



# Massachusetts PATRIOT

Massachusetts Life Care Residents Association (MLCRA) OCTOBER – DECEMBER 2023

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## Legislative Resolution to Establish a Commission to Study CCRCs

*By Dave Van Arsdale, Edgewood and Jean Stringham, Lasell Village*

MLCRA is supporting Resolve Senate No. 401, refiled by Senator Michael Rush and Representative Paul McMurtry, to establish a special Commission to study the regulation of Continuing Care Retirement Communities (CCRCs) and to protect the consumer and financial rights of residents.

The Commission would consist of 14 members, including co-chairs appointed by the Senate President and the House Speaker, the Attorney General or designee, the Secretary of Elder Affairs or designee, and 10 people appointed by the Governor. We are pleased that one of the appointees would be from MLCRA, along with two other residents of CCRCs.

The Commission would be required to meet no fewer than 6 times and hold at least one public hearing. It would study the financial viability of CCRCs, residents' contracts, payment and returns of entrance fees, marketing information communicated to potential residents and families about CCRCs, and regulatory procedures for the closure or change of ownership of a CCRC.

The goal of the Commission would be to make recommendations for changes in laws or regulations, assist potential residents in evaluating the appropriateness and financial viability of a CCRC, protect the consumer rights of CCRC residents, and assure that appropriate care is provided to CCRC residents. Once formed, the Commission would submit its report no later than a year to the House of Representatives and the Senate, the Joint Committee on Elder Affairs and the House and Senate Committee on Ways and Means. The Resolve was referred to the Joint Committee of Elder Affairs in February of 2023.

MLCRA is planning to contact everyone on the Joint Committee of Elder Affairs and also the other organizations that would be represented on the Commission.

Any help you can offer is welcomed to move this Resolve forward. Please contact Dave or Jean. ♦

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**“Never doubt that a small group of thoughtful, committed citizens can change the world: indeed, it’s the only thing that ever has.”**

— attributed to Margaret Mead

# President's Message

*By Jean Stringham, Lasell Village*

**Who remembers when Bob Dylan first sang “The Times They Are A-Changing” back in 1964? Sixty years later it’s still certainly true that the times are changing.**

Last year MLCRA looked back at the last 25 years as we celebrated our anniversary. Now, the Board of MLCRA has decided to spend the coming year looking at two areas that seem to be evolving.

We’ve chosen **Governance** and **Trends in Senior Living** as two topics to focus on. We already have many questions to ask and hope that with your help we’ll have some answers in the future.

**Governance** is a topic that CCRCs are talking about here in Massachusetts and also across the country. I hear about it in online conversations that I participate in with other state associations. The issues of governance are basically whether CCRCs have resident councils, and do they have representatives on their governing boards? For example, do they have at least one voting member on their board of trustees? How do residents get nominated and voted on? How long are the terms? Do

representatives regularly report back to their neighbors? These are just a few of the questions we will explore.

The second topic is **Trends in Senior Housing**.

From weekly newspaper ads, we see that most or maybe even all of the new construction for senior housing is rental and not buy-in.

Is it purely about economics or are there other reasons as well? What are the implications for seniors, their lifestyle choices and their health care? In connection to our other topic, what will the governance issues be in rental communities?

These are just some of the many questions to consider. If you have thoughts and other questions on these topics, please get in touch with us. Remember, the times they are a-changing. Let’s be prepared! ♦



## Celebrating Centenarians!

There are about 90,000 Centenarians in the US. As many of us know, living in a CCRC can add years to our lives!

Although MLCRA can’t claim much credit for the longer life, we would like to honor the many Centenarians living in our member communities by giving them a free lifetime MLCRA membership

If you are a Centenarian as of December 31, 2023, and living in a CCRC, please contact your MLCRA representative (listed under Member Associations on the MLCRA website, [www.mlcr.org](http://www.mlcr.org)) to arrange for your free lifetime membership.

This offer is for renewing as well as new members.

# MLCRA Annual Membership Drive

*By Caroline Jacobs, The Commons in Lincoln*

As 2023 draws to a close we are planning the membership drive for 2024.

Your MLCRA representative will likely be in touch in the next few weeks about renewing your membership if it is due to expire on December 31, 2023. Check the expiration date next to your name on the address label on the back page of this issue.

If your expiration date is December 2023, we encourage you to consider a five-year or lifetime membership to save you the trouble of renewing 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.

If you are becoming a member for the first time, please fill out the form completely so that we have your contact information, and give the form and your check to your MLCRA

representative or send them to our Treasurer, Allison Dolan, at the address given. Contact information for all MLCRA representatives is on our website, [www.mlcra.org](http://www.mlcra.org), under Member Associations.

This year we will be honoring Centenarians by offering free lifetime memberships to new and renewing members who will be 100 years or older by December 31, 2023. See the announcement on page 2.

Membership in MLCRA 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. ♦

## Community Conversations Navigating the Levels of Health Care Thursday, September 21, 2023

*By Cynthia Childs, The Overlook, and Caroline Jacobs, The Commons in Lincoln*

MLCRA's fifth Community Conversation was held on Zoom on September 21. Fourteen member communities were represented and the topic discussed was "Navigating the Levels of Health Care." Three main questions were discussed: 1. Who decides when you or a neighbor needs more help? 2. What options are available? 3. Who makes the final decision about care?

Eight communities stated that a wellness or medical center is involved in encouraging the resident to accept more or different services. Others reported that residents and/or families make their own decisions.

Thirteen communities have three levels of care available (Independent Living, Assisted Living/Memory Care and Skilled Nursing).

*Continued on page 4*

Several communities offer private pay services, either in-house or from an outside agency. Four communities offer some form of day care to residents.

Seven communities reported that residents/families and management work together to make the final decision about the resident's care. Three communities stated that

management makes the final decision about a resident's care, particularly if safety to the resident and others is an issue.

**Note:**The next Community Conversation will be held on Zoom on Thursday, January 18, 2024, and the topic will be "Dining Services." Look for a report in the next issue of The Patriot! ♦

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

*By Joan Kerzner, Edgewood*

*In the last issue of the Patriot, we covered how a bill is filed and hearings are scheduled. Joint Committees then hold Executive Sessions to determine next steps. Bills given a favorable recommendation continue to the next step of the process — **bill readings** — of which there are three; the first reading was covered in the last issue.*

The **Second Reading** occurs when either Steering & Policy or Ways & Means releases the bill and it is placed in the Orders of the Day (House or Senate agenda for the day, either formal or informal). During informal sessions, no roll calls are taken and only non-controversial matters are discussed. A formal session requires public debate and a roll call vote. A favorable roll call vote or voice vote is needed to send the bill to the **Third Reading**.

Each branch has a Committee on Bills in Third Reading. This committee checks bills for correct citations and legal technicalities. Once released by this committee, the bill goes to the House or Senate where it can be debated and amended again. A bill that has gone to the floor for debate then has a vote to pass the bill for **engrossment**. An engrossed bill then goes to the other branch to repeat the Third Reading

and engrossment steps. If both branches pass the identical version of the bill it goes for a final vote of **enactment** in both branches. If there are differences between the House and Senate versions of the bill, a **conference committee** (including appointed members from both branches) may be appointed to work out the differences before it can be enacted.

An enacted bill then heads for the Governor's desk. The **Governor** may:

- **sign the bill** and it generally becomes law in 90 days (a bill may also become law without signing, if the legislature is in session)
- **veto the bill** (which the legislature may override with a 2/3 majority vote) If the legislative session has concluded, then the Governor must sign it for it to become law or it is considered a **pocket veto**
- **send the bill** back to the legislature with recommendations for changes

If a bill is not passed by the end of the two-year session, it does not become law. We are now in year two of the current session which means we have the remainder of this session to advocate for the bills MLCRA supports. ♦



## Giving Back at Orchard Cove

*By Steve Straus, Orchard Cove*

Over 20 years ago, a group of Orchard Cove (OC) residents convened to create the OC Scholarship Fund to support post-high school education for eligible staff members who are pursuing further degrees or certifications. Other than the Finance Dept., which holds the funds and writes the checks, the scholarship process is run entirely by residents. This program is a major contributor to OC having a devoted staff that constantly recommends OC as a great place to work.

Scholarships are awarded to staff from many departments including culinary, nursing, housekeeping, wellness, home health, and front desk services. All applicants have a mentor who supports and guides them through the application process. Every qualified applicant gets something. Staffers can make repeat applications during each year of their participation in an educational program. At a recent Annual Scholarship Awards Night, 22 staff members were given scholarships ranging from \$1,000 to \$3,700. The annual Scholarship Awards evening in August is an event filled with gratitude and emotion, and is attended by residents, staff, and recipients' families. This gala evening is seen as the highlight of the year.

Every year, the Scholarship Committee hosts fundraising events that both raise money and support Community involvement. These have included a sale of gently used jewelry, scarves, and handbags; a "Valentines for Scholarships" event that included a cabaret night; a fair consisting of numerous fun



*2023 Recipients.*

activities; and a Miles for Scholarships event in April through May that mimics the Boston Marathon by encouraging residents to move 26.2 miles over the course of 30 days. The sales of lovely greeting cards in our Corner Store goes to the Fund. These cards feature the artwork of our many talented residents, including one whose work is on permanent exhibit at the Museum of Fine Arts. Other artists and musicians donate some or all of the proceeds of their private sales. The Committee also encourages contributions to recognize a special occasion, celebrate someone's birthday, or memorialize a loved one.

For more details about the Orchard Cove Scholarship Fund, or with fundraising suggestions, please feel free to call or write to either me or the Chairperson of the Committee, Terry Levinson:

- Steve Straus: [stephen.straus@comcast.net](mailto:stephen.straus@comcast.net); 339-987-0429
- Terry Levinson: [terrylevinson@earthlink.net](mailto:terrylevinson@earthlink.net); 202-595-4641 ♦

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**“It is not enough to be compassionate. You must act.”**

— the Dalai Lama

# The Commons Works to Mitigate Climate Warming

By Linda Edgington, *The Commons in Lincoln*

The Commons in Lincoln is home to an active group supporting the fight against climate warming. The Commons Green Initiative (CGI) is a resident-run interest group focusing on climate change and on actions that residents can take to mitigate the current damage that is being done by greenhouse gas emissions. Individual actions include recycling and composting food; collective actions include joining organizations such as Mothers Out Front.



*Senator Mike Barrett.*

In September, 2023, CGI invited State Senator Mike Barrett to speak at The Commons; Lincoln Town Officials were also in attendance. Senator Barrett was the principal author of the Clean Energy and

Climate Plan (CECP) for the Commonwealth of Massachusetts. The Plan was created in 2022 and details what actions will be undertaken to meet stated emissions limits, which will be measured every five years (2025, 2030 and ongoing). The goal of the Plan is to have reduced emissions by 2050 that achieve at least net zero statewide greenhouse gas emissions.

Senator Barrett also discussed the controversial proposal by the Massachusetts

Port Authority (Massport), which operates Boston area airports, to add 27 private jet hangars at Hanscom Field airport in Bedford, which is about 4 miles from The Commons. It is well documented that small jet planes are among the most polluting forms of transportation on the planet. Local officials, many State lawmakers, and environmental advocates are united against this proposal. And, of course, the Clean Energy and Climate Plan calls for reducing, not increasing, carbon emissions.



*Senator Barrett addressing residents at the Commons.*

After Senator Barrett's talk, attendees were invited to sign a petition addressed to Governor Healy asking her to renounce Massport's expansion plans to build hangars for private luxury jets at Hanscom Field. About 70 residents signed the petition, which is sponsored by "Stop Private Jet Expansion", and is also available for signature on YouTube. ♦

*Photographer is Roelina Berst.*

# Food Composting

*Florence Richards, The Willows at Westborough*

It started with an article — “How Food Scraps Can Help Save The Earth,” in the Community Advocate, which described how the food scraps from the schools’ cafeterias were picked up by a company called Black Earth Composting.

I emailed a copy of the article to our director with the question, “Can we do that?” He read the article, and checked out the Black Earth website and found that Black Earth will accept a variety of items other than just fruits and vegetables. Their list includes meat and bones, seafood and shells, dairy products, coffee grounds, filters, and tea bags. In addition to the food items, they will accept certified compostable items. Once the compost is ready, some can be returned to the source or donated. The balance is sold to local farms.

At that point, our director contacted the Westborough Superintendent of Schools to get more information. He then met with our Maintenance Dept. Director and our Director of Restaurant and Catering Services, who were both supportive. A meeting with Black Earth was arranged.

With the necessary information in hand, a trial run of the composting procedure was set up to educate the dining staff and determine how much bulk we might generate in a day and in



*Picking up food waste*

a week, so that Black Earth could set us up with the correct number of bins. Since most of the young adults have composting/recycling programs at their schools, this wasn’t new to them. Nonetheless, signs were added in the production areas with a listing of what is acceptable. The process worked seamlessly from the start.

Our Maintenance Director emphasized the significant positive impact this program will have on our buildings’ sewer lines by reducing the amount of stress on the cast iron pipes, and extending the life of the pipes considerably. There is also a savings on the town’s water and sewer tax, because we will use much less water disposing of the food scraps.

How often do we find a program that benefits both the giver and the receiver? This one is a win-win situation. ♦

## Staff Pumpkin Carving Contest @ Loomis Lakeside at Reeds Landing

*Marguerite Horn, Reeds Landing*

**Among the many entries:** "Toilet Reader" by Maintenance; "Hot Air Balloon" by an Activities staff person; "Elvis" by the Exec. Director; "Chef" by the Executive Chef.

*Pumpkin Carving Contest - "Toilet Reader".  
Photo by Marguerite Horn.*





## Craft Fair 2023

*By Pat Schifferli, Loomis Lakeside at Reeds Landing*



*Craft Table*



*Food Table*



*Good-as-New Table*

The weather gods did not smile on the Craft Fair this year. But it didn't dampen the spirits of the fair goers, who spent well more than \$3,000, the third highest take in the history of the event.

The first Craft Fair took place more than a decade ago, when enterprising crafters at Reeds Landing looked for an outlet for their creations. That first effort included residents and local artisans, and realized a profit of over \$1,000, which was deposited in the Reeds Landing Philanthropic Fund.

The co-chairs for this year's event began in the spring to plan for the October fair. Residents were recruited to staff the raffle table, the baked goods table, the crafts table, and the "Good-as-New" table. Calls then went out for contributions of cookies and muffins, scarves and afghans, and good quality previously used items.

The raffle table included items contributed by vendors, as well as resident's works such as

hand-crafted bowls and paintings. The net amount realized from the raffle was the best showing of any table over the entire life of the craft fair.

The baked goods table sold out, and the crafts table did a brisk business. In addition to tea cups, kitchenware and jewelry, the Good-as-New table featured dozens of jigsaw puzzles, all of which Maggie Horn could personally guarantee as complete; she had done them all.

A cider table was set up to offer hot and cold cider and doughnuts to chilly patrons. Marketing was able to conduct several tours of both apartments and cottages, and the vendors said they would like to come back next year.

The craft fair was a financial success. More than that, it was a display of what can be achieved by a vibrant community working together. ♦

*Photos by Dick Weston.*

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**“What you do makes a difference.  
And you have to decide what kind of difference you want to make.”**

— Jane Goodall



## Are You a “Senior Orphan”?

*By Allison Dolan, Brooksby Village*

My college alumni department recently shared an article by a Certified Elder lawyer, who used a new-to-me term “senior orphan”. A Senior Orphan is someone without a spouse, child or friend *on whom they can depend* — e.g. the spouse could already be incapacitated; or children or other family members may be alienated or geographically remote.

So how can Senior Orphans get help? It isn't easy, and planning should start as early as possible - this isn't something that can be pulled together in a couple of days, especially if your plan will involve difficult conversations with family members who may be hurt or angry that they aren't included.

**Step 1:** Consider your options. If you don't have someone in your life you can depend on, then you probably need a financial agent and/or a money manager. You want someone you trust to be focused on your interests, and to help you think through issues. Depending on your capabilities, you may also want a Daily Money Manager — someone who manages personal daily money matters such as bills, budgets, record keeping and much more. They will not act as agents under powers of attorney or sign checks. Google ‘money managers near me’ or ‘daily money manager’. You may want to talk to different ones, since service options and costs will vary.

Trust services are provided by banks and other entities. Many of them provide services as agents under powers of attorney.

Accounting firms and professional guardians are available to help senior orphans manage finances on varying levels and fees. While some professionals look for at least \$1 million in assets in order to assist; others will serve much smaller clients, especially if they are a referral.

**Step 2:** Get it in writing. Trusts, powers of attorney, and advance directives aren't documents that can be pulled together overnight. If you don't have something spelled out in writing, then if you become incapacitated, someone (including perhaps your CCRC) will need to go to court to file a petition to be your guardian.

**Step 3:** consider who you can turn to for health issues. As with finding the right financial support, it can take time to find someone who can be your emergency contact, and be willing and competent to make health care decisions on your behalf if you are incapacitated. Consider Geriatric Care Managers. <https://www.agingcare.com/local/geriatric-care-managers/ma>. Some attorneys are willing to fill this role. Leaders of faith communities may also be willing to serve as health care agents.

Although CCRC staff typically can't be your agent, you certainly could ask your CCRC social worker, activities director or health folks who may be able to provide names of local financial professionals and other services. ♦

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“The color of winter is in the imagination.”

— Terri Guillemets

## MLCRA Board and Resident Associations

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

### BOARD OF DIRECTORS

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**Brookhaven at Lexington**

**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](mailto: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  
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><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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