

WESTMINSTER AND THE VILLAGE PARTNER FOR TECHNOLOGY PROJECT FIBER OPTIC NETWORK ON THE HORIZON

Carroll Lutheran Village has been selected by Westminster City as one of two pilot areas for a fiber optic network that it ultimately hopes to take to city-wide. The project would make Westminster the first in Maryland and one of the first municipalities in the nation to construct a community-wide fiber optic infrastructure.

Fiber optic cable is made of glass, which is more durable and is able to provide virtually limitless capacity to transport data versus other cable products now in use. The project, now in the planning phase, is a public/private partnership in which the City would build the network while private industry provides the equipment and customer service to utilize it, creating a different business model that lowers the end price for users. Westminster Common Council President Dr. Robert Wack said since government can finance such projects over a longer period of time than private industry, the result will be better service at a lower cost. "Residential consumers don't fully understand how big this is because they're so used to poor service and high prices," he said.

The project was approved by the Westminster Common Council in June 2013. Carroll Lutheran Village was identified as a residential pilot area because of its dense housing, plus the added benefit of business and health applications through the administrative offices and the Health Care



Westminster City Director of Public Works Jeff Glass (left), Engineering Specialist Barb Sardi (center) and Manger of Technology Services Robert Miller (right) review schematic drawings for the fiber optic project at Carroll Lutheran Village.

Center. Westminster Technology Park will serve as the second pilot site.

Benefit to the Village

Fiber optics will mean improved voice, internet and television service campus wide and a more reliable option for system redundancy, according to Information Technology

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OBSERVATION VS. ADMISSION STATUS: KNOWING THE DIFFERENCE CAN SAVE YOU THOUSANDS

A growing number of Medicare beneficiaries are finding themselves on the hook for big bills after a hospital stay thanks to the slight difference between two words - admission and observation. At issue: what



Frances Kane with Congressman Chris VanHollen during his 2013 visit to Carroll Lutheran Village.

services are covered after a hospital stay, and it all has to do with whether the stay was classified as 'inpatient' or 'observation.'

Medicare Part A applies when a hospital stay is classified as inpatient. Services needed after discharge, such as rehabilitation or skilled nursing, are covered after three consecutive days of admission. Medicare Part B applies when the hospital stay is classified as observation. No post-discharge services are covered under observation, and can mean thousands in out-of-pocket expenses for those

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300 St. Luke Circle, Westminster, MD 21158
410.848.0090 www.clvillage.org

Carroll Lutheran Village is a continuing care retirement community dedicated to the ministry of caring in a Christian atmosphere fostering quality life and services for the whole person.

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CARROLL LUTHERAN VILLAGE LAUNCHES NEW WEB SITE NEW SITE PROVIDES ENHANCED USER EXPERIENCE

Carroll Lutheran Village has launched a new web site to provide richer content and improved functionality for users interested in the continuing care retirement community. The site, www.clvillage.org, went live on January 6.

The new site includes the following enhancements:

- Virtual tours of select residences and common areas
- Electronic forms to request more information or schedule a visit
- Online employment and volunteer applications
- An improved donation page
- A direct feed from the Village’s social media pages
- Frequently asked questions
- A mobile component that will make the site compatible with most smartphones

“The new site has a fresh, new look with a wealth of information about life at Carroll Lutheran Village, as well as the Village’s philanthropic mission and rich history in the community,” said Brenda Becker, Vice-President for Marketing and Communications. “The site also includes many features that today’s older adults expect to find when searching for a retirement community, rehabilitation services, assisted living or skilled nursing care.”

FIBER OPTIC NETWORK (CON’T)

Coordinator Scott Brown. “We now have a garden hose,” he said. “This will give us a fire hose of capacity.” There are also potential telemedicine applications and other technological improvements in the future. “We don’t even know everything we can do with it yet,” said Brown. “It’s future proof.”

The project involves a close partnership between the Village and the City of Westminster. The pilot phase of the project will cost the City at least \$650,000 to build. Roy Chiavacci, Executive Vice President of the Village, said the final costs to the Village, the timeline to connect individual homes, apartments and buildings to the network and other details, such as how much capacity the Village will be permitted to

use, will not be clear until a contractor has been selected sometime this spring. But, he says, the benefits of fiber optics outweigh the uncertainty. “I am confident we will have a fiber optic system in place at the Village,” said Roy Chiavacci.

Wack said fiber optics is an important part of the foundation for Westminster’s future. He believes making a state-of-the-art technology infrastructure available to all will attract technology firms and entrepreneurs because they will be able to get better service at a lower cost, all while creating high-quality high-tech jobs for our young people. “The more connections, the more innovation,” he said. “That’s what I want for Westminster.”

OBSERVATION VS. ADMISSION (CON'T)

beneficiaries if they need rehabilitation or skilled nursing after discharge.

While the rules on what Medicare will pay for under each status are clear, when a physician should classify a patient inpatient versus observation is not. Six of the top ten reasons for observation — including chest pains — are also among the ten most common reasons for a short inpatient admission.

Admission status is a judgment call for physicians, many of whom are feeling pressure from hospitals to admit under observation. From 2006 through 2011, the number of seniors nationwide hospitalized under observation status increased 69% to 1.6 million. In 2012 alone, nearly 618,000 hospital stays of three or more nights didn't qualify for post-discharge services.

Hospitals are not required to inform patients what their status is, so it's important that beneficiaries and/or their legal representatives find out what the status is and be sure that an inpatient status is maintained throughout the entire hospital stay, especially if rehabilitation or skilled nursing services will be needed. Decisions can always be appealed after leaving the hospital, but can take years.

According to the Centers for Medicare & Medicaid Services (CMS), which oversee Medicare, it is limited in its ability to address the issue until congress changes existing law. Legislation that would enable change has been pending in

congress for over a year. Meanwhile, national organizations such as LeadingAge and the American Medical Association are getting on board in support of reform.

Carroll Lutheran Village resident Frances Kane, a retired senior program analyst with CMS, became concerned at the rise in the number of Carroll Lutheran Village residents who were being classified under observation status for hospital stays, making them ineligible for coverage for skilled nursing care in our own Health Care Center.

Kane, former chair of the CLV Health Care Committee, started educating residents about the two types of admission and how they could be affected financially. "I was concerned residents were not aware of this situation," she said. "I like to be proactive."

She also created a petition on campus to urge Senators Benjamin Cardin and Barbara Mikulski and Representative Chris Van Hollen to support legislation to reform the process. She sent the petition with 345 Village resident signatures to them in 2013. Representative Van Hollen has responded with his support of the proposed reforms.

Until change occurs, Kane is urging Medicare beneficiaries to be informed. The Centers for Medicare & Medicaid Services publication "Are You a Hospital Inpatient or Outpatient? If you Have Medicare – Ask!" is available online at www.medicare.gov/Pubs/pdf/11435.pdf.

LEASURE RECEIVES AGHE FACULTY RECOGNITION AWARD



Barbara H. Leasure was awarded the Association for Gerontology in Higher Education Part-time/Adjunct Faculty Recognition Award for 2014 on February 28. Leasure is the Director of Education and Special Projects at Carroll Lutheran Village.

In addition to her responsibilities with Carroll Lutheran Village, Leasure has provided instruction for several courses at the Center for the Study of Aging at McDaniel College since January 2000, including Managing Senior Services, Psychology of Aging, and Aging: The Individual &

Society courses. Additionally, she coordinates graduate and undergraduate internships and facilitates intergenerational learning opportunities for McDaniel students at Carroll Lutheran Village, and serves as a guest speaker in undergraduate courses including social work, exercise science, psychology and gerontology.

"Barb was actively involved in bringing the Center for the Study of Aging at McDaniel College to fruition," said Diane Martin, Ph.D., Director of the Center for the Study of Aging, who nominated Leasure for the award. "She was on the original task force to establish the feasibility of a center on aging and continues to provide leadership as a member of our advisory panel."

DILLOW APPOINTED TO CARROLL LUTHERAN VILLAGE BOARD OF TRUSTEES



At its meeting on February 25, the Carroll Lutheran Village Board of Trustees appointed Roberta E. Dillow to complete the term of Peggy Sheeler, who died on February 13.

Dillow, who moved to Carroll Lutheran Village in 2012, is retired from Baltimore Gas and Electric Company, now Exelon Corporation, where she spent most of her career in the public affairs/community relations area, and, at the time of her retirement, was the Executive Director of Economic Development for the company.

She currently serves on the Howard Community College Board of Trustees, the Carroll Lutheran School Board of

Directors and the board of the Center for Career Changers to the Classroom. She was selected as one of Maryland's Top 100 Women by the *Daily Record* in 1998, 2006 and 2013, and as a three-time honoree is part of their Circle of Excellence. She was inducted into the Howard County Women's Hall of Fame in 2006.

"Bobbie's wealth of experience will add a valuable perspective to the board," said Chairman Dave Bollinger. "We appreciate her willingness to step in and serve and look forward to benefiting from her participation."

CLV HOLDS CHEF'S SOUP CHALLENGE TICKET PROCEEDS DONATED TO CARROLL COUNTY FOOD SUNDAY

Carroll Lutheran Village put its chefs to the test to whip up some new and tasty soups for a good cause.

The Chef's Soup Challenge was held on February 25. Eight members of the Dining Services team developed soup recipes to be taste-tested. Residents, staff and guests paid \$5 per ticket to participate in the tasting.

The winner was Amy Frederick, a cook supervisor, with her Southern Chicken Corn Chowder. The recipe will appear on the menu at Carroll Lutheran Village and is available on the Village web site at www.clvillage.org/soup-challenge.

A total of \$600 was raised from ticket sales and was donated to Carroll County Food Sunday.



Cook Supervisor Amy Frederick with Kevin Casker, Chef Manager, at the Soup Challenge on February 25.



General Manager of Dining Services Elaine Peterson and President & CEO Geary Milliken (left and center) present the proceeds of the Soup Challenge to Ed Leister with Carroll County Food Sunday (right).



TEEING OFF TO \$1 MILLION

Now in its 17th year, the Village golf tournament hopes to achieve the momentous goal of raising a total of \$1 million since its humble beginnings. That is a lot of caring ministry provided by you, our friends and neighbors.

HOW CAN YOU HELP?

Sponsorships are available for as low as \$150.

- Your gift will help us reach an important goal.
- Your gift will provide help for individuals who exhaust their financial resources, all too common occurrences these days.
- Your gift will provide safety and security for a friend or neighbor.
- Your gift will warm your heart in these chilly days.

Donate online @ www.clvillage.org/golf-tournament

Register to Play

Tournament almost sold out!
Call Monica today at
443-605-1068 to
reserve your spot.

With gratitude,
Janet Buchanan
Vice President of Philanthropy

Become a Sponsor

TEE-OFF SPONSORS

 Gold Sponsor	\$ 350
 Silver Sponsor	\$ 250
 Bronze Sponsor	\$ 150
 Surprise Us!	\$ ____

Send your check to:
Carroll Lutheran Village
300 St. Luke Circle
Westminster, MD 21158

P.S. We would love to have you join us on June 6, 2014 at The Links at Gettysburg!

TRUTHS AND CONSEQUENCES

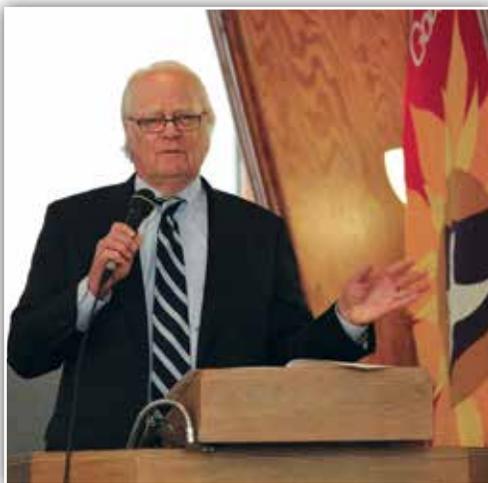
PANEL EXPLORES ASPECTS OF RETIREMENT

There are many things to consider when preparing for retirement. Health and financial concerns are taken into account, as well as lifestyle aspirations. Three experts addressed the most common issues we all face as we age at a panel discussion at First Lutheran Church in Ellicott City on February 26 hosted by The Lutheran Village at MILLER'S GRANT.

The Finances

The first thing most people consider when making retirement decisions involve finances. "If you don't know where you are, you don't have a plan," said Frank Palulis with The Palulis Group of Wells Fargo Advisors. He says to plan on a life expectancy of 93 years of age for a man and 95 for a woman when developing a financial plan.

Palulis advises his clients to estimate retirement spending in today's dollars, including housing and health care, and to factor in other financial decisions such as gifts, benevolence, and the amount you'd like to leave in your estate for certain beneficiaries. While health care costs are unpredictable, he said housing costs don't have to be. A continuing care retirement community, for example, will have a fixed monthly fee that includes maintenance and most if not all utilities, reducing any impact from unexpected repairs or fluctuations in utility costs.



Frank Palulis

Health Care

As we age we have a greater need for health care. Dr. Andrew Lazris, a board certified geriatrician, says when it comes to medications, however, less may be more, and that living in a supportive community can positively impact one's health.

"I've realized that the people who do well as they age are the people who take a lot of self-responsibility, but also people who want to live in communities," he said. "People want to have a high quality of life for however long they do live."



Dr. Andrew Lazris

He shared a recent experience with a new patient who lives in a retirement community, but until recently, stayed to herself, was on many medications and was generally unhappy. At her first visit he suggested reducing the number of medications, which she did not agree with. She didn't return to see him for quite a while, but when she did, she looked healthier and happier. She had, on her own, stopped taking all of her medications, started exercising and got involved in her community. Tests found that she was healthier than before, and they decided together which medications would benefit her moving forward.

Spirituality

Rev. Jimmie Schwartz, Chaplain at Carroll Lutheran Village, used Maslow's Hierarchy of Needs to demonstrate that most people focus on the first two tiers - physiological and safety needs - which include good health and financial security.

Higher up on the hierarchy are spiritual components such as belonging, self-esteem and self-actualization, which develop as we age. Through his pastoral counseling, Pastor Schwartz has found that people who

OF AGING DECISION MAKING

live in communities where many of their physiological and safety needs are met can reach a higher level of the hierarchy by engaging in a variety of spiritual tasks such as continued learning, being thankful, forgiveness, maintaining or rediscovering a purpose in life, and preparing for death and dying among other things.



Rev. Jimmie Schwartz

“Our spirits can go where our bodies no longer have any interest in going,” he said. “Moving to a retirement community guarantees that some of the most basic needs will be met and therefore you can rise to a higher level.”

Making it Happen

Susan Polniaszek of Ellicott City had a long career in long-term care policy research, has written five books on longer-term care financing, housing and housing for seniors, and served for seven years on the Maryland CCRC Commission representing consumer interests. Her professional research found that connections in life led to less long-term care and greater happiness.

She and her husband Ron have placed a pre-construction deposit on an apartment at The Lutheran Village at MILLER’S GRANT, a proposed continuing care retirement community expected to break ground this summer in Ellicott City. Both are involved with clubs already forming among the Depositors there. They have taken time to carefully plan for their retirement, and are preparing to move by gradually downsizing their possessions.

“We don’t have any control over many aspects of our lives - we don’t know how long we’re going to live, we don’t know how healthy we’re going to be,” she said. “By moving to MILLER’S GRANT, there are some aspects we can control, such as finances - the monthly fees are set, allowing you to plan for them.”

The Polniaszeks are planning for their physical, financial and social futures and eager to see construction begin on their new community. Learn more about The Lutheran Village at MILLER’S GRANT to the right or by visiting www.millersgrant.org.

A NEW PLACE TO CALL HOME PREPARING FOR GROUNDBREAKING

The Lutheran Village at MILLER’S GRANT is just a few months away from breaking ground in Ellicott City. In December we exceeded our 65% reservation deposit goal and now we are quickly approaching our 75% reservation goal. In the month of February alone, we received eleven 10% deposits and an additional three in March!

April is off to an excellent start, too. As of this writing, we are only seven away from our 75% goal. As the marketing team works on reservation deposits, the executive staff is meeting with banks to secure building loans and our investment banker is preparing the tax-exempt bond placement.

At the end of February, the architectural bid documents were completed. Our building partners, Williamsburg Homes and Harkins, are accepting bids from subcontractors and will deliver a guaranteed maximum price for the project by early April.

All of this activity points to a groundbreaking in early summer. We continue to anticipate resident occupancy will begin near the end of 2015.

Several models are all sold out. During the month of April, we are featuring the *Dayton*, which offers two kitchen variations.

As we extend Carroll Lutheran Village’s mission into Howard County, we are grateful for all the support we have received along the way. The people of Ellicott City and Columbia are ready for this new community. We are getting ready for a wild and exciting few months ahead!



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CLV HOSTS WORLD DAY OF PRAYER

March 7 was a day for women and men of all cultures to come together and celebrate their faith during the annual World Day of Prayer. Carroll Lutheran Village hosted the Carroll County event in Krug Chapel, as it does every year on the first Friday in March.

Sign Up
 for our
 e-newsletter
 coming soon!

Use the sign-up
 box on [www.
 clvillage.org](http://www.clvillage.org) or
 scan the code
 below.



Dessie Ann Hann plays the role of the Samaritan woman in the Bible story of Jacob's Well

World Day of Prayer is a global movement of Christian women in more than 170 countries and regions who come together one day a year in prayer to affirm their faith in Jesus Christ and to share with each other. Each year the service is prepared by women from a different country. This year's service, *Streams in the Desert*, was prepared by women from the Christian Coptic Church in Egypt.

Women from ten area churches as well as Carroll Lutheran Village had a role in the service, which featured a skit depicting the Bible story of Jacob's Well, in which a Samaritan woman meets Jesus at the well. He asks her for a drink and then shares his "living water" of faith with her, which she then shares with the other townspeople.

Afterwards, participants placed small, smooth rocks bearing messages of faith into a bowl of water on the altar as a symbol of their shared faith.



The speaker was Rev. Kristin Dubsky from St. John Lutheran Church in Westminster, who told of her own trip to the Holy Land in January, where she had the opportunity to visit Jacob's Well.

