Employees' Retirement System Communicator

October 2014 No. 10

Contact Information

Employees' Retirement System

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Newly Retired Members

New Retirees

Brenda Banks
Joyce Davis
Jean Dick
David Fayne
Thomas Grossmeyer
Robert Gonring
Rogerick Griffin
Carl Jaskolski
Christopher Morano
Lisa Tietz

From the Desk of the ERS Manager

Dear Milwaukee County Retirees,

Wow — has this year gone by quickly! It is Fall again and that means flu and cold season (did you get your flu shot?). Open Enrollment is right around the corner. Please see Page 4 for this year's schedule. It also means that for those of us living in Northern climates it's time to "winterize" our homes. Don't forget to turn off outside water sources, change the filter on your furnace and check your inside alarms.

And here come the holidays! Balancing healthy eating with all the holiday foods is so important during the season of eating and gift giving. Ideas for getting that extra boost of antioxidants start on Page 2. The article on Holiday Gift-Giving may provide some guidance and new ideas in reducing stress.

November is Alzheimer's awareness month. Alzheimer's is the most common type of *dementia*. Dementia is a general term for a severe decline in mental ability such as memory loss. To find the most the most common warning signs of Alzheimer's or other Alzheimer related information go to alz.org. The Alzheimer's Association is the world's leading voluntary health organization in Alzheimer's care, support and research.

Marian Ninneman
ERS Manager

By Vivian Aikin

HOLIDAY GIFT-GIVING

The calendar may say it is fall, but the holiday shopping season is already in full swing. If you doubt it, you must not have visited a retail establishment lately. Department stores, big box retailers and small local mom and pop shops have all had their holiday goods on display for weeks. They say it's better to give than to receive but for many of us the thought of deciding on that "perfect gift" for family members and friends can be intimidating. Here are a few ideas on taking the stress out of gift -giving.

Giving an extravagant item might seem like a wonderful gesture in theory. However, a study published in the Journal of Consumer Research reveals that gift-getters are much more likely to appreciate a present that's practical. How do you go about choosing something the recipient would find useful? One idea is to think of the person's daily routine. If he has a long commute each day, a new travel mug might come in handy. Or maybe he would appreciate an iTunes gift card so he can buy an audiobook. Consider what hobbies they enjoy. For a friend who works out frequently, exercise gear is probably a safe choice. If you are shopping for someone who supports a particular charity, a contribution in that person's name is meaningful and will be appreciated.

Think twice before asking gift recipients what they want unless you are prepared to follow through and buy it. Failing to do so might result in hard feelings or resentment.

Always include a gift receipt. Some form of receipt is typically required by customers wanting to exchange or return merchandise. Nearly every retailer is capable of providing a "gift receipt" which gives the same information as an actual receipt but excluding the price paid for the item. By including the gift receipt when you give the gift, the recipient won't have to ask you for it later. Sometimes family members or friends are reluctant to ask for the gift receipt fearing they might cause hurt feelings if the gift has to be returned.

Some people think giving gift cards shows a lack of creativity or thought, even laziness. But anyone who has gotten a gift they really couldn't use or didn't want would probably differ with that thinking. You can select gift cards for specific stores, restaurants, online retailers or even generic ones for Visa, MasterCard or American Express. If you have teenagers to buy for, gift cards can be a good choice. Young adults just starting out in the world and on a tight budget are also good candidates for gift cards.

Is it okay to "re-gift"? To re-gift means to pass along a gift you have received to someone else. It could be an item you don't need, don't like or already have. Some people view re-gifting as tacky and in poor taste while others think it is perfectly acceptable. Clearly it is a personal decision. If you decide to re-gift, be sure to observe these rules:

- Never hurt feelings. Are the original giver and new recipient in the same social circle? Would either one be insulted if they realized you've re-gifted from one to another?
- Never re-gift something that is broken or has been used.
- Never re-gift an item that is out of style or out of date.
- Remove all traces of the original giving (wrapping or card).

Consider giving the gift of time or experience. Who doesn't wish they had more time to spend with family and friends? You could take the gift-getter on an outing to a concert, sports event, museum or the like and combine it with lunch or dinner for a really memorable occasion. For someone with limited mobility, an "IOU" for grocery-shopping, running errands or help around the house would be appreciated. Often the personal and sharing moments are the most rewarding for both the gift recipient and gift giver.

Focus on presentation. Beautiful wrapping and a personal card show the recipient how much effort you put into their gift. Even a small gift seems special when wrapped in a festive, creative way.

The holiday season should inspire us to focus on everything that's important in our lives. This year try to avoid the stress, slow down just a little and enjoy!

Antioxidants: The Superheroes of Food

Antioxidants may help protect against some chronic diseases and help protect cells from aging. Find out the best food sources and learn whether or not it's okay to supplement.

The nutrition world has been buzzing for the last several years about antioxidants. Antioxidants are natural substances found in foods. They contain the pigments that lend color to fruits, vegetables and other foods.

But why the superhero status? Experts believe antioxidants may help prevent disease by fighting substances called "free radicals." Free radicals cause cell damage throughout the body. Antioxidants combine with, and thereby "neutralize" free radicals. In this way, antioxidants may help slow or prevent damage to cells.

Antioxidants to the rescue
Free radicals are created in your body everyday. They form during cell reactions involving oxygen, such as breathing. The problem occurs when free radicals are created in abnormally large amounts. This can happen when the body is exposed to things such as radiation, ultraviolet light, cigarette smoke, excess stress and certain chemicals.

Without adequate amounts of antioxidants to combat the free radicals, they travel throughout the body, damaging cells. Damage caused by free radicals is thought to cause or contribute to heart disease, cancer, Alzheimer's, age-related changes in vision and other signs of aging.

Food sources of antioxidants
Some of the more common antioxidants below can be found in these foods:
Vitamin A: Carrots, squash, broccoli, sweet potatoes, tomatoes, kale, collards, cantaloupe, peaches and apricots
Vitamin C: Citrus fruits like oranges and lime, apples, green peppers, broccoli, green leafy vegetables, strawberries and tomatoes
Vitamin E: Nuts and seeds, whole grains, green leafy vegetables, vegetable oil
Selenium: Fish & shellfish, red meat, grains, eggs, chicken and garlic
Flavenoids: Beans, red wine, purple grapes, pomegranate, cranberries, tea
Lycopene: Tomato and tomato products, pink grapefruit, watermelon
Lutein: Dark green veggies such as kale, broccoli, Brussels sprouts, spinach

A balanced diet your best bet
In order to get the most out of your foods and fight off free radical damage, follow these recommendations:

- Eat a variety of fruits and vegetables, at least 6 or more servings a day
- Include whole grains such as whole wheat, barley, quinoa and oatmeal
- Include healthy fats such as avocado, nuts and seeds and olive oil
- Increase intake of beans and legumes
- Drink small amounts of pomegranate, grape and/or cranberry juice
- Strictly limit saturated, hydrogenated and trans fats
- Strictly limit excess sugar

Start adding antioxidant-rich foods to your diet today.

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OPEN ENROLLMENT 2015

This year's open enrollment period and informational sessions will be held from **December 8, 2014 through December 17, 2014**. During this year's sessions, the Milwaukee County Benefit's Division staff will be presenting on a **proposed** Medicare Advantage plan for Medicare eligible retirees and their dependents. Also, the Milwaukee County Benefit's Division and representatives from the medical and pharmacy plans will be present to answer questions. Retirees are welcome to attend any of the sessions listed below; **attendance is optional**. Watch for additional information in the coming months.

Monday, December 8	**Wednesday, December 10**	**Monday, December 15**
Wilson Park Senior Center – Main Hall 2601 W. Howard Avenue 9:00 AM - 11:30 AM - Vendor Fair 1:00 PM - 2:30 PM - Presentation for Medicare Eligible Retirees 2:45 PM - 4:00 PM – Presentation for Medicare Eligible Retirees	**Clinton Rose Senior Center** 3045 N. Martin Luther King Drive 9:00 AM - 10:30 AM - Vendor Fair 10:30 AM - 12:00 PM - Presentation for Medicare Eligible Retirees	**Washington Park Senior Center – Main Hall** 4420 W. Vliet Street 9:00 AM - 11:30 AM - Vendor Fair 1:00 PM - 2:30 PM - Presentation for Medicare Eligible Retirees 2:45 PM - 4:00 PM - Presentation for Medicare Eligible Retirees

In Memoriam

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

August

Veronica Avant
Everner Buck
Juanita Carter
Janet Fargen
Richard E. Fischer
Melvin Gartmann
Robert Hoey
John Jakubowski
Celia Jepertinger
Donald Leaman
Betty Mattice
John Milbrath
Dorothy Miller
Peter Momsen
James Murphy
Lois O'Boyle
Irene Paskowicz
Mathew Pinter
Elizabeth Port
David Rajchel
Winnie Robinson
Jean Schultz
Marvin R. Schultz
Harriet Styche
James Urbvanski
Thumnoon Virojana

September

David Borowski
Dale Diessner
Sonia Hollmann
Jennie Irving
Roman Kaunas
Neoma Kirchoff
Ralph Kusmierek
Myrtle Martz
Lorraine McCabe
Kenneth Murphy
Thomas Nardelli
Harvey Nigbur
Eleanor Nolan
Constantine Panagis
Owen Rexford
Clara Traylor
Marion Wyskochil