



Pennsylvania Alliance of Retirement Community Residents

Joan W. Martin, Newsletter Editor

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The PARCR POST

Welcome to *The PARCR POST's* October 2023 newsletter, featuring the following information:

President Lowell Starling reviews our relationship with LeadingAge PA and identifies some future opportunities to strengthen the organization. [Click here](#)

Operations Director Susan Martin welcomes members to once again participate in an in-person Quarterly Meeting at Garden Spot Village in New Holland. Live streaming will also be available. She notes that members will register with and send payment to Bill Hunter for this meeting. [Click here](#)

Upcoming Meetings are previewed. [Click here](#)

Legislative Affairs Director Gail Stelger reviews the status of Pennsylvania's 2023-2024 budget, and announces her successor as she steps down after ten years of service. [Click here](#)

NaCCRA President Dan Seeger shares part two of *Carefree Retirement: Myth or Reality?* [Click here](#)

Information Sharing: Garden Spot Village shares information about a trip to Nairobi, Kenya to support Missions of Hope International . [Click here](#)

PARCR Leadership Team: PARCR Officers. [Click here](#)

The January 2024 edition of the *The PARCR POST, Issue 10.3*, will be released in late December 2023. If you have an item to contribute, please ask your Community's Staff Contact Person to email parcrpost@parcr.org for details and guidelines. The deadline will be December 1, 2023.

THE PARCR POST

A QUARTERLY NEWSLETTER FOR

PENNSYLVANIA **A**LLIANCE OF **R**ETIREMENT **C**OMMUNITY **R**ESIDENTS

President’s Message by Lowell Starling

New Horizons: Part Deux!

In the July issue, I shared several opportunities for growing our membership and/or increasing our value proposition. Below I’ll provide some updates on those opportunities and some other concepts that may hold promise.

Most of our efforts have been focused on discussions with LeadingAge PA on how we might partner with them. The objective is to strengthen both organizations and their ability to support our communities and residents. We have developed a draft joint letter from Garry Pezzano and me to their members and ours encouraging them to become members of both (continued on page 2)

QUARTERLY MEETING

October 11, 2023 at Garden Spot Village in New Holland

10:00 Social Time with coffee and pastries

10:30 to 12:30 in-person meeting (also live streamed)

12:30 to 1:30 Lunch for those pre-registered, followed by tours

Presenters: Doug Leidg and Steve Jeffrey

Topic: Challenges and possible solutions facing the CCRC Industry

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VISION STATEMENT

Recognized as an enhanced educational and informational environment for PA CCRC residents



Pennsylvania Alliance of Retirement Community Residents

MISSION STATEMENT

Promote the exchange of ideas, education, and civic responsibilities of CCRC residents and encourage them to aid in decision making within their communities



Lowell Starling
PARCR President
president@parcr.org

(continued from page 1) organizations. That letter is evolving and will require approval of both our Boards before being released, but the joint initiative has the potential to dramatically increase the impact we can have on the legislative and regulatory outcomes in Pennsylvania. At the same time, we have both acknowledged that since we have different constituencies, we may not always agree on the value of some initiatives and will not necessarily be on the same page in advocacy.

If the joint letter results in more communities joining PARCR, we may have to re-evaluate our infrastructure and business model to accommodate the growth. One option may be to set up satellite meetings connected to the host meeting site via Zoom or equivalent. This would reduce the travel burden and still provide the opportunity to gather with residents of other communities. We would need help from our host communities to handle the technology, and leadership to pull the satellite meetings together.

From a business model perspective, other statewide organizations like PARCR currently have chapters at a number of CCRCs in their states and the chapters hold periodic meetings similar to our quarterly meetings, while the state organization only holds a large annual business meeting. In several cases, membership in the statewide organization is on an individual resident basis instead

of a community basis. Also, some of them focus almost exclusively on advocacy to the point of hiring their own lobbyists instead of or in addition to working with their state's LeadingAge organization. This is just some of what is happening around the country and will require careful evaluation to see what would best meet the needs of our members.

As I mentioned in the last issue, the state is very active in the Aging arena since Governor Shapiro issued an Executive Order tasking the Department of Aging to develop a "Commonwealth Master Plan for Older Adults ("Master Plan"), which shall contain goals, objectives, and initiatives that promote the health, well-being, and quality of life of Pennsylvania's aging population and shall prepare the Commonwealth to deal with the continual changes related thereto." PARCR encourages members to attend the Department's "listening sessions". Information at <https://www.aging.pa.gov>.

We have several new opportunities under development, and it is a great feeling to have options to consider instead of struggling to keep the lights on. Updates to come as we see significant progress in any of these areas.

Lowell Starling
 President



Susan Martin
PARCR Operations Director
operations@parcr.org

TWO IMPORTANT NOTES FOR THE OCTOBER MEETING:

- 1) The meeting location has changed from the previously announced host community (Cross Keys Village) to Garden Spot Village in New Holland.
- 2) Please also note that the notice of the October 11, 2023 meeting will be sent to you from Bill Hunter, email address wahparcr@gmail.com. You will be registering to attend with Bill Hunter. Be sure to observe his deadline date of October 2, 2023 for submitting your registration and \$17.00 payment for lunch.

We moved into our 2023-2024 fiscal year with our July meeting. We are pleased to have 27 of the 30 communities renew their community membership. Two communities still have to submit their payment. Community Liaisons are reminded that the \$60 community membership entitles them to select three individuals to represent and serve as liaisons between their community and PARCR. The liaisons attend the meetings and share the information from PARCR and LeadingAge PA with the residents in their communities. When the liaisons change

during the year, notice of the new representatives should be submitted to me at operations@parcr.org to update the records and assure the appropriate individuals are receiving the PARCR communications and meeting information.

Individual residents are also encouraged to become members of PARCR. The form for individual membership is posted on the PARCR website at www.parcr.org. The individual member is entitled to attend the meetings and receive the communications.

PARCR's mission is to educate and inform while promoting the exchange of ideas among the residents.

Susan Martin

PARCR Operations Director



Upcoming Meetings

January 9, 2024 Quarterly Meeting (PLEASE NOTE THIS IS A TUESDAY NOT OUR USUAL WEDNESDAY MEETING DAY)

Professor Katherine Pearson from the Dickinson School of Law will give the Keynote presentation on “Resident’s Rights and Family Concerns in CCRCs.” We have adjusted our usual meeting pattern to accommodate Professor Pearson’s teaching schedule. In addition, we will have informative updates from LeadingAge PA and NaCCRA, as well as information from our host community, Bethany Village in Mechanicsburg.

April 10, 2024 Quarterly Meeting

The keynote speaker will be a representative from Ziegler, a private investment bank specializing in healthcare, senior living, and education markets. Their presentation will be on CCRC Finance 101 to help us understand the finances of our communities. As always, we will have updates on legislative and regulatory issues from LeadingAge PA and NaCCRA, as well as information from our host community, SpiriTrust Lutheran, the Villages at Sprenkle Drive in York.

Quarterly PARCR Meeting Date	Meeting Location
Wed. July 10, 2024	Quincy Village Waynesboro, PA
Wed. Oct. 9, 2024	To Be Announced
Wed. Jan. 8, 2025	To Be Announced
Wed. April 9, 2025	To Be Announced

If your community has the needed facilities and you are willing to host a meeting, please contact Charley Sproule, PARCR Meeting Coordinator, at cfsproule@verizon.net or call him at 717.790.2040. Information on the facilities, equipment and services needed to host a meeting will be provided to the interested host communities.



Gail Stelger
PARCR Legislative Affairs Director
legislative@parcr.org

My goal for this article had been to provide the details of the Pennsylvania 2023-2024 enacted Budget. Due to unfinished business as of press time, my goal cannot be completed .

Here is a short review of some of the information reported, so far. In June the House Democrats passed HB 611, beginning the budget process. August 3, 2023 the state Senate returned from recess to sign that general appropriations bill which was promptly signed into law by Governor Shapiro. However, this action did not complete the process, as several code bills must also pass. LeadingAge PA was able to obtain confirmation from the Senate Republican Appropriations Committee that a \$15.8 million increase is included in the 2023-2024 state budget to help nursing homes meet year two staffing mandates. In addition, the state Senate returned to session and passed the budget companion bills, including the Fiscal Code and Human Services Code.

A special election was held on September 19, 2023 to fill a vacant seat in the state House District 21. The Democratic candidate's win restores the House to a one seat majority. The House is due back in session on September 26, 2023. However, it is unclear if the

election results will be certified by the 26th. The work on the budget-related code bills cannot be completed until the House returns to session.

So, what I am saying is that Pennsylvania, as of this writing, does not have a finalized 2023-2024 budget. STAY TUNED!

LeadingAge PA has reported the recognition that the proposed increase still falls significantly short of truly funding nursing homes' needs considering the effects of these mandates, increased costs, rate volatility, and the workforce crisis. LeadingAge PA is already strategizing a refreshed advocacy plan ahead of next year's budget to ensure providers' and seniors' voices are heard. LeadingAge PA will continue fighting for additional funding. PARCR has reasons to look forward with optimism and with the potential for more impactful advocacy.

Joan Martin, our PARCR POST editor, will be taking over as Legislative Affairs Director. I enjoyed having been in the position since 2013. I look forward to being a regular member and seeing you at our Quarterly General Meetings in the future.

Gail Stelger

PARCR Legislative Affairs Director



Daniel A. Seeger
President, NaCCRA

Carefree Retirement: Myth or Reality?

Part two of two:

The two primary stakeholders of CCRCs are residents and bondholders. In buying bonds issued by a CCRC, bondholders lend funds to the CCRC, usually for new buildings or other capital expansions. Residents lend money to the CCRC in the form of entry fees, and also in the form of monthly fees which usually exceed the cost of current services so as to lay aside funds for future health care. So both residents and bondholders provide capital for the operations of the CCRC.

Operating budgets prepared according to accounting principles, and actuarial reports prepared according to actuarial standards, provide complimentary and significant information regarding the ability of the of a CCRC to meet its obligations to bondholders and to residents. However, while bondholders have access to actuarial reports, in most cases at present residents are not allowed to see them. This is especially unjust since, in case of financial trouble, residents, as so-called “unsecured creditors,” are last in line, after bondholders, and even after vendors, in terms of access to the resources which remain after the financial collapse of a community.

Back in 2010, the United States Senate Special Committee on Aging conducted hearings about CCRCs following a series of disastrous bankruptcies. The Committee concluded that the key to preventing this in the future is financial transparency – transparency which would allow residents and prospective residents to monitor financial soundness so that market forces would winnow out poorly performing entities.

The problem with this solution, of course, is that a CCRC is a complicated financial product, and it is not easy for the average consumer adequately to assess a community’s finances. NaCCRA has sought to address this problem by publishing an eighteen page *Consumers Guide to CCRCs*, which includes a section on examining a community’s financial management, and subsequently we published a sixty-page *Handbook* on CCRC financing intended for resident members of their community’s finance committee. These resources are free to all, and can be downloaded from the opening page of the NaCCRA website (www.naccra.com).

Most recently we have turned our attention to the matter of actuarial reports. We believe it is an unacceptable violation of the transparency principles outlined in 2010 by the Senate Special Committee to deny residents access to the actuarial reports prepared for the community in which they live and have invested, and we will be urging (continued on page 7)



Carefree Retirement: Myth or Reality?

(continued from page 6) that lawmakers and residents spare no effort in seeking to correct this injustice.

The future health of the CCRC industry as a whole requires diligent monitoring by residents of all financial aspects, including actuarial analyses, of the communities in which they have invested. Please watch the NaCCRA website for the posting of our policy statement on actuarial reports, which we expect to appear later this month. While a NaCCRA policy statement does not have the force of law, obviously, hopefully it will provide an opening wedge in the reconsideration by the industry of transparency practices with respect to actuarial reports.

Marketing materials for CCRCs often promise a carefree retirement, and many people, reasonably enough, enter a CCRC assuming that, as long as they can pay the conventionally expected bills, their troubles are over. Many providers, I am sure, earnestly and sincerely wish for this to be the case. Unfortunately, economic meltdowns, vacancy rates, and human error indicate that there really is no escape from reality, and that we have to remain alert even in our senior years. We at NaCCRA hope to be an effective instrument for your alertness.



Cross Keys Village – The Brethren Home Community hosts several support groups that offer free services to the public. Located at the “Cross Keys” intersection just outside New Oxford, PA, it is home to over 1,000 residents on 334 acres. For information/reservations, call 888.624.8242.

Grief Support Group: Designed to provide help and encouragement after the death of a spouse, child, family member or friend (requires a reservation).

Early-Stage Dementia Support Group: An opportunity to connect with others who are facing a dementia diagnosis (requires a reservation).

Transitional Support Group: For individuals whose spouse has transitioned to Health Care or Personal Care. While not a grief group, it will cover loss, and is open to widows and widowers, too.

Parkinson’s Support Group: Empowering people with Parkinson’s and care partners through education and peer support.

Memory Garden, Caregiver Support Group: Sharing joys and tears, finding strength and inspiration from each other.



GARDEN SPOT VILLAGE

What's new at Garden Spot Village?

Garden Spot Village Residents Travel with Purpose to Nairobi, Kenya

In November 2020, Garden Spot Village began to partner with Missions of Hope International (MOHI), a non-profit organization based in Kenya that uses child sponsorship, education, health clinics, microfinance and job skills training to offer a holistic approach to assisting families in the Mathare valley. Garden Spot Village residents and team members visited and supported MOHI staff in Kenya in February 2022 as part of a Travel with Purpose Trip sponsored by Garden Spot Village.

In November 2022, Dr Wallace and Mary Kamau, founders of MOHI, visited Garden Spot Village. During this visit the Kamaus met with Garden Spot's senior leadership and brainstormed additional ways Garden Spot Village and MOHI could support each other.

In September 2023, a second team of Garden Spot Village residents and team members traveled to visit MOHI. They met and interacted with children sponsored by Garden Spot Village team members and residents. Their adventures included field trips to Kitengala, the Kiambethu Tea Farm and the Sheldrick Elephant Orphanage.

The Travel with Purpose team members shared their experience and talents with the staff at MOHI. Artists enjoyed painting a mural; a retired educator provided in-service training for MOHI teachers and a nurse provided assistance in the MOHI clinic.

Brandon Adams, a Garden Spot team member, led the trip. Brandon reflects, "This trip was an incredible opportunity to partner with MOHI in a tangible way. I am so thankful that I was able to lead this amazing group of residents and team members. Our team worked really hard to honor each other and to bless and work alongside MOHI's ministry."

See photos from the trip on page 9.

Article submitted by Juanita Fox, Director of Media Experiences and Storytelling



Above: Brandon Adams, a Garden Spot Village team member, helps a student in Nairobi place his handprints on the mural the Travel with Purpose team designed.



Left: Katie Kauffman and Rhoda

Right: A team of eight residents, team members and family members from Garden Spot Village spent 18 days in Nairobi on a Travel with Purpose Trip, learning about and serving with Missions of Hope International.



PARCR LEADERSHIP TEAM

OFFICERS	BOARD MEMBERS	VOLUNTEER STAFF	ADVISORS
President <i>Lowell Starling</i> Bethany Village	<i>Gene Burk</i> Village at Kelly Drive <i>William Hunter</i> Garden Spot Village	Legislative Affairs Director <i>Joan W. Martin</i> Homestead Village	<i>Jonathan Hollinger</i> President/CEO Pleasant View Communities
Vice President <i>Robert Newell</i> Moravian Manor	<i>Vacant</i> <i>Mike Vandenberg</i> Kirkland Village	Operations Director <i>Susan Martin</i> Normandie Ridge	<i>Steve Lindsey</i> , CEO Garden Spot Communities
Secretary <i>Monte Avery</i> Bethany Village	<i>Jim Markell</i> Quincy Village <i>Vacant</i>	Newsletter Editor <i>Joan W. Martin</i> Homestead Village	<i>Larry Zook</i> President/CEO Landis Communities
Treasurer <i>Terry DiGruttolo</i> Masonic Village	<i>Susan DiGruttolo</i> Masonic Village <i>John Berk, PhD</i> Masonic Village	Program—Vacant Meeting Coordinator <i>Charles Sproule</i> Bethany Village	WEBMASTER <i>Dale Meadowcroft</i> Bethany Village

OFFICIAL WEBSITES & CONTACTS

LeadingAge PA: www.leadingagepa.org

Austin Cawley, Director, Legislative Affairs


NaCCRA (National Continuing Care Residents Association): www.naccra.com

Daniel A. Seeger, President and PARCR Representative

THE PARCR POST INFORMATION

THE PARCR POST is a quarterly newsletter for **PENNSYLVANIA ALLIANCE OF RETIREMENT COMMUNITY RESIDENTS**. Its purpose is to share PARCR information and ideas/happenings from PARCR member CCRCs. If you are a PARCR Member Community Staff Contact and would like to share an article of interest from your community, contact the editor at parcrpost@parcr.org.

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