



Guide to Operating a FLiCRA Chapter

Prepared By

The Florida Life Care Residents Association
325 John Knox Road, L103
Tallahassee, FL 32303
(850)906-9314
www.flicra.com

Table of Contents

	<u>Page</u>
What is FLiCRA?	2
Benefits of Becoming a FLiCRA Chapter	2
What Has FLiCRA Done?	3
Public Policy Issues	3
Cost Saving Measures	3
Continuing Care	3
Nursing & Health Regulations	5
Adopted Board Policy for FLiCRA Chapters	6
Duties & Responsibilities for FLiCRA Chapters	7
Suggested Descriptions of FLiCRA Chapter Committees	8
Membership Committee	8
Program Committee	9
Legislative Committee	10
Chapter Membership Chairperson Operation Procedures	11
Sample Membership Report	13
Chapter Board Data Form	14
Bank Accounts	15
Model Bylaws for Chapters of FLiCRA	19
Speakers Guide for FLiCRA Chapter Meetings	24
Installation Ceremony for New FLiCRA Board Members	26
State Bylaws	27
Chapter Promotions Package Order Form	32
Chapter Legislative Handbook Order Form	33
FLiCRA CCRC Finances Guide Book Order Form	34

WHAT IS FLICRA?

The Florida Life Care Residents Association (FLiCRA) is a statewide non-profit association of residents living in Continuing Care Retirement Communities (CCRC's).

Under the leadership of volunteer residents and a dedicated staff in Tallahassee, FLiCRA is a recognized voice before the legislature and state regulatory agencies.

The mission of FLiCRA is to promote and protect the rights of residents who live in CCRC's. FLiCRA accomplishes its mission through its relationship with legislators and state agencies. The association regularly participates in meetings of the Governor's Continuing Care Advisory Council as well as other governmental bodies. FLiCRA staff members stay in constant contact with key state legislators who oversee health care and elder affairs issues.

The association is not meant to replace local resident councils or associations, or to deal with local disputes between councils and management. It is a separate entity meant to be the "watchdog" on state legislative issues. The continuing care industry is regulated under Chapter 651 of the Florida Statutes and is governed by the Florida Department of Insurance. Due to the wide range of services, communities may also be licensed as assisted living and nursing home facilities which are regulated by the state Agency for Health Care Administration.

Through its efforts, the association is able to assist local FLiCRA chapters in understanding issues at the state level which have an effect on communities. FLiCRA now represents over 11,000 residents living in fifty two of the state's continuing care retirement communities. In some communities, nearly 100% of the residents are voluntary members of the association.

BENEFITS OF BECOMING A FLICRA CHAPTER

1. Coordination of Membership recruiting and retention services.
2. Chapter is eligible of Voting Delegates at the FLiCRA Annual Conference & Delegates Meeting to vote on the state operating budget, election of state board of directors and vote on bylaws amendments.
3. Access to FLiCRA staff and volunteer presenters for resident meetings.
4. Chapter receives \$2.00 per new and renewing member each month to help fund local chapter efforts.
5. Bulk dissemination of FLiCRA ***Resident Connection*** (quarterly newsletter).

WHAT HAS FLICRA DONE?

1989 -2012

PUBLIC POLICY ISSUES

- **SUPPORTED** identifies successes on issues where FLiCRA worked with other organizations.
- **SECURED** identifies successes on issues where FLiCRA was the lead organization in the passage of legislation.

COST SAVING MEASURES

- **SUPPORTED** defeat of proposal by the Department of Revenue to charge sales tax on resident meals. The proposal was to charge the tax retroactively for a five year period.
- **SUPPORTED** the defeat of a proposed tax of \$10.00 per day per nursing bed in CCRCs (2005). In 2009, **SUPPORTED** exemption for CCRC nursing home beds for bed tax passed by the Legislature.
- **SECURED** “homestead exemption” benefits for residents of for-profit and previously non-benefiting not-for-profit CCRCs. Opposed by Florida League of Cities and Florida Association of Counties.
- **SUPPORTED** clarification to “homes for the aged” homestead exemption law to strengthen and protect exemption for nonprofit homes for the aged.
- **SUPPORTED** maintaining current sales tax exemptions for CCRC entrance fees, monthly maintenance fees, resident meals and homestead provisions

CONTINUING CARE

- **SECURED** protection of residents of accredited CCRCs against waivers of requirements of Chapter 651. (**F.S. 651.028**)
- **SECURED** new law on “Continuing Care At Home/Without Walls” in Florida. The new law provides a definition of continuing care at home. The law requires providers to undergo an actuarial study and receive approval from the state Office of Insurance Regulation before they can offer “at home” contracts to off campus residents.
- **SECURED** inclusion of “Bill of Rights” for residents of CCRCs. (**F.S. 651.083**)
- **SECURED** provision that when maintenance fees exceed the Consumer Price Index (CPI) owner/providers must provide detailed explanation to residents. (**F.S. 651.085**)

- **SECURED** procedure for residents to elect a designated representative to represent them at meetings of the governing body at which changes in residents' fees or services are discussed. **(F.S. 651.085)**
- **SUPPORTED** "full disclosure" of providers' financial reports. **(F.S. 651.091)**
- **SUPPORTED** financial assistance to residents of CCRCs closed due to liquidation or pending liquidation. **(F.S. 651.119)**
- **SECURED** increased representation of residents from 2 to 3 members on the CCRC Advisory Council. **(F.S. 651.121)**
- **SECURED** transfer of property insurance premiums from the debt service reserve to the operating reserve softening the impact of high property insurance premiums and their cost impact
- **SUPPORTED** increasing investigative powers of the Governor's Continuing Care Advisory Council. **(F.S. 651.121)**
- **SECURED** mediation/arbitration procedures for disputes between CCRC residents and owner/providers on grievances except for disputes related to increases in monthly maintenance fees **(F.S. 651.123)**
- **SUPPORTED** passage of major revision to F.S. 651 in 1997, which included over a dozen changes to the statute. In 2009, FLiCRA **CHAired** a 651 Task Force with FAHSA and Office of Insurance Regulation on changes filed for 2010.
- **SUPPORTED** legislation to allow retirement communities to conduct bingo games at their facilities.
- **SUPPORTED** change to minimum liquid reserve requirements to minimize impact of liability and property insurance premiums on residents. **(F.S. 651.035)**
- **SUPPORTED** that CCRC residents are not considered new admissions when a moratorium on new admissions is in place in the skilled nursing portion of a CCRC. **(F.S. 651.118)**
- **SECURED** clarification of the appropriate process that residents must take to elect an initial residents council and elect their designated representative before management. **(F.S. 651.081 and 651.085)**
- **SECURED** passage of major revisions to Florida Statutes 651 that included changes to resident councils, financial transparency, governors continuing care advisory council duties and resident notifications. **(Florida Statutes 651)**

NURSING & HEALTH CENTER REGULATIONS

- **SUPPORTED** right of CCRC residents holding Health Maintenance Organization (HMO) agreements to be referred back to their facility's nursing center for medical services by their primary care physician. *Statutes updated in 2007. Opposed by Florida Association of Managed Care Plans.*
- **SUPPORTED** right of CCRCs to a Certificate of Need exemption so providers can establish home health agencies at their facilities.
- **SUPPORTED** right of CCRCs in financial need to utilize vacant sheltered nursing beds beyond five years.
- **SUPPORTED** changes to assisted living regulations which allow a resident to self-administer medication.
- **SUPPORTED** legislation requiring background checks on prospective employees in nursing facilities.
- **SECURED** right of residents with private or public sector retirement plans that cover prescription drugs that they can use those drug benefits in the nursing center portion of the community not just while in independent living. Opposed by Florida Pharmacy Association and several individual prescription drug companies.
- **SECURED** a seat for a FLiCRA representative on the Panel on Excellence in Long Term Care.
- **SUPPORTED** increased funding for Long Term Care Ombudsmen program for nursing home residents.
- **SECURED** a seat for a FLiCRA representative on the End of Life Care Workgroup.
- **SUPPORTED** creation of Florida State University Medical School where students will specialize in geriatric medicine.
- **SUPPORTED** 2001 nursing home reform related to litigation reform, quality of care and regulatory enforcement.
- **SECURED** that nursing homes affiliated with a CCRC that are accredited meet the financial criteria requirements for applying for a Gold Seal designation.
- **SECURED** CCRC nursing homes that staff at or above the required ratios can utilize licensed nurses and certified nursing assistants elsewhere on campus.

**ADOPTED BOARD POLICY FOR FLICRA CHAPTERS AND
RESIDENT'S COUNCIL/ASSOCIATIONS AT LOCAL
COMMUNITIES**

**POLICY STATEMENT defining the relationship of FLiCRA Chapter _____ and
its Board of Directors to the Residents' Association and the Management and
Ownership of (Name of Community)**

**The Board of Directors of the FLiCRA Chapter _____ (FLiCRA Board)
affirms that a primary mission of FLiCRA is to review and interpret current and
pending legislation related to the regulation and control of continuing care
retirement communities. This is in accord with its stated purpose, "To support
the objectives and policies of FLiCRA in promoting and protecting the interests of
the residents of continuing care retirement communities."**

*Believing that neither the FLiCRA Board nor the FLiCRA Chapter has any
responsibility for monitoring compliance by owners or management with
legislative regulations or with continuing life-care agreements between residents
and the owners, but that this responsibility lies with the Board of Directors of the
Residents' Association;*

The FLiCRA Board affirms that no individual is authorized to comment in the name of
FLiCRA on matters related to compliance by owners or management on legislative or
contractual obligations; however:

The FLiCRA Board will endeavor to inform the Residents' Board of current or pending
legislation or other regulations, which it considers important and pertinent to the
interests of the residents.

*This in no way is to be interpreted as restricting the right of any member of FLiCRA to
speak as an individual resident of (Name of Community) on any subject to either the
Residents' Association, its Board of Directors, or to the Owners or Management of
(Name of Community).*

(Name of Community) Chapter No. _____ of FLiCRA

DUTIES AND RESPONSIBILITIES OF FLICRA CHAPTER OFFICERS AND BOARD MEMBERS

President – Receive and respond to communications from Executive Director and/or state board members regarding legislative and/or administrative correspondence. Set up and run chapter board meetings (usually monthly) and quarterly membership meetings. Serve as key contact for legislative grassroots efforts. If possible, attend state or regional FLiCRA meetings within the geographic area.

Treasurer - Receive monthly checks and refund logs from FLiCRA administrative office. Deposit refund checks into local chapter account. Write checks for chapter expenses or board member reimbursements. Provide oral or written financial report for chapter annual meeting and regular board meetings.

Secretary - Take minutes of chapter board meetings and chapter membership meetings. Maintain a notebook of meeting minutes. Maintain chapter bylaws.

Membership Chairperson - Receive monthly membership reports from FLiCRA administrative office. Monthly information includes renewal slips for members due for the upcoming month; membership cards for members processed; reports on dropped members; and an active member report. Responsible for distributing renewal slips and membership cards to members (usually through assistance of a membership committee). Work to recruit new FLiCRA members at the chapter.

Director – Attend regular chapter board meetings. Complete tasks that may be assigned by the President such as legislative assistance or program activity development.

* Also, need one key person on the board to be the key contact to receive newsletters for the chapter. Newsletters are normally sent to a chapter in bulk and then distributed to all members.

SUGGESTED DESCRIPTIONS OF FLiCRA CHAPTER COMMITTEES

FLiCRA MEMBERSHIP COMMITTEE Responsibilities and Duties

1. Receive new and renewal membership fees, and sends them immediately to FLiCRA headquarters for recording.
2. Send letters of welcome and a FLiCRA brochure to all new residents. Invite them to join the FLiCRA Chapter.
3. If there is no response, follow up with a personal visit from the appropriate FLiCRA floor or area representative to answer questions prospects may have.
4. Send reminder letters to FLiCRA members who have not renewed memberships, and if the memberships are not renewed, follow up with personal calls by the floor or area representative to determine why a member has chosen not to renew.
5. Appoint a resident to receive bulk copies of the FLiCRA newsletter, and arrange for them to be distributed to the members by floor and area representatives. Address labels are available from the FLiCRA State Office.
6. Once a year (or more often, as needed), send a letter to the membership documenting the current membership and listing the activities and successes of FLiCRA. This should be part of an annual report form the FLiCRA Chapter Board of Directors and published in the COMMUNITY RESIDENT NEWSLETTER.
7. Maintain a database for all (Name of Chapter) residents.
8. Maintain a database for FLiCRA Chapter members so personalized letters can be sent to all.
9. Committee Membership:
 - Membership Vice President
 - Two Board Members
 - Floor and Area Representatives

FLiCRA PROGRAM COMMITTEE **Responsibilities and Duties**

1. Create and arrange the details for at least 4 programs a year:
 - November at the Annual Meeting
 - February
 - March or April
 - May
2. Publicize all programs with an article in the COMMUNITY RESIDENT NEWSLETTER
3. Publicize the program by inserting notices, about 3 – 4 days prior to the program, on In House TV and putting posters on all bulletin boards.
4. Write Thank You Letters to all speakers.
5. Committee Membership:
 - Program Vice President
 - Two Board Members
 - Floor and Area Representatives

FLiCRA LEGISLATIVE COMMITTEE **Responsibilities and Duties**

1. Receive correspondence and “Action Alerts” from FLiCRA headquarters. Determine what action is required and distribute notices to FLiCRA members. If the distribution should be to all residents, see item 3 below.

Publicize legislative events:

- In the COMMUNITY RESIDENT NEWSLETTER, if the publishing date permits,
 - All bulletin boards
 - Letters, if the importance and need are significant (address labels are available from the database).
2. Receive and publicize State FLiCRA meetings, keeping track of persons who can attend, informing the FLiCRA Executive Director (850-906-9314), and securing permission from the (Name of Chapter) Administrator to offer bus transportation.
 3. Cooperate with (Name of Chapter) Administration and Residents Council in “Action Alert” programs to send information and “Action Alerts” to all (Name of Chapter) residents.
 4. Committee Membership:
 - Legislative Vice President
 - Two Board Members
 - Floor and Area Representatives

CHAPTER MEMBERSHIP CHAIRPERSON OPERATION PROCEDURES

For Monthly Reports

This procedure is designed to provide a guide for Chapter Membership Chairpersons while working with the monthly reports. It is requested that the Operation Procedures, along with the Membership Report information, be placed in a separate folder and retained for periodic review and to be passed on to any future Chapter Membership Chairpersons.

1. **MEMBERSHIP SUMMARY REPORT**

This report contains the totals for new, renewed and dropped members for your chapter and all other chapters.

2. **RENEWAL NOTICE REPORT and MEMBERSHIP DUES INVOICES**

You will receive this report and the matching membership dues invoices from FLiCRA's Tallahassee office approximately thirty days prior to the renewal month.

For example, you should receive the June 1, 2000 invoices and Renewal Notice Report on May 1, 2000. This will give you approximately thirty days to collect the renewals from your members.

Make a copy of this report and enter corrections for members who have moved, died, changed locations or do not wish to renew their membership.

Mail invoices, new member applications and checks along with any membership corrections (for members who have moved, died, changed locations or do not wish to renew their membership) to FLiCRA at 325 John Knox Road, L103, Tallahassee, FL 32303.

3. **MONTHLY MEMBERS PROCESSED REPORT and MEMBERSHIP CARDS**

This report will provide you with a listing of the members who have renewed their membership at your Chapter during the previous 30-day period.

The membership cards for new and renewed members will be mailed along with the MONTHLY MEMBERS PROCESSED REPORT.

4. **MONTHLY PERCENTAGE COMPARISON REPORT**

This report shows the number of active members in each chapter compared to the total number of residents in independent living in each chapter. If the total number of residents in independent living at your chapter changes please let FLiCRA staff know.

5. **PAST DUE DELINQUENCY REPORT**

This report will list the members at your chapter who are 30 days or more past due. The policy of FLiCRA is to drop any members who are 90 days past due unless otherwise instructed by the chapter.

6. **DROPPED MEMBER REPORT**

This report lists members who have been dropped due to non-renewal, move to health center, moving out of facility or death.

7. **ACTIVE MEMBERS REPORT**

This report lists all active members at your chapter, including addresses, apartment numbers, date they joined FLiCRA and renewal dates. If any of this information is missing or incorrect, please let the FLiCRA office know the correct information.

ADDITIONAL INFORMATION

The twenty-fifth (25th) of each month will be the cut-off date for members to be processed. Any memberships (new or renewed) received after the twenty-fifth (25th) of the month will be entered on the next month's report.

If you desire, you can either mail weekly or once a month (so that it will be received before the 25th as mentioned above) the new member applications, membership dues invoices and membership changes to FLiCRA at 325 John Knox Road, L103, Tallahassee, FL 32303 for processing.

Once a chapter has been officially approved, the chapter will receive \$2 per new or renewed member every month back to the chapter sent in care of the chapter Treasurer. The refunds paid to chapters are deemed to help pay for chapter expenses such as copies, chapter board travel reimbursements to state meetings, refreshments at chapter meetings and other relevant expenses for operations of a local chapter.

SAMPLE
“CHAPTER TITLE” MEMBERSHIP REPORT
“DATE”

<u>NAME</u>	<u>APT. #</u>	<u>ADDRESS</u>	<u>COMMENTS</u>
<u>NEW MEMBERS</u>			
SUE SMITH	J-317	906 FALLS DRIVE	
JOE & JOYCE JONES	A-68	906 FALLS DRIVE	
<u>DECEASED/MOVED/DROPPED</u>			
RUTH THOMAS	INN 208	906 FALLS DRIVE	DAVE THOMAS IS STILL A MEMBER
TOM BROWN	B-877	982 FALLS DRIVE	DECEASED
JOHN SHEPARD	B-427	982 FALLS DRIVE	NOT RENEWING
<u>ADDRESS CHANGES/CORRECTIONS</u>			
LUCY GREEN	L-508	982 FALLS DRIVE	MOVED TO 906 FALLS DRIVE APT. F-96
DAN MARTIN	C-482	982 FALLS DRIVE	CHANGE APT. C-483
DAWN ROBUCK	D-603	906 FALLS DRIVE	NAME LISTED INCORRECTLY, SHOULD BE DONNA ROBUCK

FLiCRA Chapter Board Data Form

Please type or print information.

Community: _____ FLiCRA Chapter No.: _____

Month Chapter Elections Held Each Year: _____

Chapter Officers

	<u>Name</u>	<u>Phone</u>	<u>Email</u>
President:	_____	_____	_____

V. President:	_____	_____	_____
---------------	-------	-------	-------

Secretary:	_____	_____	_____
------------	-------	-------	-------

Treasurer:	_____	_____	_____
------------	-------	-------	-------

Membership Chair:	_____	_____	_____
-------------------	-------	-------	-------

Director:	_____	_____	_____
-----------	-------	-------	-------

Director:	_____	_____	_____
-----------	-------	-------	-------

Director:	_____	_____	_____
-----------	-------	-------	-------

Person Designated to Receive Newsletters in Bulk for Distribution: _____

Address: _____

No. of Newsletters Requested: _____

Once completed, please mail to FLiCRA, 325 John Knox Rd, Ste L103, Tallahassee, FL 32303 or fax to (850) 906-9315.

BANK ACCOUNTS

Most treasurers inherit their organization's bank accounts when they begin their tenure. However, you may be with a brand new organization or may need to change banks or open an additional account. At the very least, you will want to be sure that you are added as an authorized check signer. Therefore, we'll begin at the beginning.

FEIN

If you are a brand new organization, you will need a Federal Employer Identification Number-even if you have no employees. In simple terms, the FEIN is a registration number with the Internal Revenue Service. The completed form is mailed back to the IRS. They will assign you a number in approximately eight weeks. However, most banks will let you open an account immediately and ask you to give them your FEIN as soon as you receive it.

OPENING A BANK ACCOUNT

The very first step is selecting a bank, which you will of course do based on the fees and the services provided by that bank. The bank will give you blank forms for opening the account. One of these will be that bank's standard "resolution" form. This is a document that legally permits the bank to open an account in the name of your organization. It authorizes the bank to accept deposits and honor checks drawn in your organization's name. Your organization's board of director's must vote approval of this "resolution," which has the effect of authorizing the treasurer to open a bank account. This must occur each time a new account is opened or any changes are made in a current account.

The resolution passed by the board should include a list of who will be authorized to make transactions on that account. This usually means a list of positions (president, treasurer, etc.), not the names of individuals (Mary Smith, Ralph Jones, etc.).

Deciding who will be given this authorization is an important responsibility that the board has. One check signer should (I almost say must) be the treasurer. S/he is the person to whom your organization has said "we trust you with our money." But it is good management planning to permit more than one person to sign checks. This can be another officer such as the president or secretary, or it can be any member of the board or even general member of your association. (For larger organizations, it often makes sense for one of the check signers to be an employee.)

Authorize several check signers- at least three or four. Remember, even treasurers sometimes go on trips or get sick. You do not want to be dependent on one person only.

The next question to decide is whether or not you want to require that each individual check be signed by more than one person. This may be a good idea because it assures that at least two people will have to agree on how funds are spent. Unfortunately, what often happens to organizations that have the double signature rule is that the person

not in possession of the check book pre-signs a few checks because it seems inconvenient to have to track down a second signature whenever a check is written. When checks are pre-signed, the first signer is signing a blank check which transfers all oversight to the second check signer. If this occurs, you may as well have check signed by one person only and recognize that that is your system.

If it is inconvenient or would delay paying invoices to have two people sign each check at the time it is made out, an alternate system is to require only one signature on individual checks up to a stated dollar amount. Select an amount that covers many of your expenditures (maybe \$99.99) - the amount will depend on your organization's needs. All checks over that amount (in this case, \$100.00) would require two signatures.

In this way, you can easily handle checks for items in the budget that are routine and relatively small. But you have the protection that no one person can easily withdraw all the organization's cash.

It is not "wrong" to have checks signed by one person. The board of directors must consider what is safe for the organization, what is practical, and what risks they are willing to take.

Once you've determined who will be authorized to sign checks, you are ready to pass the necessary resolution. If you select the alternate system I described, someone might make the following motion:

I move to authorize the opening of a checking account at Savers Bank and to authorize the President, Vice President, Secretary and Treasurer to be check signers. Any one of the four are authorized to sign check up to \$(your amount). Any two of the four are required on checks over \$(your amount plus one cent).

Of course, the bank will need to know which individuals currently hold these positions and will give you signature cards (see example on next page) for this purpose.

You have options when you select the type of account to open. Some of the things you want to consider are whether:

- the account pays interest
- there is a required minimum balance
- there are restrictions on the number of checks per month
- there are service charges and if they can be avoided

You should not keep all funds in a non-interest-bearing checking account. Many banks today offer interest-bearing checking accounts, but be sure to determine any restrictions. Keep only one to two months' expenses in any account that does not earn interest. Excess funds can be placed into an interest-bearing account, but you should require two signatures for a withdrawal. Talk with your banker.

THE RESPONSIBILITY OF A CHECK SIGNER

Each check signer must do the following:

1. Scan the check to be sure that it is complete in all respects and looks correct: is the date current? Does the written amount agree with the numerical amount?
2. Compare the name and amount on the check to the bill to be paid.
3. Be sure the bill has been approved by the appropriate person in the organization.

If the check requires more than one signature, it is important that *each* check signer follows the procedure just outlined. Checks should never be signed in advance and it should not be assumed that a check is correct just because the first signer has already signed his/her name. **Remember, by signing a check, you are spending the organization's money.**

HOW TO RECONCILE A CHECKING ACCOUNT

It is important to reconcile the checking account each month to be sure the balance in your checkbook is correct. Also, though it is not usual, banks do make errors and you want to make sure they are corrected

When you receive you bank statement, you should:

1. Trace each deposit in your checkbook to the bank statement. Put a checkmark in your checkbook next to each deposit that is shown on the statement. Any deposit not shown because of the usual one or two day time lag is a "deposit in transit."
2. Put the checks returned with the statement in order by check number or date. Trace each check to the checkbook. Put a checkmark in your checkbox next to each check that has been returned. Any checks you have written and subtracted from your checkbook balance but which have not been returned by the bank (and therefore not yet cashed) are "outstanding checks."

You are now ready to reconcile the account. Your first decision is through what date to reconcile. You will be receiving the bank statement several days after its ending date, which may or may not be the end of a month. This time lag means that new transactions have occurred since the bank's closing date, but they probably can be ignored during the reconciling procedure. You can select any date for reconciliation but I suggest you reconcile through the ending date of the bank statement. If you prepare a monthly treasure's report, you may want to reconcile through the last transaction you intend to include in that month's treasurer's report (which in most cases will also be the end of the month). By doing this, you will prove that the ending cash balance of the treasure's report reconciles with the balance in the bank.

If you do not prepare a treasurer's report each month or if the bank statement is through a date other than month end, you can select any convenient checkbook date. By the way, it is possible to ask your bank to prepare your statement as of the last day of the month.

SAVINGS ACCOUNTS

Savings accounts also need to be reconciled. The process just described for reconciling checking accounts can be used for savings accounts for which you receive a monthly statement from the bank. With this type of account, do you reconciliation monthly.

If you have a savings account that still uses the passbook system, you need to be sure that all transactions are reflected in your passbook. Normally this occurs each time you have a transaction with the bank. However, at least once a year, you should take your passbook into the bank and be sure the bank enters all interest and other transactions into it.

In any case, the balance per the bank's records should be reconciled with the balance on the organization's records.

FILE OF BANK STATEMENTS AND CANCELLED CHECKS

After you have reconciled the bank accounts on the front or back of the bank statements, or on another piece of paper which should be stapled to the bank statement so it does not get lost, the statements should be filed by month. Deposit tickets can be stapled to each statement or, if numerous, kept in their own file.

Cancelled checks should be filed chronologically by date written, which usually also means by check number and the order in which they are entered in the checkbook.

Source: John Dalsimer, John Knox Village, Pompano Beach

MODEL BYLAWS FOR CHAPTERS OF FLICRA

BYLAWS FOR _____ (Name of Retirement Community) _____ CHAPTER OF FLORIDA
LIFE CARE RESIDENTS ASSOCIATION, INC. (FLiCRA)
As Adopted (Revised) _____ (Date) _____

ARTICLE I - NAME AND OFFICE

1. The name of the organization shall be _____ (Name of Retirement Community) _____ Chapter No. _____, of the Florida Life Care Residents Association, Inc. (FLiCRA). Its office is at _____ (Street Number, City, County, Florida, Zip Code) _____. Its mailing address is _____ (same or Street Number, City, County, Florida, Zip Code) _____. The Chapter may be identified as “_____ (Name of Community) _____, FLiCRA Chapter No. _____.”

ARTICLE II – PURPOSE

1. The purpose of the Chapter shall be to support the objectives and policies of FLiCRA in promoting and protecting the interests of the residents of Continuing Care Retirement Communities (CCRCs), hereinafter referred to as “Life Care Communities”. To this end, it shall seek to:
2.
 - A. Understand the objective of FLiCRA and communicate them to the membership of the Chapter.
 - B. Review and interpret existing and pending legislation for the benefit of the membership.
 - C. Encourage and promote membership in FLiCRA including assisting in the formation of chapters in other communities.

ARTICLE III – MEMBERSHIP

1. _____ (Name of Community) _____ Chapter is chartered as Chapter No. _____, having met the requirements of the Bylaws of FLiCRA, Article III (2). In the event this Chapter fails to meet the requirements of Article III (2), after being chartered, it shall notify FLiCRA and will be bound by the ruling of FLiCRA’s Board of Directors as the its status.
2. Individual residents of _____ (Name of Community) _____ all being members of FLiCRA, may become members of this Chapter upon payment of dues as set by the State Board of Directors.

3. Any individual whose business or employment is determined by the Board of Directors to conflict with the purposes of the organization may not join.

ARTICLE IV - FISCAL YEAR

1. The Fiscal Year shall be the (the calendar year) or (from date through date).

ARTICLE V – MEETINGS

1. The Annual Meeting shall be held in (month) of each year, or at such date as shall be determined by the Board of Directors.
2. (Fifteen) percent of the members shall constitute a quorum.
3. Special meetings may be called by majority vote of the Board of Directors.
4. The Board of Directors shall provide notice to the members at least ten days prior to a meeting.
5. Any member in good standing shall be entitled to vote.
6. There shall be no proxy or write-in voting.

ARTICLE VI - BOARD OF DIRECTORS

1. The Board of Directors shall be composed of (suggested is nine) members, serving three-year staggered terms. The Directors shall convene at the conclusion of the Annual Meeting and elect officers from their membership.
2. At the first Annual Meeting, (suggested is nine) members shall be elected, and after this Annual Meeting, the elected members shall select three of their number to serve three-year terms, three to serve two-year terms, and three to serve one-year terms. At subsequent Annual Meetings, three members shall be elected to serve three-year terms.
3. Directors may serve (two) consecutive terms, after which they will not be eligible for re-election for one year. An appointed Director who serves more than half a term will be deemed to have served a full term.
4. The President, with approval of the Board of Directors, shall appoint a Nominating Committee of three to five members, none of whom may be Board members, at least three months prior to each election. The Nominating Committee shall report a slate, including at least one candidate for each vacancy, to the Board in time for informing the membership at least ten days prior to the Annual Meeting.

5. The Board of Directors shall develop procedures for conducting elections of Directors, which shall include provision for additional nominations from the floor.
6. (Five based on nine members) Directors shall constitute a quorum.
7. A vacancy on the Board of Directors shall be filled by vote of the remaining Directors.
8. The Board of Directors shall appoint Chapter Delegates to Annual Meetings in accordance with FLiCRA Bylaws.
9. No Director shall receive any remuneration for his/her services. However, Directors may be reimbursed for reasonable expenses incurred as a result of their duties.
10. The Board of Directors may adopt reasonable Rules and Regulations for the operation of the Chapter that is not in conflict with the Bylaws, Rules and Regulations of FLiCRA.
11. The Board of Directors may set reasonable local chapter membership dues and change them from time to time.

ARTICLE VII - OFFICERS

1. The Board of Directors shall elect from its membership a President, Vice President, Secretary, and Treasurer, and may elect an Assistant Treasurer if desired, to serve until the next Annual Meeting OR until their successors are elected.
2. The officers shall discharge the customary services of these offices.
3. The Treasurer shall: (a) receive and deposit all funds, including funds rebated to the Chapter as its share of dues; (b) collect dues from members as prescribed by FLiCRA and remit them in full to FLiCRA, unless this function has been assigned by the Board to the Membership Committee; (c) expend from the funds only such amounts as are approved from time to time by the Board of Directors, or within guidelines established by the Board of Directors; (d) report monthly to the Board of Directors and annually to the Chapter Members.
4. The Secretary shall, unless such duties are assigned to the Education Committee: (a) post all Bulletins issued by FLiCRA or the Chapter; (b) distribute bulk mailings received from FLiCRA; (c) conduct opinion surveys as requested by FLiCRA and report the results to FLiCRA.
5. The records of the Treasurer and the Secretary of the Chapter shall be available for inspection by FLiCRA officials at reasonable times.

ARTICLE VIII - COMMITTEES

1. The President, with approval of the Board, shall appoint the following Standing Committees, which shall report to the Board:

- Education or Program Committee
- Legislation Committee
- Membership Committee

Each Standing Committee shall included two members of the Board, one of whom shall be Chairman, and three to five additional members.

2. The President, with approval of the Board, shall appoint the following Special Committees which shall report to the Board:

- Nominating Committee
- Audit Committee

The President, with approval of the Board, as deemed necessary, may appoint additional Special Committees.

3. An Audit Committee of two members, neither of whom may be a member of the Board, shall be appointed at least one month prior to the end of the fiscal year to conduct an audit of all financial records and to submit a written evaluation to the Board at the end of the fiscal year.
4. The Board shall develop policies and procedures for the Board of Directors and for all Committees.

ARTICLE IX – AMENDMENTS

1. These Bylaws may be amended at an Annual Meeting by a majority vote of Members present and voting.
2. Notice of the Annual Meeting and the proposed amendments shall be made available to the Members at least ten days prior to the Meeting.
3. The Board of Directors may amend these Bylaws by a two-thirds vote of all Board members after reasonable notice to all Members of the Chapter, provided however, that such amendments shall be submitted to the full membership for confirmation at the Annual Meeting or at a Special Meeting.

ARTICLE X - RESTRICTIONS

1. The Bylaws, and any amendments, of this Chapter shall be consistent with the Bylaws and purposes of FLiCRA.
- 2.
2. The Chapter shall not use the name of FLiCRA on any controversial issue without the written approval of FLiCRA.
- 3.
3. The Chapter shall not institute any legal action using the name of FLiCRA without the written approval of FLiCRA.
- 4.
4. Neither the Chapter nor any of its Members shall use the name of FLiCRA for any commercial purpose or endorsement.

ARTICLE XI - DATE OF EXISTENCE

The Bylaws were adopted (date) . (The Bylaws originally adopted _____, were revised _____.)

Certified by: _____ (_____) President

Witnessed by: _____ (_____) Secretary

_____ (Name of Community)

Chapter No. _____

SPEAKERS GUIDE FOR FLICRA CHAPTER MEETINGS

GENERAL AGING ISSUES:

Secretary Carole Green, Department of Elder Affairs
4050 Esplanade Way, Suite 152, Building B
Tallahassee, FL 32399
850/414-2000

E. Bentley Lipscomb, Director of Florida Chapter of AARP
400 Carillon Parkway, Suite 100
St. Petersburg, FL 33716
727/571-2277

Molly McKinstry, Manager Long Term Care Unit
Agency for Health Care Administration (oversight of CCRC nursing homes)
2727 Mahan Drive, Bldg. B
Tallahassee, FL 32308
850/488-5861

William Marvin, Executive Director, Statewide Human Rights Advocacy Committee
1317 Winewood Blvd, Bldg. 1, Room 401
Tallahassee, FL 32399
850/488-6173

Edwin Boyer, Esquire, Elder Law Attorney
1800 Second Street, Suite 760
Sarasota, FL 34236
941/365-2304

Hester Bryant, Long Term Care Ombudsman Program
4040 Esplanade Way
Tallahassee, FL 32399
850-414-2323 Phone
Bryanth@elderaffairs.org

MEDICARE AND SOCIAL SECURITY:

Laura Feldman, National Committee to Preserve Social Security and Medicare
10G Street, NE, Suite 600
Washington, D.C. 20002
202-216-0420
feldman@ncpssm.org

Various Speakers, Florida Medical Quality Assurance, Inc.
1211 N. Westshore Blvd, Suite 700
Tampa, FL 33607
800/844-0795

Mark Schlein, Director, Medicaid Fraud Unit
Office of the Attorney General
PL-01, The Capitol
Tallahassee, FL 32399
850/414-3300

LIVING WILLS/END OF LIFE CARE:

Dr. Lofty Basta, Project GRACE
1311 N. Westshore Blvd., Tampa, FL 33607
Phone: 727/443-2603
Fax: 727/281-0295

CONTINUING CARE:

Gary Mills, Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399
850/413-2476

CONSUMER INSURANCE ISSUES:

John Chreno, SHINE Program Director
4040 Esplanade Way, Suite 260
Tallahassee, FL 32399-7000
850/414-2000 Phone
850/414-2002 Fax
Chrenoj@elderaffairs.org

GENERAL INTEREST:

John DeMuro, Coordinator of Advocacy
Moffitt Cancer Center
Tampa, Florida
813/745-1527 Phone
813/745-1462 Fax
DeMuroJ@moffitt.usf.edu
www.moffitt.usf.edu/about_moffitt/advocacy

Chapters are also encouraged to invite their local State Representatives and Senators.

INSTALLATION CEREMONY FOR NEW FLICRA BOARD MEMBERS

You stand on the threshold of a new year for the Chapter Board of the Florida Life Care Residents Association.

You have been elected by your fellow members to help guide the organization to new levels of service.

This vote of confidence in your ability and dedication is also a vote of thanks. Gratitude for your willingness to commit your time and energy for the betterment of all FLiCRA members.

Leadership is not an easy task. Often the demands placed on you will take you away from your own personal interests.

Just as you will be generous with your time, so too will the members who have elected you. Through their participation, they will give you the support you need to be effective.

You will provide the voice for the chapter and you will act for the good of all the members we serve.

With the prestige of office also comes the responsibility to represent all interests of the membership. And in providing leadership, you offer yourself as a servant for your fellow residents.

OATH OF OFFICE

If you are prepared for these duties, please raise your right hand.

Do you sincerely promise:

That you will administer your office on the Board of Directors to the best of your ability and judgment;

That you will act in conformity with the FLiCRA State Bylaws;

That you will uphold and support the Florida Life Care Residents Association;

That your decisions and actions will be governed by the principles of honesty and justice;

And that you will safeguard the best interests of the Florida Life Care Residents Association members we serve.

Congratulations to all of you on your new position with the Chapter Board of Directors of the Florida Life Care Residents Association.

Section 5. Chapter Delegates shall have final approval on the annual budget, Bylaws amendments, and such other matters as referred to them by the Board.

Section 6. A quorum shall consist of a majority of the duly registered Chapter Delegates.

Section 7. FLiCRA shall not be responsible for expenses incurred by Chapter Delegates. Chapters may reimburse Delegates from their Chapter treasury in accordance with reimbursement standards adopted by the Chapter Board.

Section 8. At the Annual Meetings, Chapter Delegates shall elect At Large Directors, as defined in Article VI, Section 3, who will join Regional Directors as defined in Article VI, Section 2 to form the Board. At Large Directors and Regional Directors shall assume office immediately following the election of At Large Directors. The Board shall manage the affairs of the Association and have responsibility for the Office of the Executive Director and associated staff.

ARTICLE VI State Board

Section 1. The Board shall be comprised of a minimum of (12) twelve members and a maximum of (14) fourteen members, consisting of one Regional Director elected from each region and the remainder being At Large Directors.

Section 2. Regional Directors shall be elected by the Presidents of Chapters within each region or by Chapter designates. Each Chapter shall have one vote for purposes of this section and shall identify the person who will vote for the Chapter. Designated members as specified in this section shall conduct an election for a new Regional Director at least (30) thirty days prior to the Annual Meeting. Designated members representing Chapters shall conduct the election for a Regional Director through any of the following means: teleconference, e-mail or mail ballot, or at an in-person meeting. A quorum of Chapters must vote and a simple majority is required to elect a Regional Director.

Section 3. At Large Directors shall be elected by Chapter Delegates at the Annual Meeting.

Section 4. In the case of a tie in voting for an At Large Director, such vote shall be retaken until the tie is broken. Should a majority of voters' request a recount, a recapitulation of the tellers' tabulations is in order to assure that the count is correct as reported.

Section 5. All Directors shall serve for (3) three year staggered terms. Directors may serve (2) two consecutive (3) three-year terms after which they will not be eligible for reelection for (1) one year. An appointed Director, filling a vacancy, and who serves more than half of a three-year term shall be deemed to have served a full term. The Board has the authority for determining the process for ensuring the representation of the Associate Member category as addressed in Article III, Section 3.

Section 6. A vacancy on the Board shall be filled by vote of the remaining Directors, with the provision that a Regional Director shall be replaced from the same region.

Section 7. The Board shall convene prior to the conclusion of the Annual Meeting and elect from its membership a President, a Vice President, a Secretary and a Treasurer to serve through the next Annual Meeting or until replaced. Only Regular Members of the Association shall serve as Officers. The Immediate Past President and Executive Director shall each serve as an ex officio nonvoting member of the Board.

Section 8. The Board may designate at least (5) five of its members including the President, Vice President, Secretary, Treasurer and one other Director to serve as an Executive Committee to take action as needed between Board meetings. At least one member of the Committee must be a Regional Director. The Executive Committee shall make a full report of all actions at the next meeting of the Board of Directors.

Section 9. Meetings of the Board may be called by the President; a quorum shall consist of a majority of the Board Members. Teleconferences and electronic ballots may be used to conduct Board Meetings provided all Board members have been notified of the date and time of the teleconference or electronic ballot timeline, and at least a quorum has responded and participates in the conference or electronic ballot request. All decisions taken by voice just as in a roll call vote, or by general consent and by electronic ballot shall require a simple majority.

Section 10. At the mid-year meeting of the Board, the President with Board approval shall appoint a Nominating Committee to recommend a slate of candidates who are Regular Members for At Large Board positions to be vacated. A Regular Member that wishes to serve as an At Large Director must be willing to serve in the office of President, should it become necessary, to be eligible to be considered as a nominee. For the purpose of assisting the Nominating Committee in developing a slate of nominees, at least (90) ninety days prior to the Annual Meeting, a call for suggested nominations will be sent to the membership specifying the number of At Large Director vacancies on the Board. A Regular Member may suggest himself or herself or any other member who has indicated a willingness to serve. The Nominating Committee shall recommend a slate of candidates for the Officer positions.

Section 11. The Board shall discharge the duties of those offices as set forth in the latest version of the FLiCRA Manual of Procedures.

Section 12. The Treasurer shall prepare budgets for the operation of the Association, review monthly financial reports from the Executive Director, and report monthly to the Board and at least annually to the membership.

Section 13. The interest of each Member in the funds, investments and other assets of the Association shall terminate, ipso facto, upon dissolution or termination of the existence of the Association and no Member shall have any interest or right in such

assets individually. Upon dissolution of the Association, the funds, investments and other assets shall be distributed among not-for-profit organizations having similar charitable purposes.

Section 14. No Director shall receive any remuneration as a result of services as a Director. However, Directors may be reimbursed for reasonable expenses incurred as a result of their duties, as well as travel expenses incurred. Any member of FLiCRA may also be reimbursed on the same basis for reasonable expenses incurred for specific assignments of the Board.

ARTICLE VII Parliamentary Authority

Section 1. The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the Association in all cases to which they are applicable and in which they are not inconsistent with the current edition of the Association Bylaws and any special rules of the order the Association may adopt.

Section 2. The suspension of the rules or provisions of these Bylaws shall be applicable only to voting, appeals, or dues. Such waivers require a motion of suspension or waiver stating the rule to be suspended along with the purpose, and shall be adopted only upon a (2/3) two-thirds affirmative vote. The ability to suspend the rules is only possible for other matters when specifically provided for as contained within the relevant Section of the Bylaws.

In no case may the rules for the protection of the rights of individual members, the right of the minority to be heard, or the right of the majority to carry out its will be suspended. Even with a unanimous vote the rules cannot be suspended to allow nonmembers to vote, waive the quorum requirement, or waive notice of Bylaws amendments.

ARTICLE VIII Amendments of Bylaws

Section 1. These Bylaws may be amended by a (2/3) two-thirds vote of the Chapter Delegates at an Annual or Special Meeting, provided that written notice is given to the Chapter Presidents at least (30) thirty days prior to the meeting.

Originally Adopted 1989; Revised and Adopted 5/16/91; Revised and Adopted 5/14/92; Revised and Adopted 5/9/96; Revised 10/11/96; Revised 11/7/96; Revised and Adopted 5/14/97; Revised and Adopted 11/7/01; Revised and Adopted 11/7/02; Proposed Amendments adopted by the Board of Directors 5/19/2003 and 8/13/2003; Adopted by Chapter Delegates 11/6/03; Proposed Amendments Adopted by the Board of Directors 2/6/06 Recommended for Action to the Chapter Delegates November 2006, Changes Adopted November 2006 by Delegates, Changes Adopted November 2012.



Chapter Promotions Package

FLiCRA chapters can now purchase promotional materials for use in chapter communications and promotions. These are excellent for use at all chapter meetings and special events hosted by FLiCRA at your community.

Kit includes the following based on several options:

- 1) Podium Sign with 2 color FLiCRA state logo and Chapter Name (12 inches x 24 inches), Lettering in black and white
- 2) Banner with 2 color FLiCRA Logo and Chapter Name and Number (4 feet x 6 feet), Lettering in black and white
- 3) Both the podium sign and the banner as described above.

Turnaround Time: 2-3 weeks once order is placed, chapters can prepay by check or will bill with an invoice. Payment terms are 30 days from invoice.

Sales tax included in purchase price.

Order Form

Name _____ Chapter _____

Address _____

City, State, Zip _____

Phone _____ Email _____

Product Ordered: (check one)

Amount Due:

Podium Sign Price: \$35.00 _____

Banner Price: \$215.00 _____

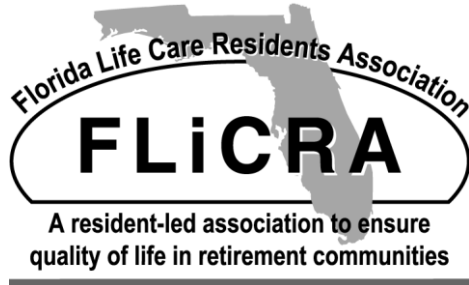
Podium Sign and Banner Price: \$250.00 _____

Sales Tax _____

Shipping \$7.50

Total Due: _____

**Please return to FLiCRA at 325 John Knox Rd, Ste L103, Tallahassee, FL 32303
www.flicra.com**



Chapter Legislative Handbook Order Form

FLiCRA chapters can now purchase copies of the Legislative Handbook to help facilitate activities at the local level.

The handbook covers in detail how to host political Candidate Forums; participating in County Legislative Delegation public meetings; implementing Chapter Action Alert Response Plans; information on key FLiCRA Issues; impact of legislative term limits; and communicating with the local media on local FLiCRA activities.

Once an order is placed with payment, the Turnaround Time: is about 12 days from the placing of the order to receipt by the chapter.

Sales tax not included in purchase price.

Order Form

Name _____ Chapter _____

Address _____

City, State, Zip _____

Phone _____ Email _____

Product Ordered: (check one)	<u>Quantity:</u>	<u>Amount Due:</u>
___ Legislative Handbook for Chapters Price: \$12.00	_____	_____
	Sales Tax	___ <u>.90</u>
	Shipping	Included
	Total Due:	_____

Please return to FLiCRA at 325 John Knox Rd, Ste L103, Tallahassee, FL 32303
www.flicra.com

Please make payment payable to FLiCRA.



FLiCRA CCRC Finances Guide Book

FLiCRA chapters can now purchase copies of the “CCRC Finances, A Guide Book for Members of CCRC Resident Finance Committees”.

The guide book is intended to assist interested residents with achieving a basic understanding of your CCRC’s financial position and performance as reflected in its financial statements and other key documents. In doing so residents will be better able to allay the financial concerns of fellow residents – and to represent more effectively their financial interests and concerns in discussions with management. This Guide Book provides basic information, including:

- What is needed for a CCRC to have long-term financial stability.
- How to dig useful information out of a CCRC’s financial statements.
- A CCRC Resident’s financial rights and protections under the law.

Once an order is placed with payment, the Turnaround Time: is about 12 days from the placing of the order to receipt by the chapter.

Sales tax not included in purchase price.

Order Form

Name _____

Chapter _____

Address _____

City, State, Zip _____

Email _____ Phone _____

Product Ordered:

Amount Due:

___ CCRC Finances Guide Book
@ \$14.00 each

Shipping:	Included
Sales Tax:	___ <u>.90</u> ___
Total Due:	_____

**Please return to FLiCRA at 325 John Knox Rd, Ste L103, Tallahassee, FL 32303
www.flicra.com**

Please make payment payable to FLiCRA.