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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

May 1 National Day of Prayer
May 11 Mother's Day
May 26 Memorial Day
Jun 14 Flag Day
Jun 15 Father's Day
Jun 19 Juneteenth
Jul 4 Independence Day
Jul 9 MCRA Board of Directors
10AM Talmar Bldg 2nd floor
Jul 27 Parent's Day

RETIREMENT BOARD

May 1, 15, 29; Jun 12, 26; Jul 10, 24
8:30AM Admin Building

Contest Winner

Congratulations to the winner of our trivia contest:

Rhonda Roberts

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

Retiree Connection

A Quarterly Newsletter Published by the Macomb County Retirees Association

Annual Signature Verification

Cindy Mitchell of Macomb County Retirement Services advises that they will be delaying the annual signature verification this year. Normally this process begins in April, however the County is looking into alternative ways of verifying that retirees are still eligible to receive the pension and medical benefits (if applicable). Retirement Services will provide an update once a decision is complete. If you have any questions, please feel free to contact Retirement Services at retirement@macombgov.org or (586) 469-5113.

MCRA Director Appointed

At the regular April 9, 2025 Board meeting, Donna Cangemi was appointed to fill a director vacancy. She will serve as an MCRA Director through the annual member meeting on Sept. 10, 2025, at which time the general membership will have an opportunity to elect Donna to fill the term through Dec. 31, 2026.



Donna Cangemi

Donna comments, "I worked for Macomb County for 26 years in the Community Mental Health Department as a Therapist. During that time, I also served as the AFSCME 411 CMH union steward and, eventually, the president for 20 years.

Currently, I am on the Macomb County Community Mental Health Board in my second term. I am also an advocate on the Crossroads Clubhouse Board and volunteer at Turning Point. I will love serving on the [MCRA] Board because I strongly believe in public service and giving back to my community."

2025

Annual Member Luncheon Meeting

The annual member meeting is your opportunity to enjoy a great lunch, socialize with your retiree friends, catch up on County news and elect MCRA Directors for 2026.

11:30AM Wed, Sept. 10

American Polish Century Club
33204 Maple Lane
Sterling Heights, MI
(14 Mile Rd. and Hoover Rd.)

Luncheon \$5.00 per member
Charge \$26.00 per guest

Reservation deadline August 31

Pay online at:

macombretirees.org/lunch.html

Pay by mail:

Write "Lunch" on the memo line with your name and mail payment to:

Macomb County Retirees Assoc.
PO Box 46593
Mount Clemens, MI 48046

Please note: You may pay dues and your luncheon reservation with the same check. Just write Dues & Lunch on the memo line.

Did You Know?

- MCRA Board meetings are always open to members. And the Retirees Association can always use help in planning events and other activities. Contact a Board member to learn how you can contribute. We are stronger together!
- **Email is a cost effective way to deliver the newsletter as well as confirm your payments, notify you of dues renewals, etc.** Even if you provide your email address, you can still receive the newsletter by U.S. mail. Update your email address and your newsletter delivery preference at: macombretirees.org/email.html
- Expect changes to Medicare in 2025, including a \$2,000 limit on prescription drug costs and easier access to mental health care.

Annual Dues

Annual dues remain just \$10. In addition to receiving the Retiree Connection newsletter, your dues support the MCRA's primary mission of being your retiree advocate.

To pay dues online visit:

macombretirees.org/dues.html

Or mail \$10 payable to:

Macomb County Retirees Association
PO Box 46593
Mt. Clemens, MI 48046
(Please include your name)

President's Viewpoint

by Wendy Fisher, MCRA President



Thank you Donna Cangemi for joining the MCRA board!

Let me tell you about Dining Senior Style. This is a program through the County where seniors can visit senior centers and have lunch. I know many don't like the idea of senior centers, after all we aren't seniors, are we? Yes, yes, we are. The suggested donation is only three dollars! First come first served. Most senior center serve lunch around 11AM. Drop in, have lunch, and maybe meet someone from your local area! Why not?

If you want to see the April menu, email me and I will send it to you... surprisingly, lots of great meals. You can also find it online.

Have a great summer!

For Your Health

Eating Organic

By Kathleen Doheny, 4/2/25
Excerpt from AARP Senior Planet

You see the “Organic” label all the time in the supermarket, but what does that mean? And is “organic” the same as “natural?”

Generally, organically grown food has fewer chemicals like pesticides.

It’s also important to note that both organic and conventionally grown food can be contaminated with bacteria – so make sure to wash your fruits and veggies thoroughly!

Washing fruits and vegetables not only helps remove dirt, bacteria, and stubborn garden pests, but it also helps remove residual pesticides.

Under running water, rub fruits and vegetables briskly with your hands to remove dirt and surface microorganisms. If immersing in water, a clean bowl is a better choice than the sink because the drain area often harbors microorganisms. Produce with a hard rind or firm skin may be scrubbed with a vegetable brush. Wash water should be no more than 10 degrees colder than produce to prevent the entrance of microorganisms into the stem or blossom end of the produce.

Do not wash fruits and vegetables with detergent or bleach solutions. Many types of fresh produce are porous and could absorb these chemicals, changing their safety and taste.

Congratulations Recent Retirees

Bean, Cindy L.	2/7/2025	Comm Mental Health
Briney, Steven R	10/4/2024	Sheriff’s Office
Clancy, Patrick J	12/13/2024	Sheriff’s Office
Cloud, Jean M	1/3/2025	Prosecutor’s Office
Cook, Karen T.	3/1/2025	Friend of the Court
Dover, Christine E	1/17/2025	Health Department
Faunce, Jennifer M.	3/1/2025	Prosecutor’s Office
Flateau, Heidi L.	1/1/2025	Department of Roads
Guzdziol, Douglas M.	3/21/2025	Sheriff’s Office
Harlow, Joseph D.	1/7/2025	Department of Roads
Jenuwine, Linda S.	10/1/2024	Health Dept
Keskeny, Tamara L	10/11/2024	Public Works
Kolar, Amy L	2/21/2025	Sheriff’s Office
Kron, Melisa L.	12/1/2024	Planning & Econ Dev
McNally, Maralyn K	1/3/2025	Macomb Comm Action
Murphy, Ronald P	12/16/2024	Sheriff’s Office
Nollet, Charles	1/3/2025	Facilities & Operations
Oxley, Walter A	1/3/2025	Sheriff’s Office
Papas, Michael P	1/3/2025	Department of Roads
Penhorwood, Donna L.	1/17/2025	Martha T Berry
Rennie, Kimberly Lynn	3/1/2025	Macomb Comm Action
Rottmann, Cheryl E.	3/1/2025	Clerk’s Office
Servitto, Edward A.	1/1/2025	Circuit Court
Stawski, Thomas J	1/31/2025	Sheriff’s Office
Stevenson, Lori A	1/3/2025	Sheriff’s Office
Vansteelandt, Sue C	1/31/2025	Department of Roads
Vargo, Jeffrey C	12/6/2024	Sheriff’s Office
Vermander, Catherine M	3/14/2025	Treasurer’s Office
Wizniuk, Claudette A.	2/28/2025	Public Works

exclusive discounts on travel, dining, shopping, local events, and more. The app has a 4.8 rating with over 162K reviews.

GasBuddy (Free/\$9.99 mo)

Launched in 2000, users locate the cheapest gas prices in their area and track fuel costs.

Retirement & Investment

Building and maintaining a secure financial future requires smart investing and retirement planning.

Acorns (\$3 – \$12/mo)

Saving money the easy way. The app rounds up user spending to the closest dollar and invests the leftover amount in various portfolios.

investor.gov (Free)

Investor.gov is the website of the Securities and Exchange Commission, designed to provide users with objective information, tools, and resources essential for navigating the investment

landscape and safeguarding against fraudulent schemes and scams. The platform includes a dedicated section for older investors, addressing their unique concerns and needs.

Prescription Savings

In 2023, the Centers for Medicare and Medicaid Services reported that healthcare spending for adults 65+ was 2.5 times higher than that of working-age adults.

GoodRx (Free/19.99 mo)

The platform compares pharmacies’ prescription costs and provides discount vouchers. The website advises users that they can “save up to 80% on prescriptions.”

SingleCare (Free)

Like GoodRx, this app helps users find lower prices on prescription medications. The site states the program is available at over 35,000 pharmacies.

Tech Smart

Money Saving Apps

By Deborah Reale, 4/7/25
Excerpt from AARP Senior Planet

As the cost of living continues to rise, older adults must find innovative ways to manage their finances and stretch their dollars. The 2023 Federal Reserve’s Survey of Consumer Finances reported that 64.8% of adults ages 65-74 and 53.5% aged 75+ had debt!

Thankfully, technology offers a variety of economic empowerment apps designed to help seniors make smarter financial decisions. Money management apps provide tools for tracking expenses, finding discounts, managing subscriptions, and investing.

Subscription Fatigue

C+R Research surveyed 1,000 consumers on subscription management and discovered that 42% forgot about a recurring monthly/yearly payment they were no longer using but were still paying!

Hiatus (Free/\$48 yr)

The app offers basic subscription tracking, bill negotiation, and custom budgeting. Hiatus states it has “bank-level security.”

Rocket Money (Free/\$6-\$12 mo)

One of the most popular subscription-canceling applications, Rocket Money offers budget tracking and planning.

Budget & Expense Tracking

Effective budgeting is key to financial stability. Budgeting apps can help older adults monitor their income, expenses, and savings goals.

Simplifi by Quicken (\$47.85/yr)

Ideal for creating a spending plan by analyzing income and expenses. Listed as the “Best Personal Finance App” – PC Magazine, and “Best Budgeting App” – NY Times Wirecutter.

Monarch (\$99.99/yr)

With Mint’s demise, many financial experts recommended Monarch as a good alternative. The site describes itself as “the all-in-one money app.” The Wall Street Journal named it the “Best Budgeting App.”

Discount & Savings

Saving money doesn’t always mean cutting back—it can also mean taking advantage of available discounts and cashback opportunities.

AARP Now (Free)

AARP members can access

MESSAGES

STEVE GOLD (Health and Comm Services) Huntington Woods, MI: We Life is good! I see both of my kids and all four grandkids at least twice weekly, which is great. Linda (a not-retired psychoanalyst) and I go to plays and concerts often. I love to cook and pursue my family's genealogy. I worked on Rhonda Powell's Congressional campaign. I'm active in the Huntington Woods Peace Group, and in January I ran a workshop on how the ideas of Timothy Snyder can be useful while D. Trump is president again.

DONNA MOORE (Health) St Clair Shores, MI: The Christmas party was a nice celebration. Hoping many more will continue to join in the festivities. Looking forward to the Aruba beaches and getting out of this cold weather for a couple of weeks. Can't wait for summer and outdoor activities with all my grandbabies!!!! Stay warm everyone.

BARBARA KAYE (Prosecutor's Office) White Lake, MI: Last October, I was in Sri Lanka visiting my son and his wife. Then we went to Vietnam on a Buddhist meditation and retreat tour. Now, I'm packing up to move to Sri Lanka.

Fraud Notify

FREE Service Helps Protect Your Real Estate Assets

Chief Operations Clerk, Richard Strobl, advises that the Macomb County Clerk's Office "Fraud Notify" service is a simple way to be notified of possible fraud.

Participants will be notified via email when a Macomb County real estate document is recorded in their name such as a mortgage discharge, construction lien, etc.

There are now over 13,500 Macomb County residents signed up for the service.

You can sign up for "Fraud Notify" alerts and help protect your Macomb County real estate! Navigate to the link below to participate.

macombgov.org/clerk/fraud-notify-alerts

To watch a video of County Clerk, Antoni Forlini, showing you how to sign up for Fraud Notify, browse YouTube for "Macomb County Fraud Notify Alerts".



Teladoc HEALTH

Virtual Care

Teladoc™ Health is included with your Blue Cross Medicare Advantage plan. Get the care you need, anywhere in the U.S. Connect with a board-certified doctor or mental health expert online.

Get the care you need for minor illnesses like colds, sore throats, urinary tract infections and pink eye from your smartphone, tablet or computer.

Virtual Care should not be used for medical or mental health emergencies, but it's a convenient option if your provider isn't available or if you can't make it to their office.

Diabetes Prevention

Teladoc™ Health also offers a Diabetes Prevention Program, personalized and designed to improve your overall health and reduce your risk of developing type 2 diabetes.

Available at no cost to you through Blue Cross Blue Shield of Michigan, the Diabetes Prevention Program is much more than a weight loss program. It's a proven healthy lifestyle program that teaches you small but

powerful tips and tricks for eating a well-rounded diet, increasing activity, and managing stress.

The program is offered to members and covered dependents who have prediabetes and meet specific health criteria.

No matter where you are in your journey to better health, you don't have to do it alone. With the Diabetes Prevention Program, you can:

- Get help when you need it. You'll have access to a team of expert coaches, offering one-on-one support right when you need it. Your coaches will help guide you to success.
- Track your progress all in one place. You'll be provided with a cellular-connected smart scale allowing you to set goal, view weight trends, and track your progress.
- Set goals and learn how to reach them. The app and web portal give you access to proven tools and structured lessons.

Simply enroll online at:

Teladochealth.com/strong/BCBSM

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 _____

MEMBERSHIP EXPIRATION _____

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

Alexandrowicz, Maureen*	3/12/2025	Treasurer's Office
Bentley, Janice	2/9/2025	Probate Wills & Estates
Brown, Leland	1/30/2025	Health Department
Facchini, Maria*	2/13/2025	Information Tech
Fitzmaurice, Anita*	1/28/2025	Health Department
Goode, Ralph	2/20/2025	Prosecuting Attorney
Greenia, Amelia*	12/25/2024	Martha T Berry
Grimson, Albert R.*	12/18/2024	Finance Department
Kryszak, Zigmund*	3/17/2025	Family Court Juv Div
Lamb, Warren*	3/9/2025	Sheriff's Office
Lee, Dolores*	3/1/2025	Human Resources
Mair, Beverly	2/6/2025	Comm Mental Health
Myktyiak, Helen	1/23/2025	Health Department
Pace, John*	3/27/2025	Sheriff's Office
Plunkett, Mary	2/11/2025	Comm Mental Health
Russell, Donald*	2/6/2025	Health Department
Tare, Cecilia M.*	12/28/2024	Comm Mental Health
Tate, Elaine J.*	3/25/2025	Health Department
Tongring, Thure	1/16/2025	Department of Roads
Totty, Joanna	1/18/2025	Veteran Services
Vercruyse, Paul	1/29/2025	Purchasing
Workman, Roby E.	12/6/2024	Juvenile Justice Center

*MCRA members



Macomb County Retirees Association

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

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Brain Teasers

1. Four cars come from different directions to a four-way stop. They can't decide who got there first, so they all go forward at the same time but do not crash into each other. How is this possible?
2. What kind of running means walking?
3. There is a word in the English language in which the first two letters signify a male, the first three letters signify a female, the first four signify a great man, and the whole word, a great woman. What is the word?

Answers: *1. They all make a right turn*
2. Running out of gas
3. Heroine

Humor

- ◆ Be careful when walking outside when it is raining cats and dogs or you might step in a poodle.
- ◆ We argued all day about what to call a medieval soldier, but it was getting late so we decided to call it a knight.
- ◆ I recently went to a very emotional wedding. Even the cake was in tiers.
- ◆ I must be getting old because my skiing skills are going downhill.
- ◆ Moth-e-matics is a butterfly's favorite school subject.
- ◆ I was addicted to frozen birds so I had to quit cold turkey.

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: _____

1. Who is packing up to move to Sri Lanka?
2. What is Macomb County Retirement Services phone number?
3. Who is active in the Huntington Woods Peace Group?
4. Who was the winner of the last trivia contest?
5. Who was looking forward to Aruba's beaches to get out of cold weather?

Entries must be received by
June 30, 2025

YOUR ANSWERS:

1. _____
2. _____
3. _____
4. _____
5. _____