



Employees' Retirement System Communicator

April 2013

No. 4

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Employees' Retirement System

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From the Desk of the ERS Manager

Hello Retirees,

The Employees' Retirement System Pension Board held its Annual Meeting at the Italian Community Center on April 17. Approximately 75 guests heard presentations from County Comptroller Scott Manske, and representatives from Marquette Associates, Buck Consultants and JP Morgan. These individuals provided a wealth of information on the health of our fund and the investment world. Our pension fund is one of the better funded public funds in the Country — 85% verses a national average of 74%, and we experienced an 11% rate of return (net of fees). This is good news!

Like me, you may be starting to plan for some summer fun which may include hotel stays. The article below on sneaky hotel fees will help in your planning as well as the article on keeping up with your medication schedules.

Please remember, you can contact ERS by email at ERS@milwcnty.com with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We have local (414-278-4207) and toll-free (877-652-6377) phone numbers. Both have an automated menu for your convenience.

Wishing you a joyful Spring!

Marian Ninneman

WATCH OUT FOR NEW HOTEL FEES

By Vivian Aikin

As the summer travel season approaches, be forewarned. Following the example set by the airlines, the hotel industry has come up with new fees to spring on unsuspecting travelers. There is a good reason for hotels to become aggressive about fees — they are highly profitable. With hotel occupancy expected to increase only modestly in 2013, expect to see new fees and surcharges to help the industry's bottom line. Here's a list of hotel fees that you will see more of this year:

Resort Fee — Resort fees are daily charges hotels (not just traditional resorts) add to your bill for amenities you might expect to be complimentary like access to the gym, swimming pool or business center. The fees can run from \$5 to \$30 per night and they are charged whether or not you use these services.

Resort fees have caught the attention of the Federal Trade Commission (FTC). Late last year, after receiving many consumer complaints about resort fees, the FTC warned 22 unidentified hotel operators that their online reservation sites may violate the law by displaying a deceptively low estimate of what consumers can expect to pay for their hotel rooms.

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When making an online reservation, watch out for a general disclosure like “additional fees may apply”. That could mean resort fees. Hotel websites may disclose fees in fine print but third-party booking sites may not.

Baggage Holding — You may need your hotel to store your bags for a few hours after you check out or before you can check in. It used to be that you could leave your bags with a bellhop in the hotel lobby and then tip him when you were ready to pick them up. Now most hotels will charge you \$2 per bag for the privilege of stowing them away for a few hours (tip not included, of course).

Newspaper — You may be charged up to \$2 daily for receiving the morning newspaper unless you elect to opt out upon check-in.

Mini-bar — Most travelers know that the beverages and snacks in hotel mini-bars are pricey and avoid them for that reason. But simply moving an item in the mini-bar to look at it (or to make room for your own bottle of water) can result in something called “restocking fee”. There are actually sensors in the mini-bar that record your action and add the product’s fee to your room! The restocking fee can range from \$2 to \$6 depending on the hotel.

Also avoid those complimentary-looking bottles of water left out in the open. They probably aren’t free even if you don’t see a price attached to them.

Early Check-in — You arrive at your hotel prior to check-in time and are told your room is clean and ready. If you actually want to get in before your scheduled check-in time, some hotels now charge for this early check-in.

Parking — Hotels in large cities charge \$25 to \$35 per day for parking. Some also have mandatory valet parking so you’ll have to pay a tip as well. It may be worthwhile to check parking garages in the vicinity to find out what their fees are. The savings can be significant for minimal inconvenience.

Cancellation Charge — Hotels are becoming stricter about their cancellation policies. Canceling a reservation used to be possible without penalty 24 hours prior to your scheduled arrival. Now the deadline can typically be 48 or 72 hours prior to arrival. The penalty for late cancellation is often one night’s stay.

Wi-Fi — A lot of hotels charge \$10-\$20 per night to use their network in your hotel room while offering it for free in the hotel lobby. Consider signing up for the hotel’s loyalty program. Usually you’ll get free Wi-Fi immediately.

Gratuities — If you usually leave a tip for the housekeeper or spa services, check first to see if it may already be added to your bill. Some hotels now automatically add a 10% gratuity so you could end up over-tipping.

Telephone — Avoid picking up the phone in your hotel room for any reason other than to call the front desk. Use your own phone for all calls. Hotels charge exorbitant fees for both long distance and local phone calls (even 1-800 numbers).

Early Departure — This fee is similar to the Cancellation Charge. Suppose you book a reservation for 3 nights, plans change and you have to leave a day early. The hotel may charge you a penalty or the full night for departing ahead of schedule.

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Airport Shuttle Service — Don't assume that the shuttle is free just because it used to be. Many hotels now charge for it and it may cost almost as much as taking a taxi. Be sure to ask.

Towels — An extra towel at the pool could cost \$1 - \$2 especially if you bring it back to your room.

In-room Safe — Yes, it's true. Some hotels are charging guests \$1 - \$3 just for having a safe in their room even if it is never opened. Hotels claim the fee covers both the cost of the safe and insurance for the contents (even though most hotels post signs disclaiming responsibility for valuables).

In light of the hotel industry's intention to impose these types of fees, it is essential to read the fine print conditions when booking online. If you book over the phone, be sure to ask if you will be billed for any extra fees

Allow plenty of time at hotel check-in and check-out. At check-in, when a hotel employee offers you something, assume that nothing is included in the cost of your room. Always ask, "How much will that cost?" The same applies at check-out. Many of us are in such a hurry to leave the hotel that we sign and pay our bill without taking time to look it over. That is just what hotels are counting on. Allow plenty of time to review the charges and dispute any that seem unfair. If you discover fees at check-out that weren't disclosed to you in writing (as required by law), point them out and politely ask that they be removed. You will have a much better chance at success if you question charges before you sign off on your bill.

Benefits Update

How To Stay on Top of Your Medications

By Heather Giza

Managing your medications is one of the most important aspects of healthy living. That's where having a daily routine can come in handy.

There's a green pill in the morning before eating and again before bed. After breakfast, it's the eye drops and nasal spray. Then, the yellow capsule with lunch and the pink tablet you can't take with milk. If you have chest pain, don't forget the white pill that goes under your tongue.

People over age 65 use more prescription medicines and over-the-counter drugs than any other age group. Their medication schedules can be complicated and hard to keep straight. If the person's memory is slowing down with age, the challenge is even greater.

Managing your medications properly is vital to your health. This can be done most effectively by learning more about each medicine and developing a daily routine. Your doctor and pharmacist should be your primary sources of information.

Some key things you should know about each medication you take:

- How long before or after eating should I take the medicine?
- Can I take the medicine with milk, fruit juice, or coffee? Are there foods that make it less effective?
- Should I restrict certain activities (e.g., driving) while taking this medicine?

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- Is it OK to drink alcohol while taking this medication?
- What should I do if I miss a dose?
- Is it OK to crush the tablet if it's hard to swallow, or does the medication come in a liquid form?
- What are the possible side effects and when should I call the doctor?

Develop a system

Once you have a good understanding of your medications, figure out ways to remember how and when to take each drug. Start by making a list of every medication you use. Write down the dose and the time of day you take it. Keep the list up to date and bring it with you when you see a doctor or travel.

If there is a problem with your medication, don't adjust the dose or stop taking it without talking to your doctor. If you have trouble opening a childproof cap, ask your pharmacist for another lid.

Following are additional tips to help you take your medicines safely:

- **Always check the label before taking medicine.** If the print on the container is hard to read, ask your pharmacist if it can be made larger.
- **Buy a pill organizer** with sections for different times of the day.
- **Program a wristwatch**, phone, or computer to help you remember to take medicine.
- **Turn on the light** to make sure you are taking the right pill. Don't take medicine in the dark.
- **Renew prescriptions early.** Make sure you always have at least a few days' worth of pills on hand.
- **No sharing.** Never take medications that were prescribed for someone else or give your medications to another person.

Newly Retired Members (Cont'd)

*Marilyn Rulseh
Virdeff Sherrer*

*Margaret Stack
Paula Sykora*

*Thomas Wallander
Monica Yohann*

In Memoriam

Please keep the families of these recently deceased retirees in your thoughts:

*Henry Atlee
Celia Bongiovanni
Robert Bullermann
Lucile Cohn
Heinz Diessner
James Foley*

*William Grayson
Emma Hilton
Marie Kjedrowski
Beverly Konkel
Donna Krachenfels*

*Mary Kube
Lucille Littleford
Myrtle Loppnow
William Malone
Gilbert Martin*

*Gabriele Muth
Marlene Obrien
Christine Roby
Waldemar Schramke
Margaret Winslow*