



# Employees' Retirement System Communicator

January 2014

No. 1

## Contact Information

### Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free: 877-652-6377

Email: [ers@milwcnty.com](mailto:ers@milwcnty.com).

### Life & Health Benefits

Phone: 414-278-4198.

Email: [benefits@milwcnty.com](mailto:benefits@milwcnty.com)

## Newly Retired Members

### New Retirees

Barbara Bell

James Bockeloh

Thomas Carroll

Michael Davis

Laura Falbo

Jean Flanagan

Constance Gabrys

Mary Giese

Lois Greene

Zuzana Griswold

Gerald Grube

Patricia Helminiak

Berta Janusiak

Anthony Johnson

Elizabeth Katcha

Doreen Klimo

Paula Krolkowski

Janet Kubicek

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## From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Happy New Year! Did you start 2014 with familiar rituals — champagne on New Year's Eve, the college bowl games and those New Year's resolutions? Many individuals start the new year with a renewed (or new) commitment to an active lifestyle. Becky Paszkowski sheds light on the importance of remaining active as we age.

Temporarily relocated for the winter and need to change your address? Please remember that address changes need to be requested in writing. Forms are available by calling ERS (toll free number listed below) or online at [www.milwcntyretirementservice.com](http://www.milwcntyretirementservice.com).

If you've been mulling over medical bills and explanations of benefit information and have questions, you can meet with a UnitedHealthCare representative. We will continue to sessions in 2014. A list of dates, times and locations can be found on Page 3.

Please contact ERS by email at [ers@milwcnty.com](mailto:ers@milwcnty.com) with questions or concerns. We monitor the site frequently throughout the day and respond as quickly as possible. We are also available by phone and have both local (414-278-4207) and toll-free (877-652-6377) phone numbers.

*Marian Ninneman*  
ERS Manager

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## **CHARITABLE GIVING – CHOOSING A CHARITY WISELY**

*By Vivian Aikin*

January is a great time to plan your finances for the year ahead. The hectic holiday season is over allowing you time to review how 2013 left you financially and decide on your spending for 2014. One discretionary category that is in most everyone's budget is charitable giving.

Each year it seems we receive more philanthropic solicitations than we did the year before. That makes choosing the right organization

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for your charitable donation essential. No one wants to give to a bogus charity or to a non-profit organization that is misusing contributions. Experts recommend both introspection and research to protect you as a donor.

How can introspection help you choose a charity? Decide what you care about and what you hope to accomplish. What matters most to you? Do you have a personal connection to a specific cause? Think about where you want to make an impact (locally, regionally, nationally or internationally?). Different charities can have different missions even when working for the same cause. For example, a local group providing mammograms to low-income women addresses breast cancer differently than a research or advocacy group.

Once you decide on the right mission, begin your research. Donors may be shocked to learn that a significant portion of funds donated to charity may be paid to professional fundraisers. Many charities also have excessive administrative expenses for items like executive salaries and non-program expenses. In general, charities that use telemarketers for fundraising are likely to only receive a fraction of the money raised.

Another pitfall can be in the names of charities themselves. Many of the worst charities use names that are very similar to respected ones. Last June, CNN reported that one such charity, Kids Wish Network, capitalized on a name similar to Make A Wish Foundation, a well-regarded organization that uses donations to help very sick children see one of their dreams come true. By contrast, Kids Wish Network used only 2.5% of the \$127.8 million they raised for direct aid. Most of the other millions went to paying solicitors to raise the money. Compare this to The Salvation Army that uses 82 cents of every dollar directly to support community service programs.

Fortunately basic research can be done by using online resources. Two easy-to-use websites are are: [www.guidestar.org](http://www.guidestar.org) and [www.charitynavigator.org](http://www.charitynavigator.org). Both provide basic information on a charity's income, spending, mission, executive salaries and more (at no cost). Charity Navigator uses a "star" rating system with four stars as the highest possible ranking. It also allows you to perform an online comparison of charities.

Once you complete your "due diligence", trust your instincts. Select the charity you are most confident will help you achieve your charitable objectives. Also, remember to follow the letter of the law regarding your tax deductions for charitable donations. Consult IRS Publication 526 for a complete list of rules and regulations.

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## Meet with a UnitedHealthCare (UHC) Representative

Having difficulty understanding your Explanation of Benefits (EOB), deductibles, copays and out-of-pocket costs? UHC will continue to have a representative available to assist you with understanding these issues or other concerns you may have. The representative from UHC will be available on a first come / first serve basis according to the schedule below. We hope this continues to be a helpful service!

Wilson Park Senior Center 2601 W Howard Avenue		
2/12/2014	Wednesday	12:00pm - 4:00pm
5/14/2014	Wednesday	12:00pm - 4:00pm
8/13/2014	Wednesday	12:00pm - 4:00pm

Washington Park Senior Center 4420 W Vliet St -- Meeting Room 2		
4/9/2014	Wednesday	9:00am - 12:30pm
7/9/2014	Wednesday	9:00am - 12:30pm
10/8/2014	Wednesday	9:00am - 12:30pm

Clinton Rose Senior Center 3045 N MLK Dr - 1st Floor Conference Room		
3/12/2014	Wednesday	9:00am - 1:00pm
6/11/2014	Wednesday	9:00am - 1:00pm
9/10/2014	Wednesday	9:00am - 1:00pm

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## Staff Contributions:

*Becky Paszkowski, Retirement Specialist*

## Exercise and Healthy Aging

As we age ensuring our bodies are getting proper exercise and nutrition becomes more important. What once may have been easy at 40 and 50 years old, may be a little more challenging at age 60 and older. Staying active with exercise is imperative the older we get.

Feeling too old, find exercise to be boring, or are a bit scared of getting hurt? All the more reason to slowly start incorporating more activity into your daily life. It need not be strenuous, over the top exercise. You will benefit from activities as sim-

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ple as walking around a local track, swimming (for those with joint pain), and even minor exercises around the house. Exercise is not only good for the body, it can improve your mood, mind and memory! Research shows that a sedentary lifestyle is unhealthy for adults over 50. Inactivity often causes older adults to lose the ability to do things on their own and can lead to more hospitalizations, doctor visits, and use of medicines for illnesses.

To find out more information about classes that are specifically designed to meet the needs of those ages 60 and older, contact your local senior citizen center, gym, or city recreation department. Many of these places have classes and information that could help get you moving toward a healthier life.

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#### *New Retirees (continued)*

*Elizabeth Lentz  
Wendell Lewis  
Mary Lorence-Hanke  
Linda Manson  
Kerry McKinnon*

#### *Christine McWilliams*

*Gerard O'Connor  
Eileen Platner  
Arlene Pruss  
Jill Royten  
Steven Schiro*

#### *Penny Seeds*

*Mary Sumner-Nerbun  
Steven Thompson  
Francis Topel  
Joseph Urben  
Darlene Wink*

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### **In Memoriam**

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

*Dorothy Brooks  
Jon Genrich  
Lois Glover  
Doris Linton  
Arthur McGee  
Evelyn Owsianny*

*Dorothy Schilling  
Joseph Weisenburger  
Bettye Welch  
Laurinda Williams  
Carl Wisniewski  
Florian Wojtyra*