



Employees' Retirement System Communicator

August 2014

No. 8

Contact Information

Employees' Retirement System

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Newly Retired Members

New Retirees

Mary Boltik
Allen Bultman
Richard Cefalu
Belinda Creech
Gertrude Grahek
Kay Hamelin
John Knox
Debra Kuether
Mary McGinn
Patricia Mehigan
Marion Mullins
Janice Parr
Maria Patterson
William Ramczyk
Jeffrey Schicker
John Skibba
George Torres
Thumnoon Virojana
Donald Weir

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Results of the primary election to fill the open retiree member seat on the Pension Board are in are in! Candidates D.A. Leonard and Kurt Zunker received the most votes in the Primary election. Retirees will have the opportunity to vote for the candidate of their choice in the **Final election to be held September 23 through September 30, 2014 with the term starting October 1, 2014.**

Out of a total of 7033 retirees eligible to vote, 4.09% participated in the election. We think we may know why the turnout was lower than anticipated — ERS received calls from a number of concerned retirees stating the period between announcing the election and the election itself was too long.

Pension Board Rule 1034(2) defines the Election Process Timeline. Since this is election is to fill the seat of a retiree member who resigned, it is a special election. The Notice of election and ability to seek nomination is the beginning of the process. All other steps in the process follow a specific time period based on the timing of the notice of election. For a special election, the beginning month of the process is "the end of the month it is first feasible to do so".

The following timeline was developed in accordance with the Board Rule:

- ⇒ *Notice of election and ability to seek nomination:* Notice sent to retirees with monthly deposit notice by May 31 for a renewal term or the end of the month it is first feasible to do so for a special election. Notice of election was included with the April 30 direct deposit notices so our timeline starts there.
- ⇒ *Nomination deadline:* Papers must be received the last business day June (Special Election = May).
- ⇒ *Notice of candidates:* Candidate statements communicated to retirees the last business day of July (Special Election = June).
- ⇒ *Primary election:* Must be completed by the last business day in August (Special Election = July).
- ⇒ *Notice of candidates for final election and date of final election:* Must be communicated to retirees by the last business day of September (Special Election = August)
- ⇒ *Final election:* Must be completed by last business day of October (Special Election = September).
- ⇒ *Commencement of service:* Service begins on November 1 (Special Election = October 1).

As you can see, the timeline we are required to use provides no alternative to "speed up the process". Voting instructions and candidate statements are included with this newsletter. Please set a reminder for yourself to vote in the September election!

Marian Ninneman
ERS Manager

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By Vivian Aikin

HELP PREVENT CLIMATE CHANGE (& SAVE MONEY, TOO)

When we picture the typical environmentally conscious American, the image is most likely that of a 20-something rather than a retiree. But older citizens have plenty of reasons to be concerned about the environment too. A recent paper, "Climate Change and Older Americans: State of the Science", released by the Environmental Protection Agency (EPA) found that those age 65 and older are more susceptible to hot temperatures and extreme weather events than other demographic groups, things that will become increasingly frequent as our climate changes. Regions of the country with higher populations of retirees are especially vulnerable. Concern for future generations also fuels our desire to protect the environment.

There's another good reason to waste less, conserve more and be a good steward of the planet – saving money. Here are some ideas:

Give your home an energy audit

Air that leaks through your home's "envelope" (windows, doors, outer walls and any other openings) can waste a tremendous amount of energy and increase your utility costs. A well-sealed envelope, coupled with the right amount of insulation, can make a real difference in your utility bills. Sealing leaks and adding insulation can also improve the overall comfort of the house by reducing outside noise, reducing pollen and dust and better controlling humidity. Many local utility companies offer low cost (or even free) home energy audits. Another way to assess the energy efficiency of your home is the "Home Energy Yardstick" tool at www.energystar.gov.

Drive a reliable car that gets good gas mileage

Few people realize that the car they are driving right now is the "greenest" vehicle you will ever drive because the energy costs of materials, manufacturing and shipping have already been paid. Driving a car that will last many years contributes less junk to landfills. Eventually, however, even the most reliable vehicle will have to be replaced. Before choosing that new car, consult the reliability data from *Consumer Reports* to be sure your choice is highly rated. Consider a hybrid for even better mileage and less pollution. Obviously burning less fuel saves money and spews fewer toxic emissions into our air. Hybrids are powered by a combination gas-powered internal combustion engine and electric batteries so less fuel is required. Today, most automakers offer a variety of hybrid vehicles ranging from subcompacts to mid-sized sedans to SUVs. Hybrids offer an additional benefit in that they retain their value and have a higher resale or trade-in price.

Make efficiency a priority when buying new appliances

When your old refrigerator, washing machine, dishwasher or other appliance stops working, many people find that it is often less expensive to replace it than have it repaired. When shopping for a replacement, keep in mind the environmental, reliability and budgetary impact

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of the new item. The Energy Star program can help. Created by the EPA and U. S. Department of Energy in 1992, Energy Star identifies and promotes energy efficient products. Items that earn the Energy Star service mark generally use 20-30% less energy than required by Federal standards. Also look for the yellow EnergyGuide label on most appliances to help you compare various models on the basis of energy consumption. The Energy Star website, www.energystar.gov, offers a great deal of easy to use information to help you make smart purchasing decisions. Again, reliability ratings in *Consumer Reports* are a good resource when choosing from a variety of products.

Go green in your garden

If you have a vegetable garden, organic gardening can produce a more healthful harvest while causing less harm to the environment. It need not be more expensive. You can compost your yard trimmings and plant-based food scraps to create free, environmentally sound fertilizer. Experts believe that plants grown in compost-enriched soil typically need less water. They are thought to be less prone to a variety of diseases so you can refrain from using chemicals. If you enjoy growing flowers, particularly those in pots, you can refresh the soil by mixing in your used coffee grounds instead of replacing it each year. In many areas of the country the use of rain barrels has become very popular. This is an inexpensive and easy way to capture mineral and chlorine-free water to use in watering your yard and garden (you can even wash your car with it). You will save on water costs but also reduce stormwater runoff to help prevent erosion and flooding.

These small changes require little, if any, change in your lifestyle. Investments in energy conservation, like beefing up your home's insulation, may affect your wallet now but will more than pay you back later especially if energy costs continue to rise over time. Leaving a smaller carbon footprint is an admirable legacy to leave future generations.

Flu Shots 2014

Milwaukee County will be offering free flu shots to all Milwaukee County retirees and covered adult dependents the weeks of **October 6, 2014 and October 13, 2014**. A complete schedule of dates, times and locations will be provided in next month's Communicator.

MEDICARE PREMIUM REIMBURSEMENT REMINDER

Employees hired before 1/1/1994 who retire with at least 15 years of Milwaukee County pension service credit are **generally** eligible for County-paid health insurance and reimbursement for the cost of Medicare Part B premiums. (This provision may vary for former bargaining unit employees and non-represented employees who retired after March 31, 2011) If you are eligible for Part B premium reimbursement and/or you are required to pay anything other than the standard Medicare Part B premium, it is your responsibility to notify the Division of Employee Benefits. Premiums will be reimbursed directly on your pension check starting the month after the Division of Employee Benefits is notified in writing.

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Staff Contributions:

Tracy Jackson, Retirement Specialist

Protect Your Identity & Finances

As technology continues rapid growth, the need to secure your identity and finances has risen. Today online bill paying and shopping have made powerful marks throughout the world. The convenience of online transactions are enjoyed by most. And most high tech transactions are completed without any glitches. However, just as with other transactions, something does go wrong with a small percentage of them. Precautions need to be taken against errors and theft.

Some people argue that online transactions are the way to go while others are happy writing checks and shopping in person. According to The Office of Fair Trading, 30% of internet users do not shop or pay bills online because of the lack of trust and fear of fraud. While 60% of internet users have confidence and trust in online transactions, 10% do not want to acknowledge or learn anything about the internet experience. In last six months, the awareness of hackers gaining customers financial or personal information has been in the news. "Keep it safe" is the message I am sending along with helpful tips to create a secure password and safe internet transactions.

When creating a password.

- Make it long. It'll be harder to guess
- Mix upper and lowercase letters, not just an uppercase in the beginning of the password phrase
- Place punctuation or numbers randomly throughout the password rather than just as the beginning or end
- Pick letters that are in different places on the keyboard. That way someone watching won't be able to easily guess what you're typing by watching your fingers
- Be creative

When paying bills or shopping online.

- If you bank online, frequently check your deposit account and line of credit to spot and report errors or fraudulent transactions.
- Never give your Social Security number, credit or debit card numbers, personal identification numbers (PINs) or any other confidential information in response to an unsolicited e-mail, text message or phone call, no matter who the source supposedly is stated to be.
- Don't open attachment or click on links in unsolicited emails from anyone you don't know or you otherwise are not sure about at all.
- Watch out for sudden pop-up windows asking for personal information or warning of a virus.
- Using a credit card generally offers more purchase protection than a debit card or other electronic forms of online payment.

In Memoriam

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

*Ruth Baker
Robert Bujard, Jr.
Marcella Carstedt
Dorothy Endisch*

*Norman Engbring
Terrance Piasecki
Patricia Schroder
Caroline Wencka*

*Pearlie Wittenberg
James Vranich*