

---

---

# PILOT BULLETIN

NEWS FROM THE PUBLIC INDEPENDENT LIVING OPTIONS TEAM

Vol. 1, No. 2

November 2010

**Volunteers needed to serve on PR, fundraising/grants/, services, technology, and staffing subcommittees. Tax-exempt donations also appreciated.**

---

---

*This is a bimonthly publication of the Public Independent Living Options Team (PILOT). The mission of PILOT, a grass-roots nonprofit organization, is to help seniors in our community continue to live independently in their homes as long as possible.*

## PILOT Update: It's Official!! We're a Non-Profit

As expected, the past several months have been a busy time for PILOT internally, and significant progress has been made. On Nov. 1, with the help of a pro bono team of attorneys at Ropes & Gray in Boston, PILOT was officially incorporated in the Commonwealth of Massachusetts. The group is also in the process of becoming a federally authorized 501(c)3 non-profit. What this means, in short, is that all donations made to PILOT starting on Nov. 1 are tax deductible. Please think about helping.

As part of the incorporation process with the Commonwealth, PILOT had to appoint and name their officers and directors. President and chair of the advisory council is Betsy Connolly, a former Wayland selectman. Vice President is Kris Kiesel, recently retired director of the Sudbury Council on Aging. Treasurer is Joe Bausk of Sudbury. Susan Wagner is the clerk/secretary.

In addition to these four, the board of directors consists of Mary Antes, John Blair, Pat Harlan, Marty Nichols, and Charlie Raskin, all of Wayland. More people from Sudbury are expected to come on board in the not-too-distant future.

The group has also established five important subcommittees: public relations and community outreach, fundraising and grants, services (planning, delivery, vetting), technology, and staffing. Each of these subcommittees has important and far-reaching jobs and would like to enlist local volunteers with expertise in these respective areas.

If you can make a donation to PILOT's activities (tax deductible), send a check made out to PILOT to Joe Bausk, 50 Pratts Mill Road, Sudbury, MA 01776. If you have time and expertise to serve on one of the above subcommittees, call Susan Wagner at 508-358-2954 or email her at [ilotway@gmail.com](mailto:ilotway@gmail.com). Your help will be very much appreciated.

*PILOT provides information and services offering seniors independence, peace of mind, social support, and a sense of community.*

**201 Oxbow Road, Wayland MA 01778  
[ilotway@gmail.com](mailto:ilotway@gmail.com)**

---

---

## PILOT BULLETIN

Volunteers needed to serve on PR, fundraising/grants/, services, technology,  
and staffing subcommittees. Tax-exempt donations also appreciated.

---

---

### Did You Know?

- A widely prescribed class of drugs for osteoporosis might be associated with a very rare, but serious, type of fracture in the thigh bone when used long-term. In a report released in September, a task force of the American Society of Bone and Mineral Research recommended that the Food and Drug Administration rewrite labels for the drugs, which include Actonel, Boniva, and Fosamax, to warn doctors and patients. Be sure to consult with your physician if you have been taking any of these drugs for a prolonged period. <http://online.wsj.com/article/SB10001424052748704190704575490161425897480.html>
- Speaking of drugs, an experimental heart medication under development by Merck & Co. improved cholesterol levels to startling levels in a recent 1,600-patient study. The drug, called anacetrapib, helps raise levels of HDH, or so-called good cholesterol. In the study cited above, the medication increased HDL by 138% and cut LDL, or bad cholesterol, by 40% in patients who started taking it with already low levels. <http://online.wsj.com/article/SB10001424052748704648604575620411889854200.html>
- According to the most recent *AARP Magazine*, loneliness decreases with aging. Today, some 35% of Americans suffer from chronic loneliness vs. 20% in 2001. However, 43% of respondents age 45 through 49 are chronically lonely compared with just 25% of those 70 and older.

### Elderly Japanese Disappearing in Drove

Thousands of elderly Japanese are “disappearing.” According to a report released by the Japanese Ministry of Justice in September, 234,354 centenarians listed as alive in family registries could not be found. Suspicions of massive pension fraud or foul play are being investigated, but no wrongdoing has yet been confirmed.

[http://pubs.aarp.org/aarbulletin/201011\\_NJ/m1/MobileArticle.action?articleId=32638&mobileWeb=true&lm=1289013981000](http://pubs.aarp.org/aarbulletin/201011_NJ/m1/MobileArticle.action?articleId=32638&mobileWeb=true&lm=1289013981000)

*PILOT provides information and services offering seniors independence, peace of mind, social support, and a sense of community.*

201 Oxbow Road, Wayland MA 01778  
[ilotway@gmail.com](mailto:ilotway@gmail.com)

---

---

# PILOT BULLETIN

**Volunteers needed to serve on PR, fundraising/grants/, services, technology, and staffing subcommittees. Tax-exempt donations also appreciated.**

---

---

## Continuing-Care Retirement Communities Can Be Risky

Today, according to a recent article by Kelly Greene in the *Wall Street Journal* ([http://pubs.aarp.org/aarpbulletin/201011\\_NJ/m1/MobileArticle.action?articleId=32638&mobileWeb=true&lm=1289013981000](http://pubs.aarp.org/aarpbulletin/201011_NJ/m1/MobileArticle.action?articleId=32638&mobileWeb=true&lm=1289013981000)), some 750,000 older adults in the United States live in Continuing-Care Retirement Communities (CCRCs). Before signing on the dotted line, however, consumers should carefully investigate these enterprises, which promise good food, health clubs, and on-site long-term care, but sometimes deliver much less.

New residents in such communities generally pay a sizeable deposit when they move in, which may or may not be refunded when they die or move out. Nationwide, the average for such fees is nearly a quarter of a million dollars, according to the National Investment Center for the Seniors Housing and Care Industry.

Residents also pay monthly fees that vary according to the type of contract. “Life care” contracts usually charge the same per month fee whether residents live independently or have moved into an assisted-living or skilled nursing unit. “Modified” contracts, Greene said, often have lower monthly fees, but fewer health care services as well. Fee-for-service contracts require payment for all health-related services. And rental fees, which generally do not involve an entrance outlay, are basically a pay-as-you-go arrangement.

Recently, a number of CCRCs have filed for bankruptcy, abandoned construction, reduced staff, cut back on the meals served, and/or postponed opening assisted-living or skilled-nursing units. If a CCRC goes broke, the General Accounting Office reports, residents can lose all or part of their entrance fees. Or they may start being charged for services that previously were free. CCRC financial difficulties can also lead to unexpected increases in monthly charges, the GAO said.

A free “Consumer Guide to Understanding Financial Performances and Reporting in CCRCs,” published by CARF International, which accredits CCRCs, is available on [www.carf.org](http://www.carf.org). Also, the American Association of Homes and Services for the Aging offers “The Continuing Care Retirement Community: A Guidebook for Consumers” through its website [www.aahsa.org](http://www.aahsa.org).

Finally, Greene recommends getting a copy of the facility’s audited financial statement, which they should provide willingly. If they don’t, back off. “Be sure to look for the facility’s days of cash on hand and compare it to that of other facilities.” Accredited AARCs with one campus average 306 days, those with multiple sites 281.

*PILOT provides information and services offering seniors independence, peace of mind, social support, and a sense of community.*

**201 Oxbow Road, Wayland MA 01778  
ilotway@gmail.com**

---

---

## PILOT BULLETIN

Volunteers needed to serve on PR, fundraising/grants/, services, technology,  
and staffing subcommittees. Tax-exempt donations also appreciated.

---

---

### The Last Page

The \$11-billion per year debt-collection industry is exploding, and victims are often older American who have made their best efforts to pay what they owed. With new technology, debt buyers pay pennies on the dollar for old debts, use databases to file automated lawsuits, and make huge profits when they collect balances inflated by interest, penalties, and fees.

According to an article in the October 2010 *AARP Bulletin*, debt collection lawsuits must be timely, accurate, and fair. In April of this year, a New York's Court of Appeals ruled that a lawsuit filed against a resident to collect a balance plus fees and interest on a credit card that he closed out in 1999 had missed the three-year window of opportunity and was, therefore, invalid.

Debt collection is the Federal Trade Commission's second-highest consumer complaint. Last year, the agency received an average of 327 complaints a day.

If you believe a debt collector is coming at you unfairly, don't make partial payment.

Doing so can reaffirm the debt and extend the time to file a lawsuit.

For help, try the FTC's web page at <http://www.ftc.gov/os/statutes/fdcpajump.shtml>. This offers a number of publications about how to deal with debt collectors as well as recent news releases on successful FTC crackdowns on unscrupulous operations. Also check out the AARP at <http://www.aarp.org/applications/search/search.action?q=debt%20collectors>.



### Have Comments and/or Questions???

Contact PILOT: By e-mail –  
[ilotway@gmail.com](mailto:ilotway@gmail.com)

By mail – 201 Oxbow Road,  
Wayland MA 01778

By phone – 508-358-2954

Tax-exempt donations may be sent to Joe Bausk, PILOT Treasurer, 50 Pratts Mill Road, Sudbury, MA 01776.

*PILOT provides information and services offering seniors independence, peace of mind, social support, and a sense of community.*

201 Oxbow Road, Wayland MA 01778  
[ilotway@gmail.com](mailto:ilotway@gmail.com)