

What's Better Than Swedish Meatballs?

by Howard Goldsweig

In a country where efficiency and equity are national hallmarks, Sweden's healthcare system has long been regarded as one of the best in the world. But as the nation grows older—where one in five Swedes is over the age of 65—the system faces the dual challenge of maintaining excellence while ensuring its sustainability. The success of the system is illustrated by the fact that everyone, from pensioners in Gothenburg to Sami elders in the Arctic Circle, gets access to world-class healthcare.



The Decentralized Model: A System Designed for Local Needs

Unlike many countries where healthcare is a function of central government control, Sweden's healthcare system is highly decentralized. The responsibility of funding and providing care is distributed across 21 regional councils and 290 municipalities. This ensures that medical and elderly care services are tailored to the needs of local populations, allowing for greater flexibility and innovation. At the national level, the government provides overarching guidelines, establishes quality standards, and sets healthcare priorities. However, the day-to-day management of hospitals, clinics, and elderly care facilities falls under regional and municipal authority. This model, while bureaucratically complex, has resulted in one of the most efficient and accessible healthcare systems in the world. For the elderly, this means that their healthcare needs are met with locally managed, tax-funded services, ensuring equitable access regardless of geography.

Sweden's Aging Population and the Cost of Care

With life expectancy among the highest in the world—81.6 years for men and nearly 85 years for

women—Sweden has an increasingly elderly population. This demographic shift has put new financial pressures on the healthcare system, which relies heavily on public funding.

To maintain affordability, Sweden has implemented a “high-cost protection” system, ensuring that out-of-pocket expenses remain low for patients:

- Doctor visits cost no more than SEK 400 (\$40) per visit.
- Hospital stays are capped at SEK 120 (\$11) per day.
- Annual healthcare expenses for an individual cannot exceed SEK 1,300 (\$125).
- Prescription medications have an annual cap of SEK 2,600 (\$245), ensuring that no patient is burdened with excessive drug costs.

For elderly Swedes, these measures are particularly crucial, as many live on public pensions averaging SEK 15,600 (\$1,500) per month. Those with additional employer-sponsored occupational pensions or private savings have more financial flexibility, but even low-income retirees are protected from exorbitant healthcare costs.

Home Care vs. Institutional Care: The Shifting Landscape

Sweden's healthcare strategy prioritizes aging in place, meaning that home healthcare services are preferred over institutionalization. More than 255,000 elderly Swedes receive home-help services, allowing them to remain independent for as long as possible.

- Home-help services (housekeeping, personal hygiene, meal delivery) are provided at a cost based on income, with a monthly cap of SEK 2,350 (\$220).
- Home healthcare visits by nurses and physiotherapists are subsidized, ensuring that elderly individuals with chronic conditions can receive

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The Forester

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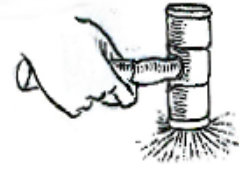
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President's Podium



by James Freedman

Your choice of coming to The Forest at Duke was a good one. As we age, viable long-term housing and care options become a more important part of our living equation. CCRCs offer a continuum of care that allows residents to transition seamlessly from independent living to assisted living and skilled nursing care as needs change. If you did your homework before coming here, you realize there are different types of CCRCs. This letter briefly explores the key differences of each type and where TFAD fits in the spectrum.

CCRCs typically fall into three main categories based on their financial structure and the level of care provided within the community: **1. Life Care (Type A), 2. Modified Contract (Type B), and 3. Fee for Service (Type C).**

Life Care CCRCs (e.g., Searstone in Cary) include housing and residential services and amenities, including unlimited use of healthcare services at little or no increase in the monthly fee. These contracts generally feature the highest entrance fees since they absorb the risk that more residents than projected will need higher levels of care, but they provide the piece of mind associated with financial predictability and security.

Modified Contract CCRCs (e.g., The Forest at Duke, Carol Woods, and the Cedars of Chapel Hill) offers some healthcare services at a reduced or partially reduced rate. Typically, residents receive a set amount of care services (such as the 14 free days in assisted living or skilled nursing that we receive here at TFAD) with no increase in monthly fee. If the resident requires an extended stay, the monthly fee will increase but still be below the average cost of a stay in other skilled nursing facilities in the area. Details are included in the contract you signed when you entered TFAD, a copy of which is also available on Cubigo under the Resident Directory, Community Information tab. This Type B CCRC is more affordable than



In Memoriam

Robert "Bo" Sudderth February 24, 2025

Jane Iversen March 8, 2025

This and earlier editions of The Forester are available at <https://theforester.net>.

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President's Podium

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Type A for relatively healthy seniors while still providing a continuum of care, but the financial risk is greater if more care is needed than originally planned.

Fee for Service CCRCs (e.g. Carolina Meadows, Croasdaile Village) include similar housing, residential services and amenities as Type A and B contracts, but they require residents to pay market rates for any health-related services under an as-needed agreement. Type C contracts offer lower entrance fees, but there is the risk of large, unpredictable healthcare costs, since the risk of long term care remains entirely with the resident.

As the demand for senior living options grows, CCRCs are evolving to meet the needs of modern retirees. Some of the latest trends include: **1. Wellness-Focused Emphasis**, offering fitness centers, wellness programs, holistic wellness and personalized health plans; **2. Technology Integration**, where smart home technology, telehealth services, and wearable monitoring devices are becoming standard to enhance safety and convenience; **3. Hybrid Contract Models**, allowing residents to customize their financial commitments based on need; **4. Expanded Social**

and Lifestyle Offerings, where vibrant social events, continuing education, and travel programs are being introduced or enhanced to enrich residents' lives; and **5. Eco-Friendly and Sustainable Living**, where green initiatives, such as energy-efficient buildings and community gardens are becoming more common as sustainability becomes a priority for retirees.

Clearly TFAD has evolved since its inception, incorporating many of the above features. The current population of 65+ seniors in North Carolina is 1.9 million—7.1% of the state's total population. It is projected to grow to 3 million, 21.3% of the population, by 2050. These seniors will have different demands and requirements. This increase in the senior population guarantees that CCRCs must and will evolve to meet those changing needs. It is gratifying to look at the current Forest offerings to see its evolution in meeting the current senior community needs. This places us in a strong position to continue evolving and remain a premier NC CCRC. We can look back and long for "the good old days," however we envision them, but we must live in the present and plan for the future. Change will continue. 🌱

Let Patience Prevail

Report to the February General Services Committee Meeting

By Robyn Sloan

The Currently passive Pollinator Garden can't possibly perform when pushed by impediments like pernicious permafrost. I predict patience may placate people, whose priority is a proliferation of pretty posies, if potential precipitation plops on our pocket prairie as predicted.



The longer days and warmer temperatures of March are bringing the Pollinator Garden plants out of their winter sleep. Make the Garden a part of your regular walk and watch the emerging growth happening.

Howard Goldsweig

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medical care without being admitted to a hospital.

- Transportation services, including taxis and specially adapted vehicles, are available at a reduced cost for elderly and disabled individuals who cannot use public transport.

However, for those who can no longer live independently, Sweden offers municipally funded nursing homes. The cost of living in these facilities is capped, ensuring that even low-income seniors can access high-quality elder care. Residents typically pay:

- SEK 2,100 (\$200) per month for medical and personal care.

- SEK 2,000–5,000 (\$190–\$470) for food and housing.

Despite these structured systems, privatization is growing in elderly care. Many municipalities now contract private care providers, giving



patients the option to choose between public and private operators. While this has introduced competition and innovation, critics argue that quality disparities have emerged between public and private facilities.

The Challenges Ahead: Staffing Shortages and Rural Inequality

While Sweden's model is widely admired, it faces growing challenges:

1. **Healthcare Workforce Shortages:** With an aging population comes increased demand for trained caregivers, nurses, and geriatric specialists. However, Sweden's healthcare sector faces a staffing shortage, particularly in rural areas.

2. **Urban-Rural Divide:** While major cities like Stockholm and Malmö have access to advanced geriatric care, rural regions struggle with doctor shortages and limited home-care services.

3. **Financial Sustainability:** As elderly care demands rise; municipalities must find ways to fund long-term care without increasing taxes disproportionately.

Despite these concerns, Sweden's investment in

elderly care remains robust. The government is exploring AI-assisted home monitoring, robotic caregivers, and increased international recruitment of healthcare workers as potential solutions. For now, the Swedish promise remains intact: regardless of income, geography, or age, every citizen will receive the care they need—whether in the halls of the world-renowned Karolinska Hospital or in the comfort of their own home. Could that other nations would say the same. 🌿

Durham and Dubai: A Sweet Connection

By Ellen Baer

What do adventurous cooks do when they find an unusual recipe? If they are Mertice Clark and Phil Baer, they get together and try it. The recipe Phil found was for Dubai Chocolate Bars, and he sent it to Mertice, who has an interest in chocolate desserts. She was intrigued by the challenge of making chocolate bars filled with a creamy mixture of pistachios ground up with toasted, shredded phyllo

pastry. So, after gathering the necessary ingredients and equipment, the two met on a February afternoon and spent several



hours cooking and tempering and filling and spreading and chilling and waiting. When it was time to remove the bars from their special silicon molds, they called for reinforcements, and Bennett Galef was up to the task. In fits and starts and finally in a smooth flourish with the sounding of an imaginary trumpet, the four almost-perfect bars were revealed to the amazement of the photographer, who was rewarded with an extraordinary chocolate treat, without having to make an actual trip to Dubai. 🌿

Centenarians at The Forest: Jean Anderson - A Successful Woman Who Had No Career

by Deborah Tunstall Tippet

"I did not have a career." These are the words of our featured Centenarian this month when I asked her about her career. So after reading this brief biography, decide what you think.

How often have you begun to read a 596-page historical tome and could NOT put it down? Most of us might discipline ourselves to read a few pages a day. Jean's book, "A History of Durham County, North Carolina," my reference source after interviewing her for *The Forester*, was a page turner. I became so interested in the history and details of many well-known people and places that I could hardly put it down. Having lived in Durham previously, I had a bit of knowledge that piqued my interest further.

Jean Bradley Anderson was born in 1924 in Philadelphia and is still going strong. She had one sister, eight years older. She longed for a larger family which stimulated her interest in Louisa May Alcott's *Eight Cousins*. Jean's Dad was a pediatrician in Philadelphia and was very much an influence on her life. Her mother died when Jean was 12, but her dad recognized the potential and curiosity of his younger daughter. In the post WW I 1930's, additional roads were being built. On Sunday afternoons, they drove out to explore the newest and accessible areas in Philadelphia and along the way conversations ensued about the history of this colony of the New World. Her father was a local historian in the Philadelphia area and he further influenced her toward a love of history, even though many different pathways attracted her.

When she was a child, she was interested in reading obituaries—a true historian! She then became interested in families—large families. Her budding interest in them turned her toward English. She wanted to write about those families. She graduated from the University of Pennsylvania with a degree in English but was delayed in her pursuit of a PhD because her husband Carl Anderson, an English professor, moved the family to Vermont. She finally was awarded her PhD in June of 2024 on her 100th birthday!

However, the delayed PhD did not prevent her from pursuing her budding interest in genealogy. This interest was recognized by many who approached her and asked that she write their family histories. Thus began the majority of her writing career. Unlike many writers, she did not seek publishers. They sought her. She is the author of additional historical books about our area and contributed to other works.



As you scan the Table of Contents and the Index of the Durham history book you will recognize many names such as Blackwell, Parrish, Mangum, Cameron and Bennett. Take a field trip to downtown Durham, then come back to our library and grab her book (readily available at TFAD) to research the origins of the street names. Jean adds that when she was in college, much of history was political and sanitized but she wanted to add another aspect of history—social history, which became her goal.

As to her writing life, it took seven years for the completion of this book, so how did she organize her time while taking care of a husband, two children, two dogs and three cats? An early riser, after preparing breakfast and tending to the family and animals, she began composing her writings at eight o'clock every morning. Armed with multiple yellow legal pads and index cards with her notes arranged by topic, she began six or seven hours of intense work using her typewriter with carbon pa-

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Welcome New Residents

Carolyn Hammond

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Carolyn Hammond moved to The Forest early in February and is nicely settled into her bright yellow apartment with great treetop views—a warm welcome! Carolyn lived in Graham, Winston-Salem, Raleigh, Garner and Burlington in NC and later Somerville MA. She moved to Fairmont NC with her husband Earl Britt, who later became a federal judge in Raleigh. She attended Wake Forest Univer-



sity and received a Bachelor of Arts in Biology from Meredith College in Raleigh, where she was on the Dean's List. She also received an M.A.T. (Botany) from Duke. Carolyn also attended Cold Spring Harbor (NY) Institute for leaders in biotechnology education and taught in the Program for Minority Advancement in the Biomolecular Sciences (PMABS) at UNC in Chapel Hill. Her teaching experience includes Outreach Facilitator for PMABS, CityLab at Boston University School of Medicine, and teaching posts in Human Genetics and Biotechnology at Eastern Guilford Center of Excellence in Science

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Martha Hauptman

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Give a warm welcome to Martha Hauptman, a Forest resident since the end of January and native of New York City. Martha attended prestigious Bronx High School of Science, then Barnard College in New York, receiving a BA in Philosophy of Religion, followed by Columbia University for an MA in the same field. College interests were music and drama and participating in choruses and shows. Martha's remarkable life's vocation was as Administrative and Personal Assistant to writer, political activist and Nobel laureate and Holocaust survivor Elie Wiesel, whose internment at Auschwitz and Buchenwald concentration camps informed his 57 books as well as a lifetime of activism in human rights.



Martha had audited one of Wiesel's classes at Boston University and appeared in his life "at the right time" with her educational background and commitment to his work. Starting in 1977, she translated and edited for Wiesel as well as supervised his teaching fellows and interviewed students who came to his classes. She did this work

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Carolyn Hammond

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and Mathematics, Gibsonville NC, and similar teaching at Lumberton and Red Springs in NC. Carolyn served as Secretary of North Carolina Science Teachers Association and was Science Curriculum Writer for Guilford County.

Carolyn's awards have included Outstanding Biology Teacher for North Carolina (National Association of Biology Teachers), Distinguished Service in Science in Science Education at the High School Level (NCSTA), and the Christa McAuliffe Award in North Carolina for her project "Thrust into the 90s with Molecular Genetics."

Carolyn's children include Clifford Britt, a retired trial lawyer in Winston-Salem, Mark Britt, a retired computer project manager living in Cary, and Elizabeth Britt, English professor at Northeastern University in Boston. Carolyn has also served as a tour leader on various European trips to Italy, Wales, Scotland and France, and has served as an adult Sunday School teacher at her Presbyterian Church.

Her hobbies include oil painting, duplicate bridge, reading, ballroom dancing, and attending plays and musicals. At The Forest she looks forward to attending seated yoga classes, taking classes at OLLI, and playing bridge. ♣

Signs of Spring



Martha Hauptman

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for 27 years, which was enhanced by her own religious commitment as well as her command of French.

In later years, Martha relocated to Chapel Hill, near her brother and sister-in-law, and has been in this area for fifteen years. After this move, she was really touched that Elie Wiesel came to lecture at UNC. She has volunteered as neighborhood coordinator for PORCH, a local food collection group. She is active at Beth El Synagogue and has spoken to fellow members there about her years with Elie Wiesel, as well as to other groups in the area. She has also written essays about her life's work and is a published poet. After 15 years in Chapel Hill Martha chose to follow good friends who were living at The Forest and says, "I couldn't be happier now that I am here."

Martha's son Kenneth is a music industry executive in Los Angeles, and son Eric, in Seattle, is both an artist and performing musician. Her hobbies include growing plants and orchids and writing, and she looks forward to learning about our many offerings for residents. ♣

Jean Anderson

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pers. About three each afternoon, she cleared her head by going to the local mall to window shop. After all, there was another world out there! One can only imagine her further research into court records, more interviews, and the editing that went into this endeavor.

I asked her for suggestions about how she has managed to live such a long and productive life, and she replied that she would never tell anyone how to live his or her life. She never smoked and limited her alcohol intake, no indulging and no binges. She also lived with passion and purpose. What do you think? Did Jean have a career? ♣

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This series profiles our centenarians, to be written by Sherrill Blazer and me. If you are 100 or over, please let us know, because we want to be sure we include you!

The Name Tag

by Carol LeBar

Good morning, fellow Foresters. Today is the day of my and John's 50th wedding anniversary. So I have decided to share a few of the crazy fun stories that have characterized our 50 years together.

To begin, I hate name tags, always have. They tend to find a way to poke holes or put sticky stuff on my pretty clothes. My theory is: "If you want to know my name, just ask me. I'll tell you and ask for yours and we'll start a conversation and get to know one another." Now, isn't that better than having someone stare and squint at your chest to learn your name?



Anyway, 50 years ago, John was coaching men's tennis and mixed fencing and teaching sports management at Duke and being a tennis pro at local clubs. I was a newbie at tennis, wanting to improve my game. I heard from a friend that John was going to give a tennis clinic, and we both decided to sign up. When the day of the clinic arrived, we were excited to see this new cute pro with a big mustache and flat top at the club and thought we might even learn some new strokes.

Disappointment set in when I immediately noticed a small table at the courtside bearing a pile of name tags! Other ladies were pinning on their tags, but I bypassed them and sashayed to the court in my new duds to warm up. John, of course, followed me saying I could not join the clinic if I did not wear a name tag. Yike! I quickly turned and picked out my name tag...AND STUCK IT ON MY BUTT ! We played tennis together for about 40

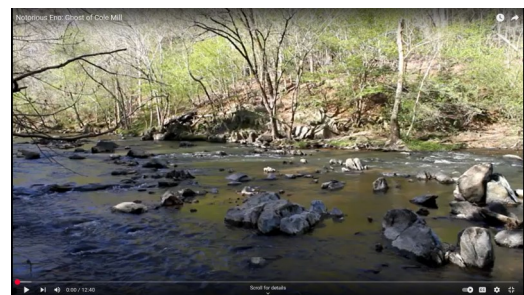
years and he never forgot my name!

At some point, we got married. Actually, it was February 21, 1975, with our four daughters in attendance. John had two youngish teen daughters, and I had two little girls, 4 & 7. He also had two dogs and two cats and I had two dogs and two cats. One of my Labs had just had a litter of puppies, so there were actually 11 dogs in all, but we both love dogs, so that was okay. But we are talking about a wild and crazy house here.

Amazingly, we all got along well, except sometimes the cats. One evening I was frying pork chops in my dutch skillet when two of the cats started hissing and fighting on the floor. Quickly the cats jumped from the floor onto the counter where the pork chops were frying and into the skillet of hot grease! Then they started screeching which brought the four girls running to the kitchen, screaming as well.

Leja, our oldest daughter, was upset because the pork chops had scattered all over the kitchen floor when the cats had jumped out of the hot grease in the skillet and the skillet went flying. Reid, the youngest daughter, was crying about the "poor cats having burned paws." We did have dinner that night, but not the pork chops. Peanut butter and jelly.

These are just a few of the stories we all love and remember and tell again and again when we're together. And I still don't wear the name tags, even our new ones! 🌿



[Notorious Eno: Ghost of Cole Mill](#)

If you're reading this issue online, click on the above link for a 13-minute video.

Taking a Look at Local Government

by Beth Timson

Residents come to TFAD from many different states, and they may not be familiar with how North Carolina local governments are set up and what powers they have. There can be real variations between what a local government agency in, say, New York state and one in NC can do—not to mentioned what they are called.

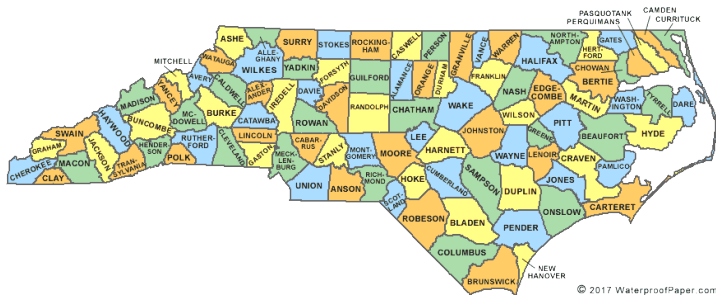
Under the American federal system, the fifty state governments are responsible for all governmental functions not delegated to the federal government by the U.S. Constitution. It seems simple and tidy, with the Constitutional allocation of the way “powers” are to be “separated.” Often however, there are problems, and they’ve been argued out in everything from a Civil War to Supreme Court cases.

But it gets even messier at the next level down as each state, in turn, delegates *some, most, all, or none* of its responsibilities to various types of local and regional governments, depending on the particular activity. In NC, for example, the state has retained for itself various powers of activities with a state-wide scope, from managing the university system to setting insurance rates to running the State Fair and the State Parks system. Local units of government—cities, counties, other special districts and authorities— have more local responsibilities like water/sewer provision, police and fire protection, and planning and zoning activities. And some responsibilities are shared between local and state government—in NC, for example, K-12 education, social services, and running elections.

jurisdiction of a county government; it also has 552 incorporated cities, and about 58% of the citizens live within a city jurisdiction as well as a county one. A county is an agent of the state and carries out its duties on behalf of the state government. For instance, a county is responsible for (1) sheriffs to enforce state criminal laws and collect taxes, (2) registers of deeds to record property deeds and other legal documents, and (3) justices of the peace and clerks of court to run the first tier of the state’s judicial system. Over time, counties came to be the local government that provided services needed by citizens regardless of where they lived in the state: schools, libraries, jails, animal control, public health services, and welfare and social services.

But cities invented themselves, whenever and wherever the population grew large enough for a group of people to ask the state government to let them incorporate as a municipality. In NC, whether a place calls itself a “town” or a “city” or a “village” it’s legally all the same; a city is municipal corporation chartered by the state, and each city government has the same authority. Residents in an incorporated city have agreed to tax themselves to pay for local services like police and fire protection, water and sewer services, parks, and waste management.

To a state government, a city is a cross between a toddler and a wild animal: unpredictable, power-hungry, self-willed, and possibly dangerous, so states regulate cities carefully. In NC, a city can only do those things which the state has *specifically authorized* it to do. In planner-speak, that makes NC a “Dillon’s Rule” state as opposed to a “Home Rule” state in which a city can do anything that the state has not *specifically forbidden* it to do. Thus in NC there is a constant tug-of-war between a conservative state legislature and more liberal cities over things like gun laws, environmental laws, and enforcement of immigration laws. Durham, for instance, once passed a strict gun control law; in response, the state passed a law that mandated no city could pass a gun control law stricter than the state’s own law.



There are only two kinds of local government in NC: counties and cities. NC has 100 counties, and all citizens of the state live within the ju-

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Beth Timson

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For both cities and counties, governing boards are elected by the qualified voters of the county's or city's geographic area. Those boards then have the power to levy taxes and charge fees, and they may regulate services and civic behavior through adoption of local ordinances. And, of course, in most cities and counties, though some services are retained by a specific government, many are combined for efficiency and cost. In Durham, for instance, the city and county have a joint Planning Department.

Durham, of course, has a County government (<https://www.dconc.gov/>) and five County Commissioners: Nida Allam (Chair), Mike Lee, Michelle Burton, Wendy Jacobs, and Stephen Valentine. Learn more about them at <https://www.dconc.gov/county-departments/departments-a-e/board-of-commissioners/commissioners>.

The City government (<https://www.durhamnc.gov/>) consists of seven members, one of whom is the mayor: Leonardo Williams (Mayor), Mark-Anthony Middleton, Nate Baker, Javiera Caballero, Chelsea Cook, DeDreana Freeman, and Carl Rist (<https://www.durhamnc.gov/1396/City-Council-Members>). The mayor runs the Council meetings, but all the departments of City government in Durham are run by the City Manager; in Durham that is Bo Ferguson. Durham is the only incorporated city within Durham County.

And, in Durham, a lot of the hands-on work of making decisions for the City is done by Boards and Commissions, staffed by City employees and made up of citizens appointed for their interest and expertise in some topic. Citizens offer advice on everything from the Affordable Housing Implementation Committee to the Open Space and Trails Commission to the Raleigh-Durham Airport Authority and dozens of areas in between.

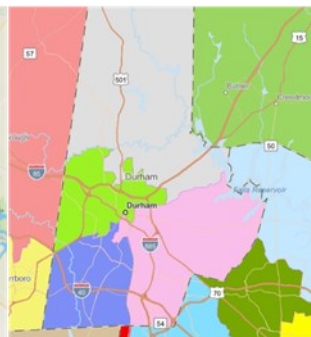
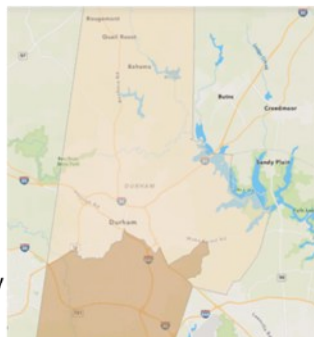
In the **State Government**, the elected officials for TFAD's part of Durham are Marcia Morey and Sophia Chitlik. 🌱

Sen. Sophia Chitlik

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THE FOREST DIARY

Do you remember all of these things? Do they call up any good memories that you'd be willing to share as a short entry in next month's "Forest Diary"?



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THE FOREST DIARY

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