



March 2021

The Hotline

North Carolina Continuing Care Residents Association

www.norccra.org

Eastern Region Annual Meeting Tuesday, April 27

Mark your calendars! The Annual Meeting of NorCCRA's Eastern Region will take place on Tuesday, April 27, 2021 via Zoom beginning at 9:30 am. **Contact Carol Rist at carolrist53@gmail.com to register for the meeting by April 21. Include your phone number, CCRC, and email to which zoom invite should be sent if different from your email.** All NorCCRA members statewide are welcome and encouraged to attend.

they tend to spread rapidly. He will be speaking on some of the latest biology about the virus and the current status of therapeutics and vaccines.

A second speaker will be Mr. Tommy Brewer, Managing Director in senior living covering the southeast states for Ziegler, a specialty investment bank which has handled financing for many of our CCRCs. He will speak about how CCRCs are changing and evolving due to the senior population growth and changing expectations of those becoming seniors.



Tommy Brewer has a BS in accounting and management from Guilford College who prior to joining Ziegler was a managing director in investment banking at BB&T Capital Markets, where he was dedicated to the senior living and hospital sectors. Prior to that he spent three years at UBS PaineWebber and two years at First Union Securities, Inc., in both cases serving as a banker to continuing care retirement communities and acute care hospitals. He previously also served as CFO for the non-acute care division of Bon Secours Richmond Health Systems.

The Croasdaile Village Planning Committee has invited Dr Ralph Baric, PhD, the William R. Kenan, Jr. Distinguished Professor in the Department of Epidemiology and Professor in the Department of Microbiology and Immunology at UNC to be our first speaker. He has spent the past three decades as a world leader in the study of coronaviruses and is responsible for



UNC-Chapel Hill's world leadership in coronavirus research. Dr. Baric has long warned that the emerging coronaviruses represent a significant and ongoing global health threat, particularly because they can jump, without warning, from animals into the human population, and

Continued p.5

See page 5 regarding registration for Eastern Region Annual Meeting

President's Message.....*from John Olmstead*

I look forward to the opportunity of sharing my thoughts and opinions. As I sit here writing this in late January, I have to remember it will be March before you get to read these words. Although brown lawns depress me, there are several good things going on. The normally blue North Carolina skies helps my psyche a lot – gray skies not so much. I'm sure various things affect other people's psyches. Fortunately for me, isolation in my home or RV does not seem to adversely impact me.



We are at war. COVID-19 is our common enemy, and if we work together to fight it, we can and will defeat it. It is still not too late to turn this around folks. Please, at least wear a mask. What is so hard about doing that? If not for your sake, then do it for the people who you love, for me and for countless others. Maintain a social distance of 6 feet, regardless of the behavior of others says NC Coalition of Aging – a NorCCRA partner. NC Department of Health and Human Services has recommended **“If you were with people who you do not live with, you should assume you may have become infected and get [tested](#).”** You cannot get COVID-19 from the vaccine. Some of us have received both of our COVID-19 immunizations, and I would hope by the time you read this we all have at least had the opportunity to get the first one. Getting an adequate number of folks countrywide to accept COVID immunizations appears to be a real problem even though at least two additional virus strains have been identified.

Scams and scammers are alive and active. While sitting here thinking (sitting here is pretty normal, but not thinking), I received a text message that said I filed my income tax under an incorrect social security number, and I needed to call a phone number purportedly in Arlington, VA. Two very interesting points – 1. This is the first scam I've received on my cell phone, and 2. The text cleared itself within a couple hours after I read it.

As it was last year, Republican majorities make up the North Carolina State House and the State Senate. Both chambers re-elected their leadership in January. Tim Moore of Cleveland County and Sarah Stevens of Surry County were elected by acclamation to be the House Speaker and House Speaker Pro Tempore. Leadership positions are important because the House leadership controls what issues are heard and considered, and they determine important things like committee assignments.

Great things are occurring for CCRC residents. Following years of negotiations, the Federal government approved a permanent reduction in the income tax medical expense deduction floor to 7.5%. Even with the increase in Standard Deduction amounts, this new law will allow more folks to itemize their deductions, thus taking advantage of the medical tax benefits we enjoy. See the Legislative Affairs Committee Chair report on page 4 for more details. Additionally, when your 2020 income tax is filed, the amount of your two stimulus checks will be verified, and adjudicated. Recovery Rebate Credit will be issued if you were shorted. Likely there will be a third stimulus payment of up to \$1,400 per person approved by the time you read this. Presumably, the income limits for this distribution will be the same as for the second (up to \$600) distribution. Single

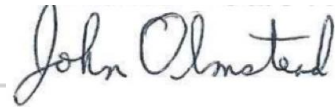
Continued p. 3

President's Message. cont'd from p2

people earning below \$75,000 or married couples with a combined income below \$150,000 qualified for the checks, with the amounts tapering off until the payments were cut off entirely for upper-income families (\$87,000 single, \$174,000 couple). Taxpayers will have to wait longer to get their tax refunds this year since the IRS didn't even begin accepting returns until February 12, about two weeks later than is typical. The IRS is urging taxpayers to file electronically to receive their refunds in the shortest amount of time, with the agency projecting that 9 of 10 taxpayers who e-file will receive their refunds within 21 days.

A record 3.2 million baby boomers retired in 2020, more than twice the number as in 2019. The peak of the baby boom occurred in 1957, with 4.3 million births. Those folks will be eligible for full social security benefits in 2023. This will result in the largest exit from the work force in U.S. history, likely with some repercussions. The demand for retirement communities and early bird dinners may increase, the current wane in golf may see a resurgence, and the financial health of Social Security and Medicare may waiver. This would be a good time to convince your relatives and friends to get on a CCRC wait list. These lists are growing daily.

Remember, tomorrow will be better than today.



NORTH CAROLINA CYBERCRIME VICTIM SUPPORT INITIATIVE

From a NC Coalition on Aging communication

The 2017 North Carolina Security Break Report found that more than 5.3 million North Carolinians were estimated to have been impacted by data breaches, yet it is estimated that only 15% of cybercrime victims actually report an incident. The Cybercrime Support Initiative will break down the barriers to reporting cybercrimes, including identity theft, cyber-bullying, cyber-stalking, imposter scams, and more by utilizing the existing NC 211 infrastructure.

North Carolinians can simply dial 2-1-1 if they think they have been a victim of a cybercrime. The staff at NC 211 have received comprehensive training from CSN and are prepared to support victims through the process of reporting a cybercrime. In addition, NC 211 call center staff will use their expertise to access 211's database of more than 19,000 health and human services statewide to support cybercrime victims with other resources they may need during recovery from a crime, such as rent assistance, access to a food pantry, connecting with mental health services, and more. Additional funds in the VOCA grant will provide specific resources to support individuals who have been victimized by cyber crimes through the creation of peer support groups. Resources are also included to support agencies that serve victims of domestic violence in cybercrime awareness and safety planning.

The North Carolina Governor's Crime Commission has awarded a Victims of Crime Act (VOCA) Victim Assistance Grant to United Way of North Carolina to introduce a Cybercrime Victim Support Initiative



LEGISLATIVE UPDATE from *Sindy Barber*

Sales Tax Legislation

The General Assembly convened for a swearing in ceremony on January 12, 2021, but didn't convene in session until January 27 at which time they delayed further work until February 1. In the meantime, legislators were assigned to committees to begin the work of the session.

Tom Akins, CEO of LeadingAge, feels that the proposed \$1.97 trillion federal relief package which includes monies to state and local governments may reduce the pressure on potential tax increases. He has spent the fall talking with both House and Senate leaders about the CCRC sales tax issue. These discussions are ongoing.

Residents have been asked to stay silent and to not have direct contact with their legislators during this period of negotiation. Once we know the proposed language for the legislation, it will be the time for residents to make contact. The NorCCRA Legislative Committee will be in touch with both NorCCRA representatives and presidents of Residents Associations in all CCRCs to let them know the next steps.

Medical Expense Deduction

As John Olmstead covered in his President's Report, the bill that was signed into law by President Trump on the COVID relief package included a permanent cap on the medical

deduction at 7.5% Adjusted Growth Income for anyone with high medical expenses. This legislation is something that the NorCCRA Legislative Committee successfully worked on at both the state and national level since 2015.

A Brief history: The 2013 General Assembly passed legislation which removed the medical expense deduction for state income tax purposes. The following year, CCRC residents and others with high medical expenses felt the sting of that legislation which resulted in an average of \$1800 more taxes paid to the state. In the spring of 2014 at the Eastern Regional meeting, residents passed a motion to work toward reinstating the medical expense deduction. In 2015, NorCCRA led the way in getting the NC General Assembly to reinstate the medical expense deduction. NorCCRA also led the charge among CCRCs across the country in 2017 when Congress planned to remove the deduction. Each year, Congress has extended the deduction for two years. Now in 2020, it has permanently been written into law.

Statute revision.

In early January, I emailed Nancy Wise to make sure that the Department of Insurance was not planning to introduce legislation in 2021 to rewrite the current CCRC statute. She assures me that will not happen. Again, I said that NorCCRA and LeadingAge needed to be included on discussions of the proposed language.

"You can't escape the responsibility of tomorrow by evading it today" - Abraham Lincoln

"In spite of illness, in spite of even the archenemy sorrow, one can remain alive long past the usual date of disintegration if one is unafraid of change, insatiable in intellectual curiosity, interested in big things, and happy in small ways." - Edith Wharton

Eastern Annual Meeting, continued from p.1

Sindy Barker will report for the Legislative Committee. The meeting will conclude with a business session for the Eastern Region members when officers for next year will be elected and installed. A complete agenda will be emailed prior to the meeting to those who have indicated that they will be attending.

ZOOMING into the

EASTERN REGION ANNUAL MEETING

- If you are new to Zoom, or want to review how to use Zoom, there will be training or information sessions on April 22 at 10 am and April 23 at 2 pm. Zoom can be accessed with a computer, tablet, iPhone or Android, regular land line, or Kindle. A device with a camera is preferred but not required. WE CAN GET YOU READY for the Eastern Region Annual Meeting! To sign up for a Zoom **training session**, contact Margaret Zircher zircher@me.com with your preferred day.
- Email your **registration** for the Annual Meeting by Wednesday April 21st to Carol Rist carolrist53@gmail.com. Include your name, your CCRC community, telephone number, and email address to which zoom invite should be sent if different from which you are emailing registration. Your registration for the meeting will be acknowledged.
- The zoom invitation will be sent out Monday, April 26. If you are registered and do not receive the invite by 9 pm, contact zircher@me.com or call/text 412-596-2799.

To join one of NorCCRA's Forums:

Sustainability
Board of Directors
Residents Council Presidents

email NorCCRA's Communications
Director, Margaret Zircher
zircher@me.com, with your name,
community, and forum you wish to join.

The Hotline

Seeking Local Reporters! YOU!!!

Send articles, ideas, photos to
NorCCRA's Director of
Communications Margaret Zircher
zircher@me.com

Editor's note:

What Community Highlights Can You Share?

A NorCCRA member has asked that *The Hotline* include a column in each issue on the simple aspects of community relations, to which *The Hotline* editor responds:

"With the pandemic restrictions, we all NEED a lighter side of life. One of the challenges of *The Hotline* is to appeal to all people, which is probably not possible. As someone said, whatever it is, one-third of the people will like it; one-third will not like it; and one-third won't care either way. Many people feel legislative updates

Continued p. 7



Environmentally Safe Carry Out Containers at Deerfield Episcopal Retirement Center

We could claim that we predicted back in October 2019 the requirement to deliver a hot meal to each Independent Living Resident at Deerfield Episcopal Retirement Community (DERC). Not so, but at that time we did respond to new local health regulations governing buffets with a solution that fit the environmental concerns of residents and would eventually prove the perfect solution to meal delivery that would begin in March of 2020.

The new Director of Dining, Adam, was charged with finding environmentally friendly replacements for the styrofoam and resident-owned containers being used for carry-out of the “meal of the day.”

Approximately forty individuals were taking their meal home and many more would take soup or dessert home. After a thorough review, Adam located a line of containers in various sizes and shapes that are reusable, dishwasher and microwave safe, and emit no dangerous chemicals when heated or when eventually recycled. He then came to the Resident Dining Committee Chair, Ladene, for assistance in planning an information campaign and transition to the new containers.

The Dining Committee discussed potential resident concerns, reactions, and objections. They named the boxes and

became “cheer leaders” for the Green ToGo’s. The health and environmental advantages of the program were discussed at “all hands” resident meetings. Display boards introduced the containers as residents entered the Dining Room. Newsletter articles discussed the environmental health laws relating to buffets that necessitated the change to in-house containers. “Habitual” carry out residents participated in small trials to help streamline pickup, use and return procedures. A YouTube endorsing the use of Green ToGo’s ran on the in-house TV channel and website. Finally, Roll Out Day arrived and the committee members were on hand for every noon and evening meal to assist

residents in following the new system and answer their questions and concerns. We kindly asked all residents to leave any resident-owned containers outside the Dining Room.



Green To Go Containers

Residents adjusted quickly and soon saw the advantages of the new containers and appreciated the healthier approach that prevented cross exposure from sometimes less than perfectly sanitized containers to serving utensils and food, and reduced the waste going into the landfills.

In March, we were suddenly confronted with home delivery of the “meal of the day” to each Independent Living resident (400) as

Continued p.7

Carry Out Containers continued from p6

COVID-19 began to spread in the US. Initially, Styrofoam clamshells were used for what was hoped to be a “short time until the virus was no longer a threat.” As the days passed, Adam got DERC approval to purchase enough of the Green ToGos to reduce the waste entering the landfill and going to the rare Styrofoam recycle location. Immediately, the residents accepted delivery through this method and implementing it was easy because of the previous preparation. Residents wash the containers, Dining picks them up the following morning, sterilizes them, and stores them for the next meal. They are returned in the bags used for delivery and Dining recycles those.

Thanks to our Deerfield friends for this article
Ladene H Newton, Past Dining Chair
(ladenen@gmail.com)
and Adam Lamb, Director of Dining Services

Community Highlights continued from p5

are integral to the purpose of NorCCRA, and the only way to communicate NorCCRA business such as annual meetings, by-law changes, new officers, etc. with our thousands of members are articles in *The Hotline*. Hence these are regular columns, along with environmental ideas, requested at a regional meeting. Some people want medical information, a topic we have to walk a fine line on since we are not medical experts.”

If you can share an aspect of community relations, or a community highlight, or have a comment for the *The Hotline* editor please send it to zircher@me.com. If your article cannot be used in the current issue, it will be held over for a future month



A solution enjoyed by Southminster in Charlotte to the scene at left is described below,

thanks to Southminster resident
Gail Grim (gailgrim@gmail.com)

**IT'S NOT TRASH,
IT'S TREASURE!**

During this time of the COVID-19 Pandemic, a new non-profit group in Charlotte is collecting take-out food containers. They will be turned into face shields P.P.E. (Personal Protective Equipment). Envision Charlotte took to the airways and asked for the public's help.

Southminster stepped up and we have been collecting our clean food delivery boxes since last spring. We have donated thousands of these since then. Envision Charlotte picks them up weekly. We're keeping trash out of the landfill and helping our medical heroes stay safer.

Found on the internet:

How to frighten the new generation: Put them in a room with a rotary phone, analog watch, and a TV with no remote. Then give directions on how to use in cursive. 🦖

Cyber Crimes continued from p3

in North Carolina. This initiative will provide North Carolinians who believe they have been a victim of a cybercrime with a simple way to report and receive resource information via United Way of North Carolina's NC 211. NC 211 is a free and confidential information and referral system that is available 24 hours a day, seven days a week in all 100 counties. Through NC 211, call specialists connect people of all ages and from all communities to essential health and human services.

The Cybercrime Support Initiative provides an exciting opportunity for United Way to partner with the Cybercrime Support Network (CSN). CSN's mission is to improve the plight of Americans facing the ever-growing impact of cybercrime by bringing together national partners to support cybercrime victims before, during, and after a cyber incident. Founded in 2017, CSN is the first organization to connect victims to resources, increase cybercrime and online fraud reporting, and address the lack of information available to law enforcement and industry with a national reporting structure.

The designated staff for United Way and CSN are working now to engage stakeholders across the state, including law enforcement, public safety, and non-profits that serve targeted populations to support the new project.

Cybercrime Support Network (CSN) is a public-private, nonprofit collaboration created to be the voice of cybercrime victims. With the strong support of our sponsors, CSN can continue to support victims through FraudSupport.org, which provides assistance to both individual and small business victims of cybercrime and online fraud.

For more information, contact

Sharon D'Costa, NC 211 Program Manager, United Way of North Carolina sdcosta@unitedwaync.org
919-834-5200, ext. 108 www.unitedwaync.org | www.nc211.org

Nichole Dennis, CSN Program Director - NC, Cybercrime Support Network ndennis@cybercrimesupport.org
678-665-0171 CybercrimeSupport.org | FraudSupport.org



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.