



Maryland Continuing Care Residents Association

Policies & Procedures

As of January 1, 2021

The following Policies & Procedures were approved by the MaCCRA Council on December 4, 2020 as of the above date.

The Executive Committee may make subsequent additions, deletions, or modifications at its discretion, unless they are substantial. In that case, they should likewise be submitted to the Council for its adoption and establishment of an effective date.

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MaCCRA Policies & Procedures

Topic A: Means of Communication

Article II, Section 1 of the Bylaws calls for MaCCRA to utilize all appropriate means of communications with its members. The major methods are: email, video conferencing, and in-person meetings.

1. Email

- a. State-wide communication is primarily through email from the President and Executive Committee to Chapter Presidents. The Chapter Presidents are responsible for setting up communication to their chapter members. The Chapter Presidents are also responsible for forwarding meeting information and updates to their members.
- b. A Google Group mailing list is used for email communication. Google Groups is a service from Google that lets groups of people with common interests discuss their issues. Google Groups allows any user to freely conduct and access threaded discussions, using a web browser or through e-mail. The Google Group is used for announcements of meeting information, advocacy information, and pertinent information from the leadership. Besides announcements, the Google Group is designed for members to post questions or to solicit comments from other chapters. The Secretary maintains the Officer listing.
- c. There are three mailing categories: to Chapter Presidents, to Chapter Officers, and a General Mailing to a list of interested chapter members.

2. Video Conferencing

Video conferencing is used for Executive Committee meetings and state meetings as necessary. Notice of official meetings follows the Bylaw requirements. Registration is used for official meetings. Webinars can be offered using Zoom or similar conferencing software.

3. In-Person-Meetings

Chapters host the annual June meeting and the December meeting, if conditions allow to do so. There is a rotation of chapters serving as the host community.

4. Website

MaCCRA maintains a public website (maccra.org) with information about MaCCRA, the Council (General Assembly), chapter resources, and news about MaCCRA chapters. Members are encouraged to check the website for updates and resources.

5. Newsletter

Members receive a periodic newsletter via email, offering updates, announcements of meetings, meeting minutes, and legislative updates.

Topic B: Dues and Donations

Article III, Sections 2, 4, and 5 describe dues and donations as the lifeblood of the Association and make payment of dues a condition of active membership. The list below amplifies some issues around the collecting process.

1. Level and Classes of Dues

- a. The level and classes of dues are set by the Council and can be changed from time to time. At present, dues are required only from Active Members. They may also make donations, as may anybody else. Presently, the level of dues is set at \$20 per year for individual members and \$30 per year for couples when both spouses are members.
- b. "Year" is the fiscal year of the chapter in which the member resides. (i) MaCCRA does not provide for prorating dues for new members whose first year is less than 12 months. (ii) MaCCRA also does not provide for late payment of dues; so, technically speaking, a member who does not pay in full during the year, lets his/her membership lapse. He/she could be re-admitted for uninterrupted membership by paying the late amount in the next year, along with that year's dues. (iii) The membership count is also affected by members dropping out during a year due to death or moving away.

2. Local Collection of Dues and Donations

- a. For members in Formal Chapters or Chapters in Development (see Bylaws, Art. IV), the local treasurer collects the dues and donations and keeps track of them via simple spreadsheets. Sample spreadsheets for (1) running a check register and (2) using it to create a deposit slip, as well as (3) keeping track of member dues are attached. The chapter treasurer may modify them for his/her purposes. If he/she wishes to receive a copy of the original Excel spreadsheets with their embedded formulas and accompanying instructions, the Treasurer will forward them upon request.
- b. The chapters are entitled to withhold up to 15% of their dues collections for the use of the chapter. The chapters may change the percentage each year. There is no withholding for donations and remittances from members not living in chapters, and from associates.
- c. Chapters in Development likely will not have established a banking relationship and therefore will send in individual checks. The Treasurer will accumulate them in a separate account and refund the missed withholding for the dues collected for the year in which the Chapter in Development transitions to a Formal Chapter.
- d. Other Members and Associate Members self-collect and remit to the Treasurer, who keeps track of their money.
- e. The Treasurer may make friendly inquiries with the local treasurer when the annual remittances vary significantly from what should be expected based on the membership tally.

3. Transmission Process

- a. The chapter treasurer sends the collection, net of the withholding, to the Treasurer whenever it is worthwhile. In accordance with strict cash accounting (see separate topic), the Treasurer books the receipt in the fiscal year in which it was received. As a side point, the local treasurers should take care to collect their dues in their fiscal years, not ahead or behind.

- b. The chapter treasurer evidences the transmission, preferably by using the standard transmittal form, a specimen of which is attached (4). In its upper section, the form provides for calculating the net remittance. In its lower section, the form provides for reporting the membership status as of a certain recent date. Obviously, for chapters which send in several transmittals, the membership numbers could change from the previous transmittal. The Treasurer will acknowledge the receipt and may ask questions in case of discrepancies.
- c. For the calculation of the membership total, a couple counts as two people. For example, 20 individual members plus 8 couples would generate a total of 36 members ($20 + (8 \times 2) = 36$).
- d. Considering the fluctuations in the membership (see point 1 b above), the Treasurer is aware that the transmittals for the year by a chapter are unlikely to represent the actual numbers. Accordingly, MaCCRA is asking for semi-annual reports of the membership. A specimen form with rationale and instructions is attached (5).

SAMPLE Dues & Expenses for Chapter

Name	Credit Debit		Member Income		Expenses		Book
	CHECK		Dues	Contrib	State Dues	other	Balance
Book Balance	12/31/2019						\$534.74
paid to MaCCRA state		174			-\$17.00		\$517.74
1. Hwk (1)		4748	\$20.00				\$537.74
Deposit 1/10/2020 \$20.00							\$537.74
Book Balance	1/31/2019						\$537.74
Book Balance	2/28/2020						\$537.74
2. Cox (2)		75	\$30.00				\$567.74
		8					
Deposit 3/31/2020 \$30.00							\$567.74
Book Balance	3/31/2020						\$567.74
3. Bota (1)		cash	\$20.00				\$587.74
4. Harr (1)		1936	\$20.00				\$607.74
5. Cro (1)		256	\$20.00				\$627.74
6. Bis (1)		3995	\$20.00				\$647.74
7. Moe (1)		2329	\$20.00				\$667.74
8. Sbs (1)		483	\$20.00				\$687.74
9. Wao (1)		3234	\$20.00				\$707.74
10. Rp (1)		324	\$20.00				\$727.74
11. Veillie (1)		228	\$20.00				\$747.74
paid to MaCCRA state		175			-\$561.00		\$186.74
12. Mtin (1)		2078	\$20.00				\$206.74
13. Lanvin (1)		3664	\$20.00				\$226.74
Deposit 4/25/2020 \$220.00							\$226.74
							\$226.74
							\$226.74
							\$226.74
							\$226.74
							\$226.74

File: Sample Chapter Check Register

Tab: credit
debit

Attachment (1) to Topic B

SAMPLE MaCCRA MEMBERSHIP FY 20x0-20x1

As of
MM/DD/YYYY

5 3

sgl	clp	tot	Name	Address	Phone	EMAIL Address	Amount	Check #	Date	donation
1		1	adam,j	12 Weller Way	555-555-1234	abc@gmail.com	\$20.00	118	06/24/16	
1		2	bay,g	7 St. Mark Way	555-555-1234	abc@gmail.com	\$20.00	3414	07/31/16	refd \$5 ck138
1		3	carr,f	23 St. Mark Way	555-555-1234	abc@gmail.com	\$20.00	3414	07/31/16	
	1	4	doe,j	127 Weller Way	555-555-1234	mail	\$30.00	3489	06/24/16	
	clp	5	doe,h	127 Weller Way	555-555-1234	abc@gmail.com		3489	06/24/16	donate \$20
	1	6	frank,r	2 St. Mark Way, #321	555-555-1234	abc@gmail.com	\$30.00	186	07/30/16	
	cpl	7	frank,e	2 St. Mark Way, #321	555-555-1234	abc@gmail.com		CASH	07/01/16	
	1	8	law,r	172 Weller Way	555-555-1234	abc@gmail.com	\$30.00	306	6/24/16	
	clp	9	law,t	172 Weller Way	555-555-1234	abc@gmail.com		306	6/24/16	
1		10	smith,r	230 St Mark Way	555-555-1234	mail	\$20.00	386	04/22/16	
1		11	town,r	10 Weller Circle, #T26	555-555-1234	abc@gmail.com	\$20.00	7239	07/30/16	
		12								
		13								
		14								
		15								
				5 Singles		total Dues paid	\$190.00			
				3 Couples		checksum (sgl & cpl)	\$190.00			
				11 total individuals						

Attachment (3) to Topic B



Maryland Continuing Care Residents Association Chapter Dues Transmittal Form

Specimen

To: **MaCCRA State Treasurer**
John/Jane Doe
123 Main Street, Apt. 456
Any Town, MD 20000-7890
jjdoe@xyz.com
(999) 123-4560

Date: _____

Name of Chapter: _____

Collected for this transmittal: _____ individual memberships @ \$20.00 each and/or _____ couple memberships @ \$30.00 each. *(Use these numbers to calculate the amounts below.)*

Amount of dues collected for this transmittal: \$ _____

Less amount withheld for chapter use (up to 15%): \$ _____

Donation \$ _____

Amount of this remittance: \$ _____

As of _____, this chapter has _____ individual members and _____ couple members *(who count as two members)* for a total of _____ members.

*Example: 20 individual members plus 8 couple members equal 36 total members (20 + (8*2) = 36).*

(These numbers represent the membership as of the above date; they can be different from the section above.)

Submitted by (name, title): _____

Street address, apartment: _____

City, State, Zip: _____

Phone: _____

Email: _____

Thank you for your remittance. The state treasurer will acknowledge its receipt by email.

Attachment (4) to Topic B



Maryland Continuing Care Residents Association
Chapter Semi-Annual Membership Form
Specimen

To: MaCCRA State Treasurer
John/Jane Doe
123 Main Street, Apt. 456
Any Town, MD 20000-7890
jjdoe@xyz.com
(999) 123-4560

Date: _____

Name of Chapter: _____

As of _____, this chapter has _____ individual members and
_____ couple members (who count as two members), for a total of _____
members.

Example: 20 individual members plus 8 couple members equals 36 total members (20 + (8*2) = 36).

Submitted by (name, title): _____

Street address, apartment: _____

City, State, Zip: _____

Phone: _____

Email: _____

Thank you for your report. The state treasurer will acknowledge its receipt by email.

Rationale for asking the chapters to submit a semi-annual count of the membership:

Because MaCCRA's fiscal year runs from July 1st to June 30th, and the chapters' could be different, a uniform membership tally based on dues transmittals is impossible. Besides, chapters vary in their transmittal practices from all-at-once to sporadic.

Active membership is contingent upon paying dues in full within the chapter's current fiscal year. That may or may not have happened as of December 31st or June 30th. The chapter treasurer should review the results of the annual dues campaign and remind those, who are late within 3 months. If the local treasurer believes that the past due amounts will be paid within the subsequent month, those individuals/couples should be counted as members for purposes of the semi-annual report.

If not, their membership should be considered as lapsed, and they should not be counted. They may be readmitted for uninterrupted membership by paying the late amount in the next fiscal year, along with that year's dues.

Attachment (5) to Topic B

Topic C: Increasing the Membership

Article III, Section 4 of the Bylaws deals with the culmination of the recruitment process, namely the application for membership. Here are some ideas how the Association might gain members, without whom MaCCRA obviously would not exist or be a very weak voice in advocacy for CCRC living.

1. Support at the State Level

- a. Prepare a packet of information to serve as a "starter kit," to be used by those interested in starting a new chapter.
- b. Prepare a flyer that interested individuals, including family members of CCRC residents, are welcome to join as Associate Members (see Bylaws, Art. III, Sec. 3).
- c. Designate a person to collect ideas such as those below and other measures that chapters find helpful, make them known to all the chapters, and encourage their use. This person could also assist in the formation of new chapters and the revival of moribund ones.

2. Examples of Recruiting by a Chapter within its Community

- a. Send welcoming letters to new residents, either in the "official" packet, or separately a bit later (after they finish unpacking and have time to look at it), or both.
- b. Use all internal means of publicity, such as newsletters (both MaCCRA chapter and entire CCRC), bulletin boards, in-house electronic messaging systems, participation in events.
- c. Open MaCCRA meetings to non-members. If appropriate, serve refreshments.
- d. Sponsor events such as candidates' nights.
- e. Issue local membership cards and/or name tags. These can be of the readily available print-it-yourself kind that require only the name and year to be filled in by hand. They could provide visibility and could serve as an acknowledgement for having paid the annual membership fee.

2. Recruiting by a Chapter in other Communities

- a. Approach the officers of the residents' association in other CCRCs where MaCCRA does not yet have a chapter, and ask them to publicize MaCCRA internally, including the fact that one may join as an individual non-chapter member.

Topic D: Chapter Bylaws

Article IV, Section 2 of the Bylaws acknowledges that Formal Chapters are free to establish their own bylaws. Nevertheless, there should be some minimum content and conformity to be recognized as a MaCCRA-inspired entity. The developers should consider the following key items:

Name, purpose, membership, fiscal year, board of directors, duties of officers, chapter committees, chapter resident participation, meetings, nominations and elections, bylaws amendments, and dissolution of the chapter.

Here is an actual example that may be adapted to local particulars:

“BY-LAWS OF THE MERCY RIDGE CHAPTER OF THE
MARYLAND CONTINUING CARE RESIDENTS ASSOCIATION (MaCCRA)

Approved October 16, 2015

ARTICLE 1 – NAME

The name of the subject non-profit Federally tax-exempt organization shall be: Mercy Ridge Chapter of the Maryland Continuing Care Residents Association (MaCCRA).

ARTICLE 2 – PURPOSE

The purpose of the Chapter, and of MaCCRA, is to protect and further the rights and financial security of the residents of Mercy Ridge and other Maryland Continuing Care Retirement Communities. To this end it shall:

1. Encourage cooperation between residents and management whenever possible.
2. Review, interpret and inform the membership regarding existing, proposed, and pending regulations and legislation.
3. Solicit resident views and recommendations concerning proposed and pending legislation or regulations related to resident life at CCRCs and communicate same to MaCCRA, the government, and other pertinent organizations.
4. Keep abreast of the affairs in the community, the County and State government which could impact the lives of senior residents in CCRCs and refer to MaCCRA any issues where information, action or attention might be necessary.
5. Work to encourage and promote increased membership in MaCCRA.

ARTICLE 3 – MEMBERSHIP

Upon payment of the required, tax-exempt dues, residents of Mercy Ridge become members of MaCCRA and members in good standing of the Mercy Ridge Chapter for the current fiscal year. Those joining in the last four months of the fiscal year - March, April, May, or June, are considered paid through the end of the *following* fiscal year.

ARTICLE 4 – FISCAL YEAR

The Mercy Ridge Chapter fiscal year shall be from July 1 to June 30.

ARTICLE 5 – BOARD OF DIRECTORS

The Board of Directors shall include:

1. The Chapter Officers: President, Vice-President, Secretary, and Treasurer, who shall be elected annually by the Chapter membership; the appointed Chairpersons of Standing Committees; and an appointed Resident Delegate.
2. A majority of the Directors shall constitute a quorum for Board meetings.
3. A vacancy on the Board occurring between elections shall be filled by the President, with the approval of the Board.

ARTICLE 6 – DUTIES OF OFFICERS

1. The President shall establish the agenda and preside at all meetings, regular or special, with appropriate advance notice of same; appoint, subject to the approval of the Board of Directors, the Chairpersons of Standing or Ad-hoc Committees, the MaCCRA Delegate, and officers to fill any vacancies that develop between elections; perform all other duties related to the subject office; and shall designate or appoint as necessary delegates to attend MaCCRA Council meetings.
2. The Vice-President shall preside and act at all chapter meetings in the absence of the President; serve as Chair of a Nominating Committee; in concert with the President prepare and/or conduct member opinion surveys requested by MaCCRA or deemed necessary by the Board of Directors, reporting results on same to the Board of Directors carry out such other duties as may be assigned by the President.
3. The Secretary shall take minutes of all meetings, copy, and distribute copies of such minutes to the Board of Directors and committee chairs; follow established chapter procedures in communicating same to chapter members; and maintain the permanent files of same.
4. The Treasurer shall collect dues from chapter members and remit necessary payments to the MaCCRA Treasurer; send out renewal notices annually; establish and maintain a chapter checking account to be audited annually; receive funds; expend from the account such monies or payments as are approved by the Board of Directors, and make a report at each meeting.
5. The Appointed Delegate shall serve as a Chapter Representative, when needed at periodic MaCCRA meetings; assist in the conduct and reporting of opinion surveys; and carry out such other duties, as may be assigned by the President.

ARTICLE 7 - CHAPTER COMMITTEES

1. The President, with the approval of the Board, shall appoint the following Standing Committees: Legislative and Membership; and such other Standing and Ad-Hoc Committees needed to address Chapter or MaCCRA issues.
2. All proposed actions and activities of the subject committees shall be submitted to the Board of Directors for approval before proceeding on same.

ARTICLE 8 – CHAPTER RESIDENT PARTICIPATION

The success of a MaCCRA chapter in a retirement community depends on the interest and involvement of its chapter members in the affairs of their community and keeping alert to new issues or matters that may need to be addressed directly or legislatively. Therefore, all residents are encouraged to bring to the attention of the Board of Directors any and all matters they feel may need either attention by the chapter or referral to the state office of MaCCRA.

ARTICLE 9 – MEETINGS

1. At least two meetings of the membership shall be held each year. The first meeting shall be held in October to hear the concerns and recommendations of Chapter members for action in the community or legislatively, and to elect officers for the coming year; the second meeting shall be held in April to summarize and report on legislative matters or MaCCRA actions taken or still pending.
2. Fifteen percent of the members shall constitute a quorum.
3. Any member in good standing may vote at chapter meetings.

ARTICLE 10 – NOMINATIONS AND ELECTIONS

1. A Nominating Committee of three members, consisting of the Vice-President as Chair, and two other members recommended by the Vice-President and approved by the President, will be appointed on or before September 1st.
2. The Nominating Committee shall, on or before September 15, report to the President a slate of at least one candidate for each office to be filled. This slate shall be distributed to the Chapter membership with the option that members may submit recommended nominees for open positions before September 30, with the agreed acceptance of the recommended candidate.
3. The final slate of nominees shall be distributed to all Chapter members at least two weeks before the October meeting.
4. At the October meeting, the Vice-President shall conduct the balloting and announce the results. Contested elections shall be by paper ballot, scrutinized by at least two persons.

5. The term of office of elected officers shall be from November 1st through October 31st.

ARTICLE 11 – BY-LAW AMENDMENTS

1. Proposed amendments to the By-Laws may be submitted in writing to the President at least two months in advance of a regularly scheduled meeting. The President will then distribute the proposed amendment to the membership at least two weeks before the meeting at which it is to be considered. Such proposed amendments may be submitted by any Chapter member.

2. Proposed amendments are subject to approval or disapproval by the membership and shall be voted on at a regularly scheduled meeting.

ARTICLE 12 – DISSOLUTION OF CHAPTER

At such time as the dissolution of the Chapter is voted upon by the Chapter membership, its assets shall either be: donated to MaCCRA; distributed to one or more exempt purposes as specified in Section 501 (c) (3) of the Internal Revenue Code; or distributed to a state or local government for a public purpose, as determined by the Chapter Board of Directors.”

Topic E: Cash Accounting

Article VI, Section 5 of the Bylaws requires the Treasurer to establish an accounting system to discharge his/her responsibilities. The most basic choice is between “cash accounting” and “accrual accounting”.

1. All accounting has its limitations in that it tries to show results for specific periods without firm knowledge about what the future holds. For instance, a pandemic can wipe out a whole promising industry and its investors without warning.
2. Accrual accounting tries to factor in all known and reasonably estimable circumstance that affect a period and match revenue and expenditures. For instance, management, being confident that assets have a useful life and that inventory will be sold to paying customers, makes provisions for obsolescence and non-payment. While the actual payment may be ahead or behind, the obligation to pay/the right to receive payment is governed by the underlying event. Because the conventional balance sheet and profit & loss statement ignore the timing of payments, large companies publish an additional cashflow statement, which explains the sources and uses of cash from operations, investing, and financing activities.
3. Cash accounting eliminates this shortcoming and is therefore simpler. But it trades this advantage for potentially gross distortion of results, when large cash amounts do not correspond to the activity in a certain period. For example, if a company with net receipts of \$1,000 buys a truck for \$75,000, paying cash, it would show a loss of \$74,000 for that period, although the truck will last much longer.
4. MaCCRA has chosen cash accounting for its simplicity and lack of distortion. The Association has no significant fixed assets, receivables, payables, pre- or delayed payments. The Treasurer must record the transactions for the period in which the constructive receipt or payment falls, not the period it might be intended for. Incoming cash is “constructively received”, when the check is in the Treasurer’s hands, not when it is deposited in the bank. Outgoing cash is “constructively paid”, when the check is put into the mail, not when it is cashed by the recipient. There is no holding or delaying. MaCCRA’s fiscal year starts on July 1 and ends on June 30. A transaction recorded on July 1 or later goes into the new fiscal year. A transaction recorded on June 30 or earlier goes into the previous fiscal year. The equivalent applies to the fiscal quarters. The Treasurer will reconcile any differences between the cash accounts and the bank statements. Cash accounting will be used as long as it is appropriate for MaCCRA’s size and operation, unless the Council decides to go to accrual accounting.

Topic F: Financial Reporting

Article VI, Section 5 of the Bylaws calls on the Treasurer to provide a detailed accounting for the Executive Committee and/or Council. This command requires him/her to collect details for all transactions as they occur, and then to summarize the details into standard financial statements or special reports.

1. Collect Details

- a. Date of Transaction by MaCCRA/on outside check
- b. Name, full Address, Telephone, e-mail (if available) of Payor/Payee
- c. Description of Transaction
- d. Class (single, couple, community) of Dues (*to record membership*)
- e. Check Number of Payor/Payee
- f. Account Code (*to enable classification*)
- g. Amount of Receipt/Disbursement
- h. Running Bank Balance (*to compare with bank statements*)

2. Standard Financial Statements

- a. Periodic comparison, by category, of actual amounts to budget and prior year, both for the current period and cumulative for the year
- b. Summary listing of dues and donations by quarter and cumulative for the year

3. Special Reports (as desired, provided data is available), for instance:

- a. Preparation of budget
- b. Analyses of specific item(s)
- c. Multi-year comparisons
- d. Documentation for audits

Topic G: Nominating Committee


Article VII, Section 4 calls for the establishment of a Nominating Committee.

1. Besides appointing the Nominating Committee chair, the President may suggest other members, or the chair selects other members from the chapters.
2. The chair's primary role is to facilitate and coordinate the candidate solicitation process and ensure that the Committee meets deadlines set in the Bylaws.
3. The Committee should solicit prospects for Executive Committee vacancies by seeking candidates from the chapters. This can be done through email announcements, telephone calls, word of mouth to chapter leaders, and notice on the website. The Committee should consider diversity in soliciting candidates.
4. The Committee should prepare a list of qualifications sought in a candidate, such as:
 - a. General leadership skills (e. g., communication via e-mail and using Word);
 - b. Specific skills, if any (e. g., administrative or technology skills, such as using Excel, PowerPoint, Web design);
 - c. Ability to attend meetings (e. g., independent mobility, driving at night).
5. The Committee should be ready to answer questions a candidate is likely to ask, such as:
 - a. What does the position entail?
 - b. What is the time commitment?
 - c. How many meetings are there and how much preparation is required?
 - d. How long does one serve?
 - e. Is there any support, financial or otherwise?
6. The Committee should notify the President about the candidate(s) it came up with before submitting the slate to the next session of the Council.

Topic H: Reimbursement of Expenses

Article VII, Section 5 of the Bylaws allows for reimbursement of expenditures necessarily incurred in the performance of MaCCRA duties.

1. Who is eligible? Anybody who incurs necessary business expenses on behalf of MaCCRA (as opposed to the chapters or non-MaCCRA related activities) and pays for them out of his/her personal funds. This will primarily be the officers, members of other MaCCRA committees, and consultants engaged by MaCCRA. In contrast, expenditures incurred by, or charged directly to, MaCCRA are handled as regular MaCCRA business.
2. How to request reimbursement? By completing and submitting a reimbursement form. A sample is attached. The form contains most of the pertinent instructions. Additional comments:
 - a. The form distinguishes between travel by personal vehicle and all other expenses. The latter are further distinguished as to being budgeted or not being budgeted. "Budget" refers to the MaCCRA budget approved by the Council for the current fiscal year, and any spending plan approved by the Executive Committee when engaging outside consultants in accordance with Article VII, Section 6 of the Bylaws.
 - b. Requests for reimbursement of budgeted expenses, backed by evidence, go straight to the Treasurer without further ado. The Treasurer will compare actual and budgeted expenses in his or her regular reports to the Executive Committee and the Council, respectively.
 - c. Requests for reimbursement of non-budgeted expenses require the prior approval of the Executive Committee. If obtaining prior approval is not possible, the request will be handled at the next meeting of the Executive Committee. The approval must be noted on the Reimbursement Form by any member of the Executive Committee, except the Treasurer. The Treasurer will then pay based on the submitted receipts.
 - d. No member of the Executive Committee may approve his/her own request for unbudgeted expenditures. For example, if the President desires reimbursement, he/she must approach the First or Second Vice President or the Secretary for consent. The Treasurer will report all expenditures in his/her regular financial statements.
 - e. For any questions/problems with the Reimbursement Form, please contact the Treasurer.

	<h2 style="margin: 0;">MARYLAND CONTINUING CARE RESIDENTS ASSOCIATION</h2> <h3 style="margin: 0;">Expense Reimbursement Request Form</h3>		
Requester Mailing Address: _____ <div style="display: flex; justify-content: space-between; width: 80%; margin-left: 10%;"> Name Street & Apt. City State Zip </div>			
A. Reimbursement for Purchases - budgeted or non-budgeted items <i>Please check either the Yes or No box and provide a rationale for the purchase in the box below.</i>			
YES	This is a budgeted item. <i>Please submit your request directly to the Treasurer. Attach an invoice and/or evidence of payment.</i>		
No	This not a budgeted item. <i>Preferably obtain approval BEFORE purchase from the Executive Committee, which will return the form to you. Then submit a completed request to the Treasurer. If no prior approval is evidenced, the Treasurer will defer reimbursement until the Executive Committee acts.</i>		
Rationale for the expenditure: _____			
Amount of Reimbursement \$ requested:	Approved for the Executive Committee Name & Date:	Treasurer Initial: _____ Date: _____	
Check #:	Date:	Amount: \$	Account #:
B. Reimbursement for Travel by personal Vehicle <i>If traveling on MaCCRA business by any means other than your personal vehicle, use the Section above. For travel on MaCCRA business with your personal vehicle, please submit a detailed statement, showing date, destination, round-trip mileage, and purpose. You will be reimbursed at the business mileage rate approved by the Internal Revenue Service for the time of travel. (Search irs.gov/mileage.)</i>			
Date of Travel:	Destination:	Round Trip Mileage:	Mileage Rate:
Purpose of Trip:	Amount of Reimbursement \$ requested:	Treasurer Initial: _____ Date: _____	
Check #:	Date:	Amount: \$	Account #:

Signature of Requester

Date of Request

Topic I: Honoraria and Memorials

Although the members of the Executive Committee and other committees serve without remuneration (see Bylaws Art. VII, Sec. 5), they may receive honoraria or memorials according to the following guidelines:

1. Honoraria

Any officer may propose at a meeting of the Council that the services to the Association of an outgoing officer, or a member of a committee, or a member at large be formally recognized with a citation and/or an award. Such honorarium may be in the form of a suitable gift to the honoree or a cash donation to a charitable organization (including MaCCRA) suggested by the honoree.

2. Memorials

Any officer may propose at a meeting of the Council that the spouse or family of a deceased officer receive a memorial citation and/or award in recognition of that individual's service to the Association. Such memorial shall be in the form of a cash donation to a suitable charitable organization (including MaCCRA) suggested by the family of the deceased member.

Topic J: Audit

Article VIII, Section 2 of the Bylaws requires an audit of the financial records of MaCCRA, to be conducted expeditiously by competent members who are independent of the Executive Committee.

1. Audit: Anybody who hands over cash or goods of monetary value to somebody else and expects their return, possibly at a profit, or at least managed according to promises made, will be interested in knowing that the funds are handled appropriately. If he or she cannot ascertain this him/herself, a report by a trusted reviewer will have to suffice. For MaCCRA, the members are entitled to know that its management indeed uses their dues and donations for the purpose of the association (see Article II, Section 1 of the Bylaws).
2. Financial records: The audit demanded by Article VIII of the Bylaws is restricted to a review of the financial records. It differs from an analysis of the efficiency and efficacy of management in achieving the objectives of the association. Such a task would likely be assigned to outside professionals. The financial review basically ascertains whether the Treasurer has performed his/her duties, as spelled out in Article VI, Section 5 of the Bylaws. Specifically: Have all incoming funds been deposited promptly in the bank account; have all expenditures been properly approved and documented with evidence; are the bank statements kept and compared with the book records; do the financial statement reflect the underlying records on the basis of cash accounting; are all public filing requirements met; is all this readily ascertainable from the records?
3. Expeditiously: Despite all good efforts, errors can and do occur, or improvements could be made. Those issues should be detected as soon as possible after the close of the books at the end of the fiscal year. Then procedures can be put in place to prevent their recurrence or implement the improvements. Likewise, the Treasurer is entitled to know that he/she fulfilled his/her duties and should continue the work in the same manner. The audit report should be sent to the members of the Executive Committee. The President will inform the Council at its next meeting.
4. Competent members: Given the simplicity of MaCCRA's accounting system (see the Cash Accounting section of the Policies & Procedures), the association does not need to go through the elaborate and costly process of an audit by a major public accounting firm. Any member, who has basic experience with record keeping and Excel spreadsheets, would qualify as being competent. Preferably, more than one member should handle the audit. This would lessen the load on an individual, foster an equitable opinion on the findings, and encourage settlement of insignificant issues on the spot.
5. Independent: Nothing saps the morale of the membership of a charitable institution more than finding self-dealing of its executives. The press and the lawyers always have a heyday with accusations, let alone convictions. Any smart organization will establish safeguards to prevent even a hint of such possibilities. Therefore, the auditors must be independent of management to report their findings objectively without bias. For MaCCRA that means that no member of the Executive Committee can be an auditor of its financial records, nor should "buddies" of the Executive Committee be selected for the task. Different auditors should be appointed from time to time to allow a fresh look at the records.

Topic K: Notice of Acceptance of, or Resignation from, Office

Article VIII, Section 3 of the Bylaws calls for potential officers to submit a brief statement about their qualification and willingness to serve, and for resigning officers to submit a notice of resignation. While the specific length and reasoning are up to each individual, the following list of elements may be helpful.

1. Acceptance

- a. Name of applicant
- b. Addressee: President
- c. Length of time residing in a Maryland CCRC and contributions to the community
- d. Any involvement with MaCCRA
- e. Professional background, including education
- f. Willingness to serve the full term, if elected/the remaining term, if appointed.

2. Resignation

- a. Name of officer and office
- b. Addressee: Secretary
- c. Fact of resignation and effective date
- d. Reason for resignation (optional)
- e. Expression of regret, well-wishes (optional)

Appendix 1: Other Entities Involved in Senior Living

Article II, Section 1 of the Bylaws describes the existence and specific purpose of MaCCRA. Other entities active in Maryland also try to improve the health and welfare of senior citizens in this state. The list below shows 19 of them.

1. AARP

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment security and retirement planning.

2. American Health Care Association (AHCA)

The American Health Care Association (AHCA) is a non-profit federation of affiliate state health organizations, together representing more than 11,000 non-profit and for-profit nursing facility, assisted living, developmentally disabled, and subacute care providers that care for approximately one million elderly and disabled individuals each day. (See also National Center for Assisted Living, below.)

3. American Senior Housing Association (ASHA)

The American Senior Housing Association represents more than 500 companies involved in the finance, development, and operation of independent living, assisted living, memory care, and continuing care (or life plan) communities. ASHA primarily focuses on legislative and regulatory advocacy, research, and educational opportunities and networking for senior living executives. It was founded in 1991.

4. Argentum

Argentum is a national association exclusively dedicated to supporting companies operating professionally managed, resident-centered senior living communities and the older adults and families they serve. Since 1990, Argentum has advocated for choice, independence, dignity, and quality of life for all older adults. Argentum member companies operate senior living communities offering assisted living, independent living, continuing care, and memory care services. Along with its state partners, Argentum's membership represents approximately 75 percent of the professionally managed communities in the senior living industry. Argentum is the chemical name for silver.

5. Association for Long Term Care Planning (ALTCP)

The Association for Long Term Care Planning (ALTCP) provides free long-term care resources, long term care insurance quotes and expert planning advice for seniors and adults. Its mission is to raise awareness and promote self-education on the need to plan for long term care and buy long term care insurance. ALTCP is a long term care insurance agency that offers insurance from top insurers, information on long-term care options and costs, resources, free quotes, and expert planning advice to anyone regardless of age.

6. CARF CCAC

The CARF International family of organizations, including CARF, CARF Canada, and CARF-CCAC, is an independent, nonprofit accreditor of health and human services. Through accreditation, CARF assists service providers in improving the quality of their services, demonstrating value, and meeting internationally recognized organizational and program standards.

7. Center for Medicare Advocacy

The Center for Medicare Advocacy is a non-profit, public interest law firm, staffed with attorneys, advocates, nurses, and technical experts. They represent individuals, provide legal analysis and education, and advocate at the national level and in federal court to ensure fair access to Medicare and quality health care for older and disabled people. They were founded in 1986.

8. Continuing Care Retirement Committee (CCRC)

A Continuing Care Retirement Community offers a secure and protected environment for seniors, providing access to medical and nursing services, should a resident require such service. A CCRC is often a large campus that includes separate housing for those who live in independent, assisted living facilities that offer more support, or nursing home care for those requiring complex care and assistance. Residents can move from one housing choice to another as their needs change.

9. International Council on Active Aging (ICAA)

ICAA is a professional association that leads, connects, and defines the active-aging industry and supports professionals who aspire to develop wellness cultures for adults over 50. This support includes creating wellness environments, programs, and services. The association is focused on active aging—an approach to aging that helps older adults live life as fully as possible within all dimensions of wellness—and provides its members with education, information, resources, and tools. As an active-aging educator and advocate, ICAA has advised numerous organizations and governmental bodies.

10. LeadingAge

LeadingAge is a trade association for not-for-profit organizations dedicated to expanding the world of possibilities for aging. The LeadingAge association (www.LeadngAge.org) includes 6,000 not-for-profit organizations in the United States, 39 state partners, hundreds of businesses, research partners, consumer organizations, foundations and a broad global network of aging services organizations that reach over 30 countries. LeadingAge engages in advocacy, education, and applied research.

11. LeadingAge Maryland

LeadingAge Maryland is the state affiliate of LeadingAge, the not-for-profit aging services organizations. Their national partner, LeadingAge, is an association of 6,000 not-for-profit organizations dedicated to expanding opportunities for the aging. Together, the organization advances policies, promotes practices and conducts research that supports, enables, and empowers people to live fully as they age.

12. LifeSpan Network

LifeSpan Network is a senior care provider association in the Mid-Atlantic, representing more than 300 senior-care provider organizations in Maryland and the District of Columbia. Lifespan members include not-for-profit and for-profit facilities providing care and services to seniors across the continuum of care including independent living, assisted living, nursing facilities, continuing care retirement communities, subsidized senior housing, community-based and hospital-based programs. It started as the Maryland Association of Non-Profit Homes for the Aging (MANPHA).

13. Maryland Department of Ageing

The Maryland Department of Aging is the agency charged with administering the continuing care laws. The primary continuing care laws are published in Title 10, Subtitle 4, of the Human Services Article (HSA), Annotated Code of Maryland, and Code of Maryland Regulations (COMAR) 32.02.01. The Governor appoints the Secretary of the Department of Aging. It also administers all Senior Centers and several federally funded aging service state-wide programs.

14. National Center for Assisted Living (NCAL)

The National Center for Assisted Living is the assisted living voice of the American Health Care Association (AHCA). NCAL is dedicated to serving the needs of the assisted living community through national advocacy, education, networking, professional development, and quality initiatives. (See also American Health Care Association, above.)

15. National Consumer Voice for Quality Long-Term Care

National Consumer Voice for Quality Long-Term Care (<https://theconsumervoice.org>) was formed as NCCNHR (National Citizens' Coalition for Nursing Home Reform) in 1975 because of public concern about substandard care in nursing homes. The Consumer Voice is the leading national voice representing consumers in issues related to long-term care, helping to ensure that consumers are empowered to advocate for themselves. The organization is a primary source of information and tools for consumers, families, caregivers, advocates, and ombudsmen to help ensure quality care for the individual.

16. National Continuing Care Residents Association (NaCCRA)

The National Continuing Care Residents Association is a non-profit organization of residents and prospective residents of Continuing Care Retirement Communities (CCRCs). Family members of CCRC residents and others concerned for aging in America are also welcome. The mission is to collaborate nationwide with residents and prospective residents of Continuing Care Retirement Communities (CCRC's) and allied organizations for the purpose of promoting, protecting, and improving the CCRC lifestyle.

17. National Investment Center for Seniors & Care (NIC)

The National Investment Center for Seniors Housing & Care is a nonprofit 501(c)(3) organization whose mission is to support access and choice for America's seniors by providing data, analytics, and connections that bring together investors and providers.

18. Senior Health Insurance Program (SHIP)

The entity is run by volunteer counselors who are certified by state and county to aid seniors in making health plan choices.

19. United Seniors of Maryland (USM)

United Seniors of Maryland is a consortium of organizations and individuals that advocates to preserve and enhance the mental, physical, and financial well-being of Maryland Seniors. USM advocates on legislation and is a key player on State Boards, Commissions and Task Forces. Member organizations include state and local governments, non-profits, associations, area agencies on aging, unions, provider groups interested in the welfare of seniors, retirement communities, and other consumer groups as well as individual members. The website is presently (2020) not active.