



HISTORY OF FLiCRA (1989-2006)

This historical summary on the Florida Life Care Residents Association was developed for the purpose of educating FLiCRA members and other continuing care residents on the chronology of major events and milestones in the life of the Florida Life Care Residents Association. This document will be updated accordingly as major issues occur. Our gratitude goes out to the late Ray Chambers, a founding member of FLiCRA, and to Milt Brummer, FLiCRA President from 1992-1996 who submitted much of the information describing the formative years of FLiCRA.

The Founder of Florida Life Care Resident Association, Inc. was Patrick B. (Pat) Lyons of Indian River Estates, Vero Beach. Pat was a former Mayor of Vero Beach, a former Chairman of Indian River County Commissioners and had been very active in local and state matters. He retired to Indian River Estates as a former Systems Engineer with Western Electric Company, Chicago, IL.

Pat believed that residents of Continuing Care Retirement Communities (CCRC's) should have representation in Florida's State Capital in Tallahassee to protect their rights and financial interests since the owners, providers, financiers and suppliers had such representation through the Florida Association of Homes for the Aging in Tallahassee.

Early in 1989, while president of the Indian River Estates Residents Board, Lyons formed a committee to explore and plan to form a statewide organization to represent all residents of CCRC's in Florida. During this period, he visited many CCRC's while the Committee phoned or mailed letters to the residents and friends in various communities. The idea was well received, so a Board comprised of Lyons, President; William (Bill) Hoeft, Secretary; Otto Voss, Treasurer; George Morris, Director; Raymond (Ray) Chambers, Director; drew up By-Laws and under the supervision of Harold Putnam, a local Attorney, filed an application of incorporation for Florida Life Care Residents Association (FLiCRA) with the State of Florida. The Charter was granted on September 19, 1989 and the Certificate is renewed annually.

At a meeting in October 1989 at Indian River Estates, a new Executive Committee was appointed: Pat Lyons, President; Bill Hoeft, Vice President; Otto Voss,

Secretary/Treasurer; Directors: Willmine (Willie) Fuller; Membership, Ruth Ayers; George Morris; Ray Schambers. Revised Bylaws were proposed specifying an Executive Committee of 7 to conduct daily operations and a CCRC with 50 or more FLiCRA members with a local elected board was eligible to become a Chapter. Annual dues were set at \$15/individual, \$25/couple with a refund to a Chapter of \$2.50 for each FLiCRA member. The dues structure for membership was in effect until the annual meeting in October 1995, when it was voted to increase dues to \$17.00 per resident, \$29.00 per couple. At that time, the amount for chapter refunds was reduced to \$2.00.

Although directors by policy could have been reimbursed for reasonable expenses, in practice they absorbed their cost of supplies, phone, printing, mailing, meals, lodging and the like. Consequently, with member dues plus donations, year 1989 ended with approximately \$5,000.00 in the bank, and an approximate membership of 500+, mostly consisting of Indian River Estates residents.

As is stated Harold Putnam, was our attorney, and worked very closely with Pat Lyons and the FLiCRA Board on legal matters. He served as our attorney at no cost for two years. Then for one year he charged FLiCRA \$50.00. The next year, his charge was \$150.00, and for his final year of service, he charged \$200.00. Ray J. Schambers wrote the newsletter in long hand, and had another resident at Indian River Estates type it for him. He packaged the newsletter in Publix paper bags, for mailing to the Chapters. He assumed the cost of typing and mailing, because there was not enough money to cover that expense.

During 1990, monthly meetings were held at the Days Inn in Hobe Sound, at no cost for a room, provided that each attendee bought a lunch. Attendees were from Indian River Estates, Edgewater Pointe Estates, St. Andrews, North and St. Andrews South with occasional attendees from other CCRC's. Due to the demise of Otto Voss, Bill Hoeft assumed the duties of Treasurer and Mari McAnany assisted him as Bookkeeper. Indian River Estates became the first Chapter of FLiCRA, followed in due course by Edgewater Pointe Estates, St. Andrews North and South, and Lakehouse East.

Pat Lyons made several trips to Tallahassee to meet with officials of the Department of Insurance (DOI) who are the administrators of F.S. 651, which deals with and regulates CCRC's. During these trips, he visited CCRC's in the panhandle to promote FLiCRA. He interviewed several candidates for the position of Legislative Representative and recommended Marta Hardy for a trial period of 6 months. The Executive Committee approved and Marta was hired effective on July 1, 1990 at 1,000.00 per month. Also, the Executive Committee approved the purchase of an 8-trip senior discount ticket at a cost of approximately \$700.00 for Lyon's use from Vero Beach to Tallahassee.

About mid-year in 1990, the Executive Committee was changed at a meeting at Indian River Estates attended by several Chapters and prospects. The Executive Committee became: Pat Lyons, President; Walter Arnold, Vice President, Edgewater Pointe Estates; Bill Hoeft, Treasurer, Indian River Estates; Ruth Ayers, Secretary, Indian River Estates; Directors: Willmine Fuller; Membership, Indian River Estates; Ray Chambers, distribution and mailing, Indian River Estates; Byron Sayre, Legislation, Indian River Estates; and Ed Optekar, St. Andrews South. Mari McAnany continued as bookkeeper and contact with the IRS regarding FLiCRA's tax classification.

The year 1990 ended with approximately \$15,000.00 in the bank from dues and several generous donations; approximately 2000 + members; 6 chapters, with 2 probables, and members in 14 other CCRC's.

During 1991, monthly meetings of the Executive Committee continued at Days Inn, Hobe Sound. Recruitment efforts continued with visits to CCRC's, and when an in-house resident directory at communities could be obtained, individual letters were sent with applications. Pat Lyons, with Marta Hardy, visited Tom Gallagher, Commissioner of Insurance, and the staff of the Department of Insurance (DOI). Discussions on proposed legislation to revise FS 651 were conducted, and several FLiCRA items were included which were passed in due course. Monthly newsletters were prepared by Lyons, edited and typed by Ayers. Chambers handled printing and mailing.

In the early months of 1990, Bay Village, Sarasota, became a Chapter and Paul Porter undertook recruitment in the Gulf Coast region. When Village on the Green, Longwood, became a Chapter, Charles Marschiner and Alfred MacAdam undertook recruiting in the central region. Later, Blanche Shannon of Azalea Trace, Pensacola, recruited in the northern region. Marta Hardy's contract was extended until June 30, 1991, and was extended later from July 1, 1991 to June 30, 1992 at same rate of \$1,000.00/month.

The first annual membership meeting was held at the new library in Vero Beach on May 16, 1991, attended by the Executive Committee, several Chapter Presidents and about 180 members from 16 CCRC's. Fred Oetzel, President of Indian River Estates Chapter, with his wife June and helpers, handled arrangements and provided box lunches. Pat Lyons and Marta Hardy reported on FLiCRA's accomplishments to date and goals for the years ahead. Byron Sayre reported on the revised FS 651 as passed by the Legislature in April. Willie Fuller reported a membership of 2,649 from 30 CCRC's, 11 of which were Chapters.

Mari McAnany reported that her efforts were fruitful and the IRS approved a 501c-(4) tax classification, but that exemption from Florida Sales Tax was rejected. Revisions to By-Laws were approved. The Executive Committee for year 1991/1992 elected were: Pat Lyons, President; Walter Arnold, Vice President; Willie Fuller, Vice

President; Mari McAnany, Treasurer; Ruth Ayers, Secretary; Indian River Estates, Directors included Ed Optaker, Byron Sayre, Ray Chambers. In August 1991, Lyons underwent surgery, so Walter Arnold took over the reins pending Pat's recovery. Harold Putnam continued to provide legal guidance at no charge. Plaques were presented to Tom Gallagher, Commissioner, Senator Kurt Kiser and Representative Muscarella for their help in the State Legislature.

On September 24, 1991, the Department of Insurance held an informational meeting in Orlando, where Willie Fuller met Milton L. (Milt) Brummer of Carpenters Home Estates, Lakeland, informed him of FLiCRA and invited him to attend the meeting on October 4, 1991 at Hobe Sound. He attended that meeting, and subsequently organized a Chapter at Carpenters Home Estates in early 1992.

Shortly after that meeting, Milt Brummer was elected as a state director. Ray Hoxeng, University Village of Tampa, was also elected as a director. During the early part of 1990, Pat Lyons realized that his illness with cancer was causing his health to decline, and therefore Walter Arnold, Edgewater Pointe Estates, Boca Raton, who was Vice President presided at the monthly meetings until the latter part of 1990. In late 1991, Pat Lyons asked Milt Brummer to consider being President after he could no longer function in the position. After much concern and thought, Milt Brummer agreed to accept this position as unofficial President, until it was necessary to become President. Milt Brummer was formally elected President early in 1992 and served until May 1996.

Up until 1992, volunteers did all work, with some travel expenses paid. Expenses were paid based on the income from memberships, and many contributions. Up until 1996, total contributions amounted at about \$16,000.00. One contributor over that period of time gave a total of \$5,000.00, and another contributor a total of \$7,000.00.

It was decided in the spring of 1992, that it was time to reduce the amount of work all of the volunteers were doing, and that someone should be employed to take on that work, such as membership, finances, newsletters, etc. Willmine Fuller and Ruth Ayers with the help of Marta Hardy interviewed staff with Harris Management Group, an association management company in Tallahassee. The officers found the staff to be knowledgeable and capable of doing this type of work for FLiCRA. Bennett E. Napier II was assigned to manage FLiCRA projects, out of which developed a fine relationship. In October 1993, by a vote of the board of directors, the Harris Group's duties were expanded and Bennett Napier was officially recognized as Executive Director.

During the years Milt Brummer was President, the main goal, in addition to legislative issues, was to increase membership. Walt Crawford, who was Vice President in charge of membership, and Milt Brummer as President made many personal calls and visits to CCRC's who knew nothing about FLiCRA. Many of the CCRC's visited told us

that there was no need for such an organization. They were satisfied with their management, and they thought FAHA (Florida Association of Homes for the Aging) was representing their interests adequately, based on what they were told by their management. However, after making several callback visits, they began to realize that we did have something for them, and after much consideration agreed to sign up members, and become a chapter. It by no means was easy, but it was sure worth the effort.

In 1994, Marta Hardy, because of ill health, resigned as our Legislative Representative, and Bennett E. Napier II, CAE became our primary Legislative Representative and continued to serve as Executive Director. For a short time during 1995, Tony Carvajal, a former staff member with the House of Representatives, served as the association's Legislative Representative.

In 1996, Gertrude Johanson of University Village was elected as FLiCRA President. During her two terms of office, FLiCRA instituted a regional system whereby the state was divided into 3 distinct regions. The purpose of regions then and now is to encourage continuing care retirement communities within in a geographic region to come together at least once or twice a year to offer workshops on membership recruitment and retention and to discuss policy issues which should be submitted to the state association.

In 1997, Bennett Napier, who started his own company, was hired to be FLiCRA's Executive Director and Legislative Representative. His contract under this arrangement was established on May 1, 1997. At the May 1997 Mid Year meeting, the chapters approved significant revisions to the FLiCRA bylaws, which reduced the Board of Directors to twelve people. Other changes included the elimination of a state Executive Committee and a state board seat for each chapter president. A delegates system was established where chapters receive a specific number of delegate votes based on their chapter's membership.

Also, in 1997, Harold Putnam retired as FLiCRA's legal counsel. A search for new counsel was undertaken, and the board of directors selected Jeffrey Barker of Tallahassee as the association's counsel. He continues to serve the association.

During the 1998 legislative session, FLiCRA was successful in obtaining homestead exemption benefits for residents living in for-profit continuing care retirement communities. The effort took five years to reach a positive result. Many FLiCRA members are owed a debt of gratitude for their patience and diligence on achieving this measure. At the suggestion of Executive Director Bennett Napier, the board of directors agreed to hire additional legislative representatives to help with FLiCRA issues at the capitol. Eric Thorn, former General Counsel to the House of Representatives, and former Lt. Governor, Bobby Brantley, with the Shutts and Bowen

law firm in Tallahassee were hired. They continue to assist Bennett Napier with representing FLiCRA before the legislature and executive branch.

In October 1998, Carl Kielmann of John Knox Village, Pompano Beach was elected President. Carl's mission as developed in FLiCRA's strategic plan that year was to strive to reach 12,000 members or 50% of all continuing care residents in the state. During his term, chapters were encouraged to recruit new members within their resident populations. This resulted in significant increases in FLiCRA's membership. Each month during his term, chapters received reports on progress around the state reflecting the number of residents in a community compared to the number of FLiCRA members. At the end of his term in October 1999, the chapters who performed "best" during the previous 12-month period were recognized with membership awards.

1999 marked the 10th anniversary of the Florida Life Care Residents Association. Governor Jeb Bush proclaimed "October 1999" as FLiCRA Month in Florida recognizing the association for its efforts on behalf of seniors in CCRC's. The 1999 Legislative Session was also positive for FLiCRA. For the first time, FLiCRA was awarded a mandated seat on a government panel. Barbara Muller was appointed by the Board to sit on the Governors Panel on Excellence in Long Term Care. Mrs. Muller from University Village also served as President of the Association for two years.

At the annual meeting held at Indian River Estates, the surviving founding members, past presidents and Harold Putnam, first legal counsel were recognized for their sacrifices and leadership. At the October 1999 annual conference, Barbara Muller of University Village in Tampa was elected state president. Also, the voting delegates approved FLiCRA joining NaCCRA, the National Continuing Care Residents Association for a one-year period with review each year.

During the 2000 legislative session, Florida established a new medical school dedicated to serving the needs of citizens in rural areas and the elderly; established a pseudo-Medicare prescription drug coverage program for qualifying seniors; mandated repackaging of prescription drugs for seniors in a nursing home setting; and created an End of Life Care Workgroup which included a seat for FLiCRA. Peg Terbeek, a FLiCRA board member from John Knox Village, Orange City served as FLiCRA's representative.

For the year 2001, the association was led by Robert Bond of St. Andrews South, Boca Raton and from 2002-2003; Richard Winchester of Freedom Plaza in Sun City Center presided over the association. For this time period, the major issues at hand related to nursing home reform and nursing home liability insurance with the affordability and accessibility of liability insurance still being a priority issue for the association and continuing care retirement community residents.

The association has been fortunate to have excellent leadership during our years of operation. We have always had excellent board members, who have shown very sincere interest in what FLiCRA has done and is doing, and in our plans for the future. Currently, FLiCRA has over 11,000 members with 44 chapters and members living in 51 continuing care retirement communities.

FLiCRA has played a rather important part in the forming of other state associations and the creation of a national residents association, NaCCRA. That organization was in a way born at a FLiCRA meeting held at Harbours Edge, Delray Beach, in March 1995, when several of our board members and representatives from California, Maryland, North Carolina and Florida met to discuss the possibility of forming such an organization. Harold Putnam made suggestions at that time, on how such an organization should be formed.

FLiCRA today is recognized as an important player in the Florida CCRC industry and in the legislative process. Open communication and working relationships exist with the Florida Association of Homes for the Aging, the Florida Retirement Housing Council, state agencies, the Governors office and the Legislature. It has taken a lot of hard work by many people to become a pillar in the CCRC industry, but as FLiCRA continues to grow, the needs and rights of residents will continue to be voiced and advanced.

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