



The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

2021 Annual Membership Meeting



Sadly, the COVID virus pandemic has not come to an end or even to a pause. The officers and Executive Committee of NorCCRA, feeling that members' health and safety take precedence over any other consideration, voted to have the annual membership meeting conducted virtually on Zoom for the second consecutive year.

Membership attendance was excellent (125+), but it was felt and expressed by many that this should not become a standard practice. The interpersonal interactions among members from many different CCRCs that occur at in-person meetings is felt to be valuable, both as a source of information and as a social activity.

The meeting was called to order by President John Olmstead promptly at 9:30 A.M. The morning program consisted of two speakers. The first presentation was made by Tony Butterworth, a resident at Carolina Meadows CCRC in Chapel Hill, NC. He provided an informative and entertaining talk on how the automobile industry is changing, and the implications of current and predicted changes for people in our age group.

Mr. Butterworth, a retired MIT engineer, pointed out that it is simply not possible to coax any further improvements in power and fuel mileage out of internal combustion engines, not to mention the carbon emissions problem (CO₂). The electric vehicle (EV) is currently the best solution.

A problem with EVs is the cost of replacing the batteries, which must be done about every 8-12 years. Replacing the batteries in an EV costs about the same as replacing the engine and transmission in a gas-powered car (about 10-12 thousand dollars in 2021). Even with that cost, the EV wins because the maintenance cost of an EV during those 8-12 years is very nearly nothing.

Mr. Butterworth brought out that the safety improvements that the EV brings are many and important. These cars 'know' what is going on outside and inside the car, and can alert the driver to pay attention when something is unsafe. But it is important to understand that these devices do not and cannot replace the driver being alert. Truly self-driving cars are at least 20-25 years in the future.

Annual Membership Meeting Summary, continued

The second presentation was made by Helen Mack, a volunteer with AARP NC. The credentials that were mentioned to introduce "Mack" would fill many pages. It will have to do here to just say that this lady really knows what she's talking about. What she was talking about was scams, frauds and cons that seniors can get caught up in.

There are several 'tools' in the scammer's bag that can fool people, even very smart and highly educated people. The first and most important to recognize is that they're almost always in a hurry. They'll tell you that you must do whatever it is they want right now, and not take time to think about it. The defense you can and should use to protect yourself is ***don't hurry*** to do anything.

The second tool they use is fear. They'll say that if you don't do x something bad will happen. You'll lose money, or your Social Security will stop, or a dear friend or relative will suffer, or your car will be taken, or ... the list is nearly endless. Fear and greed are two big motivators that they use against you.

Skepticism is your best defense. When you get an email or a phone call that tries to make you afraid of something, or to make you rich quickly, be a sceptic. Doubt everything. Check out the facts ***before*** you act.

Don't make hasty decisions. Even if the caller says they're from a government agency, don't say yes without checking. Even if they say your grandson is in the hospital, ***check first*** before you do anything. Fraud and scams work by pushing you into hasty decisions. You can protect yourself; just don't do anything hastily.

Also important, don't give out your personal information. Your mothers's maiden name, your first car or pet; even simple things like these can add to the scammer's arsenal of weapons. And check everything out before you do anything. You can call the fraud watch network (877-908-3660) anytime that you have a suspicion. And call before you do or say anything.

Finally, the AARP website has lots of good information on cons and scams and frauds. Look it up: (www.aarp.org). continued ->



Whether you celebrate the coming of winter or not, it is the season to be merry. Here's hoping that you have many friends to enjoy, lots of good things to eat, and a safe, warm and comfortable place to



Annual Membership Meeting Summary, continued

The business session of the annual meeting was called to order after the presentations were complete and participants had time for a brief stand-up-walk-around break. The past year's events were reviewed by President John Olmstead, and the financial state of the organization was presented in detail and reviewed and approved.

It was announced that the NorCCRA website has been thoroughly renewed and updated, and is now in 'technicolor' for all to see. The membership has increased by 33 from last year, and now totals 4,732 including both annual and life members. There are still CCRCs in the state that do not have NorCCRA representatives, and efforts are continuing to correct that situation.

A revision of the NorCCRA Bylaws was voted on and approved by the membership. This change brings the wording of the Bylaws into agreement with the wording of the NorCCRA Standing Rules.

The other business was the election of 2021-22 NorCCRA officers and the announcement of appointees for 2021-22. Those results are shown on page 5.

President's Message.....*from*

The Other Side of the Story

As I was enjoying Mr. Butterworth's excellent electric vehicle (EV) talk during our annual meeting in October, I remember my father frequently saying "there is no free lunch". Before I continue this think piece, let me tell you I am not a conservationist, preservationist, environmentalist, ecologist or Greenpeace member, nor do I have a problem with most of their beliefs and activities. I am a curious soul with industrial, mechanical and aeronautical engineering degrees and background.



This document contains no intentional political implications. The law of conservation of energy states that energy can neither be created nor destroyed - only converted from one form of energy to another. Mr. Butterworth stated that for the gasoline contained in the gas tank, an internal combustion engine (ICE) would be expected to consume it at about 35% efficiency, whereas the electricity stored in the batteries in an electrically driven vehicle would be utilized at an efficiency of about 95%. He then went on to say that electrically powered cars would only be as "green" as the method by which that electricity had been generated. Where does the electricity for the U.S., including EVs come from?

Today, about 60% of our electricity generation is from fossil fuels - coal (19.3%), natural gas (40.3%), petroleum and other gases (< 1%). About 19.3% is from nuclear energy, and

President's Message - continued

about 20% is from renewable energy sources (wind 8.4%), hydro (7.3%), solar (2.3%), wood (<1%), and landfill methane, etc. (1%). Only solar, wind, hydro and nuclear are considered to be "green" sources, and these amount to less than 40% of current U.S. electricity production. Other factors such as fuel costs (for generators that consume fuel), utilization rates, financial incentives, and state/government policies also affect project economics and, in turn, the kinds of power plants that are built. The bottom line is that significant increased usage of EVs will require more electric generating capacity, while reducing usage of fossil fuels (gasoline and diesel fuel) for ICEs.

As my father suggested above, there are significant downsides to all electricity production and storage processes. I will only address the "green" production sources here, and not address electricity storage batteries, which is a topic for another day. There are capital costs, operating costs, and disposal costs associated with all electricity production processes. The capital costs for all methods typically involve land acquisition, mining, material acquisition, material transportation, construction, inspection, certification and labor costs.

Operating costs generally include utilities, labor, and maintenance. Disposal costs may be extremely expensive when disposing of nuclear waste, and some synthetic fiber/plastic/photoelectric materials. Intertwined in these expenses are the expected life span for each type of electricity producing facility.

- The industry standard life span for solar panels is about 25 to 30 years, which means that some panels installed at the beginning of the current boom will be retired soon. Outdated glass and metal photovoltaic modules will soon add up to millions of tons of material to be disposed of.

- The typical life span of a wind turbine is 20 years, with routine maintenance required every six months.

- The average lifespan of a hydroelectric facility is 100 years. Hydropower also has more non-power benefits than any other generation sources, including water supply, flood control, navigation, irrigation, and recreation. Downsides may include the impact on fish migration.

- Early nuclear plants were designed for a life of about 30 years, though with refurbishment, some have proved capable of continuing well beyond this. Newer plants are designed for a 40 to 60 year operating life.

Other considerations in choosing an electrical production source is the capital cost for construction, and the cost of operation. For ease of comparison, these costs are both described as dollars per kilowatt (KW) generating capacity.

- The cost of constructing commercial solar panels is \$4,500 or more per KW, and the operating costs are less than 1 cent per KW generated

- The cost of constructing a commercial wind turbine farm varies from between \$1,200 to \$5,000 per KW, and the operating costs are less than 1 cent per KW generated. Wind turbines cost \$1.5M each, weigh nearly 500,000 pounds, and each hold 400 gallons of lubricating oil.

- The cost of constructing a commercial **hydroelectric** plants varies significantly from between \$1,200 to \$5,000 per KW, and the operating costs are less than 1 cent per KW generated. The construction cost variation is influenced by terrain, type of dam or reservoir, and whether electric power is required to "pump water back up" for recycling, *Continued on p 8 ->*

Meet your NorCCRA Officers:

These individuals were elected by acclamation at the October annual membership meeting. They will be the 'front office' of NorCCRA for the remainder of 2021 and 2022, until the next annual general membership meeting.



**President:
John Olmstead**



**Vice-President:
Charles (Skip)
Kingan**



**Secretary:
Caroline Filbert**



**Treasurer:
Joe Liegl**

2021-2022 NorCCRA OFFICERS

- President:** **John Olmstead**
Scotia Village - olmsteaj@erols.com
- Vice President:** **Charles (Skip) Kingan**
Croasdale Village - skingan47@gmail.com
- Secretary:** **Caroline Filbert**
SearStone - cfilbert12@aol.com
- Treasurer:** **Joe Liegl**
Carolina Meadows - josephliegl@gmail.com

Members of the Executive Committee

- Clint Willis, Past President**
Scotia Village, - bg.clint7@gmail.com
- Bob Osborn, Western Region Leader**
The Pines at Davidson, -
rho.cincy.60@gmail.com
- David Teal, Central Region Leader**
Well Spring, - tealdavid@gmail.com
- Sindy Barker and Jeanette Gay Eddy,
Eastern Region CO-Leaders**
Croasdaile Village, -
sindydevoebarker@gmail.com
jgeddy@earthlink.net
- Dick Newbold, Presidential Appointee**
Scotia Village, newboldra@outlook.com
- Sindy Barker, Legislative Affairs**
Carol Woods, - sindydevoebarker@gmail.com
- Susan Rhyne, Membership Director**
Twin Lakes, - morhyne@ballsouth.net
- Virgil Torbert, Chair, Ad Hoc Recruiting**
Croasdale Village, - vmtorbert@gmail.com
- Jamie King, Hotline Editor/Publisher**
Trinity Oaks, - kj4jk@arrl.net



LEGISLATIVE UPDATE

.... from *Sindy Barker*



I wish I could tell you that the budget has been finalized and that our sales tax solution is in the final budget. But, as of November 4 (as I write this), there is still no budget and although there is agreement on 90% of the provisions in the budget, there are still significant issues holding it up. The goal of President of the Senate, Phil Berger, and Speaker of the House, Tim Moore, is to reach an agreement with Governor Roy Cooper that everyone can live with.

Sales tax issue

At this point we don't know whether the sales tax provision is in or out of the budget. The Governor has been asked to support the exemption for CCRCs if the provision is in the current budget; and to include it if has been overlooked. The best scenario is for the budget to pass with our provision in it. We have been in touch with LeadingAge North Carolina and are attempting to coordinate other approaches that might be available if the language is not in the compromise budget. These approaches might include working with the Department of Revenue around delaying this until the General Assembly can take it up during the short session next year and/or working during the short session to have the General Assembly consider Senate Bill 495.

Revision of the CCRC statute

On November 2, the Continuing Care Advisory Committee met at the Department of Insurance. John Olmstead attended in person and Sindy Barker was part of the Zoom audience. The most important presentation of the meeting was given by Jeff Trendel, Deputy Director, describing the process that the Department has engaged in for the past three years on revising the CCRC statute. The began meeting in January 2019 and soon realized that it would be virtually impossible to revise the existing document. They then began to meet twice a month and the current proposal is contained in 15 or 16 different sections. It addresses all the parts of the current statute, but also incorporates administrative code and the new issues that have arisen during the more than 30 years that the law has been in effect. Mr. Trendel emphasized that North Carolina has one of the strongest statutes in the country and the Department wants to build on that.

The draft is currently in their legal department. The plan is that once it has been through its legal review copies will be distributed to interested parties for review. This would include NorCCRA and Leading Age, who have workgroups looking at the existing statute. Obviously, with the new revised version, we will need to look carefully at the newly worded document.

The plan for 2022 is for an enlarged Continuing Care Advisory Committee to meet in person (or virtually) twice a month until consensus has been reached. The goal is to have the finished proposed statute completed by September 2022. The Department of Insurance would like to introduce it in the long session and are hoping to have a united front of residents and management behind it.

It feels as if the Department has been very thorough and thoughtful about providing legislative solutions to the issues that are facing CCRCs and their residents. We appreciate their hard work.

NorCCRA Volunteer Officer Candidate Survey

As you may know, NorCCRA is the only North Carolina organization that focuses entirely and exclusively on the interests of Continuing Care Retirement Community (CCRC) residents, and monitors state rules and regulations concerning each CCRC's financial viability. We are an organization staffed by all volunteers, and for our continuing viability, we need people to fill leadership roles with members that understand what is required in these positions. Accordingly, we have developed job descriptions for each of these important positions. Each CCRC Community Representative has access to these position descriptions. In addition to traditional administrators (President, Vice President, Secretary and Treasurer at both the statewide and 3 regional levels), we have a need for Legislative Affairs (lobbyist), Communications, and Special Projects volunteer personnel. Training opportunities are available for most positions.

Here are some questions to ponder:

- Are you a good leader?
- Do you have the interest and qualifications to become a good leader?
- Do any of your prior life experiences include the traits needed by NorCCRA?
- NorCCRA can and does help all CCRC residents – can you help NorCCRA?

If your answer to the above is yes, here are some questions that may evoke interest:

- Are you a good listener?
- Do you enjoy solving problems?
- Are you good with people?
- Do you like to organize?
- Do you like to write?
- Have you presided over meetings?
- Have you ever worked with legislators and/or regulators?
- Do you have a financial background?
- Did you recruit in your previous life?
- Do you want to help us helping you?

NorCCRA leaders are always seeking qualified volunteers to better our organization. Please contact your community representative, or any of the State Officers listed on the NorCCRA website [norccra.org], which is an excellent source of information about the organization.



GREAT TRUTHS ABOUT GROWING OLD:

- 1) Growing old is mandatory; growing up is optional.**
- 2) Forget the health food. We need all the preservatives We can get.**
- 3) Time may be a great healer, but it's a terrible beautician**

President’s message, continued

- Companies that are planning new **nuclear plants** are currently indicating that the total costs (including escalation and financing costs) will be in the range of \$5,500 per kW to \$8,100 per kW or **between \$6 billion and \$9 billion** for each 1,100 megawatt plant. Nuclear plant operating costs vary between 2 and 5 cents per KW generated.

Mr. Butterworth also mentioned the possibility of new green technologies making electric vehicles more acceptable. There are several ongoing experimental technologies related to electricity, but two of them seem more viable than the others: increasing battery efficiency while using earth friendly materials, and nuclear fuel cells which may become a safe and clean successor to conventional nuclear electrical generation. Meanwhile, we will have to expand (and fortify from hackers) our current electrical grid and distribution systems to accommodate the additional electricity needed in the near future.

Hello from your editor!



This is my first attempt at publishing *The Hotline*. I hope you like it. The hardest part of putting out The Hotline, or for that matter any newsletter, is getting good material to include. That is where you come in. As a resident, you know a lot about what is going on in your CCRC, possibly even more than the management does. You can clue me in. So, please send me an occasional email with a bit of news from your CCRC. A special event that has happened there, or a special person among your residents, or an achievement that residents are proud of, or some notable thing that involves your residents. Just a brief line or two to tell me what’s new there.

I will follow up on one item each issue and include the story in *The Hotline*. I cannot promise that your ‘story’ will be in the next Hotline, but it will always have a good chance.

Thanks,
Jamie King
Email: kj4jk@arrl.net



Application for membership in North Carolina Continuing Care Residents Association

Name: _____ Community: _____

Spouse’s name (if applicable): _____

Address: _____

Email address: _____

Fee: \$12 for individual; \$20 for couple; \$80 individual life membership; \$135 life membership for a couple

Please make check payable to **NorCCRA**. Give your check and application to your local NorCCRA rep.

Otherwise, mail to Susan Rhyne, 3913 Muhlenberg Court, Burlington NC 27215

Thank you.