



**President**

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

**Vice-President**

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

**Secretary**

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

**Treasurer**

TRACY HOWARD  
treasurer@macombretirees.org  
586-306-4063

**Directors**

FRANK KRYCIA  
fkrycia@yahoo.com  
FRANK TAYLOR  
frankt1952@gmail.com  
DONNA CANGEMI  
cangemi@aol.com  
**Newsletter Editor**  
NORM GILMORE  
editor@macombretirees.org

**Macomb County Retirement Services**  
**586-469-5113**

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

**On the Calendar**

Feb 14 Valentine's Day  
Feb 16 President's Day  
Feb 17 Lunar New Year  
Feb 18 Ash Wednesday  
Mar 8 Daylight Saving Begins  
Mar 17 St. Patrick's Day  
Mar 29 Palm Sunday  
Apr 3 Good Friday  
Apr 5 Easter Sunday  
Apr 8 MCRA Board of Directors  
10AM Talmar Bldg 2nd floor

**RETIREMENT BOARD**  
Feb 12; Mar 5, 19; Apr 2, 30  
8:30AM Admin Building

**Contest Winner**

Congratulations to the winner of our trivia contest:  
**Sandra Wills**  
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

## Social Security Changes for 2026

Several key Social Security thresholds changed in 2026, affecting benefit amounts, taxes, and earnings rules for current and future retirees.



**Cost-of-Living Adjustment**

- 2.8% cost-of-living increase for 2026
- Average retirement benefit rises by about \$56 per month
- Medicare Part B premiums increased by \$17.90
- Net increase smaller after Medicare deductions



**Working While Claiming Benefits**

- Earnings limit before full retirement age: \$24,480
- Benefits reduced \$1 for every \$2 earned above the limit
- Earnings limit in the year you reach full retirement age: \$65,160
- Benefits reduced \$1 for every \$3 earned above the limit
- Only earnings before your birthday month count



**Social Security Tax Cap**

- Maximum taxable earnings increased to \$184,500
- Up from \$176,100 in 2025
- Earnings above this amount are not subject to Social Security tax
- Medicare tax still applies above the cap



**Maximum Monthly Benefits**

- At full retirement age: about \$4,152 per month
- At age 70: about \$5,181 per month
- Requires 35 years of earnings at or near the wage cap
- Most beneficiaries receive less than the maximum



**Payment Schedule**

- Born 1st–10th: second Wednesday of the month
- Born 11th–20th: third Wednesday of the month
- Born 21st–31st: fourth Wednesday of the month
- SSI recipients paid on the 1st of the month

**Bottom line**

Social Security benefits increased modestly in 2026, but changes to earnings limits, tax caps, and Medicare premiums affect how much people actually receive and keep.

**2025 Tax Changes**

**Higher Standard Deduction**  
Inflation adjustment and tax law changes increased the standard deduction.

**New Senior Deduction**  
A new federal deduction of up to \$6,000 (\$12,000 for married couples) on top of the usual deductions.

**Extra Standard Deduction**  
Even the regular extra standard deduction for age 65+ went up.

**Inflation Adjustment**

As usual, the income ranges for each federal tax bracket increased to reflect inflation.

**Social Security Taxation**

Despite chatter about big changes, the rules for when Social Security benefits are taxed didn't fundamentally change — but that new senior deduction may reduce how many retirees actually owe tax on those benefits.

**Holiday Luncheon Report**

Despite inclement weather, over 300 retirees attended the Macomb County retiree holiday luncheon at Zuccarro's Banquet Center on December 9th organized by Retirement Services. Andrew McKinnon from the County Executive's Office made some welcoming remarks. Everyone enjoyed a wonderful buffet lunch. Donated prizes were raffled off and members had the opportunity to purchase additional tickets for a gift card raffle.

**President's Viewpoint**

*by Wendy Fisher, MCRA President*

Have you ever tried ChatGPT? I use it regularly, and it's become one of those tools that makes you say, "Well that was easier than I expected." It's a quick, free download, and you don't need to be tech-savvy to use it. You simply type a question, and it answers back in plain English.

A few examples, I uploaded my sister's knee MRI report, ChatGPT explained what it meant in everyday language—no medical dictionary required. Retirees can use it to upload or paste in medical paperwork, "Can you explain this to me simply?"

It's also great for everyday life. You can ask it to help write an email, explain a phone setting, or even spark ideas for hobbies, volunteering, etc. Upload a photo of the food on your plate, ask it to evaluate what you are eating. Calories, protein, fat,...There's no pressure to "do it right." You just start asking questions—and before you know it, you're using it comfortably and finding new ways it can help.

If you have questions about chatGPT, feel free to email me!



**Clinton/ Macomb Senior Expo**

Thursday, March 5th  
10am-1pm

Italian American Cultural Center

Free Health Screenings  
Free Refreshments  
Prizes Every Hour



## For Your Health

### Are you vaccinated?

Source: Macomb County Health Dept

There is still time to get flu, Covid, and RSV immunizations. We are well into what has been a particularly devastating respiratory virus season, especially among older adults and children.

If you have not been able to get your vaccinations – seasonal flu, Covid, and respiratory syncytial virus (RSV) – the Macomb County Health Department can help. Appointments for all three

vaccines are currently available at three Health Dept locations including the VerKuilen Building in Clinton Township, the Southwest Health Center in Warren, and the Southeast Family Resource Center in St. Clair Shores.

For more information and appointments, visit our online resources and appointment scheduler. To make an appointment by phone, call 586-469-5372.

## Congratulations Recent Retirees

Bagnall, Paulette	9/12/2025	Health Department
Bathanti, Karen L.	11/1/2025	Human Resources
Cardamone, Laura L.	9/1/2025	Prosecutor's Office
Cochran, Sherry L.	10/1/2025	Friend of the Court
Fasbender, William F.	9/15/2025	Sheriff's Office
Hamilton, Valerie	11/7/2025	Family Court Juvenile Div
Hare, Mary M.	10/15/2025	Board of Commissioners
Higgins, Catherine L.	12/1/2025	Macomb Comm Action
Kelley, Rebecca A.	10/17/2025	Prosecutor's Office
Little, Angela M	11/3/2025	Circuit Court
Monaco, Peggy J	11/14/2025	Circuit Court
Simmons, Elizabeth A.	12/15/2025	Finance
Stiteler, Constance A	12/26/2025	Finance
Stiteler, David A	12/5/2025	Finance
Tocco, Kathleen E.	12/1/2025	Board of Commissioners
Willing, Amy E.	9/15/2025	Sheriff's Office
Zak, Mary A.	10/3/2025	Information Technology

## Tech Smart

### 2026 Tech Trends

- AI and Voice Assistants**  
 AI is being integrated into daily life to assist with medication reminders, appointment scheduling, and answering questions, with tools like ChatGPT becoming more accessible.
- Health & Safety Wearables**  
 Advancements in remote monitoring, including AI-based systems for tracking sleep, stress, and blood glucose, are boosting proactive health management.
- Smart Home Technology**  
 Motion sensors and voice-controlled assistants (Alexa/Echo) are becoming standard for safety, security, and home automation.
- Digital Literacy and Safety**  
 Programs like Cyber-Seniors and Senior Planet from AARP are offering training on AI, cybersecurity, and smartphone usage to help seniors avoid scams.
- Mobile Health Adoption**  
 Over 75% of seniors now use smartphones daily for telehealth, texting, and apps, increasing their reliance on mobile technology.

### Emerging Technologies

- Telemedicine Growth**  
 Telehealth continues to expand, allowing seniors to consult with doctors from home.
- Government Services via Text**  
 Services like TextMyGov are being used to help seniors access local government services via text messages.
- Accessibility Features**  
 New iOS updates (iOS 26) are focusing on, and improving, accessibility features for vision, hearing, and control, as highlighted by Senior Planet from AARP.

### Key Takeaway for Seniors

While technology adoption is rising, concerns remain about cost and privacy. However, the trend toward user-friendly, health-focused "AgeTech" is designed to make independence more achievable.



## Legal Tip

### TRUSTWORTHY?

by Alan F. Polack, Esq.

For years, I have heard prospective clients tell me that they need a Trust to pass their estate on to their family. Is that true? In the past, Trusts were used to avoid Estate Taxes and Probate. Under the current Tax Code, however, everyone's estate is exempt up to 15 million dollars. Therefore, avoidance of the Estate Tax is no longer of importance to the vast majority of persons dying with an estate.

The other concern of folks considering a Trust is Probate. Probate is the legal proceeding by which heirs and beneficiaries receive assets from a deceased estate. It is done through court. Generally it is something to avoid but it is not the great bugaboo that people think it is. Trusts do avoid Probate if properly funded.

Funded means the person who has passed previously transferred all of their assets to the Trust. Anything left out of the Trust will go

through Probate unless there is a surviving joint account holder or a named beneficiary. Probate is not desirable especially where the deceased owns assets located outside Michigan (i.e.) real estate. I always advise folks who own real estate in another state to form a Trust and transfer title to that real estate to the Trust. The last thing the family needs is to Probate real estate in another state.

Another benefit of a Trust is that it eliminates the necessity to notify all of the heirs at law of the deceased administration of the estate. In some cases, the deceased has no desire to get relatives involved in distribution of his or her estate. Also the Trust can provide continued protection of any distribution to grandchildren and to special needs children.

There are other ways to avoid probate without a trust but I do not want to get into these right now. Every person's situation is different. It is important to draft each person's estate plan to their specific needs.

# MESSAGES

**RHONDA ROBERTS** (MTB) Lenox, MI: Oh, how I miss summer. Already can't take the cold. The older I get, the worse it gets. Ha! I would like to shout out a big HELLO to all my MTB crew. Hope you're all doing well. Everyone stay warm... and hurry up summer!

**MARLENE ZECKER** (Comm. Mental Health) Clinton Twp, MI: Big thank you to Cindy Mitchell for putting an end to the annual signature verification. Once again, Clinton Twp Seniors Spelling Team won the Annual Bee. A good brain exercise.

**RAY RABINE** (Dept of Roads) Richmond, MI: Hoping everyone had a safe and good holiday season. My 3rd grandson graduates from Oakland University. Our fall had beautiful weather. I got to spend more time outside in my scooter. Not looking forward to winter! Only thing I can say is, "I don't miss getting called in the middle of the night to plow snow. Now I can watch it snow and enjoy my warm home.

**BECKY AIMONE** (MCCMH SRS) Sun City Center, FL: In March, we traveled to Savannah, GA/Charleston, SC where both cities were flush

with white/pink Azaela flowers in the neighborhood quads. Just before Easter, six MCCMH SRS retirees had lunch together in Tampa and honored our former SRS Dietician/deceased friend/coworker Bev Mair. Late April, we traveled to St. Augustine/Jacksonville to enjoy "Beautiful" at the very FIRST dinner theatre in the US. Then went north to GA and rode the ferry around Cumberland Island. Late July, we flew to Calgary, Alberta, Canada, touring the Canadian Rockies and American Glacier National Park. No words can describe that scene. JAW DROPPING! Retuning via Denver visiting the Colorado Western Slope, we flew back to Tampa, FL We appreciate the opportunities and blessings showered upon us by our Lord and Savior Jesus Christ, and send good thoughts/prayers to all of our Macomb County retirees. God bless you all.

**PATRICIA YOUNG** (Health) Chesterfield, MI: Still going strong after knee surgery again. I am now a great grandma to two boys and girls. My daughter is a dispatcher at the Macomb County Sheriff going on 23 years.

**DONNA ALEXANDER** (Senior Services) Macomb, MI: My significant other and I traveled to Jacksonville, FL

via Myrtle Beach, SC in August. We celebrated his mom's 90<sup>th</sup> birthday in Jacksonville. It was a great party! We drove 2,200 miles total. I did the majority of the driving. Great way to see the country.

**SANDRA WILLS** (MTB) Cleveland, TN: I've been in many accidents throughout my more than 65 years but never my fault. Broke my record Nov 8, 2025. Put four new tires on my car Nov. 3 and filled up the gas tank Nov. 8. Then totaled the car later on Nov. 8. Thankfully, no one was injured. I was in Michigan Nov. 29 when it started snowing. Woke to 6-8 inches Nov. 30 but had to head back to Tennessee. No snow here. Yes, I love the snow. I've been to Michigan more this fall than I have in five years. Attended Central Michigan University football games as my granddaughter is in the band there. Enjoy the snow as not everyone gets to enjoy it.

**SHARON KIRBY-AGEE** (Finance) Crosswell, MI: This has been one heck of a year. Hurricane Milton took my place apart in Florida. I had companies do the main tear down but because they have had trouble getting the permits, I think today or tomorrow will be the end... God willing.

## 36<sup>th</sup> Annual MCA Walk for Warmth

Registration is now open for the 36th annual Macomb Community Action Walk for Warmth. The walk is scheduled for Saturday, February 28. It starts at the Macomb County Administration Building located at 1 South Main St. On-site registration will begin at 9:30 a.m., with the walk beginning at 10 a.m.

Walkers will be able to choose either a 1.5 or 3 mile route through beautiful downtown Mount Clemens. All funds raised through the event will be used to assist low-income individuals with heat-related emergencies, like paying a utility bill or repairing/replacing a broken furnace.

Individuals interested in participating can find details and a registration link at [RunSignUp.com/w4w2026](https://RunSignUp.com/w4w2026).

County employees and retirees can **save \$5** off the normal registration fee of \$30 per walker (\$25 for county employees and retirees) **by entering coupon code MCStaff26** at checkout. Children ages 12 and under are free.

### Your Membership Information

Update your information at: [macombretirees.org/update.html](https://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](https://macombretirees.org/message.html)

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

MESSAGE: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Advantages of Newsletter by Email

- Arrives earlier than print copy
- Same content as print edition
- Interactive hyperlink text
- Reduces printing and postage costs
- Receive it anywhere by email
- A great option if you are away from home part of the year

Set email and delivery options at:  
[macombretirees.org/email.html](http://macombretirees.org/email.html)

## In Memoriam

Brown, Richard*	11/3/2025	Equalization
Cataldi, Bernard	12/26/2025	Sheriff's Office's Office
Chatman, Robert	11/9/2025	Macomb Comm Action
Delich, George	10/15/2025	Martha T Berry
Easton, Barbara*	11/1/2025	Probate Ct Wills & Estate
Gofstein, Howard	11/3/2025	Comm Mental Health
Haggerty, Janet*	10/11/2025	Family Ct Juvenile Div
Harder, Albert	10/23/2025	Sheriff's Office
Hazel, Nancy*	12/18/2025	Martha T Berry
Howard, Rosemary	12/6/2025	Library
Kazmierczak, Dennis	12/14/2025	Department of Roads
Kozak, Nicholas	11/7/2025	Macomb Comm Action
Love, Edward	10/19/2025	Martha T Berry
Lyons, Mary	11/15/2025	M/SCETA
Marhevko, Constance*	12/30/2025	Comm Mental Health
O'Connor, Rayleen	10/30/2025	Family Ct Juvenile Div
Reyntens, Nancy*	11/30/2025	Sheriff's Office
Schulte, Lorraine	12/13/2025	Department of Roads
Sharp, James*	10/26/2025	Sheriff's Office
Watson, Gary	12/23/2025	Friend of the Court

\*MCRA Members



**Macomb County Retirees Association**  
 P.O. Box 46593  
 Mt. Clemens, MI 48046  
*Address Service Requested*

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

## Brain Teasers

1. How did a dog cross a river alone without getting wet and without using a bridge or a boat?
2. Take me out and scratch my head, I am now black but once was red. What am I?
3. What do you throw out when you want to use it but take in when you don't want to use it?
4. What can be driven but doesn't have wheels, and sliced but stays whole?

Answers:  
 1. The river was frozen.  
 2. A match.  
 3. An anchor.  
 4. A golf ball.

## Humor

### Church Bulletin Bloopers

- Remember in prayer the many who are sick of our church and community.
- The Senior Choir invites any member of the congregation who enjoys sinning to join the choir.
- A new loudspeaker system has been installed in our church given by one of our members in honor of his wife.
- Barbara remains in the hospital and requests your continued prayers. She is also having trouble sleeping and requests tapes of Pastor Jack's sermons.

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

Submit your entry via the MCRA website at [macombretirees.org/trivia.html](http://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, 2026**

**YOUR ANSWERS:**

1. Who doesn't miss getting called in the middle of the night to plow snow? 1. \_\_\_\_\_
2. Where did a member say was the very first dinner theater in the U.S.? 2. \_\_\_\_\_
3. Whose daughter has been a Macomb County Sheriff dispatcher for 23 years? 3. \_\_\_\_\_
4. Who drove 2,200 miles to celebrate her mom's 90<sup>th</sup> birthday? 4. \_\_\_\_\_
5. Who has a granddaughter in the Central Michigan University marching band? 5. \_\_\_\_\_