

COMMISSION ON AGING THE SUMMIT - 2975 ESPLANADE WEDNESDAY, OCTOBER 13, 2021 AT 10:30 AM

AGENDA

ROLL CALL

CALL TO ORDER

INVOCATION

AGENDA ITEMS

- 1. September 8, 2021 Minutes
- 2. Welcome New Commissioner Dexter Coleman
- 3. City Updates regarding Parks, Arts and Recreations by Chris Ginapp
- 4. Nutrition Update- Eduvina Cruz
- 5. Avoiding Scams- GPPD Sergeant Justin Ross
- 6. AARP Hot Topic: Make Your Money Last
- 7. Election of Officers

CITIZEN COMMENTS

Citizens may speak during Citizen Comments for up to five minutes on any item not on the agenda by completing and submitting a speaker card.

EXECUTIVE SESSION

The Commission on Aging may conduct a closed session pursuant to Chapter 551, Subchapter D of the Government Code, V.T.C.A., to discuss any of the following:

- (1) Section 551.071 "Consultation with Attorney"
- (2) Section 551.072 "Deliberation Regarding Real Property"
- (3) Section 551.074 "Personnel Matters"
- (4) Section 551.087 "Deliberations Regarding Economic Development Negotiations."

ADJOURNMENT

The Grand Prairie City Hall is accessible to people with disabilities. If you need assistance in participating in this meeting due to a disability as defined under the ADA, please call 972 237 8018 or email jgunderson@gptx.org at least three (3) business days prior to the scheduled meeting to request an accommodation.

MESSAGE OF RELIGIOUS WELCOME

As many of you are aware, we customarily begin our meetings with an invocation. This prayer is intended for the benefit of the board members and is directed to them and not the audience. Those who deliver the invocation may reference their own religious faith as you might refer to yours when offering a prayer. We wish to emphasize, however, that members of all religious faiths are welcome, not only in these meetings, but in our community as well. The participation of all our citizens in the process of selfgovernment will help our fine city best serve the good people who live here. Employees and audience members are welcome to pray or not pray, and this choice will have no bearing on any vote made by the board.

Certification

In accordance with Chapter 551, Subchapter C of the Government Code, V.T.C.A, the Commission on Aging agenda was prepared and posted October 8, 2021.

Edunia _____

Eduvina Cruz, COA Secretary



Item 1.

MINUTES

CALL TO ORDER - Called to order by Don Smarto at 10:31 a.m.

ROLL CALL PRESENT Chairman Don Smarto Commissioner Freddie Evans Commissioner Prudence Mathis Commissioner Lorraine Rose Commissioner Barbra Thomas Commissioner Nancy Wooten Commissioner June Owens AARP Representative Lee Lee Lee

ABSENT No Absences.

INVOCATION - Prayer at 10:32 a.m. by Don Smarto.

AGENDA ITEMS

- A motion made to approve the August minutes by Commissioner Owens, Seconded by Commissioner Evans. Voting Yea: Chairman Smarto, Commissioner Evans, Commissioner Mathis, Commissioner Rose, Commissioner Thomas, Commissioner Wooten, Commissioner Owens.
- 2. Nutrition Update by Jackie Gunderson
 - In August, we served a total of 2,728 meals.
- 3. City Updates by Chris Ginapp
 - Introduction of the Director of Parks, Arts & Recreation, Duane Strawn. Duane informed the commission of his background. He has been with the City of Grand Prairie for 16 years and has been in his role as Director of Parks for about 2 years. He also thanked the commission for their service and encouraged them to continue impacting the senior citizens of our community. Duane then opened the floor for questions. He was asked how many parks we have, how many Parks & Recreation employees we currently have, and what makes Grand Prairie stand out. Duane answered that we have 53 parks, we have approximately 200 full time employees and roughly 600 part time/season employees, and that we currently have 2 NRPA gold medal awards (working on number 3). He went on to tell the commission that we are in the middle of the accreditation process (which takes place every 5 years) right now to be in the running for another gold

medal award. He thanked the commission again for their passion to make Grand Prairie *Item 1.* even more grand, and then Chris continued with his city updates.

- Chris informed the commission that The Summit now has 3600 active members and are reaching approximately 700 scan-ins per day which is about 70% of where we were prior to our closure. The Summit also invested in new Rental Chairs, a new Theater Marquee, and new pool furniture (on it's way as we speak). The Dectron (the instrument to control the humidity within the pool at The Summit) has been approved to be replace (still waiting to hear about a timeline to initiate the project). There will be a 9/11 tribute on Saturday, September 11 from 8:00 a.m. -1:00 p.m. at Farmers Market. Kids Fishing event will be on Saturday, October 2 at Mike Lewis Park. Paws in the Park will be on Saturday, September 18 from 6:00 p.m. 11:00 p.m. at Epic Central.
- Chris' last city update was that Eduvina Cruz would be the new secretary for the Commission on Aging moving forward.
- 4. AARP Hot Topic Don't Get Too Comfortable
 - AARP Representative, Lee Lee Lee, encouraged us to live happier and healthier by getting out of our comfort zone. Lee Lee explained 6 challenges to promote a healthier and happier life. The first challenge is that we need to stay hungry. This is said to reduce risk of chronic disease. The second challenge is to turn off the TV and enjoy some quiet time. Doing this has been shown to lower one's blood pressure. The third challenge is to lower your thermostat during the cooler months. This is said to promote healthy weight loss. The fourth challenge is to "find a nature pyramid," meaning spend at least 20 minutes at an outdoor park and enjoy nature. This is said to lower stress. The fifth challenge is to walk a little farther each and every day. This is said to lead to a longer life. The sixth and final challenge is to break your routine, whatever that may be. When one practices something new every day it can lower one's risk of dementia and Alzheimer's.
- 5. Scheduling Future Programs & Presentations
 - In previous meetings, all commissioners discussed potential programs and presentation topics that they were interested in hosting. In this meeting the commissioners agreed on what programs/presentation to host for the next 5 months (see a detailed list below).

October 13 - Writing/Understanding your Will Presentation

Commissioner Rose has been communicating with an attorney about coming to do a presentation on estate planning and creating ones will. This presentation is tentatively scheduled for the October 13th meeting based on the speaker's availability.

November 10 - Grand Prairie Transportation

Commissioner Owens has been in communication with the Director of Transportation and has recruited a speaker who will elaborate on Grand Prairie's transportation systems for the November 10th COA meeting.

December 8 - Elderly Scams and Fraud

Chairman Smarto has been in communication with Grand Prairie's Police chief and so, this presentation is tentatively scheduled for the December 8th meeting based on the speaker's availability.

January 12 - Visiting Nurses Association

Commissioner Thomas has been communicating with members of the VNA, and is working on securing a speaker for the January 12th COA meeting. This presentation is tentatively scheduled and is based on speaker availability. April 13 - National Donate Life Month

Commissioner Mathis mentioned that she would like to get a speaker to discuss organ donation for the National Donate Life Month. More to be announced at a later date.

- A citizen commented that it might be nice to have a presentation regarding Veteran Health. The commissioners agreed and said that they would put this on an agenda for a later meeting.
- All the commissioners were in agreeance about these tentative topics and times. As far as the location goes, they all decided that it was best that the presentations stay at The Summit during the 10:30 a.m. meeting time until things with the pandemic slow down a bit.
- 6. Certificate of Appreciation for former Vice Chair
 - Chairman Smarto presented a Certificate of Appreciation to former Vice Chair Ann Hunter. The Chairman gave kudos to Ann and thanked her for her passion for this city and for her servant's heart. Ann Hunter then mentioned that she has lived in Grand Prairie for 70+ years and loves Grand Prairie and the many experiences she has had here. She is sad to leave her position as Vice Chair of COA, but she says she will be back, and we all hope that she comes back sooner rather than later!
- 7. October Reminders
 - The next meeting date and time will be October 13, 2021 at 10:30 a.m. Location is TBA and will be finalized on October 1st at the latest. In the next meeting the commissioners will also vote for Chair & Vice Chair.

CITIZEN COMMENTS

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A citizen commented earlier in the meeting, under Item 5, about having some kind of presentation covering veteran health. The commissioners took note of this and would save this discussion for a later date.

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ADJOURNMENT

Motion made to adjourn the meeting at 11:22 a.m. by Commissioner Owens, Seconded by Commissioner Wooten. Voting Yea: Chairman Smarto, Commissioner Evans, Commissioner Mathis, Commissioner Rose, Commissioner Thomas, Commissioner Wooten, Commissioner Owens.

Item 1.

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Certification

In accordance with Chapter 551, Subchapter C of the Government Code, V.T.C.A, the Commission on Aging agenda was prepared and posted September 3, 2021.

factyn Sunderson

Jaclyn Gunderson, COA Secretary

MoneySaver

Make Your Money Last

Chances are that you have more time ahead of you than you think. Plan accordingly by KAREN CHENEY

OW MANY more years will you live? It's not an idle question. Twentyeight percent of Americans 50 and older underestimate their life expectancy by five years or more, according to a recent study by the Society of Actuaries. The finding is even more pronounced among women; nearly a third significantly miscalculate how many more years they can reasonably expect to live.

This pessimism about the years left to you has a downside: You could run out of money. Underestimating longevity, money managers say, can be a big mistake, leading you to sock away too little in savings or to choose to retire before you're financially stable. "Your life expectancy is the foundation of your planning," says Chris Heye, CEO of Whealthcare Planning.

FINDING THE RIGHT TARGET

Many recent headlines have warned of decreasing life expectancies in the U.S., due to COVID-19 and other societal issues, but these reports don't

necessarily apply to you; they're averages for the entire population.

To get a fresh, relatively objective sense of your longevity, many tools are available. Search online for "life-expectancy calculator" and you can get an estimate from several sources, each with its own formula.

Whatever number (or numbers) you end up with, financial plannerssuch as Donald D. Duncan of Savant Wealth Management in Chicagorecommend adding a few years to it to account for a wild card: medical advances that could keep you going even longer. "I have a lot of clients with financial plans that don't terminate until age 100," he points out.

ADJUSTING YOUR PLAN

Once you have a better estimate of your remaining years, you can tweak your money plan for a longer life. 1 Make a spending plan that goes the distance. A realistic plan will reduce the odds that you'll run out of money. Use one or more retirement-income calculators to get an idea about whether your spending is sustain-

able, based on factors such as your longevity expectations, your savings, your Social Security benefit and your spending. Ameriprise, Fidelity, Nerd-Wallet, T. Rowe Price and Vanguard all have good web-based tools; search online for the company name and "retirement-income calculator."

Item 6.

Chart source: Centers for Disease Control and Prevention's National Vital Statistics Reports,

Coming up short? Look for ways to cut back. For many older Americans, that means giving your children and grandchildren more of your time, not more of your money. In a recent CreditCards.com poll, nearly 80 percent of parents who helped adult kids financially during the pandemic said they gave money they would have used to improve their own financial situation, such as by paying off debt. The average gift was \$4,154. 2 Review your health coverage yearly. If your Medicare coverage includes a Part D drug plan or a Medicare Advantage plan, don't put this insurance on autopilot. Plans, costs and coverage can change, as can your health needs. When open enrollment begins every year in mid-October, review your coverage, with the help of



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the Medicare Plan Finder (medicare .gov/plan-compare), to make sure it's the best for you. If you're struggling with plan premiums and deductibles, apply for Medicare's Extra Help program, which could reduce your costs considerably.

3 Identify guaranteed ways to cover the basics. Most retirees feel better knowing they can pay for nondiscretionary expenses, such as food and housing, no matter what happens. If Social Security doesn't cover your essentials and you have some savings, consider buying a longevity annuity, Duncan notes. In return for a lump sum, an insurer pays you an income for life, beginning sometime in the future. Let's say you're a 70-year-old woman and you buy a \$50,000 longevity annuity that starts when you turn 80. You'd receive roughly \$580 a month for life. (To learn more, visit sites such as blueprintincome .com and immediateannuities.com/ longevity-annuities.)

Also, if you own a home, one option is to take out a reverse mortgage; it lets you tap the equity to generate a

Many Happy Returns

If you're just now turning 70, these are the probabilities that you'll celebrate other milestone birthdays.

AGE	75	80		90
Men	87%	70%	49%	26%
Women	91%	78%	60%	37%

tax-free income. Though popular, reverse mortgages are complicated and have hefty fees; those who want these mortgages must get counseling from a government-approved agency.
Ask for help. "If you are struggling, don't overlook the benefits that are out there," urges Scott Kahan, president of Financial Asset Management Corp. in Chappaqua, New York. Contact your state's department of aging to find out if you qualify for a senior property tax exemption or assistance with utility payments. If you are a veteran, explore your military benefits.

Plus, look into local nonprofits that focus on older adults. For example, in Cleveland the Benjamin Rose Institute onAging offers, among other services, financial counseling and interest-free "small dollar" loans, to help people avoid payday lending. 5 Protect what's yours. Financial scams against older Americans have increased during the pandemic, the FBI says. Safeguard your assets by assembling a team of friends and loved ones; if you receive an investment pitch—or a scam call supposedly from a grandson in legal trouble—you can run it by your inner circle. You should also name a power of attorney, someone who can make financial decisions on your behalf should you become incapacitated. Think of it as an umbrella: You may never need it, but it's good to have one.

Karen Cheney is a veteran personal finance writer whose work has appeared in Money, Real Simple and other publications.

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