information

It is easy to take for granted that residents of retirement communities can ask and receive information from our management. This wasn't always the case. One of the most significant accomplishments in MLCRA's 25 years has been securing resident access to information.

We thank the many individuals and communities that advocated for this law. See our words of appreciation about Angelo Giambusso on the previous page. He worked with MLCRA and LeadingAge Massachusetts to move this bill forward about ten years ago.

As part of our 25th year anniversary, we want to highlight our past accomplishments and so we are 'reprinting' a 2016 article by Lauren Hale, Southgate:

The Continuing Care Retirement Community "residents rights" law (Chapter 419 of the Acts of 2012) that went into effect in Massachusetts in 2013 gives legal status to Residents' Associations and gives CCRC residents the right to receive information about the organization, operation, and finances of their communities.

*Much of the information covered under the law is available to residents "upon request." **That means that the CCRC providers do not have to give us the information unless we ask.***

An important document that is available "upon request" is a disclosure statement that includes a financial statement as well as information about the legal status (e.g., for-profit or nonprofit corporation) and organization of the facility.

Residents may also receive, "upon request," information about major construction as well as information about the "purpose and intended funding of all financial reserves kept by the provider." ♦

MLCRA Logo Refresh



Last December, our logo was refreshed by our newsletter designer Suzette Barbier in collaboration with Allen Broughton. The idea was not to change the concept of the logo, but to have clean, crisp digital art that will be print and web ready. The logo vector art can be enlarged or reduced and still maintain its quality. We have a black & white version and a color version as well as different file formats should anyone need them.

The Edgewood Grocery Bag Program

By Doran Donovan, Edgewood Retirement Community

It all started with a conversation.

Our daughter was volunteering at the Lawrence Y Food Pantry, while her daughter was practicing Synchronized Swimming. She asked the supervisor what the Pantry's greatest need was.

His answer: paper bags for the grocery items to be taken home.

She explained the need to us, and we discussed it with Melissa Kampersal, Executive Director at Edgewood and Lou D'Angelo, Director of Culinary Services. Their response was very positive, so we worked together to set up the program. Here are the steps that we developed:

- Clean Bags: Any that had stains on them were not used.
- Resident Names: Resident names were being written on the bags. We decided that it was not a good idea to have the names being seen in the greater community. So, Culinary Services changed to using Post-it notes for the names. Resident remove the Post-its and leave their bags in baskets near the first and second floor dining venues.
- Volunteers pick-up the bags and store them in the Community garage for pick-up by the Y, on a weekly or bi-weekly basis.



Results:

- The program started in April 2022.
- The residents fully support the program, knowing that they are helping the local community fulfill an important need.
- Since April, Edgewood has given the Y over 5000 bags which has saved the substantial costs of purchasing them.

Joe Agosto, Executive Director, Greater Merrimack Valley YMCA, said, "We are so appreciative of the support that we continue to receive from Doran Donovan and the Edgewood Community. The consistent stream of

shopping bags that we receive is so helpful to our operation and saves us from expensive supply costs, while serving hundreds of households each week. The Edgewood Community also came together to gift our Food Insecurity program with an impactful donation that helped us feed over 100 meals to the community. As the need continues to grow, we need support in order to continue the work we do."

The Bag Program continues to be a success thanks to the Edgewood Residents' support! ♦

Other MLCRA communities also help get bags to food distribution centers (bags pictured are from Brooksby Village). It can really help financially: per a Google search, paper bags with handles cost upwards of \$.25 each.

Zentangle

By Susan Kane and Shirley Smith, *The Willows at Westborough*

Zentangle is a meditative art form created by Maria Thomas and Rick Roberts of western Massachusetts. Maria is a calligrapher and botanical artist, and Rick helped her to sell her illustrations at art fairs. Repeatedly they heard that people “yearn to be creative but can’t because of lack of time, talent, space, money.”

According to Maria and Rick, some of the foundational benefits of Zentangle are:

1. Anything is possible one stroke at a time — in art and in life.
2. There are no mistakes — there are no erasers in Zentangle or in life.
3. We are all artists.

Susan Kane, a Willows resident, is a CZT (Certified Zentangle Teacher). Susan knew how much difference Zentangle had made for her during the Covid shutdown, so she offered an Introductory Zentangle class to fellow residents. Shirley Smith learned about Zentangle through the class notice in a Willows bulletin — she had never heard of an art form that included a relaxation exercise before beginning a lesson. She was hooked!

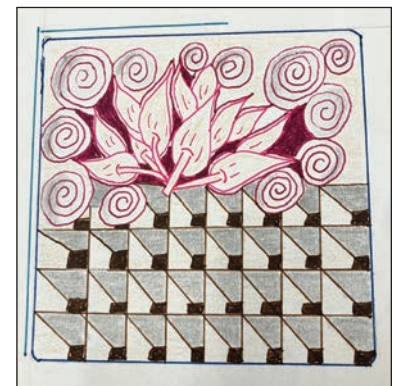


Susan Kane, CZT, with Shirley Smith at an advanced class.



Shirley's first attempt.

Nine residents continued throughout the ongoing series. Each lesson began with a short meditation, freeing the mind and body to explore new possibilities. Shirley was excited to learn that each stroke with her pen was successful. There really were no mistakes. The strokes flowed smoothly from her mind, and through the pens, pencils, or paints, to the paper, forming a pleasing design. Each design was original, totally unplanned, and exciting to behold. As time went on, Shirley became aware of designs that she saw in nature and on clothing. Her vision had expanded to include beauty that she had never noticed before.



One of Shirley's advanced designs.

Shirley came to realize that everyone is an artist in his or her own way. She enjoys the quiet that accompanies every session, and the feeling of accomplishment when a design is completed.

There are free tutorials available at: [youtube.com/user/Zentangle](https://www.youtube.com/user/Zentangle). ♦

All photos by Polly Horenstein, Activities Director.

Independent Living or Assisted Living?

By Allison Dolan, Brooksby Village

Just as the move into a senior living community was not an easy decision for most of us, recognizing when we may need more assistance than our independent residence provides can be just as agonizing.

Independent living facilities offer socialization and activities that foster mental and physical engagement, where residents are expected to take care of their own needs.

Assisted living facilities also provide socialization, but in an environment where there is more assistance for the activities of daily living, as well as more safety protocols. Memory care and skilled nursing are more specialized types of assisted living.

Often the impetus for considering a change is when you find that you regularly need more assistance — perhaps a medical condition has worsened, or you are experiencing more challenges with ‘activities of daily living’ such as bathing and dressing. Couples may also struggle if one person has been more of a caregiver, and they, too, need more assistance. While some places accommodate assisted living for couples, that unfortunately is not always an option.

It may also be appropriate to consider a move to assisted living if the health care needs regularly require a nurse — it is typically more difficult to provide in-home nursing visits as compared to accessing the services of a nurse supporting an assisted living facility. Similarly, if memory issues or dementia are the primary concern, specialized memory care facilities may be appropriate.

There are at least two ways to approach a move —

1. Let events (such as a fall) determine when and what happens. Under the time pressure of a hospital stay or stint in rehab, there may be a narrower range of options to consider, **or**
2. Talk about it ahead of time, get information, and have a discussion with family members about the circumstances which would warrant a move

If you prefer the latter option, a good first step is to speak with someone associated with the Continuing Care options at your community. They can tell you the process for getting on the wait list (if there is one), how much it will cost, what services are included, etc. Although assisted living generally means more services are included, such as three meals a day, that doesn’t mean that the monthly service fee will include every service you may need. For example, it is helpful to understand how medications, including injections, would be handled. You may also want to know about the activities that are offered or other amenities. You may want to talk with friends or former neighbors who made the move, and tour the facility, if you haven’t already seen it.

You will also want to compare the cost of moving into an assisted living facility, vs. the cost and availability of getting services in your current home. Many ‘assisted living’ services can be brought to the apartment via companions, aides or nurse visits. For example, aides may provide light housekeeping, some meal preparation and/ or going to the dining room to pick up meals. Aides can be scheduled for a few hours a week to 24/7 support. Keep in mind that 24/7 support has some challenges (what happens

if the aide gets sick?) and is usually more expensive than moving to assisted living.

If you do your research ahead of time:

- You don't have to do it all at once. Ask one or two questions, get answers, digest that information, before getting more information.
- Research what you can do to make your current environment more like an assisted

living apartment, such as installing extra handrails around the shower, or bars for the toilet seat.

- Look into getting a companion or aide to help with some of life's nuisances. Just offloading some of those daily chores that don't add to your daily joy may delay the move ♦

Real ID Update

After the Fall issue of the Patriot went to press, we learned that the deadline for Real ID compliant driver's licenses was extended to May 7, 2025. Is getting a Real ID worth it? By May 7, 2025, if you don't have a Real ID (a compliant driver's license or ID card with a star on it), unexpired passport or trusted traveler program card, you will not be able to fly. You may think your flying days are over, but consider what might happen if there was a family emergency. A Real ID is not something you can get quickly. A number of seniors have found they don't have the required birth certificate or marriage license, and it can take some time to acquire the proper records. Spending the time now may be worth it for the peace of mind knowing you could get to loved ones, if the situation arose.

Did You Know...

- ▶ If you want to call your bank or credit card company to report suspicious activity, try to use the number on your statement or your card. Be careful if you look up info online — fraudsters are creating fake customer service websites that look like legitimate financial institutions.
- ▶ In the second quarter of 2022, the average entrance fee for a CCRC was \$414,722. — *Kiplinger's Personal Finance*
- ▶ It's hard to believe that millions of 401(k) accounts are forgotten — nearly a trillion dollars are in unclaimed retirement accounts!

“When doubt or fear begins to talk hold of your spirit, let determination cover your body like a quilt on a winter's night.”

— Actress Angela Bassett

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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Dedham

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Orchard Cove, Canton

Sophia Snow Place,
West Roxbury

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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

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 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

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 12/31/2023) Individual: \$15 **or** household: \$25

5 year (expires 12/31/2027) \$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
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Massachusetts Life Care Residents Association

Allison Dolan, Interim Editor
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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>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 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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