



Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) OCTOBER – DECEMBER 2022

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

President's Message: A New Year's Resolution

By Jean Stringham, Lasell Village

As 2023 approaches perhaps you are starting to think about your New Year's Resolutions. We on the MLCRA board have a suggestion for you to consider. Take a look at the contract that you signed when you entered your facility and look specifically at how and when your entrance fee will be returned, either to you if you move or to your family or to your favorite university or charity after you die. Then tell your family that information so there will be no confusion later on. Depending on your contract, the message you tell them could be as simple as "When I die or move, 90% of my entrance fee will be returned when my unit is resold." A brief summary now might help clear up any confusion at a later date. Please remember that your contract may be different from your neighbors, so be sure to revisit your very own contract or ask your management for help getting it. To read more about contracts please see the article on page 2.

This suggested New Year's Resolution grows out of discussions about the entrance fee disclosure bill that MLCRA has been supporting and lobbying for in the legislature. As I write this message we don't yet know if the entrance fee disclosure bill will pass in this session, or whether the bill will be refiled in

the future. If it becomes a law, it would cover future residents, not those of us who already live in retirement communities. A takeaway lesson is that we can all empower ourselves by doing what the act requires our communities to do — make the refund policy transparent. As residents we have invested money in our entrance fee, let's be clear about its future!



While on the subject of the New Year, I'll mention again that MLCRA was started in 1998, so in 2023 we will be celebrating our 25th anniversary. If you have ideas to help us do that, please let me know. The board of MLCRA is already considering how to commemorate this milestone.

Please stay well and enjoy the holidays!

Jean ♦

"Aging seems to be the only available way to live a long life. "

—Daniel Francois Esprit

Comparing CCRC Residency Agreements

By Allison Dolan, Brooksby Village — Based on a presentation made by Tameryn Campbell, President and CEO, Masonic Health System

In the world of Continuing Care Retirement Communities (CCRS's), also called Life Plan Communities, there are several different types of residency contracts, and residents within the same community may have different residency agreements.

Type A (LifeCare) agreements tend to have the highest entrance fees and monthly fees, which are essentially paying for future higher levels of care, similar to paying for long term care insurance. With Type A agreements, your monthly service fee generally will not change as your care needs change, although there may be some exceptions, such as private pay aides. A part of your fee is considered a 'medical expense' for income tax purposes. Life Care agreements require a medical exam, and will only accept residents who are not expected to need higher levels of care for some number of years — e.g., no active terminal illness or dementia diagnosis, etc. If a prospective resident already has long term care insurance and plans to keep it, it could be redundant to move to a community with a Type A agreement.

Type B (Modified) agreements have an entrance fee, and a limited discount for higher levels of care.

Type C (Fee for Service) agreements tend to have a lower entrance fee with monthly fees that increase with the level of care.

Type D agreements are a form of rental agreement — there is no entrance fee, and the monthly fee includes basic services while

additional services are purchased as level of care increases.

With Type E agreements, also known as Equity/Ownership Agreements, the Independent Living unit is purchased, like a co-op, and there is a monthly service fee, which increases as needs increase.

In addition to the above types of agreements, communities can also determine how much of the entrance fee is refundable, and under what circumstances the fee is refundable.

Communities that offer different types of agreement may decide whether a resident can move in under one type of agreement and change to a different type of agreement.

In general, CCRCs will not evict any resident who outlives their assets through no fault of their own. However, individuals who do exhaust their assets may be expected to downsize, and/or to go on Medicaid/MA Health. CCRCs often have some kind of benevolent fund, to which other residents contribute to help their neighbors in need.

The quality of care and services residents receive should remain consistent regardless of their contract type or how services are paid for.

To fully utilize their resources, a CCRC may make their assisted living, skilled nursing or other facilities available to the public. Typically, however, they will prioritize existing residents. ♦

MLCRA Annual Membership Drive

By Caroline Jacobs, The Commons in Lincoln

As 2022 draws to a close we are planning the membership drive for 2023. (Where has the time gone?)

As always, we hope that existing members will renew and we encourage you to consider a five-year or lifetime membership — that will save you from rejoining every year. Note that the five-year and lifetime memberships are per household, which is a savings over annual renewals for two person households. The membership form is on page 11 of this issue.

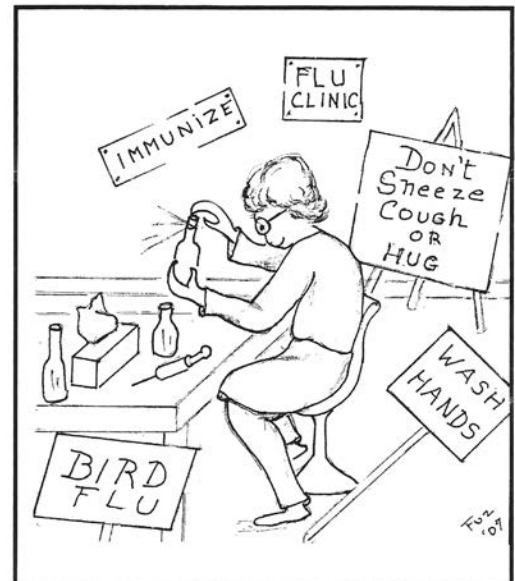
We hope you will also encourage your friends and neighbors to become MLCRA members.

It is a great way to participate in meaningful outreach to other retirement communities and learn about their policies and activities. In addition, MLCRA supports advocacy efforts with the Massachusetts legislature on topics of general interest to residents of CCRCs. Our quarterly Patriot newsletter is the primary way we share information about other communities and our legislative agenda.

Your MLCRA representative will likely be in touch in January. In the meantime, we hope you all had a happy and healthy holiday season! ♦

MLCRA 25th Anniversary

As part of recognizing our founding 25 years ago, we are looking into the Patriot archives, and found some cartoons! Fuzzy Downs, Springhouse, contributed this item in 2007 and it was reprinted in the Fall 2016 issue.



"No need to panic yet! We're just preparing to panic."

Cartoon by Fuzzy Downs, Springhouse

MLCRA's Community Conversation Tackled Technology

By Caroline Jacobs, The Commons in Lincoln

MLCRA's fourth Community Conversation was held on Zoom on September 22. Fifteen member communities were represented and the topic discussed was "Technology".

Most communities have at least one Information Technology (IT) staff person on-site, but technical help for residents is limited. In some communities residents volunteer to help their neighbors, or residents are referred to an outside source. Half the communities provide internet, phone and cable for a fee (Wi-Fi is usually free in public areas.) Residents also have a choice to purchase these services from an outside vendor, such as Comcast or Verizon.

Almost all communities use some form of technology to communicate with residents, ranging from email to a web-based portal which enables residents to access menus, activities, and other relevant information online. All agreed that it is still necessary also to communicate by paper, such as handouts for each resident,

making materials available for the asking, or strategically posted flyers.

Everyone agreed that the greatest challenge to the use of technology is residents' resistance to, or lack of interest in, learning. Given the wide age range of CCRCs' residents, this should not be surprising. However, it was suggested that management could be more understanding of the different levels of comfort with technology and be willing to make more accommodations.

A couple of other barriers were mentioned. In some communities, the thick concrete walls (necessary for privacy and fire safety) made Wi-Fi problematic. Other communities saw the lack of printing capabilities as an added challenge.

The next Community Conversation is scheduled for January 19, 2023 on Zoom. We plan to continue the discussion on Technology. MLCRA representatives will be able to invite someone from their resident IT committee to join the discussion. ♦

Did You Know...

- ▶ As a result of the Inflation Reduction Act, all vaccines recommended by the Advisory Committee on Immunization Practices be covered under Medicare Part B, with no cost-sharing requirements. This means that shingles shots are now Part B, the same as flu shots.
- ▶ Is getting a Real ID worth it? By May 2023, 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.

Southgate Residents Hold Activities Fair

By Lauren Hale, Southgate

The Southgate Welcome Committee sponsored an Activities Fair in the spring of 2022 to showcase resident-led activities. Representatives of 28 different committees and programs were seated at tables around the room. The main purpose of the fair was to let new residents, many of whom had arrived during the pandemic, know about the many interesting things to do at Southgate. Long-time residents also dropped by to check out activities in which they had not previously participated.

Members of the Southgate Residents' Council discussed their role as liaison between management and residents. Chairs of Council committees — Welcome, Dining, Program, Technology, and Building & Grounds — had their own information tables. MLCRA was also represented.

Other activities on display ranged from book groups and the library to the current events forum, breakfast speaker programs, storytelling, crafts, mahjong, gardening, and the Bargain Box thrift store. ♦



*MLCRA and the Current Events Forum.
Photo by Kara Ewick.*



Mahjong, Anyone? Photo by Kara Ewick.



Residents view activity tables. Photo by Chad Mandella.



*Make your own greeting cards.
Photo by Chad Mandella.*

Holiday Happenings Across MLCRA

We asked MLCRA reps to provide a couple of sentences about how their community celebrates the holidays, from Halloween through the New Year. Here is what we heard back.

Carving Creations



Lasell Village had a pumpkin carving contest. The staff carved the pumpkins and then the residents and staff voted for their favorites. The first place winner was the chef (near the right) and the second place was the skateboarder on the left.

— Submitted by Jean Stringham, Lasell Village. Photo by Joey Ahmed

Creative Costumes



Another use for Covid Masks. Photo by Sandra Papasadero.

Inspired by the unique design of certain Covid masks, Carol Bull at The Commons in Lincoln painted eight masks to look like beaks for ducklings and assembled eight residents to “Make Way For Ducklings” in the Halloween parade, complete with the policeman to direct traffic. Against strong competition, the group won first prize!

— Submitted by Caroline Jacobs, The Commons in Lincoln.



Runners up. Photo by Flo Baumeol.



Trotting Around Town

Brooksby Village has a Turkey Trot — residents follow an unknown staff member in a turkey costume on a mile walk around campus. During the walk, clues regarding the identity of the staff person are shared, with the goal of having guessed the identity by the time the walk is over.

Making Spirits Bright

December kicks off with a celebration in each of the three main clubhouses with tree decorating, singing, and tasty treats provided by Dining Services.

— Story and photos submitted by Allison Dolan, Brooksby Village.



Philanthropy Fair

The Willows of Westborough have a Holiday Fair, held the first week in December, far enough to have recovered from Thanksgiving and Black Friday, and yet in plenty of time for holiday shopping. Residents donate baked goods and items suitable for gifting. Local vendors are invited to display a selection of their wares, from handcrafted soaps, needlework, glass, honey, and jewelry, to alpaca products and homemade fudge. Vendors are also asked to donate an example of their goods to be raffled at the end of the day. Raffle tickets cost \$1 each and \$5 for six tickets, and are deposited at the silent auction table into a separate container for each prize selected.

Proceeds are donated to the Residents' Association, and are used to supplement entertainment costs and to fund the two \$1000 scholarships awarded to hourly staff members each year.

— Submitted by Florence Richards, The Willows at Westborough.

There are also Hanukkah traditions, New Year's Eve celebrations, and perhaps others. Whatever your personal or community traditions, we hope they were meaningful and added to your enjoyment of living in a CCRC.

Note: Any member can submit a story or story idea to the Interim Editor. We'd love to hear what your community has been doing! ♦

Free Benches Earned by Brooksby Village!

By Barbara Hooper, Brooksby Village

The Brooksby Village Recycling Committee held a ceremony in August to dedicate the two free benches they had earned from TREX, a company that manufactures composite deck flooring and furniture.

These benches were earned by collecting 1,000 lbs. (500 lbs. for each bench) of plastic bags and wraps such as bubble wrap, bread bags, shipping envelopes, etc.

TREX provides the collection containers and a list of participating retailers to which groups can deliver the plastic bags and wraps for credit over a six-month period in order to earn one bench. If your group is interested in

participating in this program, go to [Trex.com/recycling](https://www.trex.com/recycling). Then choose university/community programs (not school programs) for how to go about it.



From plastics to places to sit.

The Recycling Committee at Brooksby Village feels that this program is both easy and worthwhile and we have already delivered another 500 lbs. to receive a 3rd bench! Not only does this program provide a convenient way for the residents to

dispose of plastic bags and wraps, it keeps them out of our trash, thus saving us money, and it also keeps them out of landfills, thus helping to save the environment. A win/win/win program all around! ♦

Did You Know...

To help address the billions in consumer fraud losses, the federal 2022 Omnibus Appropriations bill creates a new task force, the Senior Scam Prevention Advisory Group. They will look at ways to educate front line workers (tellers, store clerks) of signs of potential fraud.

There will also be a new Senior Fraud Advisory Office with the FTC's Bureau of Consumer Protection to help address fraud that targets seniors. Since more Americans don't bother to answer calls from an unknown number, scammers are shifting to text messages.

Their favorite targets are men over 65.

The Evolution of Edgewood's Environmental Initiatives

By Hollis Young and Ellen VanArsdale on behalf of the Environment Committee at Edgewood

In the Winter 2022 issue of the PATRIOT, the cover article by Cyrus Hopkins from Brookhaven discussed climate change and retirement communities. We'd like to share a similar story about the Edgewood Retirement Community in North Andover.

Five years ago, our ad hoc environment committee became an official committee of the Resident Council. With that change came meaningful representation with management. We linked our concerns regarding the environment with health, culinary, housekeeping, and buildings and grounds committee issues resulting in significant changes. For example, all hallways, garages, dining areas, elevators, common areas, pool lighting, etc., have been replaced with LED lighting. Water conservation efforts include aerators for outdoor watering, low flow toilets, touch free faucets in all public restrooms, and a rain barrel for resident gardens. Additional energy savings have resulted from more efficient window replacement and roof replacement throughout most of the complex; HVAC equipment replacement and programmable thermostats in hallways and many of the resident apartments; and Energy Star Rated appliances in many of the resident apartments and cottages. Transportation has seen the installation of a charging station, purchase of a Hybrid Honda CRV to replace an older Edgewood vehicle, consolidating local travel to grocery and drug stores with regular bus trips, and encouraging more ride sharing. Culinary has implemented the beginnings of composting with prep foods

such as fruits and vegetables; more plant-based options on the dining menu; support of sustainable farming efforts in the area; and special food tasting to acquaint residents with new and innovative food products.

We also continue to educate our residents on the importance of recycling, and energy conservation efforts in their individual apartments or cottages. We hosted a demonstration related to electric vehicles, and, on Earth Day Week, we shared a library display of suggested reading on the topic of climate change and environmental consciousness. We also linked up with our Edgewood Lifelong Learning program and have brought environmental topics to our community. We have explored the clean-up of the Merrimack River and the importance of our wetlands; the North Andover Water Department and the importance of our reservoir; NE Mass Audubon; sustainable truck farming including a field trip to the farm where much of produce in our dining facility is grown; the importance of plant based diets; composting and other topics. We have also connected with local government efforts on the local and statewide level.

Our Mission Statement speaks to our efforts to inform, to disseminate, to promote responsible, informed education and advocacy for practical environmentally responsible action. We are most grateful for the support we have received from Edgewood management and we are confident that more will be done. ♦

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

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

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 2022-2023

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
104 Brooksby Village Drive, Unit 405
Peabody, MA 01960



Massachusetts Life Care Residents Association

Allison Dolan, Interim Editor
Brooksby Village
104 Brooksby Village Drive, Unit 405
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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