



Employees' Retirement System Communicator

September, 2010

No. 9

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. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits

Please contact the Benefit Division with Life and Health Benefits related questions at 414-278-4198. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired

Nagwa Agaiby
Brian Blaeske
Kathleen Crandall
Douglas Czaplewski
Judith Dobbratz
Jeffrey Doss
Carolyn Hapton-Burrell
Edmund Harris
Ronald Harvey
Mary Kemos
Anthony Kowalski
Donna Krachenfels
Barbara Lautenbach
Donald Leinweber
Leroy McDonald
Mary McMurtry
Lynne Plaster
Robert Porth
Barbara Scheidemantel
Carol Schmeling
Deborah Serafin
Theodore Turner
Richard Welniak
Terry Wilson
Woodrow Wilson
Steven Wolf
Joann Young
David Zachman
Yolanda Zarate
Donald Zolanz

From the Desk of the ERS Manager

Legal Matters

As we get older, it becomes more important to get our financial and personal house in order. Would your family and friends know what decisions you would want made if you were unable to make decisions yourself? This process requires some research and soul searching. It involves a legal process requiring in-depth discussion relating to health, finances, eldercare and, ultimately, death. Legal services are designed to assist in formalizing an individual's decision. The basic tools available for making these legal decisions are a Will, a Living Will and a Power of Attorney. A personal legal consult with a qualified attorney is always recommended.

A **Will** is a legal declaration of how possessions should be disbursed upon death. This document is usually created by an individual or couple to secure their assets and designate the proper distribution. It is used to not only allocate income, property and assets, but keepsakes and treasures. It is a pivotal document to make your wishes known.

A **Living Will (Declaration to Physicians)** is a legal declaration of intent, as it relates to desired medical services and authorized care. This document is signed by an individual that stipulates their right to die and not be kept alive by life-sustaining medical equipment during terminal illness. This is a highly personalized process that generally involves close family members, clergy and the personal physician. A Living Will takes the debate and guess work out of the very emotionally charged issue of having to guess what your wishes would be if the circumstances set out in our Living Will became operative.

Power of Attorney (POA) is a document that identifies an individual (agent) to act on behalf of another person (principal), usually due to disability or incompetence. A POA should only be given to a highly trusted individual, usually a close family member. There are two types of POAs: a financial authorization document and a medical empowerment form. They are not interchangeable and serve different purposes. The financial POA allows for another authorized person to make strictly financial decisions on your behalf. The medical POA allows for another authorized person to make health, medical and hospitalization decisions on your behalf.

Once your Power of Attorney forms are signed, they should be kept in a safe, easily accessible place until needed. Let your friends and relatives know that you have created these documents and where they are kept. Relatives and friends should also be told whom you have selected to act on your behalf.

One important fact to be aware of if you have both a Power of Attorney for Health Care and a Declaration to Physicians is that the provisions of a valid Power of Attorney for Health Care supersede any directly conflicting provisions of a valid Declaration to Physicians.

The Power of Attorney is a simple, straightforward way to convey power to an agent. If it is *durable*, it will remain effective despite the incapacity of the principal. The best advantage of a Power of Attorney agreement is that it may help families avoid the delays and costs associated with formal court proceedings to appoint a guardian, and it can be designed to protect the rights of the principal. Finally, the principal – while not incapacitated – has greater control over who will manage his/her affairs and property.

Your retirement should be well thought through. Enjoying your retirement means staying healthy, exercising and practicing wellness principles. Planning for long-term care is just another part of your responsibility to yourself and your loved ones.

ANNUAL REPORTS — Milwaukee County Employees' Retirement System 2009 Annual Reports are ready and available for viewing on our website (www.county.milwaukee.gov/Retirement). Click on "Reports" on the left-hand side of the screen. Limited copies are available upon request.

In Memoriam

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

Dolores Arango
Doris Benedict
Lynn Dannecker
Lacerine Frost
Marvin Groth

Leonard Koteckj
David Jennings, Jr.
James Krittter
James Lippert
Loubelle Magur

James O'Donnell
Edward Przybelski
Carole Steiner (Robert)
Doris Stullich

Marilyn Szymanski
Anne Tebo
Gail Vieira
Leroy Williamson