



Pennsylvania Alliance of Retirement Community Residents

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MINUTES - PARCR Quarterly Meeting - Wednesday, July 12, 2017 Ware Presbyterian Village 7 East Locust Street, Oxford, PA 19363

MISSION STATEMENT: *“To aid and assist residents of retirement communities in Pennsylvania. To organize and maintain residents’ organizations; to promote the exchange of ideas, education and civic responsibilities of residents; and to encourage members to seek to be a part of informed decision-making in their community.”*

WELCOME: Meeting was called to order by President, Ida Jeanne Smith at 10:00am with Pledge of Allegiance.

PRAYER: James Kirk, President, IL Association

HOSTING COMMUNITY: Jim Kirk, Pres., IL Association, gave an overview of Ware during its 40 years of existence, and Dee Dee Plummer, Vice Pres., IL Association gave us a very warm welcome to the PARCR membership.

ROLL CALL: There were **57** people in attendance representing **16** of our **26** member communities.

LEADINGAGE PA: Anne Henry – State budget: Governor Wolf allowed spending plan to become law without his signature. Budget submitted is \$31.9 billion with no tax increases. The bill has not made it to the Governor’s desk for how to fund this spending plan for fiscal year 2017-2018, as well as funding for State universities. General Assembly most likely will not send to his desk because we do not have the funds for them (non-preferreds).

Administrative Code Bill will most likely not move forward (unifying of agencies: DHS, DOH, DOA, and DA), and may not get funded at all. Some fees to nursing facilities may be increased which affects your communities (elevator inspection fees, criminal history background checks) in lieu of increased taxes. Human Services Code: language for people receiving welfare to find work or search for work; drug or sex offenders could not receive welfare payments OR if actively in drug or rehab treatment, may receive payments. Could be weeks or months before we get finalized budget – everything in flux. \$31.9 billion spending plan can be spent by Governor for services; when coffers become dry, Governor can put funds into budgetary reserve.

Federal government isn’t much better, although House passed the “ugly” healthcare bill (repealed Obamacare) and States could be funded for Medicaid with matching funds through a block grant – Senate did not have votes. LeadingAge PA working with other associations (hospital, home care, and physicians) to discuss this issue and how it will affect PA should it move forward.

Questions from floor: *Reduce size of legislature? No discussions presently. Eliminate property tax? No movement; they want to tax everything. Budget covers July 1st, 2017 through June 30th, 2018. Any word on redistricting? No, concentrating on this year’s budget. Any word on debt we have? No tax increases this year (2017) or next year (gubernatorial year 2018).*

NaCCRA: Dan Seeger – NaCCRA does the same thing as PARCR on a national level. When consumers are shopping for a CCRC, their concern is about amenities in a community: living quarters, dining facilities, landscaping and quality of meals. It is taken for granted that the community is operating on a sound financial basis. There is a concern about a string of bankruptcies and consumers are totally unaware. NaCCRA at their last board meeting concentrated their concerns about addressing this area: *Assets of the enterprise should not exceed its liabilities.* A public document, Form 990 binder, is required by every CCRC to be filed with IRS (the form can be found at “The Foundation Center” website). At the NaCCRA website under “News and Notes” of June 12th, “Many legislators, and prospective residents, may not realize that there are CCRCs that use resident entrance fees, not to secure lifelong promised contractual benefits to residents, but instead divert those entrance fees to enterprise purposes. This is evident in balance sheets with *liabilities greater than assets.*” NAIC (National Association of Insurance Commissioners), the insurance industry that exists to protect entrance fees, recommends a guarantee system for entry fees. Once you’ve paid your entrance fee, one contract has no refund policy, and the other contract will afford a refund by putting more money up front; however, the return or refund is dependent on sale of your property sometimes taking 2, 3 or 4 years.

PROGRAM: Bill Stelger, Chair, introduced our speaker, Mr. Kenneth Watts, Director of Social and Specialty Services, SpiriTrust Lutheran, for his presentation: “Tax Issues for Seniors”. Point of interest: there are 74,000 pages to the IRS Tax Code. Mr. Watts prepares tax free (Federal and State) forms for individual households with maximum income of \$54,000 (per tax return). He is involved with the VITA Program (Volunteer Income Tax Assistance), and TCE Program (Tax Counseling for the Elderly administered by AARP) which has no income limit.

FACTS: *Original tax code implemented in 1861. Original filing income tax introduced by IRS on March 1, 1913 (which was a 9 month filing). IRS does not initially contact you through telephone, email or social media. There are uncollected taxes for 2016 in the amount of \$406 billion. The IRS will work with you for debt forgiveness (be careful using any other agency). Tax reform developments have stalled due to healthcare reform. Doubling standard deductions are in discussion. Must file Estate tax if worth more than \$5 million. PA requires filing of Inheritance return. Gift tax maximum (per year) is \$14,000 – can be \$28,000 for joint household gift. The new PAable account is similar to 529 Education account.*

Mr. Watts can be contacted at: SpiriTrust Lutheran, Volunteer Income Tax Assistance, 907 Roosevelt Avenue, York, PA 17404 (717-854-2244) or through website: spiritrustlutheran.org, and other free help can be obtained through AARP Tax-Aide Programs (888-227-7669), Volunteer Income Tax Assistance Programs (800-906-9887) or through website for Internal Revenue Service: IRS.gov.

A “thank you” to Ware Presbyterian Village for hosting PARCR and for a wonderfully prepared continental breakfast, and a delicious buffet lunch from Dining Services that everyone enjoyed.

“SHARING AN IDEA”: Mr. Kevin Jones, Executive Director of Ware Presbyterian Village started his presentation with a “very old, black and white” video – “The Flitting of the Ware Mansion 1931” on how the “Mansion” was moved across 472 from one side of the street to the other (something about Mr. Ware not liking his neighbor?). Everyone enjoyed seeing this process, and hearing that the water and electricity were turned on each night because the Ware family was living in the Mansion during the move. The Ware Mansion ultimately provided the first Independent Living apartment.

Ware’s new project: “Westminster Place” is still under construction with an opening date of October 1, 2017. Westminster Place will provide alternative affordable living offering both more affordable entrance fee and lease option apartments. This expansion will broaden the demographic senior populations accessibility to retirement living.

PARCR BUSINESS MEETING: The Minutes of the April 12, 2017 meeting at Quincy Village will stand as accepted.

Treasurer: Henry Mathers – Our checkbook balance is \$7,306.19 (as of 6/30/17) shown on handout of “Current Budget vs Actual”. The “Proposed Budget 2017-2018” handout shows projected Income/Expense; has been approved by Executive Committee at June 12th meeting. Budget approved by membership.

Membership: In lieu of Susan Martin’s absence, Janet Polak read Susan’s presentation to the members. “As of July 9th, we have acquired the membership of a new community: Presbyterian Village at Hollidaysburg. Our PARCR community membership is now 26, and we will continue to welcome new community members. Three communities have not paid their annual renewals: Kirkland Village, Landis Homes and Menno Haven. A reminder has been sent to each of these communities.

Community membership/representatives (president or chair of association or council, and 2 delegates) receive: notices of meetings, minutes, newsletter, legislature tidbits, and other PARCR communications relevant to the communities. The membership/representative individuals: attend quarterly meetings, notify residents of upcoming meetings, and share information gathered at PARCR meetings.

PARCR also welcomes residents from a community not designated as delegates to join through the option of \$20 individual membership annually. The individual membership entitles the resident the same information as the community membership.

IMPORTANT: *Community representatives or delegates (contacts) should share the information from the PARCR meetings with their residents, and notify the Membership Chair of the names of the attendees for each meeting. Also, when officers change at your community, please notify Susan Martin immediately (smari@chuckandsusan.com). ”*

Legislation: Gail Stelger, Chair, reported that the “revised” healthcare plan should be out tomorrow, per Anne Henry. Any assistance with advocacy to contact members of Congress or General Assembly, will come from Anne to Gail to PARCR membership. New Medicare cards will be issued in April 2018 which will no longer have social security numbers; they will be randomly assigned numbers, to protect against fraud attempts when filing insurance claims.

Programs: Bill Stelger, Chair, reported upcoming presentation for **October 11th, 2017** – Nancy Feichtl is a “Futurist” and will tell us of the things that are or will be disappearing in the future. Surveys of proposed programs for 2018 were distributed to membership to make two choices; results will be shared at next Quarterly meeting.

"PARCR POST": Each community “key/contact person” receives the newsletter to share with their residents. Contact your community key/contact person for copies of the newsletter. Bill Buehler would like to step down as Editor of PARCR POST. A letter has been sent to each community’s contact person; if you know of anyone who would consider the position, please email Ida Jeanne Smith (contact information above). For the moment, until we have a replacement for Bill, send your community news (via email) to Bill Buehler, Editor, at rbuehler@gardenspotvillage.net as a pdf file, and let us know what “special” things are going on in your community (no marketing).

Business: The slate of officers and chairs approved at the Executive Committee meeting are: President, *Ida Jeanne Smith*; Vice President, *Dan Seeger*; Treasurer, *Henry Mathers*; Secretary, *Janet Polak*; Membership Chair, *Susan Martin*; Legislative Chair, *Gail Stelger*; Program Chair, *Bill Stelger*, and Members-at-Large: *Leon Bird*, *Susan DiGruttolo*, *Nancy Hann*, and *David McIntosh*; Editor, PARCR Post, *Bill Buehler*, and Web Master, *Laura Paist*. Our “Emeritus” members are: *Evert Fuller* and *George Tjiattas*.

Our PARCR site/location at the LeadingAge PA conference at Hershey Lodge in Hershey was so fantastic; thank you members who attended. Our location was at the front entrance of the Lodge where we were able to talk to more people in one day than we did at the previous downstairs location. We thank LeadingAge PA for this privilege, and for the “full participant status” for each member who attended.

Check the top of each Agenda you receive for the upcoming Quarterly meetings; especially statement written in “red”: **CHECK YOUR EMAIL FOR CANCELLATION OF MEETINGS** – weather can be unpredictable. Also, visit our website (PARCR.org) – there is a lot of information available.

Meeting was adjourned at 1:40 p.m., and included a tour of the Mansion and Model Railroad Club building.

Next Quarterly Meeting will be held October 11, 2017 – SpiriTrust Lutheran @ The Village at Sprenkle Drive, York

Respectfully submitted,
Janet Polak, Secretary