

## **THE ASSOCIATION OF RETIRED CONSERVATIONISTS**

Meeting of September 2, 2015 held at Watertower Chop House, Sun Prairie

ARC President Laurel Steffes called the meeting to order at 1:00 pm.

27 people were in attendance. The meals were \$15 inclusive of tax, tip and \$2 for treasury, and choices were: Chicken & Bacon Ciabatta with French Fries; Tuna Melt with French Fries, Cheeseburger with French Fries; Soup and Salad Bar.

A moment of silence was observed for friends and family who have passed and for our troops who are serving in harm's way.

The July minutes were read and approved. No formal meeting at the August picnic.

### Financial Report for September

Paid \$326 to Watertower Chop House for meals, tax, gratuity (from cash collected.)  
Opening balance on September 1 for Savings is \$223.41 and Checking is \$807.17.  
Dividend on Savings account \$.02.

Activity on Checking account:

DEPOSITS: \$63.70 proceeds from September lunch, \$10.00 new member dues, \$15.00 donations for memorials. EXPENDITURES: \$118.74 reservation at Middleton Parks to use Lakeview Park shelter for 2016 picnic; \$75.00 donation to Natural Resources Foundation in memory of Robert Strous; \$23.71 for Office Depot supplies.

Balance on October 1 for Savings is \$223.43 and Checking is \$678.42.

### Guests/New Members

Bob Manwell and Bill Horns were nominated as new members, and those in attendance voted unanimously in favor. Both paid their \$5 lifetime membership dues.

### "Frank-n-Miller Report"

Ed Frank began his report by noting that August had not been a good month. Although SWIB ended July at 2.8% for Core and 3.7% for Variable, would be lucky to break even at end of August. Some say this is the end of the correction. Should expect a recovery in November and December. Some are calling this a bear market. May be a reason for concern on December 31. Expect 2.3% Core and 2.7% Variable. Projecting that with zero return, Core would be at .9% and Variable at 1.9%. The Legislature is reportedly looking to save money and that could further impact retirees' and active employees' insurance.

Health Insurance: The annual open enrollment for health insurance is October 5-30. Usually, ETF publishes an "It's Your Choice" booklet covering changes for 2016, available in late September. Study it carefully. Co-pays and co-insurance will be going up. If you're still using escrow sick leave or have large prescription drug costs, staying with the WRS is almost certainly your best option. If you're no longer going to stay with the WRS plans, be aware that Medicare has informed DeanCare Gold that they can only add new subscribers through October 30, 2015. After that the plan will no longer be available, but a Dean Care Advantage option will still be offered. The annual Medicare deadline for enrolling in alternative health insurance plans for the subsequent year is usually the first week in December. Co-pays and co-insurance will be going up, as will prescription costs. Regarding 2016 health insurance: ETF's goal is to avoid being classed as a Cadillac Program by 2018, because if it is, the Affordable Care Act calls for a 40% penalty. During the recent WI budget process, the Legislature also requested that state health insurance costs be reduced by \$80 million. The result has been massive cost shifting from the state to active and retired employees starting in 2016.

### Old Business

None

New Business

Former Natural Resources Board member and chair Dave Clausen will speak at the October ARC meeting in New Glarus. He'll present information about ongoing studies of chronic wasting disease, and current status of the disease in the wild whitetail herd in Wisconsin.

Jim Leverance reported that a swine operation of about 26,000 head is proposed for the Bayfield/Ashland counties area. This farm could cause issues. DNR has decided that a full environmental impact statement is needed.

Deaths and Illnesses

ARC member Robert Strous died from pancreatic cancer on August 1. His wife Cheryl Rezabek also is a DNR retiree. Signe Holtz and Ron Halvorson rode in the 2015 Pancreatic Cancer Action Network's Purple Stride bike ride on September 19 in Minnesota to raise funds in Bob's memory. (Members were given the link to Signe's and Ron's donation pages.)

Megan Correll, attorney in the Bureau of Legal Services, lost her battle with breast cancer on August 23.

Tom Thornton died on June 4 during a medical procedure. He was a conservation warden in Durand for most of his 22 year career, retiring in 1989. He had been president of the Conservation Wardens/Rangers Union Local 1215 for many years, as well as on the executive committee of AFSCME.

Birthdays and Anniversaries

Laurel and Dick Steffes will be celebrating their 44th wedding anniversary on September 4.

Roy Lembcke recently turned 72.

Trips

Sue Bangert traveled to New Hampshire, recently, where she hiked and did some swimming. She also took a cruise to see whales.

Tom Thoresen and his wife Kim took a 250 mile biking tour of northern Wisconsin.

Meeting adjourned at 1:35 pm.