

Four types of care facilities serve seniors

We in the business of caring for the elderly often hear people talk about the different types of long-term care for seniors interchangeably. And we also find that the general public is slightly confused about the ins and outs of senior housing.

What is retirement living? Assisted living? A great deal of education is needed for those wanting to find appropriate care for either themselves or an aging loved one. So we ask, what's in a name?

In Oklahoma, there are basically four different types of long-term care "names" or housing available for seniors. Each is unique and, if licensed by the Oklahoma State Department of Health, is required to care for their residents as indicated by the regulations of that particular category.

■ **Retirement apartment complexes**

These apartments are not licensed by the state and, therefore, are operated as the owners dictate. There are no annual inspections or reviews, except by the city's food services licensing agency.



BUSINESS VIEWPOINT

Diane Hambric

Some of the amenities include dining services, housekeeping services, activities, transportation and security. In addition, residents can bring their own furniture and decorate according to their tastes; come and go as they please; and cook meals in their apartment rather than use the dining room for meal services. There is little, if any, supervision of daily living.

■ **Residential care complexes**

These communities can either be homes, with four to six residents, or a larger community with as many as 100. This is a state-licensed entity with bi-annual surveys.

Residents are fairly independent, as they must be able to ambulate and get out of a chair unassisted by staff. Each resident usually has their own apartment. Some may have a shared apartment. Pricing can be a flat month rate or a rate based on tiered levels of care.

Services offered include medication management, standby assistance with bathing, housekeeping, dining services, activities and transportation. Residents need a small amount of monitoring in order to make life a little easier for them and their families.

■ **Assisted living communities**

These usually are apartment communities of anywhere from 20 to 200 units. Each resident has an apartment, with a bathroom and some type of kitchen.

Services include medication management, dressing and bathing assistance, housekeeping services, dining services, activities, transportation and more care needs if necessary.

Residents may or may not need all of these services. Most commu-

nities have a "level of care" tiered pricing formula.

These facilities are not nursing homes and are not licensed as such.

Another fast-growing assisted living option is memory care communities. These are designed for individuals who need most services that are offered in assisted living. The communities are secured and residents are closely monitored by staff.

■ **Nursing communities**

These facilities are licensed by the state, and the rules are specific and detailed. Nursing communities take care of residents who are primarily in constant need of assistance.

Residents may need anything from total care (including bathing, dressing, and ambulation), to end-of-life services.

In addition, there are also residents who are fairly independent and are living in the community because they are recipients of state funds (Medicaid) and need assistance with some activities of daily living. So it is really a mixed audi-

ence that is served.

Services include nursing coverage 24 hours a day, assistance with all medications, bathing and dressing, dining services, activities and transportation.

Long-term living is available in most nursing communities, and Medicaid reimbursements usually are accepted. Also, skilled services typically are available through Medicare.

Diane Hambric is the president of Gold Medallion Senior Housing and Health Care. She has served in the senior housing industry for 30 years, and was the founding chair of the Oklahoma Assisted Living Association. Hambric also served on the Governor's Long Term Care Advisory Board for more than 15 years.

The views expressed here are those of the author and not necessarily the Tulsa World. To inquire about writing a Business Viewpoint column, email a short outline of the article to Business Editor John Stancavage at john.stancavage@tulsaworld.com. The column should focus on a business trend; the outlook for the city, state or an industry; or a topic of interest in an area of the writer's expertise. Articles should not promote a business or be overly political in nature.

DOWNTOWN GROCERY: BREAKING GROUND



An artist's rendering depicts a future scene inside Cam's Grocery, now under construction at 114 S. Detroit Ave. Owner Daniel Cameron and business leaders gathered Wednesday for a groundbreaking at the project site, which is now a parking garage. Cameron said he hopes to have the 7,000-square-foot store open late this year or in early 2012. CAM'S GROCERY/Courtesy

REAL ESTATE LEASES

White Rabbit Investigations leased 90 square feet in the Heritage Center, 4425 E. 31st St., Suite C East, through Property Specialists Inc.

Doyle George renewed a 280-square-foot lease in the Heritage Center, 4425 E. 31st St., Suite H, through Property Specialists Inc.

One Way Entertainment Inc. renewed a 720-square-foot lease in the Sheridan Royal Center, 6390-I E. 31st St., through Property Specialists Inc.

Simply Irresistible Gourmet Sweets leased 1,100 square feet in the 5400 Mingo Center, 5412-C S. Mingo Road, through Property Specialists Inc.

CFS Allied Health Education LLC renewed a 420-square-foot lease in the Sheridan Royal Center, 6301 E. 32nd St., through Property Specialists Inc.

Owl Nite Security renewed a 1,550-square-foot lease in the Heritage Center, 4425 E. 31st St., Suites E and F, through Property Specialists Inc.

Hampton Investment Properties LLC renewed a 660-square-foot lease in the Heritage Center, 4425 E. 31st St., Suite I, through Property Specialists Inc.

Blue Beacon Wholesale leased 800 square feet in the Sheridan Royal Center, 6390-D E. 31st St., through Property Specialists Inc.

Terry Dowd Heat & Air renewed a 1,400-square-foot lease and added 1,400 square feet at the 5400 Mingo Center, 5412-M S. Mingo Road, through Property Specialists Inc.

GreenLight Mobile LLC, dba Cricket Wireless, leased 1,500 square feet in the Summit Square Shopping Center, Suite 17, at 71st

Street and Sheridan Road through GBR Properties and McDowell and Associates.

Roger Flippo has renewed a lease for 975 square feet in the Broken Arrow Town Center, 751 W. New Orleans St., Broken Arrow, through GBR Properties.

M. Wafae Zaaza, dba Muhanna Sweets Inc., renewed a lease for 2,200 square feet in the Summit Square Shopping Center, 71st Street and Sheridan Road, through GBR Properties.

Barthelmes Conservatory leased about 15,000 square feet in the Sun Building, 907 S. Detroit Ave., through Coates Commercial Properties LLC.

Affordable Office Rental & Used Furniture leased 15,000 square feet at the Airport Industrial Park, 11513 E. Pine St., through Coates Commercial Properties LLC.

1320 LLC, d/b/a Quantus Creative, leased an additional 1,361 square feet in the Logan Building at TechRidge Office Park, 3840 S. 103rd East Ave., through Coates Commercial Properties LLC.

Pacific Shore Stones LLC renewed a lease for 30,000 square feet at Airpark Distribution Center I, 11401 E. 27th St. North, through Coates Commercial Properties LLC.

Harker Properties LLC leased 8,463 square feet at 8 S. Atlanta Ave., Owasso, through CB Richard Ellis/Oklahoma.

Flynt & Kallenberger Inc. renewed a lease for 5,333 square feet at 1800 S. Elm St., Broken Arrow, through CB Richard Ellis/Oklahoma.

Earthgrains Baking Co. leased 45,000 square feet at Space Center East, 12027 E. 51st St., through CB Richard Ellis/Oklahoma.

Commercial Fitness Concepts LLC leased 11,280 square feet at 11130 E. 56th St. through CB Richard Ellis/Oklahoma.

Primrose Accessory LLC leased 5,920 square feet at Tulsa Retail Center, 9121 E. 71st St., through CB Richard Ellis/Oklahoma and United Commercial Realty.

Port Industrial Plastics Reclamation leased 5,160 square feet at 4019 S. Jackson Ave. through CB Richard Ellis/Oklahoma.

Subway Real Estate Corp. renewed a lease for 1,600 square feet at Glenoak Shopping Center, 519 E. 141st St., Glenpool, through CB Richard Ellis/Oklahoma.

Passion Nails leased 1,200 square feet in The Shops at Lynn Lane, 1718 N. Ninth St., Broken Arrow, through CB Richard Ellis/Oklahoma.

Shaw Facilities leased 2,845 square feet at Yorktown Place, 6914 S. Yorktown Ave., through NAI Commercial Properties.

Ultimate Exteriors LLC leased space at 3080 North Hemlock Circle, Broken Arrow, through NAI Commercial Properties.

Noni's Foods LLC leased 4,085 square feet in the Thompson Building, 20 E. Fifth St., through NAI Commercial Properties.

Staffing Solutions Southwest Inc. leased 2,206 square feet at Brittany Square, 2840 E. 51st St., through NAI Commercial Properties.

Shekinah Glory Inc. leased 1,980 square feet at West Highlands Shopping Center, 6161 S. 33rd West Ave., through NAI Commercial Properties.

Submit area leasing information to Tulsa World real estate reporter Robert Evatt via email at robert.evatt@tulsaworld.com.

Mortgage tax deduction is under scrutiny

Dear Action Line: I cannot understand this Republican plan to do away with the "mortgage interest tax deduction." If this is not a tax increase on the middle class, I don't know what is. Can you shed some light on this? — M.T., Tulsa.



Phil Mulkins

Action Line phil.mulkins@tulsaworld.com 918-699-8888

Federal tax code allows homeowners the deduction for mortgage interest they've paid, but proposals are circulating Congress to reduce or eliminate it, says the Heartland Institute. These include limiting the deduction for upper-income households, replacing it with a refundable tax credit of 15 percent for the first \$25,000 of mortgage interest paid or just phasing out the deduction over time. Homeowners red and blue are up in arms over this. The institute ponders what the various proposals would mean for the average homeowner.

"Few public policy issues evoke more fervor than those promoting homeownership," says the institute. "The recent economic collapse resulted in large part from such policies, and the federal and individual state governments have spent much time and money handling consequences ranging from foreclosures to the fate of Fannie Mae and Freddie Mac."

However, the National Association of Realtors website says, "It's a misplaced argument to say MID was a cause of the housing market bubble and is suddenly part of the deficit problem, when it's been part of the federal tax code for 100 years." A primary tenet of the Democratic side of the debate is the bubble was caused by a total lack of regulatory oversight of the mortgage and financial industries.

The largest single effort to promote home ownership is not a "government program" but a feature of the federal tax code: the "mortgage interest deduction," says the institute, at tulsaworld.com/HeartlandInstitute. It is a libertarian, public policy think tank that advocates

"free market" policies (a market free of state intervention). Its stated mission is "to discover, develop and promote free-market solutions to social and economic problems."

Supporters of the mortgage interest deduction, including real estate agents, homebuilders, and many homeowners, say it is an incentive for homeownership and is crucial to maintaining the housing market. The National Association of Realtors website says, "Home prices, especially in high cost areas, could decline 15 percent if recommendations to convert the mortgage interest deduction to a tax credit are implemented."

The NAR's July 28 newsletter article "Homeownership tax benefits must be preserved" at tulsaworld.com/NAR/MID challenges the statement that the deduction "has done very little to increase the rates of homeownership."

MID opponents say it is an unnecessary government subsidy of the housing market that pushes prices higher than they should be, and causes a misuse of resources. Andrew Chamberlain of the Tax Foundation says MID "distorts investment decisions toward houses and away from factories and equipment that are more productive — making workers less productive, ultimately lowering wages and making society poorer." The institute offers 11 treatises on the deduction at tulsaworld.com/HlantiMID. NAR offers a series of articles defending MID at tulsaworld.com/NARgoMID.

Submit Action Line questions by calling 918-699-8888, emailing phil.mulkins@tulsaworld.com or by mailing them to Tulsa World Action Line, PO Box 1770, Tulsa OK 74102-1770.

FOREIGN EXCHANGE					
MAJORS	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO
USD per British Pound	1.5774	-0.026	-1.6%	1.6174	1.5569
Canadian Dollar	.9897	+0.029	+2.9%	.9745	1.0248
USD per Euro	1.3753	+0.042	+3.1%	1.3995	1.3019
Japanese Yen	76.89	-0.001	-0.0%	81.65	83.07
Mexican Peso	12.9690	+0.0290	+2.2%	11.9095	12.8200
EUROPE/AFRICA/MIDDLE EAST					
Israeli Shekel	3.7095	+0.034	+0.9%	3.5501	3.7566
Norwegian Krone	5.6557	+0.0473	+8.4%	5.6038	6.0350
South African Rand	7.4045	+0.0961	+1.30%	6.8208	7.0671
Swedish Krona	6.7039	+0.0461	+6.9%	6.3452	7.0522
Swiss Franc	.8760	-0.0020	-2.3%	.9242	.9950
ASIA/PACIFIC					
Australian Dollar	.9750	+0.0063	+6.5%	.9916	1.0585
Chinese Yuan	6.3945	-0.0055	-0.9%	6.5703	6.7476
Hong Kong Dollar	7.8009	-0.0031	-0.4%	7.7912	7.7700
Indian Rupee	47.645	+0.145	+0.30%	45.086	46.512
Singapore Dollar	1.2445	+0.0035	+2.8%	1.2676	1.1301
South Korean Won	1077.00	-29	-0.3%	1127.04	1166.07
Taiwan Dollar	29.62	+0.14	+4.7%	29.53	31.75

ENERGY FUTURES					
EXP.	OPEN	HIGH	LOW	SETTLE	CHG.
HEATING OIL (NYMEX)					
42,000 gal. cents per gal.					
Oct 11	293.65	294.75	290.13	294.50	+89
Nov 11	294.53	295.75	291.20	295.36	+71
Dec 11	295.41	296.38	292.29	296.15	+51
Jan 12	296.15	297.21	293.78	297.02	+34
Est. sales 125,240. Tue's sales 175,508					
Tue's open int. 324,202, +2,108					
LIGHT SWEET CRUDE (NYMEX)					
1,000 bbl. -dollars per bbl.					
Oct 11	89.00	90.25	88.21	88.91	-1.30
Nov 11	89.09	90.31	88.29	89.01	-1.27
Dec 11	89.20	90.41	88.40	89.16	-1.23
Jan 12	89.52	90.53	88.54	89.36	-1.16
Est. sales 699,824. Tue's sales 815,122					
Tue's open int. 1,462,207, -26,740					
NATURAL GAS (NYMEX)					
10,000 mm btu's, \$ per mm btu					
Oct 11	4.061	4.099	3.955	4.039	+0.59
Nov 11	4.138	4.175	4.031	4.117	+0.63
Dec 11	4.338	4.370	4.235	4.317	+0.60
Jan 12	4.451	4.477	4.354	4.434	+0.60
Est. sales 296,440. Tue's sales 320,829					
Tue's open int. 952,674, -20,474					
NY HARBOR GAS BLEND (NYMEX)					
42,000 gallons -dollars per gallon					
Oct 11	2.767	2.740	2.684	2.758	-0.166
Nov 11	2.6874	2.7179	2.6630	2.7057	-0.105
Dec 11	2.6747	2.7011	2.6492	2.6917	-0.063
Jan 12	2.6780	2.6950	2.6911	2.6973	-0.073
Est. sales 121,032. Tue's sales 128,130					
Tue's open int. 272,622, +3,359					

AGRICULTURE FUTURES					
EXP.	OPEN	HIGH	LOW	SETTLE	CHG.
SOYBEAN OIL (CBOT)					
5,000 bu minimum -cents per bushel					
Sep 11	705.75	717	705	713	+3.75
Oct 11	725.25	728.50	716.50	724.25	+1.25
Nov 11	739	742	730	738	+1.50
Dec 11	746.50	749	737.25	745.50	+1.75
Est. sales 415,416. Tue's sales 305,246					
Tue's open int. 1,213,565, -16,794					
COTTON 2 (ICE)					
50,000 lbs. -cents per lb.					
Oct 11	111.30	113.50	111.20	113.39	+1.83
Nov 11	111.78	114.18	111.59	113.67	+66
Dec 11	108.85	110.95	108.56	110.56	+65
Jan 12	106.40	108.04	106.02	107.93	+53
Est. sales 12,495. Tue's sales 11,975					
Tue's open int. 154,302, +768					
OATS (CBOT)					
5,000 bu minimum -cents per bushel					
Sep 11	344	344	343.75	343.75	-25
Oct 11	349	349	338.50	347	+3
Nov 11	356.75	357.25	349	357	+3
Dec 11	360.25	364.50	360	364.50	+3
Est. sales 1,791. Tue's sales 665					
Tue's open int. 13,822, -27					
SOYBEAN MEAL (CBOT)					
100 tons -dollars per ton					
Sep 11	357.20	359.30	356.80	357.90	+60
Oct 11	358.80	361.40	356.00	358.80	+80
Nov 11	363.40	365.80	360.50	363.40	+70
Dec 11	364.30	368.00	362.80	365.40	+50
Est. sales 109,310. Tue's sales 65,214					
Tue's open int. 189,553, -5,946					
WHEAT (CBOT)					
5,000 bu minimum -cents per bushel					
Sep 11	703.50	709.50	688.75	701.75	+13
Oct 11	708.50	712.75	698	704.50	+2.50
Nov 11	740	745.50	733	738	+1
Dec 11	758.75	762.75	752.50	756.50	+5.0
Est. sales 125,665. Tue's sales 88,619					
Tue's open int. 406,585, +1,357					
WINTER WHEAT (KCBT)					
5,000 bu minimum -cents per bushel					
Sep 11	795.50	802	791	795.50	-12
Oct 11	806.75	811.75	806.75	811.75	-10
Nov 11	806.75	811.75	806.75	811.75	-9.50
Dec 11	806.75	811.75	806.75	811.75	-9.50
Est. sales 18,944					
Tue's open int. 154,311, +422					