

The Collingtonian

~ News and Views ~

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KATHRYN BROD COMPTROLLER AND FINANCE DIRECTOR

The day I went to interview Kathryn Brod, Collington's Comptroller and Finance Director, was the last day of the month. Thinking that might be a busy time in her office, I apologized for my timing. She, with other things than resident billing on her mind, said that it was all right, the audit was nearly over.

Kathryn has a busy schedule, both here and in her personal life. At Collington she directs a department of four which is responsible for all aspects of Collington's financial life -- billing residents, tracking medicare and insurance payments for patients, meeting bi-weekly payrolls and managing employee benefits, and paying the many bills run up by an operation such as this. Kathryn's own responsibility is the general oversight of Collington's financial well-being. That involves running

monthly balance sheets, managing cash flow, and compiling income statistics.

Her private life revolves around her husband and their two young children, David and Meredith, 6 and 4 respectively. Her husband, Tom, whom she met when they were candidates for their MBA degrees at the Wharton School of Finance, University of Pennsylvania, is also engaged in retirement community management. Their lives are enriched not only by their shared professional interests but by the music they make together, for each is a serious student of music.

Kathryn, who came to Collington in February 1988, as a consultant to set up our computer system, took on her present responsibilities in August of that year.

Projecting income needs for five or ten years ahead and planning the allocation of funds which will allow us to get the greatest value for our anticipated revenue is a challenging task. The record keeping which is a big part of her routine work is essentially an accounting job. Making projections and planning for the future is that part of her job which makes most use of her specialized skills and gives play to her imagination and creativity. It is the part of her job which she enjoys the most.

Talking to Kathryn about her work reveals other areas which give her excitement and pride. She looks forward to the day when the members of her department can learn each other's specific jobs. At present, she says, each is kept busy with

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KATHRYB BROD (cont.)

one aspect of the whole. When each can assist or relieve any other and their work can become a real team effort, she will have realized an important goal.

Her second dream is, she believes, already becoming reality. A major undertaking each year, beginning in August, is the creation of a budget for the following year. The first budgets were hindered because Collington had no financial history and thus no basis for judging current figures. Now, however, with two years of records to draw on and directors, no longer new in their jobs, who have learned to work together comfortably, Kathryn sees people making better use of funds and taking pride in their growing ability to achieve financial goals within a realistic framework.

Talking with Kathryn makes it evident that she has clear and realistic goals for Collington's financial future and a strong desire to ensure that everyone she works with can become invested in the success of their common effort.

Mary C. MacLean

THE COLLINGTON FELLOWSHIP FUND

A committee is being formed by Janet Jenkins, Collington's Development Coordinator, to promote creative ways of building the Fellowship Fund. This memo is intended to provoke thought and responses to that end. An effort to obtain foundation grants has not achieved results. As Katherine Kendall so aptly remarked in a Community Meeting, "Why should a foundation give to a relatively affluent group?" So it looks like the Fund must be built up by the efforts of those of us who are happy here and wish to help others have the same opportunity.

Income from the Fellowship Fund is used at present "to provide economic diversity among residents." However, the number of residents of modest means who can be helped from the Fund is understandably limited because only the

income can be used. This income can also be used to help other residents who might fall short financially because of some unusual circumstances.

What is required to build a meaningful fund that meets the Board of Director's goal of \$3 million by 1994? Two or three things come to mind.

1. Arouse a general willingness to help.

There are fifteen cottages and apartments occupied by residents who are receiving or are expected to receive assistance. They are couples and single persons who served others in careers that did not provide pensions or sufficient remuneration to allow accumulation of savings. They are otherwise indistinguishable from their more affluent peers. Other residents may have unanticipated changes in their financial resources that could require Fellowship Fund assistance.

2. Make possible more creative ways of giving: how about gift annuities and/or a pooled income fund?

The gift annuity should appeal to many residents because it would provide a guaranteed lifetime income as substantial as they would obtain from CDs or US Treasury bonds, and would also allow a tax deduction. Giving by this method is as easy as buying a CD, and it can be done periodically rather than all at once. It also eliminates the need to change a will or a living trust.

3. Publicize the Fund and continually remind people of it, as colleges do.

A pamphlet should be available explaining each type of giving. Also, the *Collington Letter*, now published quarterly, can point out the advantages. For example, the donor can arrange that income from a contributed principle is paid to a spouse or dear friend for life and the principle left to the Fellowship Fund.

There are surely other creative ways the Fund can be built up. Join the Committee or give us

your suggestions.

It is time to move beyond the few thousands raised by dinners, sales, tax help, and \$100 donations. They are important, but real money -- in the ten thousand to one million class -- is needed.

Art Longacre

THE STATE OF THE LAKE

Our "lake," which has been getting by with just that generic reference, has now reached a maturity where a more formal designation seems appropriate -- and even necessary, if we are to preempt the field from others who would name it. To accomplish this, and place ourselves on the official list relied on by governments and map-makers, we have applied to the United States Board on Geographic Names for formal designation as "Collington Lake," and we are currently supplying necessary supporting details to the Board. However, even absent nomenclature, our plain lake is a splendid jewel set in our 127-acre tract.

We have stocked the lake with 2500 bluegills and 600 large-mouth bass. Several herons have nested around its edge, and a blue heron is a frequent visitor. Wood ducks are nearby, and deer, raccoons and foxes are drawn to the water. The lake has also attracted Canada geese in all seasons. Notwithstanding the bright aspect of our jewel, there are some aspects that call for polishing.

The lake was designed to form a normal water pool of about 6 acres, lying in a 100-year flood plain, that passes through the Collington tract. Reflecting this, the plans for our dam, and the ensuing lake, were drafted to meet Prince George's County's minimum standards for storm water management. What a year's observation and detailed measurements now tell us is that our water source, a small stream of irregular and seasonal flow, largely dependent upon surface drainage from 157 acres upstream, is simply inadequate to

supply a proper inflow and to maintain the lake at its design level of 107 feet above sea level. The accompanying drop in lake level of 3 to 4 feet during the dry season is a huge drop for a lake of our volume and general shallowness, and exposes large areas of mudflats. Among other things, this is destabilizing, threatening to our growing fish population, and encouraging to undesirable plant growth and algae blooms. It adversely affects aesthetics and recreational use.

Our good fortune is that the Prince George's County Department of Environmental Resources is now working with us to implement a concept that goes beyond basic stormwater controls to embrace multifunctional use which, among other things, stresses recreational use, fish and wildlife protection, water quality, and aesthetics. The County has already designated a Project Manager from its own staff and is proceeding to contract with an outside consultant to develop a detailed plan to make us a model for development and use. Options to deal with depth, the drop in lake level, and water inflow will be in the plan, and we will continue to be consulted as the detailed plan develops. Some aspects of possible options, such as temporary movement of the gazebo dock or use of a well, cannot be expected to fit into County budget guidelines, and we must be prepared to offset to a small extent, the vastly greater County expense. It may be that the final plan will only be approved for execution by the County as a complete package.

We are proud to note that our County is now recognized internationally for its conceptual advances in stormwater management. The County has conducted seminars and hosted government officials from Canada in May, from Poland in June, and New Zealand in July. Each time we assisted the County by showing our lake as a model project and discussed its use in our Collington setting. They were

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STATE OF THE LAKE (cont.)

interested in our problems as well as our accomplishments and the beautiful setting. Lively discussion produced many new ideas. A letter of thanks to Collington said, in part, "You all clearly demonstrated that these types of facilities can not only provide beneficial storm-water and water quality controls but can, also, improve and enrich the quality of our lives."

Local government, residents, and staff are all working to make a good lake even better.

Charles Trammell, Chair
Lake and Trail Committee

ADVANCE DIRECTIVES: LIVING WILL AND DURABLE POWER OF ATTORNEY

On August 4, 1990, at the invitation of the Collington Task Force on Withdrawing Life Sustaining Treatment, Barbara Mishkin gave a splendid presentation on Advance Directives. For all who attended, it was a very rewarding afternoon. Ms. Mishkin outlined in unmistakably clear language and amusing anecdote the legal means by which we can direct the care we wish to receive when we become either terminally ill or incompetent - a matter of great interest to all of us. A lawyer herself and a member of the prestigious law firm of Hogan & Hartson in D.C., she has had considerable experience in this field of law. She explained that we are fortunate to be residents of Maryland, a state that is a forerunner in this area of legislation protecting the legal rights of residents to choose the care they want, or don't want.

Any competent adult has the right to refuse medical treatment, including artificial nutrition (such as feeding tubes, etc.) and hydration, the use of a respirator, antibiotics, or any other treatment to replace a non-functioning organ system. If death results from the withholding of such treatment, it is not considered suicide. Moreover, any medical facility or practitioner unwilling to follow your

wishes is obligated to transfer you to the care of another who will do so.

In general, any individual who can demonstrate the ability to fulfill three conditions is considered "competent" to make a health care decision. These conditions are: 1) the ability to understand the treatment choice presented; 2) the ability to understand the implications of your choice; and 3) the ability to make and communicate your choice which is consistent with your values and goals as known by others. If, in the opinion of two physicians, one of whom has seen you recently, you are unable to fulfill these conditions, you are considered a "disabled individual" under Maryland law. In the event that you are disabled and have not made out either a Living Will or a Durable Power of Attorney, Maryland law states that family members have the authority to speak for you in the following order of priority: first, your spouse; then, adult children; then, a parent; then brothers and/or sisters; then, a grandparent; and finally, an adult grandchild. These relatives may or may not agree on what they consider to be your wishes, creating a problem not only for your family who are asked to decide how or if you are to be treated, but also for your physician and the facility where you may be at the time, both of whom might be exposed to charges of malpractice.

To avoid this very difficult situation, the law in Maryland provides that you may, while you are able to do so or "competent," draw up a Living Will and a Durable Power of Attorney for Health Care. Such documents are called Advance Directives. The Durable Power of Attorney for Health Care gives legal authority to the person(s) you trust and designate to carry out your wishes and also may be used to give your designated surrogate decision maker(s), your physicians and your family instructions as to the kind of treatment you

want or do not want in a variety of circumstances. This is a very personal matter, much as the Will you have made for the disposition of your physical possessions, and will vary from person to person. Some individuals may want to receive all available medical procedures for sustaining life, while others may want none and still others may accept some, but not all forms of treatment.

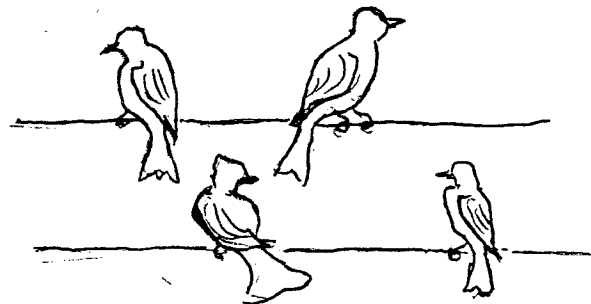
The Living Will is useful only if you have a terminal illness. Family members may request the artificial nutrition and hydration may be withheld from a terminally ill patient without written authority from the patient. Forms for the Living Will and the Durable Power of Attorney for Health Care are available from the office of the Maryland Attorney General or from the Society for the Right to Die, in New York.

But what if you are not terminally ill? An individual suffering from Alzheimer's may remain in good health but be totally disoriented or incoherent; a stroke or an accident can result in an irreversible coma or a "persistent vegetative state." It is hard for us to acknowledge that such dreadful things can happen to us, but unfortunately no one is exempt from the law of averages and the statistics are depressing. So just in case we are unlucky enough to find ourselves in some such desperate condition, we had better avail ourselves of the legal means available to make our wishes clearly understood in advance. Ms. Mishkin strongly recommended a Durable Power of Attorney for Health Care, with or without a Living Will, and her advice should be taken seriously. "Durable" simply means that this directive remains valid after you are declared incompetent, and remains in force until revoked. Forms for a Durable Power of Attorney for Health Care are available from the Maryland Attorney General, though Ms. Mishkin prefers the form she wrote for DC (which is recognized in Maryland) simply because

there is more space on the form for you to write in what you do and do not want. Moreover, you do not need an attorney. Once you have signed it in the presence of two witnesses, neither of whom may be a blood relative, your physician, your lawyer, or an employee of the health care facility where you reside, that's it. The naming of the person you want to act for you under the Durable Power of Attorney for Health Care requires some thought. It should be someone who knows you well, perhaps an old friend, with whom you have discussed your wishes thoroughly. You should also designate an alternate, in case your first choice is unable to act for you. Ms. Mishkin stressed that before you finalize this document, you discuss it with both your physician and your family. Once signed, copies should be given to your family, your physician for inclusion in your medical file, your lawyer, and certainly a copy kept by you, but not in a safe deposit box. And, make sure someone knows where it is kept. Moreover, it is advisable to carry a copy with you whenever you are traveling out of state.

As Ms. Mishkin pointed out, your physician should be the one to bring this problem to your attention. But since most of them do not do so, we have to do it on our own. For many it is distressing, and to almost all, confusing. We are all indebted to Ms. Mishkin for helping us with her expert advice, but even more for her forthright and sympathetic presentation of a problem that most of us, honestly, would rather not face.

Reported from Barbara Mishkin's lecture by Emily Abouchar



**RESIDENTS ASSOCIATION ELECTIONS
OCTOBER 25, 1990**

Officers of the Residents Association for 1990-91 will be elected at the Annual Meeting of the Association on October 25. The Nominations Committee has presented the following slate:

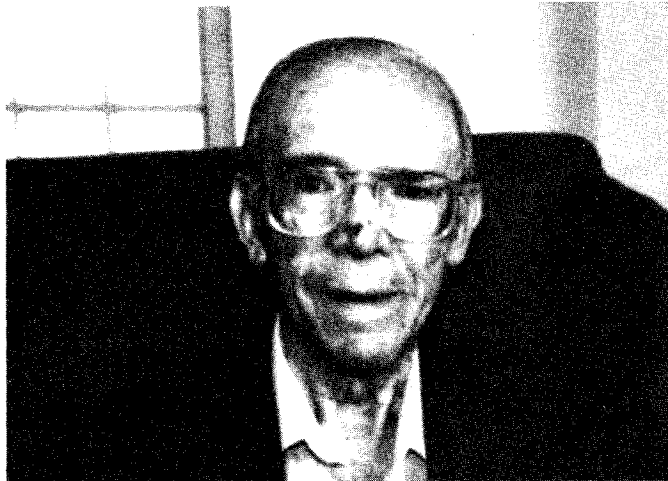
President: Juliet (Judy) Kidney

Vice-President: Albert Grisard
Walter Ristow

Secretary: Caroline Wood

Treasurer: John Jay

Voting for the office of Vice-President will be by secret ballot at the Annual Meeting.



Albert F. Grisard

Since admission to the D.C. Bar in 1941, Albert Grisard has practiced law in the District of Columbia. Starting as an attorney at the Securities and Exchange Commission, he moved to the Civil Aeronautics Board, where he was attorney and Confidential Assistant to the Vice Chairman. In private practice of aviation law from 1951 to 1988, he represented foreign airlines such as Air Canada, Cathay Pacific and Air Jamaica before the U.S. Department of Transportation and other agencies. He has been a member of the bars of the U.S. Court of Appeals for D.C. and for the Second and Ninth Circuits and the Supreme Court of the U.S. From 1982 to 1988, he was a member and partner of the Washington law firm of Galland, Kharasch, Morse and Garfinkle, and continues a counsel to that firm.

Since coming to Collington in August 1989, Al Grisard has served as Housing Representative for Apartment Corridor 1.B. and Vice Chairman of the Lake and Trails Committee.



Walter Ristow

His professional career as a geographer began for Walter Ristow at the University of Wisconsin, continued with graduate work and a Ph.D. from Clark University in 1937, including teaching and administration. He was Chief of the Map Division at the New York Public Library in the late 30's and early 40's, moving in 1946, to the Library of Congress, where he became Chief of the Geography and Map Division. He was an active - in several cases founding - member of a number of professional associations concerned with geography and mapping. He is the author of a large number of monographs and other publications, with map librarianship and the history of cartography among the principal subjects. He has traveled widely, primarily in connection with his professional activities.

Since coming to Collington in September 1988, Walter Ristow has served as Housing Representative for Cluster 4100, and as a member of the Lake and Trails Committee, the Interiors Committee, and the Resolution Task Force. He has contributed articles to **The Collingtonian**.

Housing Representatives are selected by the residents of the clusters or apartment corridors which they represent. They are formally elected at the Annual Meeting. The persons selected as Housing Representatives for 1990-91 are:

For the apartment corridors:

- 1.A. Winifred Mullikin, 114
- 1.B. Albert Grisard, 126/128
- 1.C. Dorothea Crook, 135
- 2.A. Aileen Aderton, 204
- 2.B. Louise Eckerson, 220
- 2.C. Lorraine Phillips, 239/241
- 3.A. Cora Fisher, 314
- 3.B. Dick Van Wagenen, 326/328
Alt. Doyen Klein, 322/324
- 3.C. Edith M. Ingalls, 342

For the clusters:

- 1000. Elma Tidwell, 1012
- 1100. John Wilhelm, 1111
Alt. Eileen Henderson, 1116
- 1200. Parker MacCarthy, 1201
- 2000. Catherine Seybold, 2007
- 2100. Baker Port, 2110
Alt. Ruth Quarles, 2115
Sec. Faith Clark, 2104
- 2200. Helen Eisenhart, 2201
- 3000. Emily Abouchar, 3002
- 3100. Henry Parrish, 3103
- 4000. Emily Nichols, 4010
- 4100. Edith Hunter, 4104
Alt. Margo Labovitz, 4101
- 4200. Eleanor Gaud, 4214

Creighton Center.

William Parker, 105

RESIDENTS COUNCIL - JULY 18 & AUGUST 15 July 18

A response has been received to the resolution, signed by 301 of the residents in independent living units, requesting no-voting representation on the Board of Directors. Mr. C. Robert Gossert, President of the Collington Board, wrote that, by unanimous vote, the Board had appointed an ad hoc committee "To study and evaluate Board organization and the decision making structure, especially including the relationship with the Residents and the Residents' Association." The committee will study the resolution, investigate the experience of other life care

communities and report its recommendations to the Board's Executive Committee for consideration by the Board. No time was set for submission of the report. Members of the ad hoc committee are: Marion Henry, Jim Gholson, Larry Harris and Lorraine Sheehan.

P. Gail Whitehead, Director of Health Services, spoke on Collington's health services. Their goal, she said, is to offer "barrier-free service" to residents. She assured the Council that the Creighton Center will always keep beds available for residents, that the Clinic is open seven days a week, with emergency responses 24 hours a day, and that a doctor is always consulted when a patient enters the Center or is sent to a hospital. Several levels of care are provided: skilled nursing, comprehensive, infirmary and domiciliary care as appropriate.

A new Elections Committee, chaired by Dick Van Wagenen, will encourage registration, arrange candidates meetings at Collington and help residents get to the polls on Election Day, September 11.

The Personal Reader, Ida Merriam reported, has been purchased, its cost met by donations. This "very magic machine" will soon be in use by visually impaired residents, who will be trained in its operation.

August 15

President Wall reported that the Fiscal Review Committee has received requests for Residents Association committees for Capital Improvement items in the 1992 Collington budget. The Fiscal Review Committee will evaluate them with a several year period in mind. After consideration and possible amendment by the Council, the recommendations will be submitted to the administration for use in preparing next year's budget. The anticipated amount for 1992 Capital Improvements is small.

A new Bylaws Committee has been appointed to study possible changes in the Association's bylaws. Its members are: Al Grisard,

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RESIDENTS COUNCIL MEETINGS (cont.)

Chair, John Jay, Jane Klein, Walter Ristow, Elma Tidwell and Caroline Wood. They request suggestions from residents.

Bob Willing, Chair of the Music Committee, announced a future concert to raise funds by contribution to restore the Steinway piano in the Auditorium. Its present condition is distressing to visiting artists.

Helen Eisenhart, Chair of the Food Committee, reported that results of the recent food survey are being used by Dining Services. The Food Committee has been invited to meet with its Board counterpart in early September.

The Council voted unanimously to make available to residents through publication in *The Collingtonian* a paper by Roy Blough of the Fiscal Review Committee entitled **Collington Cash-Flow Planning: Some Longer-Range Concerns**. It is presented as an analysis of the subject by a knowledgeable and experienced resident.

Margo Labovitz

EXECUTIVE DIRECTOR'S CORNER**Fellowship Fund**

Thanks to Art Longacre for setting up a gift annuity for the Collington Fellowship Fund. His \$20,000 contribution will continue to produce income for Peggy and for him throughout their expected lives. The principal will eventually become a part of the Fund. This creative giving technique allows the Longacres to accomplish a charitable goal, to continue to benefit from income produced by the gift, and ultimately to reduce their estate taxes. Art has generously agreed to help other residents arrange gifts to the Fellowship Fund that would help them achieve their personal goals and would also be of substantial benefit to the Fund. [An article by Art on the Fellowship Fund appears elsewhere in this issue.]

Changes in Creighton Center Residences

After October 1, Level I residences in the Creighton Center will be ready to accommodate physically handicapped persons who might need assistance 24 hours a day. By that date, Health Services, Dining Services and Environmental Services will have made the staff changes that are necessary to provide the help needed by residents with physical limitations who would have previously received care on Level II. Those who have not had to go to the hospital but who need temporary care and treatment of physical impairments will be placed on Level I. However, another change in licensure will be necessary before residents whose recovery is covered by Medicare can reside there as well. When the licensure change is completed, probably by early 1991, residents with only physical maladies will receive care on Level I, reserving Level II for those with mental impairments who may also have physical limitations, and/or occasionally for persons receiving treatments best provided there.

Occupancy and Reservations

Ninety percent of our cottages and apartments are now occupied, and many more are reserved, so only a few, mostly one bedroom units, are available for immediate occupancy. We will continue to identify interested persons through advertising, offering tours, special events, and Collington Day events. With the help of residents whose friends and relatives are even now considering the move here, we expect steadily to increase occupancy and add names to the Priority List. Your help in the past has been invaluable. Please continue to contact Resident Services if you identify a group to invite for a visit or individuals who need information.

Gail Kohn



COLLINGTON CASH-FLOW PLANNING: SOME LONGER-RANGE CONCERNS

"Cash-Flow" planning is seeing to it that there is always enough spendable cash on hand or coming in currently to pay the bills. A positive cash flow (more cash coming in than going out), or at least not a negative one (more cash going out than coming in) is a major objective of the budget process continuously over the whole life of the project, in the case of Collington from conception in the early 1980's to at least 2016 when the last bonds come due.

Cash is required to pay for current services to residents, including necessary maintenance of buildings and grounds, and to pay the interest and principal on the debt as they fall due. From opening day on, the only sources of cash have been the entrance fees, monthly and ancillary charges paid by residents, health-care receipts from non-residents, and interest on reserve and other funds. In the ongoing operations of the community the entrance fees are not available for immediate spending but only gradually over the life expectancy of each resident, so the monthly fee is the principal tappable source for any needed increase in revenue.

The amount of the monthly fee is in a sense only the result of all the forecasts of cash requirements and availability. In a successful cash-flow plan the periodic changes (for the foreseeable future the changes will presumably be upward) in monthly fees should be relatively uniform from year to year, avoiding the necessity for sudden large increases.

The Collington annual budget, of course, is cash-flow planning, as is the monthly budget review. Subject to the requirements of the residence and care agreement, the main items under current budget control are the services rendered. With general inflation pushing costs upward, the common desire of residents for more and better services comes up hard against
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COLLINGTON PETS

Samantha Longacre

My full name is Samantha but most people call me Sam or Sammie. I am a thoroughbred Yorkshire Terrier. I will be 13 in October and so am a Senior Citizen like everyone else in Cluster 2200. Peggy can't pet me anymore, but I approach anyone who comes along and get lots of attention and petting. My favorite is Dorothy Shaffer because she is the only one allowed to give me snacks.

The scrapbooks show that there were two dogs before me, dating from 1950. I wish I could have traveled like Honey, a Cocker Spaniel. She went from Massachusetts to Alaska by car. Then by ship, plane and car to Florida, to Maryland, by ship to Japan and back to retirement in Maryland. Then there was a haughty white Maltese, a real lady. I am more of a knock-about tomboy, which may have contributed to my needing operations for torn tendons on both rear legs when I was young. I have another problem now, but no more than some others of us old folks.

Art Longacre



COLLINGTON CASH-FLOW PLANNING(cont)

resistance to increased monthly fees: general unwillingness of residents to pay more, and in the case of many residents no improvement in or an actual deterioration of their financial ability to pay. This conflict cannot be eliminated; it can be minimized through maximum efficiency in providing services. Improving managerial efficiency must accordingly be a major budgetary goal, year-in, year-out.

It is interesting to note that the residents, who bear the whole burden of Collington finances, have no legally prescribed role in the budget process, while the Collington Board of Directors, which bears none of the burden of Collington finances, has total budget authority (within the limits set by various underlying contractual agreements). In this rather anomalous situation, the Board's moral responsibility and overriding concern in imposing the annual budget should be to maximize the contribution of Collington to the welfare and contentment of the residents, both present and future. It is essential that comfortable lines of communication be established and nurtured between the Board and its committees on the one hand and the Resident Council and its committees on the other, so that the Board may be made as fully aware as possible of the attitudes, program priorities, and financial and other problems of the residents, as well as better utilizing their considerable knowledge and experience.

All budgets and plans are maps of an uncertain future and therefore prone to error. After a few years of experience in balancing the demands of residents for services against their willingness and ability to pay, revenues and expenditures for each coming budget year can be estimated closely, and errors can be corrected in the following year to assure a continuing positive cash flow.

In the first and early years, however, budgeting for a positive "current operations cash flow" is virtually impossible; cash-flow deficits are avoided by drawing on reserves set aside for the purpose. It is urgently important that before those reserves are exhausted the annual budget be balanced on a current-operations cash-flow basis, and that thereafter a positive cash flow be maintained.

Long before Collington's opening date, important financial forecasts had to be made that will affect the finances of the Community throughout its life span and require frequent monitoring and possibly correction from time to time. The very initiation of the life-care project required estimates or forecasts of financial possibilities and limitations; no plan with even the most noble of purposes is feasible if it cannot be financed.

One reason why important Collington cash-flow planning decisions had to be made years before construction began is that successful marketing required prior announcement of the entrance fees and original monthly charges. This entailed making forecasts of operating costs before there was any operating experience, and debt-service costs before the interest rates on the bonds could be known. The best that could be done -- and was done -- was for skilled professionals to study cost patterns in as many similar communities as possible, adjusting for anticipated differences in Collington, and to project increases in operating costs that probably would occur before opening day. Given even the most skillful forecasting, the advance financial plans could easily miss the mark, and to some extent they did; Collington is operating today with a current cash-flow deficit.

At least four sources of planning error before opening day could result in a cash-flow deficit at one time or another during the life of the Community:

(1) Actual operating costs in the first and early years could exceed the announced opening monthly charges.

(2) The planned percentage of occupancy (e.g., 95%) might not be realized, so that costs would have to be spread over a smaller number of residents than anticipated, increasing the cost to each above expectations.

(3) The anticipated rate of interest return on reserves and sinking funds might turn out to be substantially less than anticipated, while the cost of debt service is fixed and inexorable.

(4) The life-expectancy actuarial tables used in determining and allocating the entrance fees over the expected length of life, may understate the average actually experienced length of life, so that receipt of the second and later generations of entrance fees would be delayed, resulting in eventual shortage of funds to pay debt service.

[To be continued in next issue]

LIBRARY NOTES

The **Minutes** of the Board of Directors have been relocated from the Library Lounge to a shelf across from the Reference area, where also can be found the materials of the Task Force on Ethics. The move was made in an effort to put similar materials together. On the shelves above are the **Minutes** of the Residents Association Executive Committee, Council, Committees, and Housing Representatives meetings, as well as files of **The Collingtonian**.

Recent additions to the Library include:

Allen, W.C. **The United States Capitol**; a brief architectural history. 1990. (Brochure)

Encyclopedia Britannica. 1959, and annual volumes 1960-1978.

Encyclopedia of Insects; ed. by Christopher O'Toole. 1986.

Spasowski, R. **The Liberation of One**. 1986.

Anna E. Dougherty
Librarian

INTERNATIONAL PIANO ARCHIVES AT MARYLAND HONOR ERNO BALOGH

The International Piano Archives at Maryland, (IPAM), located in College Park only a few miles from Collington, have one of the world's greatest collections of piano recordings and related materials, including the papers of many renowned keyboard artists. Founded in Cleveland, Ohio, in 1962, IPAM was soon moved to New York City and then, in 1977, given to the University of Maryland. Its constantly growing holdings of rare materials are stored at the Music Library, where researchers are welcome to use the materials. IPAM also responds to requests for information from researchers around the world, and gives special programs in honor of artists of whose recordings and papers it has fine collections.

This summer's IPAM program was of very special interest to Collingtonians. It was "A Tribute to Composer-Pianist Erno Balogh," whose life ended at Collington two years ago. The program on July 22, featured both a slide-tape show on Erno's career and the playing by Joan Singer Spiknall of four of his piano compositions.

Erno entered our Health Center in 1988, when his wife, Malvina Schweizer Balogh, moved into her cottage. He died just two weeks later, at the end of a long illness at the age of 92.

Erno was born in Budapest, where he gave his first public performance -- at a benefit concert -- at age 3! At age 7, he entered the Royal Academy of Music in Budapest, studying piano and composition with Bela Bartok and Zoltan Kodaly, with whom he built long-lasting friendships. He graduated from the Academy with honors shortly before World War I, during which he served in the Hungarian Army. But that was only a brief interruption in his musical career. Right after the War, he became conductor of a chamber orchestra in Budapest. He then moved to Berlin to study piano once again -- at the outstanding
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ERNO BALOGH HONORED (cont.)

Berlin Conservatory. By 1923, his musicianship had become such that Fritz Kreisler asked him to serve as his accompanist on a European tour.

The next year, Erno moved to the United States. He made his home in New York City but traveled to many places in North America and to Cuba for performances as a piano soloist and accompanist. The singers he accompanied included stars such as Grace Moore and Lotte Lehmann. He also edited and composed music, not merely for the piano but also songs (sung by Lotte Lehmann) and compositions for the violin (performed by Fritz Kreisler). He was a prolific writer, chiefly of articles on music, but he also wrote plays.

Erno and Malvina met and were married in New York City in 1936. They lived there until 1960, when Malvina moved from a position at New York University to one at the National Institutes of Health and Erno shifted his musical activities to this area.

Over his life, Erno built up a tremendous collection of manuscripts, diaries, recordings of performances, concert programs, photographs, and other materials of research interest. Two years ago, Malvina decided to give the full collection to IPAM and has been doing so gradually. The result has been to create the "Erno Balogh Collection," which IPAM regards as one of its major archival collections. The program in honor of Erno this summer gave those of us attending at least a glimpse of the magnitude and fascination of this collection, as well as of Erno's musical and other achievements.

Helen Wood

ACCENTUATE THE POSITIVE

We had a Cluster 1000 meeting on July 24, 1990, and this is a report about one thing that happened.

In an effort to reinforce the positive, one of the residents asked each of us to sit down and make a list of all the things we like about Collington. So we did. Collectively we came up with more than 25 items. Some examples of the things we like about Collington are:

Covered walkways -- especially on rainy days; no need for boots or umbrella.

Freedom from cooking, driving, yard-tending, steps, pressure to participate in activities.

Opportunity to participate in the many activities, "sell" the life care concept to people, feel rewarded when guests are awestruck by the beauty of our community, be stimulated by the experiences of peers.

Residents who are friendly, give freely of their time and talents to enrich our lives, initiate petitions reflecting democracy at work.

Staff who are friendly, are concerned about our welfare now and for the future, are willing to adapt to older people.

This was a thought-provoking exercise that produced a statement of views to outweigh negative perceptions -- a small psychological drill that helped us all.

Elma Tidwell