# Minutes of the Federal Bar Association Senior Lawyers Division
# Meeting of April 11, 2023

1. Corrections to your humble scribe's minutes from the March meeting.
   a. Arman's last name is spelled KHARAZIAN.

2. Present at this meeting was Anna Howard who is the liaison to us from the Young Lawyers Division

3. Nick Bauman gave us a quick overview of senior care centers called "Community Care Retirement Communities" (CCRCs). He advised as to what to review in a contract. We should beware of complex contracts which need to be carefully scrutinized. We should also concern ourselves with insurance, actuarial and financial considerations when considering a CCRC for anyone, including ourselves, if applicable. As to financial considerations, consider the cost of buy in and monthly fees. Additionally, if a person wishes to terminate the relationship what would the refund provisions, if any, be? Many CCRC's have many involuntary discharge provisions, "for cause". This is a vague standard and should be clarified if possible. Additionally investigate the financial strength of the CCRC to determine whether there is an insolvency risk which would of course affect the resident living in such a facility.

   Nick Bauman discussed the difference between marketing puffery versus actual reality. For example "white glove service" or "fine dining" or unenforceable, subjective and vague terms. It would be best to investigate by visiting a facility, eating there and getting feedback from actual residents. Then get definite written representations as to the standards that will be the benchmark of any residency. Finally determine if there is a doctor or any medical personnel on staff or readily available for any eventuality.

4. We then discussed holding a webinar on CCRC's. We decided that the topic could afford two programs. The first program would be on the legalities such as above discussed and the second would discuss issues revolving around taxation, psychological needs, end of life issues, insurance and health issues. Anna Howard will see if the young lawyers division is interested in cosponsoring these programs with us.

5. Present at this meeting were Al Jacobs, Richard Theis, Anna Howard, Elizabeth Stevens, Sam Berman, Henry Quillian, Tammy, Carol and of course your humble scribe, Jan H. Brown.

6. It was decided to defer until the next board meeting whether to issue an award in Arman Kharazian's name. We also began to consider joint programs with the Young Lawyers Division and the suggested topic of client development was discussed.

Respectfully Submitted,
Jan H. Brown, Secretary