



Employees' Retirement System Communicator

May 2014

No. 5

Contact Information

Employees' Retirement System

In the Milwaukee area:

414-278-4207

Toll Free:

877-652-6377

Email:

ers@milwaukeecountywi.gov.

Life & Health Benefits

Phone: **414-278-4198**.

Email: benefits

@milwaukeecountywi.gov

Newly Retired Members

New Retirees

Roger Baumler

Tom Burse

Vickie Campbell

Ramona Colon

Carol Couturier

Judith Demeter

Dennis Dietscher

Theodore Evenson

James Felde

Kristine Fischer

Susan Gavran

Sharon Goddard

Catricia Goodman

Cheryl Hassan

Carol Herzberg

Margery Hintzke

Josephine Landry

Pamela Matlock

Stephan Mooney

Donald Natzke

(cont'd on Page 4)

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Happy Memorial Day! Nothing is as precious as one's freedom. Please take a moment this holiday weekend to offer a special thank you to everyone that has contributed to our freedom.

As a reminder, we will be holding a special Pension Board Retiree member election. A number of individuals have taken out nomination papers, and completed paperwork is due back to the ERS office by 4:30 p.m. May 30, 2014. It looks like we will be holding a primary election July 24 through July 31 with a final election to be held September 23 through September 30, 2014 with the term starting October 1, 2014.

Planning on doing some traveling this summer? Vivian Aikin offers some excellent insight in her article "Smart Summer Driving." Travel tips are shared by Theresa Velazquez, one of our Retirement Specialists.

Every so often we make a mistake in the spelling of a member's name. Realizing how important names are to individuals, we need to make it right. Please accept our sincerest apology Ms. Veronica Leifer.

The Benefits and ERS email addresses have changed — Please contact ERS by email at ers@milwaukeecountywi.gov and Benefits at benefits@milwaukeecountywi.gov with questions or concerns. When contacting a specific individual through email, please use the format : first name.last name@milwaukeecountywi.gov 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

SMART SUMMER DRIVING

By Vivian Aikin

The long-awaited summer travel season is officially underway. After an especially brutal winter, many of us are looking forward to road trips to our favorite destinations or setting out in the family car to explore new places. But nothing can spoil our travels more quickly than car problems. Here are some ideas on avoiding a variety of problems both in advance of and during your trip.

Vehicle maintenance is an important way to extend your car's life but it's also a major safety component. AAA advises its members to check on the following:

-Long drives in hot weather are tough on tires. You should inspect your tires monthly checking for proper inflation, tread depth and possible damage from road debris and potholes. These things can all contribute to a blowout. If you experience a blowout, do not slam on your brakes. The best advice is to keep a firm

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grip on the wheel, slow down and pull over at the first safe opportunity.

- Summer heat can strain your car's battery. Have your battery and electrical system tested before taking a road trip.
- Inspect your wiper blades for evidence of tears, cracks or brittleness and replace them if needed. Should bad weather hit, worn wiper blades can prevent you from seeing clearly and are a potential hazard
- Low or dirty engine oil can cause serious damage to your engine. Change your oil and filter, or, if recently changed, check the oil dipstick for proper level. Carry an extra quart or two of the proper grade just in case you need it when you are miles from a gas station.
- Once on the road, pay attention to your warning lights, especially the ones showing oil pressure and engine temperature. Should these come on, stop and get a tow to avoid engine damage. If possible have a computer diagnosis of your other lights performed as soon as you can. The longer you drive with a problem, the greater your risk of serious (and expensive) engine damage.
- The proper level of radiator coolant is also essential for your engine to do its job. It's a good idea to have this checked out by a mechanic in advance of your trip. Have the mechanic check the belts and other fluids while you are at it. If your engine does overheat while you're on the road, you may need to call for a tow. In the meantime, pull over, pop the hood and turn off the air conditioner and other accessories. Never remove the radiator cap when the engine is hot.

If you encounter a thunderstorm and/or heavy rain while driving, the National Weather Service recommends you pull safely onto the shoulder of the road and stop, making sure you are away from any trees or other tall objects that could fall on your vehicle. Stay in your car and turn on the emergency flashers until the heavy rains subside. Vehicles will provide better protection from lightning than being out in the open because the car is grounded by the wheels. Avoid possible electrocution by not touching anything metal during a thunderstorm. Turn your car radio to any channel giving an up-to-date weather report so you can stay on top of the situation. When the storm is over, avoid flooded roadways. Do not attempt to drive through water since the depth of it is not always obvious. The roadbed may be washed out under the water. Rapidly rising water could stall your engine leaving you trapped or stranded.

Another road trip consideration is the cost of gas, specifically how to squeeze the most miles from your fuel dollars. A recent issue of *Consumer Reports* had some suggestions:

- The best way to cut fuel costs is to slow down. Under test conditions, fuel economy showed a significant drop when driving at faster speeds on the highway. Their overall conclusion was that speeding up from 55 mph to 75 mph is the same as moving from a compact car to a large SUV.
- Stow your vacation gear in your trunk whenever possible. Carrying items on your roof also hurts fuel economy because it creates an increased aerodynamic drag. The tests conducted by *Consumer Reports* showed a drop of anywhere from 5 to 15 mpg depending on what was carried.

Many states and municipalities in the U.S. have passed laws banning the use of cell phones while driving. Clearly the reason for this action is to reduce the number of deaths attributed to distracted driv-

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ing. Be sure to find out what laws are on the books in areas where you will be traveling or you could find yourself in trouble.

Finally, make sure your auto insurance is in order. If you plan to drive in Canada or Mexico, check to make sure you are covered. Depending on your policy provisions, you may need to purchase a supplement.

A road trip is one of the real joys of summer. With a few precautions, you can prevent it from becoming a bummer.

Meet with a UnitedHealthCare (UHC) Representative

UHC will continue to have a representative available to assist you with understanding your Explanation of Benefits (EOB), deductibles, copays and out-of-pocket costs or other concerns you may have.

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

Washington Park Senior Center 4420 W Vliet St -- Meeting Room 2		
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		
6/11/2014	Wednesday	9:00am - 1:00pm
9/10/2014	Wednesday	9:00am - 1:00pm

Staff Contributions:

Theresa Velazquez, Retirement Specialist

Travel Tips

Like many retirees, you have worked hard all your life and possibly provided for and raised a family. Now that you're retired, why not take this opportunity to travel? Whether you travel internationally or domestically, retirement years can be the most convenient and exciting years to travel.

Here are some things to consider when deciding when and where to travel:

Where do you want to go?

- List the places you have always wanted to visit
- Research these places (on-line, at the library) for hotels, restaurants, tours, etc. If you belong to AAA, stop at one of their offices for books and maps — most of them are free with your membership.

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How much money can you spend?

- After doing your research and determining how much your trips will cost, determine where you can go based on your travel savings. If you are just beginning to formulate your plans, do you have a separate savings account for travel expenses. It may make saving for that trip easier.
- Here's another travel savings tip — Redirect the money you would have spent on some little things (a dinner out because you don't feel like cooking, that extra latte or any impulse buys) to that savings account. Telling yourself "that \$50 will buy a really nice bistro lunch in (destination here)". How much you are able to travel will depend you can afford to spend.
- If you are planning air travel, check all airline rates. Typically, the cheapest day to travel domestically is Wednesday and the best time to buy is Tuesday. And keep in mind, you'll find more options and likely cheaper airfare if you book 14 days out. If you are locked into your plans, purchasing months ahead may be an option that will save you even more.

According to Must Travel Network (2014), a physical should be taken prior to traveling. During this visit it is important to address any questions you may have (i.e. diet, bug bites, vaccinations). They also recommend visiting any other regularly seen health care providers.

Taking a break from the day to day life can be rejuvenating. You could come back feeling more alive and refreshed.

<http://www.musttravel.com/travel-tips-for-seniors/2/>

Recent Retirements continued from Page 1

*Donna Nichols
Daniel O'Keefe
Michael Ortiz
Carlos Rodriguez*

*Mari Smith
Deborah Stanford
Barbara Summers
Steven Tareski*

*Jeffery Toombs
Freida Webb
Richard Williams*

In Memoriam

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

*Ronald Derepkowski
Marcella Draheim
Beverly Dullar
Elizabeth Geisler
Marilyn Hayashi*

*William A. Hoffman
Olga Mohr
Caroline Nichols
Vera Owczarski
Mary Reuter*

*Ruby Singleton
Mattie Spencer
Tadao Uyeda
Roberta Weston
Gertrude Wilcox*