

**WINNEBAGO COUNTY  
AGING & DISABILITY RESOURCE CENTER (ADRC) COMMITTEE**

**MEETING MINUTES**

**DATE:** February 9, 2015

**TIME:** 3:00 p.m.

**PLACE:** Court Tower Apartments, 100 Court St., Oshkosh

**Members Present:** Ginger Beuk, Debra Hogue, Eileen Leinweber, Donna Lohry, Mike Norton, Rob Paterson, Harold Singstock, and Claire Steger

**Staff Present:** Mary Krueger, Ron Duerkop, Mark Weisensel, and Dorothy De Grace

**Others Present:** Bob Poeschl, Court Tower Property Manager; Lori Duclon, Public Health Department; Chuck Hodge and Tom Otto, interested citizens; Su Van Houwelingen, Oshkosh/Winnebago County Housing Authority

Donna Lohry called the meeting to order at 3:00 p.m.

**1. Introductions:**

Introductions were made.

**2. Public Comments:**

Chuck Hodge read some personal comments he has regarding the proposed changes in the Governor's budget to Managed Care programs and ADRC's. He also shared his concerns about the future outcome of the transportation issues that have been discussed by the committee over the past several months.

**3. Approve Minutes of the January 12, 2015 ADRC Meeting:**

Eileen Leinweber moved for approval of these minutes; seconded by Ginger Beuk and carried.

**4. Saving Social Security by Tom Frazier:**

Mary Krueger referred to an article titled, "Saving Social Security" written by Tom Frazier, Chair of the Dane County ADRC Governing Board. In the article he states that at a recent meeting it was explained that the extra money in the Social Security trust fund are being used to buy U.S. bonds, and the implication was that it is a bad thing to do. Tom said the Social Security law requires that funds not needed to pay benefits be invested in interest-bearing U.S. Treasury securities. He said a recent study by the National Academy of Social Insurance indicates that people are willing to pay more in taxes to maintain and improve Social Security. The study included a "trade-off-analysis" which is widely used in market research to learn which combinations of product features consumers prefer and are willing to pay for.

The preferred package was supported by 71% of respondents and included four options: 1) gradually over 10 years eliminate the cap on earnings that are taxed for Social Security, 2) gradually over 20 years raise the Social Security tax from 6.2% of earnings to 7.2%, 3) increase Social Security's cost-of-living adjustment to reflect a higher level of inflation, and 4) raise Social Security's basic minimum benefit so someone who paid into it for 30 years can retire at age 62 or over and not be below the poverty line. These four changes would result in a net decrease in the financing gap of 113% meaning that Social Security would be more than able to pay full benefits for the next 75 years. Discussion followed regarding the contents of the article and potential follow-up by the committee.

## **5. Elder Financial Abuse 2015:**

Ron Duerkop distributed a copy of an Elder Financial Abuse survey research report for 2015 prepared by True Link Financial. He explained that their estimates in terms of financial exploitation, criminal fraud, and caregiver abuse are much higher based on what we see in the ADRC. It is estimated that financial abuse costs American seniors a total of \$36.48 billion per year. Financial abuse is divided into several categories: criminal fraud – any money-taking activity (such as scams or identity theft) perpetrated by a criminal who is concealing his or her identity to avoid getting caught; caregiver abuse – it is enabled by a trusting relationship with the victim; and financial exploitation – behavior that relies on misrepresentations that are just within the bounds of the law and takes advantage of a person's vulnerability or confusion. The non-financial effects of financial abuse to seniors include: skipping meals or medical care; suffering depression, anxiety or loss of independence. Memory loss is significantly associated with financial loss, both in the likelihood of occurrence and in the amount lost. A 2010 National Public Survey found that half of fraud victims reported the fraud, but only one in five reported it to law enforcement. The other four out of five cases were typically reported to banks and credit card companies to try to recoup the loss. Victims typically do not know to whom they should report the fraud; they feel that reporting is likely to be useless; or they are ashamed about having been a victim of fraud. Others feel they will get their money back (or whatever they were promised); or they fear retaliation. Ron distributed a copy of a publication that gives tips to avoid financial exploitation. Brochures are available for distribution.

## **6. Reports:**

- a. ADRC Manager Report – Mary Krueger reported on the following: 1) the state sent letters to current members of Lakeland Care District and IRIS to inform them of the new Managed Care Organization, Community Care Inc. (Mary indicated that so far this year 45% of new long term care members have joined Lakeland Care, 30% joined IRIS and 25% joined Community Care); 2) a state ADRC Conference is scheduled for April 15-17 in La Crosse, and our committee was asked to join a discussion on advocacy for the elderly and disabled; 3) the Governor's budget is looking at the elimination of IRIS and ADRC Boards and privatizing ADRC's; 4) letters will be going out regarding the ADRC Public Meetings on March 30 to people that have used the ADRC in the last year.
- b. Committee Member Updates – Ginger Beuk reported that a grass roots effort has started a plan to save the IRIS program from elimination.
- c. Complaints/Grievances – There were none to report.

7. **“Community Beat”**: There was nothing to report.
8. **Information & Tour of Court Tower**: Bob Poeschl explained that Court Tower started out as senior housing in 1972, and then over the years it changed to low-income housing for seniors and disabled individuals. A plan for the renovation of Court Tower was presented to the WHEDA and the investment community in 2011 and 2012. The state issued tax credits to an investment firm which allowed the start of the renovation project. Bob explained that the size of every two-bedroom apartment was doubled to 787 sq. ft., with the primary areas of relaxation along the exterior of the building having window access. The building now has 104 handicap accessible apartments and houses about 108 people. Many of the units now have their own washer and dryer, and they are equipped with fire safety systems. The majority of residents are age 50 and over, with preference points for housing at the age of 62 or age 50 for a veteran. There is a waiting list for individuals over the age of 62 who are Winnebago County residents or have a job offer in Winnebago County. A person’s income must be at 60% below the county median income level to qualify to live at Court Tower. As a public housing agency, 40% of their units must be for individuals that are at least 30% below the county’s median income level.

A tour of Court Tower followed.

9. **Next Meeting: March 12, 2015:**

With no further business, Ginger Beuk moved for adjournment; seconded by Claire Steger and carried at 5:25 p.m. The next meeting of the ADRC Committee will be held at 3:00 p.m., Monday, March 9, 2015 in Room 33 of the Oshkosh Human Services Building, 220 Washington Avenue, Oshkosh.

Respectfully submitted:  
Dorothy De Grace, Recorder