



President

WENDY FISHER
wendy@retirement-online.com
586-770-6751

Vice-President

TOM KALKOFEN
tommargek@comcast.net
586-651-0294

Secretary

NORM GILMORE
secretary@macombretirees.org
586-604-9577

Treasurer

TRACY HOWARD
treasurer@macombretirees.org

Directors

FRANK KRYCIA
fkrycia@yahoo.com

FRANK TAYLOR

frankt1952@gmail.com

Director Vacancy—contact:

secretary@macombretirees.org

Newsletter Editor

NORM GILMORE
editor@macombretirees.org

Important Contacts

Retirement Services

586-469-5113

Pension Inquires Direct Deposits
Withholding Report Deaths
Medical Dental Vision Hearing

Finance 586-469-5250

1099R Questions

On the Calendar

- Feb 2 Groundhog Day
- Feb 9 Superbowl Sunday
- Feb 17 President's Day
- Mar 9 Daylight Saving Time begins
- Mar 17 St. Patrick's Day
- Apr 9 MCRA Board of Directors
10AM Talmar Bldg 2nd floor
- Apr 18 Good Friday
- Apr 20 Easter Sunday
- Apr 25 Arbor Day

RETIREMENT BOARD

FEB 6, 20; MAR 6, 20; APR 3, 17
8:30AM Admin Building

Contest Winner

Congratulations to the winner of our trivia contest:

Sheryl Olkowski

If you didn't win this time, try again. You'll find the new contest on page 4.

The Retiree Connection

A Quarterly Newsletter Published by the Macomb County Retirees Association

Friendly Caller

The Macomb County Office of Senior Services (OSS) operates a Friendly Caller program – an initiative designed to help alleviate social isolation among seniors.

The program, first piloted during the COVID pandemic, utilizes a team of Friendly Caller volunteers who place calls to participating seniors for social engagement. Calls are informal and can range from a quick check-in to more in-depth conversation.

Friendly Caller is open to Macomb County seniors aged 60 and older. To enroll or volunteer, interested seniors can call 586-469-5228.

All-Time High

The Macomb County Retirees Association may have reached an all-time high of 885 members at the close of 2024. However, approximately 170 members have not yet renewed their dues for 2025. Please help us remind our retiree friends to renew their dues or join if not already a member.

To pay annual dues, visit: macombretirees.org/dues.html

For more information or to join, retirees should visit: macombretirees.org/join.html

Holiday Luncheon Report

Macomb County Retirement Services hosted a retiree holiday luncheon on December 10, 2024 at Zucarro's Banquet Center on Gratiot in Chesterfield, MI.

Approximately 360 retirees attended the event and enjoyed socializing and a delicious buffet lunch. Prizes were raffled following the meal.

Retirement Services says, "Thank you to all of the Retirees who attended the luncheon in December."

1099R Processing

You should have received your Macomb County 1099R tax form. According to Macomb County Finance Director, Steve Smigiel, 1099R forms arrived earlier than past years. The 2024 tax forms are also available online through a secure portal. You should have received an email with the subject line of "Online Form Retrieval" from the company, Greatland, with instructions on how to access your documents.

Call 586-469-5251 or email accounting@macombgov.org if you have any questions.

Did You Know?

- Social Security beneficiaries will get a 2.5 percent COLA increase in their monthly payments for 2025.
- COLA gains will be offset by increases in premiums for Medicare Part B, rising to \$185 a month in 2025, up from \$174.70 in 2024.
- **Email is a cost effective way for us to confirm payments, notify dues renewals, etc.** If you provide your email address, you can still receive the newsletter by U.S. mail. Update your email address at: macombretirees.org/email.html

Centenarians Celebrated

Macomb County Senior Services hosted a heartwarming annual Centenarian Celebration on October 13, 2024, honoring 13 remarkable residents who have reached the milestone of 100 years of age or more.

Held at Macomb County's Robert A. Verkuilen Building, the event was filled with joy, laughter and admiration for these individuals whose lives span more than a century of history, change, and community contribution, including those who have served our country in our armed forces.

"We love to celebrate and honor our centenarians," said Sheila Cote, director of the Office of Senior Services. "They bring such rich histories and wisdom. Everyone should take the time to listen and learn from our older adults."

New Blue Cross Cards

New cards have been issued from Blue-Cross/Blue-Shield for the Medicare Plus Blue Group PPO (your Medicare advantage health insurance). Please be aware that you will need to update your health care providers with new enrollee ID and group numbers from the card when you see them.

The President's Viewpoint

by Wendy Fisher, MCRA President

I am hoping you had a great holiday season! I am also wishing you the best for 2025.

The open enrollment letter received from the county was not clear. I wanted to clarify for those over 65. If you have the Blue Cross Medicare advantage plan (Medicare Plus Blue Group PPO) the 90-day prescriptions can be done at any pharmacy. You do not have to do mail order or move to a different pharmacy. Only those under 65 are affected.

If you have any questions, please call me.



For Your Health Vitamin D: A Key Nutrient

By Matthew Kadey, R.D.
Excerpt from March 2023

Many older adults are not getting enough of the sunshine vitamin. When it comes to nutrition, vitamin deficiencies are much less a concern than they were a century ago. But even today, many older adults are coming up short in a few key nutrients.

The vast majority of Americans aren't eating enough Vitamin D every day. Some studies have found that up to a quarter of Americans have low blood levels of vitamin D.

Importance of Vitamin D

Vitamin D is best known for supporting bone health. It works hand-in-hand with calcium to keep bones strong and prevent bones loss that can lead to osteoporosis. For this reason, many calcium-rich dairy foods like milk and yogurt have vitamin D added to them.

But that's not all vitamin D does. It's also been linked to a lower risk of:

- Dementia
- Heart disease
- Muscle loss
- Type 2 diabetes

It may also support a healthy immune system, making it easier for you to fight off viral infections.

Every tissue and cell in our bodies seems to need vitamin D, which is why it has such a wide range of health benefits.

Are You Coming Up Short?

There are no tell-tale symptoms of vitamin D deficiency that will tip you off that you are not getting enough. With long-term shortfalls, bone pain and muscle weakness can set in. Eventually, you may experience bone fractures from softening bones.

If you're worried about your vitamin D status, ask your doctor if you should get

tested. They can order a blood vitamin D test for you to see where you stand.

How to Get Vitamin D

The National Institutes of Health recommends that adults get 600 IU of vitamin D each day. If you're 70 or older, they recommend 800 IU to make up for deficiencies that come with age.

Stock up on these foods to add more vitamin D to your diet:

- **Fatty fish**, such as salmon, sardines and mackerel. A 3-oz portion of salmon has about 570 IU of vitamin D.
- **Milk, yogurt, and other dairy foods** with added vitamin D. Most of milk in the U.S. is fortified with 120 IU of vitamin D per cup. (If you prefer plant-based milks, look for ones that are fortified with calcium and vitamin D.)
- **Whole eggs.** One egg has about 45 IU of vitamin D. But, it's all in the yolk, so don't eat egg whites only.
- **Fortified cereals.** Many breakfast cereals have enough vitamin D added to give you 10% of your daily need per serving.
- **Mushrooms.** Mushrooms naturally contain a small amount of vitamin D. But some are exposed to UV light to increase their vitamin D. Check the label to find UV-treated mushrooms.
- **Canned tuna.** A 3-oz serving has about 40 IU of vitamin D.

Should I Take a Vitamin D Supplement?

Because vitamin D is so hard to get, you might consider taking a supplement. But talk to your doctor first. They can help you decide if you need one, and how much to take. Supplement doses usually range from 400 IU to 2,000 IU. But you can find larger doses, too — even up to 50,000 IU. It is possible to get too much vitamin D, so talk to your doctor about how much is right for you.

Congratulations Recent Retirees

| | | |
|-------------------------|------------|-----------------------|
| Clark, Craig B. | 12/1/2024 | Library |
| Greiner, John P. | 10/1/2024 | Department of Roads |
| Harris, Gail V. | 11/1/2024 | Macomb Comm Action |
| Hodorek, Lori L. | 12/1/2024 | Risk Management |
| Jenuwine, Linda S. | 10/1/2024 | Health Department |
| Kron, Melisa L. | 12/1/2024 | Planning Department |
| Lepage, Nancy A. | 11/22/2024 | Sheriff's Office |
| Martindale, Michele J. | 10/1/2024 | Department of Roads |
| McLaughlin, Michelle D. | 10/1/2024 | Circuit Court |
| Romita, Connie D. | 10/11/2024 | Sheriff's Office |
| Sanitate, Donna M. | 11/1/2024 | Juvenile Justice Cntr |
| Thomas, Audrey | 11/15/2024 | Macomb Comm Action |

Tech Smart

Master Your Devices

By Lauren Gray
Excerpted from *BestLifeOnline.com*
Apr 25, 2024

Today's rapid rate of technological advancement would be unrecognizable to people from centuries past. Back then, the skills you learned in childhood or young adulthood would generally serve you throughout your life. By contrast, as current technologies quickly become obsolete, many seniors struggle to keep up with the never-ending list of new tech gadgets, apps, and features.

The World Economic Forum illustrates just how different things look today. "It took 2.4 million years for our ancestors to control fire and use it for cooking, but only 66 years to go from the first flight to humans landing on the moon."

Now, new advancements in AI have the capacity to revolutionize technology at a pace never seen before in human history, they note. In other words, if the pace of new tech feels dizzying to you, you're not alone—even the creators of these emerging technologies appear to be learning as they go.

That said, there are some big payoffs to mastering your devices rather than giving up on tech as you get older.

"Patience is key," says Jacob Kalvo, co-founder and CEO at Live Proxies. "Technology evolves rapidly, and it's common to feel overwhelmed. Remember that mastery takes time, and it's perfectly okay to learn at your own pace. Emphasizing this in your approach will remove a lot of the stress that comes with learning new technology."

Start Small

If you feel completely out of your comfort zone when it comes to technology, there's absolutely no shame in beginning with the basics. Begin by familiarizing yourself with the basic functions of the device, such as understanding how to turn it on and off, connect to Wi-Fi, and adjust settings.

Customize Your Tech

Customizing technology may seem like an advanced step, but simple changes in your settings can make devices much more accessible to seniors, Kalvo says. "Smartphones, tablets, and computers have various settings that can enhance readability, such as text enlargement and screen contrast adjustments. These settings are invaluable for making devices more accessible and easier to use." Taking a moment to set up facial recognition or fingerprint authentication can also save you time and effort in the long run.

MESSAGES

BECKY STRUBLE AIMONE (Comm Mental Health—Spec. Res. Svcs.) Sun City Center, FL: We have lived in Sun City Center, FL 2.25 years. We hear today there is SNOW UP NORTH. The FL License Plate Slogan "FOREVER SUMMER" is true. It's been a perpetual Summer Vacation here the past 28 months. In JUNE, we traveled to London - Paris and toured the 80th Anniversary of the D-day Landing, which was VERY IMPRESSIVE. In July, my lumbar spine decided it had had enough of an injury that occurred while at MCCMH time 30 years ago, and beginning August, I had emergency spinal laminectomy performed by an excellent neuro surgeon. Now back on my feet, I am ready to resume physical conditioning in all areas. Hurricane Debbie occurred on my discharge day, and wasn't a problem. HOWEVER, Milton arrived Oct. 10th, and told me that when there is "a next time" I will be sure to EVAC to a different location. As a result, the homestead is getting a new set of CAT5 windows and doors, and repairs for 30 years of Florida mold. In March, we will use our Travel Club to visit Savannah, GA and Charleston, SC. And

hopefully by the return "of the really HOT temps, we will take a road trip across the Canadian Rockies to visit family homestead areas. In the meantime, GOD BLESS MACOMB COUNTY and the USA.

DONNA MOORE (Health Dept) St Clair Shores, MI: Celebrated 50 years of marriage on September 13 with our children and grandchildren. We also welcomed our 10th grandchild, Mia Marie in October. Getting ready to celebrate the holidays with all of them. Can't wait!

PATRICA DUNN (Probate Court) Mt Clemens, MI: Hello to all. Read the Retiree Connection every issue from cover to cover. The Tech Smart articles may save someone's life! I did not know about the adaptive cruise control. I always drove older automobiles! I haven't been on an expressway since 2006 when I rolled my 2004 Ford Explorer, car and trailer, on I-75 going to Tawas. No one was hurt. Then bought a new Ford Explorer in 2006.

SHARON KIRBY-AGEE (Finance) Crowell, MI: It's sad to see how many have passed in just 3 months. I know we are all getting older – but. Well my sad news is regarding that place I had in Florida for sale. [Hurricane] Milton decided he didn't

want it any more—so he totaled it for me. Now I have to pay someone to take the pieces away. Milton took a lot of my memories away. Every time I think of times down there, all I see are the pictures of it now. I sure hope nobody else lost anything and, heaven forbid, got hurt. Enjoy what we have now and live on. (Hi Pat)

ELSIE MANCHESTER (Probate Court) Richmond, MI: Glad I live in a condo as my lawn had a golden carpet of Autumn leaves. The crew did clean-up yesterday afternoon and worked until dark. The machinery was very loud and my cat was extremely unhappy for many hours. Also, having fun visiting and lunching with friends. As usual, thank you to all who work for our blessed, and so far, secure retirement.

CHRISTINE ALBRECHT (FOC) Clinton Township, MI: I hope everyone had a joyful, faith-filled Christmas, and I wish everyone a wonderful 2025. Good luck with those New Year's resolutions, if you made any. I would like to thank those who contributed in any way to provide a great Holiday Luncheon. The food was delicious, and I would love to have the recipe for that pasta salad! Thank you to our board members, who keep us going! God Bless.

Therapeutic Lying

Comforting a Loved One With Dementia

You may have to overcome your discomfort with lying to shield a loved one from painful truths.

After Brenda Avadian's mother died and her father's dementia progressed, he often asked about his wife. When he was reminded of her passing, he'd grieve anew.

“A nurse with a dry sense of humor who left her job to care for her mother at home told me: 'Lie.' I thought she was kidding until my caregivers' support group agreed,” Avadian says.

Most of us were taught that lying is wrong, but when someone with dementia asks a question and the answer will upset them, it may be best to tell a white lie.

Therapeutic lying works well in conjunction with redirection, a tactic in which you refocus the conversation on something more positive, like a happy memory.

Rather than focusing on accurate information, keep the best interests of your loved one at the heart of your communications. Sometimes it's better to be kind than to be right.

Your Membership Information

Update your information at: macombretirees.org/update.html or write in any corrections and mail

NAME _____
 CITY, STATE _____
 EMAIL ADDRESS _____
 DEPARTMENT RETIRED FROM _____

POST A MESSAGE IN THE NEXT RETIREE CONNECTION!

Please note: Messages may be edited due to space limitations.

Submit via the MCRA website at macombretirees.org/message.html

No Internet access? Mail this form to: MCRA, P.O. Box 46593, Mt. Clemens, MI 48046

MESSAGE: _____

Delivery Options

eNews Edition

- Same news as print edition
- Receive it anywhere by email
- Arrives earlier than print copy
- Reduces printing and postage

Away from home?

If away from home part of the year, register your seasonal address to avoid delivery delays.

Find delivery options at:

macombretirees.org/update.html

In Memoriam

| | | |
|-------------------|------------|-------------------------|
| Bowman, Gary | 11/13/2024 | Department of Roads |
| Butler, Evelyn* | 10/20/2024 | Health Department |
| Chinn, Shirley A | 12/7/2024 | Library |
| Gauthier, Dawn* | 12/13/2024 | Sheriff's Office |
| Green, Pamela | 12/12/2024 | Martha T Berry |
| Harms, Marilyn M | 10/23/2024 | Martha T Berry |
| Hegwood, Johnny | 10/5/2024 | Sheriff's Office |
| Miceli, Gary F | 10/23/2024 | Macomb/SC ETA |
| Morin, Norman* | 10/21/2024 | Department of Roads |
| Zuccaro, Ronald A | 11/7/2024 | Facilities & Operations |

*MCRA members

Director Needed

Please consider serving as an MCRA Director to fill a vacant term through December 31, 2026. The Board meets in Mount Clemens, Michigan, four times per year in the morning on the second Wednesday in January, April, July and October plus attends the annual member luncheon meeting in September.

If interested, please contact a current Board member or send your name to secretary@macombretirees.org



Macomb County Retirees Association

P.O. Box 46593
Mt. Clemens, MI 48046

Address Service Requested

PRSRST STD
U.S. POSTAGE
PAID
MT. CLEMENS, MI
PERMIT NO. 125

Brain Teasers

- I have four wings, but cannot fly, I never laugh and never cry; On the same spot I'm always found, toiling away with little sound. What am I?
- What can be stolen, mistaken or altered, yet never leaves you your entire life?
- My life is often a volume of grief; your help is needed to turn a new leaf. Stiff is my spine and my body is pale, but I'm always ready to tell a tale. What am I?

Answers:
1. A windmill.
2. Your identity.
3. A book.

Humor

A woman walked into a library and asked if they had any books about paranoia. "They're right behind you!" said the librarian.

An amnesiac walks into a bar. He goes up to a beautiful woman and says, "So, do I come here often?"

Why was the rabbit upset?
He was having a bad hare day.

What do you call a rooster staring at a pile of lettuce?
Chicken sees a salad.

What's a snowman's dog called?
A slush puppy.

Why don't eggs tell jokes?
They'd crack each other up.

What is a cat's favorite book?
The Great Catsby.

TRIVIA CONTEST: The lucky entry wins a check for \$25

Submit your entry via the MCRA website at macombretirees.org/trivia.html

No Internet access? Mail this form to: MCRA, P.O. Box 46593, Mt. Clemens, MI 48046

Your Name: _____

Address: _____

City, State, Zip: _____

Entries must be received by
March 31, 2025

YOUR ANSWERS:

- Who celebrated 50 years of marriage on Sep 13 with children and grandchildren? 1. _____
- What nutrient is known as the sunshine vitamin? 2. _____
- Who went to France and toured the 80th anniversary of the D-day Landing? 3. _____
- How many years did it take to go from the first flight to humans landing on the moon? 4. _____
- Who hasn't driven on an expressway since a rollover accident in 2006? 5. _____