



CALCRA News

On the web at www.calcra.org

California
Continuing Care
Residents Association

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FROM THE PRESIDENT

It's that time of year when we learn whether our current legislative efforts have been successful. By the time you read this our two sponsored bills should have passed the Assembly and Senate and be on their way to the Governor. AB 407 deals with establishing resident rights when a CCRC is closed permanently; AB 1169 requires detailed reporting of all reserves maintained by providers. We are optimistic the Governor will sign both.



Walter P. Rozett

Considering current economic conditions, and particularly the housing market, both bills are especially important to CCRC residents. These unsettled conditions make it very likely that several California CCRCs will be closed in the next few years. Their residents need to be protected from having to endure the trauma experienced at the closing of Marguerite Terrace in 2006. AB 407 is specifically intended to minimize transfer trauma and AB 1169 will provide warnings of impending financial problems, hopefully leading management to take corrective action.

AB 1169 is a meaningful effort to improve provider transparency and accountability. At present about 25% of the providers in California have a negative net worth, and therefore are without contingency reserves. As a starting point CCRCs should have a minimum net worth equivalent to about six months of operating expenses to provide that contingency reserve. Without this financial backup serious damage from an earthquake or fire would be crippling, even ruinous. The same threat exists from a further downturn of the economy.

Some providers take false comfort from large cash reserves even when they have been gained by heavy indebtedness. Although cash reserves are important, they offer little financial strength if the net worth is negative or minimal. Long term viability is gained only by a strongly positive net worth.

CALCRA has also been interested in AB 1044 dealing with the transfer of financial oversight of CCRCs from the Department of Social Services to the Insurance Department. Since the financial expertise for overseeing our CCRCs would be clearly upgraded by this move, we support this measure. The bill, in its current form, proved to be far too complex for passage this year and we hope to work with the author toward simplification for reintroduction in 2010.

In early August, I received an email from the Federal General Accountability Office (GAO) indicating that the Senate Special Committee on Aging was interested in looking at the structure, financial oversight and regulation of CCRCs nationally. This led to a further email interchange and a one and a half hour telephone conference with five people at the GAO directed toward providing them with an overview of California's industry, types of contracts, state regulations of CCRC finances and the rights and protection of residents. We welcome this interest at the Congressional level and are hopeful it will aid our efforts to establish reasonable standards for provider transparency and accountability and improved financial oversight.

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AN INVITATION TO OUR ANNUAL MEETING

All members are cordially invited to attend CALCRA's annual meeting on Thursday, October 15, 2009 at 10:30 AM at San Francisco Towers, 1661 Pine Street, San Francisco.



The Times They Are A'Changin

by Bill Allewelt, University Retirement Community

As a wise person once said: The only constant in our lives is change. And dynamic change is inevitable for CCRCs as their pool of potential residents shifts from declining survivors of the Greatest Generation to a tsunami of retiring Baby Boomers. Studies confirm that the Boomers' elder care preferences are much different from what has been acceptable to those of us who grew up in the Depression years. Although our kids are grateful to see us cared for in CCRCs it is evident they are looking for something different in their own retirement, most particularly more personal freedom than is typical in the institutionalized lives of their parents.

Here in Davis a group of insightful developers are addressing those Boomer aspirations by designing living arrangements for seniors that have been shaped by extensive interviews with both experienced elders and others verging on retirement. Caring for aging Boomers will be an enormous market, so related studies are progressing all over the US. What appears to be emerging are concepts for clusters of individual homes for retirees with access to many of the amenities and services of traditional CCRCs, but markedly absent control-obsessed managements. To paraphrase these visionaries, they see a need to create home ownership choices for seniors who wish to downsize in a compatible neighborhood setting while maintaining an independent quality of life, aligned with higher levels of care, as they become

needed.

These evolving concepts promise future vibrant competition to the offerings of senior living accommodations that current CCRC residents experience. That reality makes it clear today's CCRCs face rapid obsolescence from the oncoming wave of liberalized elder care communities unless their managements can transition to the freedom and operating methods that appeal to the next generation.

Even so, it will be no easy task for established CCRCs to attract future entrants. None has been immune to the financial hardships spawned by the worst economic conditions since the '30's, so virtually all are feeling the pinch of declining occupancy and eroded financial condition. Bankruptcy or forced closures are genuine threats to the least well financed - especially those also in need of costly modernization. So it seems more than timely for CCRC managements to think about reaching out to the creativity of their willing residents to collaborate in devising enlightened practices that would not only benefit current occupants but, longer term, avoid the obsolescence that otherwise will be made inevitable by managements mired in the status quo.

With such a challenging outlook it is a true puzzlement that provider representatives tenaciously resist positive legislative change, presumably because some providers fear their domineering management styles are threatened. As a case in point, Aging

Services, the leading provider organization, remains unwilling to support AB 1169, even though that bill's reasoned objective asks only that providers act with transparency and accountability in their management of CCRC financial reserves accumulated entirely from fees paid by residents. Such obstinacy forces the question: Can there be any legitimate reason for providers to defend a veil of secrecy for their management of fiscal matters that mean so very much to the financial security of residents? In fairness, it should be noted that Aging Services did moderate its opposition of AB 1169 to a neutral stance. Further hope for better days ahead has also been encouraged by Aging Service's first time ever support of a CALCRA initiative, AB 407, which will relieve resident trauma caused by relocations from CCRC closures.

Fortunately, there are several existing CCRCs where management practices reflect a genuine interest in resident needs and concerns as well as sensitivity to the dramatic changes impending for the industry's operating methods. These are the most certain to thrive in the future, adapting to the wants and needs of Boomers. However, it is apparent that other elements of the industry have no chance to survive unless they can learn from these progressive operators and follow their constructive leadership. Surely, the industry still has choices for its future direction. It remains to be seen which are chosen by individual operators.

MEMBERSHIP

A "WELL DONE" to Norm Eichberg for his presentation at University Village in Thousand Oaks and a hearty welcome to the more than sixty new CALCRA members as a result of his efforts. One of the residents, Stan Goff, a friend of Norm's, asked him to come to a resident association meeting and talk about CALCRA and the work that it does. Norm spoke about CALCRA's accomplishments over the years, his perspective as a member of the CALCRA board and the work CALCRA members have done in dealing with the problems with management at La Jolla

Village Towers. Obviously, the residents listened. We now have a chapter at University Village and members there will join the rest of us in pursuing CALCRA's mission.

Increasing membership in CALCRA, an important element in increasing the impact of the voice of residents in Sacramento, is totally dependent on people. There is a need for a resident in each community who believes resident voices must be heard and there is a need for someone to talk about CALCRA. Stan understood that resident voices were not being heard

effectively at University Village and got in touch with Norm who clearly understood the need for organizing resident voices.

We hope this is an inspiration to residents of other communities with only a few CALCRA members. If you are one of those and would like to discuss action at your community please contact Norm Eichberg, Chair of the Membership Committee or Boyd Steele, Vice President. Their contact information is available on CALCRA's website, www.calcra.org.

Seniors Encamped in a Construction Zone

by a resident of San Joaquin Gardens in Fresno

It is interesting to observe a major construction project in process and the manipulation of heavy equipment by skilled workmen from all of the construction trades. Regretfully, this prolonged experience which started at San Joaquin Gardens late in 2007 has had a companion effect on those who must live daily, breathing the constant blowing of dust and the belching fumes from the operation of heavy equipment. Then there is the noise of large motors, jackhammers, sawing of cement, noise from dump trucks and dropping of lumber being delivered and the frequent beep, beep, beep of a piece of equipment that says watch out, I'm backing up.

The demolition to accomplish this project, construction of a new three story apartment building, has caused the removal of much of what attracted residents to move into this continuing care retirement community. Services available to residents once located in a single building have been moved to other locations that are now less accessible. The main artery in the campus for both vehicular and foot traffic was closed for nine months for what was to have been a six to eight week project. Since then there have been temporary closures due to heavy construction equipment.

With construction of this magnitude on a forty year old campus much digging and trenching was required. Some trenches were twelve feet deep. It was necessary to haul away a lot of excessive dirt. With every movement there was flying dust. Yes, there was a watering truck and often hoses streaming water as dirt was dumped. In this hot climate dampening down the dust gave momentary relief and when more water was applied the dust and water made a slippery mush. It was dangerous to get into or out of one's automobile as the layer of fine dust made it very easy to fall. At one ramp which was used for some time as the main place to cross the street going for meals or services there was always water in the gutter to step

over. Stepping wide is not easy for the elderly. This crosswalk had a rough surface and pebbles were often present. Keep in mind that many residents use a walking aid and even a tiny pebble can stop the forward motion of a walker and cause a fall.

Some residents, who have lived in the same apartment for twenty years, have or will need to move. Moving is necessitated because the buildings in which they live are going to be demolished. Some of these residents are in their nineties and they were looking at their current apartments as their final home. They have furniture to fit their current location, have it decorated to their liking and planted their favorite flowers surrounding their apartment. Yes, management will provide an apartment in the new building and provide moving service. Repositioning and placing everything in a new location, however, does not happen in a single day. Health or stamina may cause some to require many days. Then there is the nightmare of sending notices of change of address to friends, family and businesses. There is also the telephone and, for some, the computer. This is a major project of time, work, impact on health, emotions and a psychological adjustment. Some have been heard to say, "I hope I don't live so long as to have to move." Words like disillusioned and defeated have been heard. Stress can cause health problems and led to one couple forfeiting their entry fee and departing.

Opposition to the proposed plans, questions, or simply suggesting an alternative direction were not well received by management and a few were even offered the opportunity to move or leave the campus after speaking at the Planning Commission meeting. There was a Development Advisory Committee of staff and residents which had a few meetings starting in July 2007 through January 2008. This was tokenism. A good percentage of

residents fear to express themselves. Resident input was not seriously solicited and it would have been helpful to have an understanding administrative person assigned to serve as liaison.

The demolition to make room for the new three story apartment building started in February 2008 and it was completed in June of this year. Residents have moved out of the next two buildings to be demolished into the new building. Another new three story apartment building, including subterranean parking is scheduled to be started soon. This will involve much more digging with large equipment and many dump trucks and a repetition of the fumes, dust and other hazards. Following completion of this building two more existing buildings will be demolished and another three story apartment built. There is more construction planned before completion originally scheduled to be near the end of 2012. For those who live that long it amounts to five years in a construction zone. Because the new building is not completely occupied there is at least the possibility that some of the construction may be delayed.

It is most interesting that there are sections of the building code that restrict construction when some species of birds are nesting or if a burial ground is discovered. Likewise there needs to be laws giving consideration and protection to humans that will prevent residents of any other CCRC from having to endure what those of us at San Joaquin Gardens have gone through.

Residents continue to enjoy their homes, neighbors and the staff who so kindly serve all. If one can still walk in the years ahead, there will be new landscaping and sidewalks around the new apartment buildings. There is little doubt, however, that many would have chosen not to live their final years in a construction zone.

Unclaimed Property Might Be Available For You

by Ab Copeland, University Retirement Community

State law requires businesses to send to the State property that has remained in their possession without any activity on the part of the owner, generally for three years or more. Frequently because the owner has moved and the change of address is not known or the post office may have returned mail due to an incorrect address.

Every state has a data base of such properties. California has over \$5 billion in its data base. Funds that are in the data base are usually things you didn't know about and may have been in the data base for years. There is no time limit for the states to retain the unclaimed property and there are no fees to search the data bases.

I have found over \$30,000 for residents at University Retirement Community. Several had \$5,000 or more. One resident had bought oil stock for her three young children and forgot about it. She recovered the stock worth several thousand

dollars. One resident had \$.14 in unclaimed property. On a whim, she claimed her \$.14. The state found an additional property and sent her a check for \$5,840.14.

To search for possible property held by the California State Controller's Office: On your computer, go to <http://www.claimit.ca.gov>. Click on "Start Your Search." Enter your last name. Review the list provided because there may be several variations in spelling for first names and initials and more than one city. Don't hesitate to look for names of relatives or friends, living or deceased. If a hit is found, click on "Claim this property" and follow the instruction on how to recover the property.

By phone, call the California Controller's office at (800) 992-4647. They will assist you to see if you have unclaimed property.

To search for possible property held by other states and Canada: On your computer go to the National

Association of Unclaimed Property Administrators at <http://www.unclaimed.org/>. Select a state or Canadian province. Enter your last name. Review the list provided because there may be several variations in spelling for first names and initials or more than one city. If a hit is found, click on "Claim this property" and follow the instructions on how to recover the property.

Editors Note. After receiving this article from Ab I went to the California website and checked out a number of names of CALCRA members and found unclaimed property listed for several of them. The addresses, as might be expected, were not those listed on the CALCRA roster but may well have been prior addresses. I also found small amounts related to insurance refunds for two of my sons. My guess is that many members would be interested in knowing the results so, if your efforts are successful, please let me know at wrozett@urcad.org.

WWW.CALCRA.ORG
We're on the Web!!!

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