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Pension Inquires Direct Deposits
Withholding Report Deaths
Medical Dental Vision Hearing
1099R Questions

On the Calendar

- Aug 31 Lunch Registration Deadline
- Sep 1 Labor Day
- Sep 10 Annual Member Luncheon
- Oct 2 Yom Kippur
- Oct 8 MCRA Board of Directors
10AM Talmar Bldg 2nd floor
- Oct 13 Columbus Day
- Oct 18 Sweetest Day
- Oct 31 Halloween

RETIREMENT BOARD

Aug 7, 21; Sep 4, 18; Oct 2, 16, 30
8:30AM Admin Building

Contest Winner

Congratulations to the winner of our trivia contest:

Betty Jo Wells

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 Member Luncheon Meeting

11:30AM Wed, Sept. 10

(doors open at 11am)

Century Banquet Center

**33204 Maple Lane
Sterling Heights, MI**

(North of 14 Mile Rd. between VanDyke and Schoenherr)

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

Reservation deadline August 31

Pay online at:

macombretirees.org/lunch.html

Pay by mail:

Include your name and write Lunch on the memo line.

Mail payment to:

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

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.

New this year will be 50/50 style raffle drawings in addition to the usual four \$25 cash prize drawings from your entry ticket.

If you are willing to assist with luncheon set up, contact the MCRA secretary at: secretary@macombretirees.org

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?

- 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

- 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!

Annual Dues

Dues remain just \$10 per year. To avoid disruption in receiving your newsletter, pay next year's dues by December 31st. Additionally, your dues help 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 Assoc.
PO Box 46593
Mount Clemens, MI 48046
(Please include your name)

Update: Annual Signature Verification

Macomb County Retirement Services advises that the annual signature verification is still on hold. The County is currently reviewing other options to gather the information. 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 call (586) 469-5113.

Macomb County Retirees Holiday Party

Macomb County Retirement Services indicates they will host a Macomb County retirees holiday luncheon party again this year. The luncheon will take place on Tuesday, December 9th, 2025, at Zuccaro's Banquet Center on Gratiot Avenue in Chesterfield from 11:00am - 3:00pm. Look for more details in the mail or the next November edition of the Retiree Connection newsletter.

Live Better with Physical Activity

On May 9, 2025, the National Council on Aging reported that regular exercise can help older adults stay independent and prevent many health problems that come with age. According to the 2018 Physical Activity Guidelines for Americans, older adults should do two types of physical activities each week to improve their health—aerobic and muscle-strengthening.

President's Viewpoint

by Wendy Fisher, MCRA President

I look forward to welcoming you to the annual member luncheon meeting on Wednesday, September 10th. The Century Banquet Center has been renovating its venue over the past couple of years, and it really looks nice. The food is always great and the luncheon charge is only \$5 for members with the Retirees Association paying for the rest of the \$26 per plate cost.

The luncheon is a good time to socialize with retiree friends and catch up on the latest County news. You'll have the usual chance at one of four \$25 door prizes with your luncheon ticket. Additionally, in response to member requests, this year there will be an optional 50/50 style raffle. You'll have the opportunity to buy those tickets at the luncheon. Doors open at 11:00am with our annual meeting at 11:30am followed by lunch at 12:30pm. We hope to see you there!



For Your Health A Healthy Weight

Excerpt from National Institute of Health

Two measures can help you determine whether you are at a healthy weight.

Body mass index (BMI) is a measure based on your weight in relation to your height. Experts recommend that older adults have a BMI between 25 and 27 —slightly higher than the recommended range of 18.5 to 24.9 for younger adults. On the other hand, some people, particularly older adults, can have a BMI in the healthy range, but still have too much body fat. That's why it's also important to also measure your waist size.

Your waist size is a measure that may tell you if you carry too much body fat. Women with a waist size of more

than 35 inches and men with a waist size of more than 40 inches may be more likely to develop health problems.

Measure your waist size to help figure out if you carry extra fat. However, being underweight can also be a health concern for older adults. It could mean you

- have increased risk for weakness and bone loss
- are not eating enough calories to maintain your weight
- don't have access to enough food or foods that meet your nutrient needs
- have an illness or medical condition

Keeping a healthy weight may help improve your health. The weight that is healthiest for you may be higher than that of a younger person. Ask your health care professional what a healthy weight for you may be.

Congratulations Recent Retirees

Kilgore, Darelyn K.	4/25/2025	Public Works
Kotchi, Jill S.	6/1/2025	JTP
Kushel, Juliane M.	6/1/2025	Health Department
Lemire, Shelley	5/23/2025	Circuit Court
Miller, Colin D.	6/20/2025	JTP
Percefull, Shawn M.	4/18/2025	Personnel
Shelby, Bruce E.	5/9/2025	ESC
Shinska, Deborah A.	6/1/2025	42-2 District Court
Wallace, John H.	4/25/2025	Sheriff's Office
Worswick, Joan L.	6/27/2025	Comm Mental Health



The Macomb County Office of Senior Services will be hosting a Volunteer Recruitment Fair on Thursday, Sept. 11 from 11 a.m. – 2 p.m. at the Robert A. VerKuilen Building located at 21885 Dunham Rd in Clinton Township. This free event is part of the nationwide Day of Service and is intended to help pay tribute to, and honor the victims and heroes of 9/11 by promoting year-round volunteerism rather than single-day volunteer engagements. Anyone who is interested in volunteer work is encouraged to attend.

“The citizens and employees of Macomb County have always stepped-up and embraced opportunities to volunteer and support their fellow citizens in ways that really make a difference in people’s lives and the lives of their families,” said Sheila Cote, Director of the Macomb County Office of Senior Services. “Everyone is welcome to attend – especially anyone who is considering being a volunteer and looking for something that fits their interests and availability. There will be something for everyone.”

Tech Smart

Encouraging Connection

Excerpt from Senior Services of America

Gone are the days of having to talk on the phone or email friends or family. Now, you can use various methods to connect with loved ones.

If you're not a big talker, consider purchasing a device like a tablet or a phone that allows you to text your loved ones. Some devices even provide free messaging when connected to Wi-Fi.

Maybe you wish you could see your loved ones more but aren't able to visit as frequently as you'd like. Video chat devices are a great way to stay connected without having to leave the comfort of your home.

Some of these devices connect directly to your television, while others are more portable devices that you can connect from anywhere that has internet or cell service. Photo-sharing apps allow you to stay up to date on what's happening in others' lives. Friends and family can send photos regularly.

Legal Tip

Avoid Probate with a Ladybird Deed

By Frank Kricia, 7/10/25

If you don't have a trust but own a home or other real property, do you have a ladybird deed to avoid probate? You don't need to probate an estate if, at the time of death, the property automatically passes to others through joint ownership or if the property is in a trust.

Prior to the recognition of ladybird deeds, people would add others, usually their children, as joint owners to their home and then keep the deed which was then recorded after death, if they could find it.

There were numerous problems with this. I recently worked on a case where a mother signed a deed making herself and her two daughters joint tenants. She didn't record the deed but later gave someone else an interest in the property. After she passed, the daughters found the deed, recorded it, and the case is still pending in Circuit Court to determine who owns what.

Ladybird deeds weren't recognized back when that

deed was prepared. A ladybird deed solves this problem. In a ladybird deed, using the example above, the mother would give herself a life estate in the property but retain the right to sell it and the daughters would have only received the interest on the mother's death if the mother did not deed away the interest to another before her death.

Ladybird deeds also solve problems with property and estate taxes. Michigan now recognizes ladybird deeds and if the beneficiaries are close relatives, like the daughters in the example, the property assessment is not uncapped on the mother's

death. The daughters would also get the benefit of step-up basis on determining capital gains tax. The property is valued at the time of the mother's death, not when the deed was signed, for the purpose of capital gains.

Ladybird deeds are simple to prepare and can be recorded immediately. After it is recorded, you can still sell the property and would not need to get the consent of the beneficiaries on the deed.

So, if you own property and have not deeded it to a trust, you should consider talking to your attorney about preparing a ladybird deed.

MESSAGES

Senior Fun Festival

LOUISE LAMBERT (Clerk's Office) Mt Clemens, MI: Still love living in Mt. Clemens and working in my flower beds. Visited my girls in Marquette in May. My girls are taking me back to West Virginia in September, my home state.

PATRICIA DUNN (Probate Court—Wills & Estates) Mt. Clememns, MI: Hello to all. Sorry to hear about Jan Bentley. Thought she was a great lady. And Paul Vercruysse. I worked with him in Microfilming Treasurers, old tax files retiring. I am getting old but try to keep up with things. I liked the articles on fraud alerts, tech smart, AARP, Gas Buddy, humor and brain teasers.

DIANE RASKA (Reimbursement Dept) Casco, MI: Hello, everyone, I enjoy this newsletter! My husband Paul and I just got back from 6 weeks in Florida and Myrtle Beach. We got back in time to see Michigan's beautiful flowers and tree buds opening up. There truly is no place like Michigan. Have a great summer!

JUDY BIEBUYCK (FOC) Chesterfield, MI: Hope the weather starts changing. The golf courses are late in opening up due to two factors: rain and cold weather. Who wants to hear "cart path only" and you have to wear a jacket. Not me!

AL CALOIA (F&O) Essexville, MI: Just returned from a Panama Canal cruise. Then had knee replacement surgery! Looking forward to spring weather.

SANDRA WILLS (MTB) Cleveland, TN: My youngest granddaughter graduated HS May 8th and community college May 9th with her associates degree. She will be attending CMU in the fall. Her Dad went from MI to TN for college. Now she is going from TN to MI for college. Proud of all my grandkids.

RAY RABINE (Roads) Richmond, MI: Finally some nice warm days. Enjoy your summer! I would like to thank everyone for the kind words of support the past few months.

The Macomb County Office of Senior Services is hosting the 34th annual Senior Fun Festival, Thursday, September 25 from 10 a.m. – 1 p.m. at the Lorenzo Cultural Center at Macomb Community College located at 44575 Garfield Road in Clinton Township. The event will feature a variety of resources focused on seniors and caregivers, including wellness information, raffles, goodies, giveaways, and much more.

"Each year, the Senior Fun Festival gets bigger, better and more impactful," said Macomb County Executive Mark Hackel, who will once again serve as the master of ceremonies. "It's a wonderful opportunity to celebrate our senior community, connect them and their caregivers with valuable programs and services, and show just how much they mean to Macomb County."

"The Senior Fun Festival has grown considerably over the past years and is easily Macomb County's largest senior expo," said Sheila Cote, Director of Macomb County Office of Senior Services. "In fact, last year's event attracted over 100 vendors and over 1,000 older adults and caregivers. It is a

great opportunity to engage this important group of residents who are so vital to our community."

"The Senior Fun Festival presents the perfect environment for any organization that serves seniors and their caregivers said Andrew Cox, Director/Health Officer of the Macomb County Department of Health and Human Services. "It's a great opportunity to broaden awareness of products and services that are uniquely suited for seniors."

Senior Services is seeking sponsors and vendors to support its Sponsorship opportunities. Packages are currently available ranging from \$800 to \$5,000, and offer numerous opportunities for exposure leading up to, and during the expo. Vendor tables for the event are available for \$275; (non-profit organizations \$125). Registration for sponsorships closes August 15. Registration for vendor tables is limited – register soon to ensure your participation.

More information on the Senior Fun Festival can be found on the Office of Senior Services' website at

macombgov.org/departments/senior-services/senior-fun-festival

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

Bednarski, James*	6/10/2025	District Court - Probation
Bernabei, Jacqueline	4/28/2025	Sheriff Office
Bock, Lorraine	5/4/2025	Health Department
Borduin, Robert*	6/20/2025	Prosecuting Attorney
Brandenburg, Helen*	4/26/2025	County Clerk
Campau, Anna*	4/10/2025	Macomb Comm Action
Candler, Kathleen	5/12/2025	Community Mental Health
Chechack, Mark	6/1/2025	Department of Roads
Follebout, Amy*	6/12/2025	Community Mental Health
Freseman, Jerry	4/20/2025	Sheriff Office
Hill, Susan	4/15/2025	Macomb County Library
Kelley, Marjorie Ann*	6/22/2025	Martha T Berry
Kennedy, Nancy	6/30/25	Martha T Berry
Kraft, David	4/26/2025	Sheriff Office
Kulek, Mark	4/2/2025	Juvenile Justice Center
Love, Asenath	6/22/2025	Martha T Berry
Maas, Mary Lou*	4/2/2025	JTPA
Maeder, Robert	4/19/2025	Facilities & Operations
McCarthy, Florence	5/24/2025	Board of Commissioners
McCormack, Christina	6/13/2025	Health Department
McCormack, James*	4/13/2025	Sheriff Office
Mitchell, Donna	4/14/2025	JTPA
Morrison, Lawrence	6/2/2025	Juvenile Justice Center
Palazzola, Gloria	4/1/2025	Department of Roads
Parris, Phyllis	3/16/2025	Prosecuting Attorney
Riebel, Laurabelle*	5/22/2025	Protective Services
Sears, Lurline	5/17/2025	Macomb Comm Action
Sepke, Donald	6/10/2025	Sheriff Office
Servitto, Michael*	6/8/2025	Department of Roads
Skula, Nancy	5/18/2025	Community Mental Health
Zizelman, Frederick	4/22/2025	Family Court Juvenile Div

*MCRA members



Macomb County Retirees Association

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

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Brain Teasers

1. In my hand, I have two coins that are newly minted. Together, they total 30 cents. One isn't a nickel. What are the coins?
2. What fastens two people yet touches only one?
3. What can be swallowed but can also swallow you?
4. They fill me up, and you empty me almost every day; if you raise my arm, I work the opposite way. What am I?
5. What rocks but does not roll?

Answers: 1. A quarter and a nickel
2. A wedding ring
3. Pride
4. A mailbox
5. A rocking chair

Humor

An elderly couple arrived at their lake cabin for a weekend away when the wife exclaimed, "Oh, honey! We have to go back home right away! I'm afraid I left the iron on and it's going to start a fire!"

"Don't worry about it dear," the husband replied, "I just remembered I left the water running in the kitchen sink."

Looking Good?

Cosmetics: products used by teens to feel older, and by seniors to feel younger.

Toupee: hairpiece guaranteed to make you look 10 years sillier.

Favorite shirt: garment that has been in and out of fashion five times since it was new.

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
September 30, 2025

YOUR ANSWERS:

1. What is the date of the 2025 Annual Member meeting? 1. _____
2. Who returned to Michigan in time to see beautiful flowers and tree buds? 2. _____
3. What is the date of the 2025 Volunteer Recruitment Fair? 3. _____
4. Who went on a Panama Canal cruise then had knee replacement surgery? 4. _____
5. What is the date of the 2025 Senior Fun Festival? 5. _____