



Employees' Retirement System Communicator

April, 2010

No. 4

Contact Information

Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at 414-278-4207 in Milwaukee or toll-free at 877-652-6377 outside of Milwaukee for all Pension questions, including Retirement calculations.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at: 414-278-4198.

Newly Retired

Clayton Brown
Anna Burrell
Kathleen Buttrum
Jonathan Curvin
Bobby Daughtry
Lidia Delafuente
Richard DeSpears
Marilyn Fourston
Bernadette Garrison-Smith
Amy Henry
Diane Hill
Robert Idom
Geraldine Johnson
Barbara Kelsey
Denise Kunz
Annie Lawson
Roxann Lucas
Pedro Martinez
Jennie McCurty
Charmaine Pawlak
Ronald Pizur
Sally Schmitz
Charles Schudson
Janice Schweiger
Janice Schweiger
Karen Van De Loo
Sharon Van De Loo
Patricia Yunk

A Message from the ERS Manager

A well-planned retirement is a beautiful thing. Unfortunately, many of us do not plan as well as we should, save enough money or sufficiently anticipate future problems. Although retirement regrets are all too common some may be avoidable. For those retirees that are experiencing some regret, it is not too late. And while pre-retirement planning is best, post-retirement adjustments are still possible.

Several recent research studies have found some basic principles aligned to satisfactory retirement. It is interesting to know that money is not high on the list of most common retirement concerns. The primary retirement issues relate to aging, self-image, health, finances, inactivity, family concerns and support groups. Approximately 30-40% of pensioners in the United States have significant retirement issues.

HOW TO RESOLVE THOSE RETIREMENT CONCERNS

- Plan for retirement by building up your **savings**. If you are already retired, consider taking a part-time job for added income.
- Participate in your community through **volunteer** programs. This expands your circle of acquaintances and provides a sense of giving and neighborhood partnership.
- Prepare for retirement through **healthy eating and exercise**. If you have let this routine go, it is not too late to start preparing healthy meals, join a health club and become an active senior citizen.
- A sense of isolation can occur in retirement and affect your **self-worth**. Using the skills you developed while working can provide a great opportunity for mentoring others.
- Staying **mentally alert** is important. Reading, crossword puzzles and taking educational courses offered in your community are great, inexpensive ways to promote mental health.
- A strong **family relationship** can provide a sense of belonging and support. You can form similar relationships through joining community organizations, various support groups or religious affiliations.

Remember retirees are living longer and have a wealth of community resources available to them. At the same time, today's retirees have many talents to offer the community at large. It is never too late to redirect your life, make better choices or live that unfulfilled dream. You have the power to change your life!

In Memoriam

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

| | | |
|-----------------------|--------------------------|--------------------------|
| Ruth Anderson (James) | Evelyn Jesicki | Elizabeth Miech (Robert) |
| Sylvester Bennett | Mary Ann Jeske | Mary Nowak |
| Queenie Briggs | Adeline Johnson | Audree Oerding |
| Beatrice Cain | Ronald Kapczynski | Herbert Ploetz |
| William Duski | Helen Karkfus | Frank Puhalski |
| Gladys Elich | Elliot Kiff | Daniel Richardson |
| Dorothy Foy | Marie Kowalewski | Helen Richardson |
| Richard Gehrke | Marcella Kozuh (Louis) | Margaret Safford |
| Marie Gleason | Roy Loberg | Charles Scalish |
| Mattie Gordon | Esther Lueck (Lloyd) | Frederick Schwei |
| Elmer Hagen | Thomas Makal | Naomi Vaghn |
| Mary Ann Heidemann | Violet Mallek (Benedict) | Joyce Wilson |
| William Heinemann | Ralph Meyers | Steve Wiznerowicz |
| Obrie Hill | | |

