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

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

On the Calendar

May 5 Cinco de Mayo
May 10 Mother's Day
May 25 Memorial Day
Jun 14 Flag Day
Jun 19 Juneteenth
Jun 21 Father's Day
Jul 4 Independence Day
Jul 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:

Lillian Schreiber

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

Estate Planning

*Excerpt from All Seniors Foundation
February 2026*

Estate planning is more than just writing a will. In 2026, it involves comprehensive strategies that balance asset protection, tax efficiency, and personal wishes. Utilizing trusts, medical directives, powers of attorney, and digital asset plans has become standard as seniors prepare for a secure and well-organized future.

Retirement lawyer advice is invaluable when addressing complex issues such as Medicaid planning, long-term care contracts, and retirement benefit claims. Expert legal counsel ensures seniors' intentions are respected and financial burdens minimized.

Virtual Credit Cards

Excerpt from AARR April 2026

If you have ever worried about your credit card number being stolen while shopping online, you are not alone. Millions of Americans face fraud and unauthorized charges every year, and the problem only grows as more people shop on the internet. Virtual credit cards offer a practical solution that is easier to use than most people think, and the benefits are hard to ignore once you understand how they work.

A virtual credit card is a randomly generated card number linked to your real credit card or bank account that is never actually shared with the merchant. Instead of handing over your actual card number when you buy something online, you use the virtual number.



Essential Documents Every Senior Should Have

Last Will and Testament

Clearly defines asset distribution and guardianship arrangements.

Durable Power of Attorney

Grants trusted individuals authority to manage financial and legal affairs.

Medical Advance Directive

Specifies healthcare wishes and appoints someone to make decisions if incapacitated.

Digital Asset Plan

Includes instructions for online accounts and digital property management.

If that number is ever compromised, your real account stays protected because the two are separate. You can typically generate a new virtual number in seconds through your bank or card issuer's app or website.

Did You Know?

- The Macomb County Retirees Assoc. is a federal 501(c)7 nonprofit organization.
- Update your email and newsletter delivery preference at: macombretirees.org/email.html

Services for Seniors

The Macomb County Office of Senior Services has a variety of programs and support for individuals age 60 years and older, as well as resources and education for caregivers.

- Dining senior style
- Friendly caller
- GoldenBerry Adult Day
- Handy helpers
- Information and assistance
- Loan closet
- Meals on Wheels
- Safe at home
- Senior Project Fresh

Contact us

Call: 586-469-5228
Email: seniors@macombgov.org

Office of Senior Services

21885 Dunham Road, Suite 6
Clinton Township, MI 48036
Enter building at door C

President's Viewpoint

by Wendy Fisher, MCRA President



I recently took a class on AI "clones," and it was eye-opening. In minutes, I could create a video of myself—my face, my voice—saying things I never actually said, but what I told it to say. That's when it hit me... scammers can do this too.

We've all heard about calls from a "grandchild" in trouble. Now imagine hearing their actual voice asking for help. That's where this is heading. A few simple ways to protect yourself:

- Pause. Scammers count on panic.
- Hang up and call your loved one directly.
- Never send money quickly—especially gift cards or wires.
- Trust your gut if something feels off.

If someone pressures you to stay on the phone, that's a red flag. Technology may be changing—but taking a moment to double-check can protect everything you've worked for.

Stay safe.

For Your Health

Why radon testing at your home matters

Source: *Macomb Co. Health Dept*

Did you know that 1 in 4 Michigan homes has high levels of radon? This invisible hazard is the second leading cause of lung cancer in the United States, causing over 21,000 deaths annually. Radon is a radioactive gas that occurs naturally in rock and soil. Over time and at higher levels, radon exposure can damage your lungs and cause cancer.

How do you know if your home has high radon levels? New and old homes, with or without a basement, are all at risk. Radon has no taste or smell. There are no warning symptoms like headaches, nausea, fatigue or skin rashes. The only way to know is to test your home.

The Macomb County Health Department has a limited number of free radon test kits available.

Call 586-469-5236 or email Environmental.Health@MacombGov.org

to reserve a radon test kit. Once reserved, you can pick up your kit at the Central Health Center (43525 Elizabeth Rd, Mount Clemens, MI 48043).

If the test shows you have radon in your home, you have options to take care of the problem. These include covering cracks and installing a radon mitigation system.

We encourage all Macomb County residents to test their homes for radon. To learn more about radon, radon testing, and mitigation strategies and resources, visit our Radon in your home web page or call us at 586-469-5236.

Legal Tip

Guardianship and Conservatorship

By *Alan F. Polack, Esq.*

The fastest growing type of cases filed in our Probate Court are Petitions for Appointment of Guardians and Conservators. This seems to be a result of more of us growing older and losing our mental capacity to make medical and financial decisions. These are serious matters that result in the appointment of persons who have the legal authority to make decisions for incapacitated individuals.

Guardians can make all medical decisions including placements (i.e. nursing home admission). It is obvious that a person under Guardianship have been stripped of their legal rights to make decisions on their own. The Michigan Probate Code spells out the procedure for appointment which includes the appointment of non-family members in the case that no

family members are willing and able to function as Guardians. This is an unfortunate situation that happens too often.

Conservators on the other hand are authorized to make all financial decisions for incapacitated individuals. Conservators are under the supervision of the Probate Court and must file an Annual Account of their activities on a yearly basis. Depending on the financial situation of the person being protected this can be quite burdensome for the Conservator. For example, sale of the Protected Person's real estate requires court approval.

These procedures can be avoided in large part through the use of Durable Powers of Attorney. As always, I strongly recommend that everyone have their lawyer prepare these documents.

Congratulations Recent Retirees

Abbott, Joshua D	2/13/2026	Prosecutor's Office
Brennan, John D	1/30/2026	Public Works
Brennan, Tammy M	2/27/2026	Clerk's Office
Budzynowski, Jeffrey D	3/13/2026	Sheriff's Office
Burbeula, Dann J	2/27/2026	Sheriff's Office
Cassidy, Meghan M	1/29/2026	CES
Ciavatta, Aileen A	2/6/2026	Circuit Court
Clowers, Ben A	3/13/2026	Sheriff's Office
Crabtree, James D	1/27/2026	Sheriff's Office
Donnelly, Trisa A	1/2/2026	Macomb Comm Action
Druzinski, Diane M	1/9/2026	Circuit Court
Frentz, Lisa M	1/30/2026	Comm Mental Health
Gatto, Tracy A.	1/2/2026	Prosecutor's Office
Harvey, Keith W	1/1/2026	Dept of Roads
Hyatt, Jean M	3/13/2026	Sheriff's Office
Jamieson, Katherine M	2/1/2026	ETA
La Porte, Thomas J	3/27/2026	Comm Mental Health
Lewis, Patricia A	1/2/2026	Health Dept
Marra, Janet M	3/2/2026	Comm Mental Health
Mianecki-Belcrest, Amy L	3/1/2026	ETA
Militello, Kendra L	1/9/2026	Comm Mental Health
Nnummer, Mark D	1/2/2026	Dept of Roads
Peterson, Samantha H	1/1/2026	Animal Control
Pradon, Kimberley A	1/16/2026	Treasurer's Office
Quartuccio, David M	1/19/2026	Sheriff's Office
Sharboneau DeCook, Rose	1/2/2026	Family Court Juv Div
Smigiel, Stephen L	1/2/2026	Finance Dept
Stepney, Marvin	1/2/2026	Dept of Roads
Sutton, Sean P	1/2/2026	Family Court Juv Div
Swidorski, Lori M	1/1/2026	Friend of the Court
Thompson, Traci L.	1/16/2026	Register of Deeds
Ventimiglio, Frank A	3/27/2026	Sheriff's Office
Verbit, Paulette M	3/13/2026	Comm Mental Health
Walsh, John J	1/2/2026	Family Court Juv Div
Walsh, Pamela	1/2/2026	Family Court Juv Div
Westphal, Rhonda A	2/6/2026	Juvenile Justice Cntr
Wilson, Wendy L	1/2/2026	Health Dept
Zwirner, Holly M	2/1/2026	Friend of the Court

Tech Smart

Evolution and Adoption

By *Brittne Kakulla, AARP Research*
Excerpt from *December 2025*

Digital services and apps are central to everyday life. On average, adults 50-plus use 14 digital services and 10 different apps in a three-month period. Much of the growth is happening in apps for practical needs like shopping, banking and fitness tracking. Smart-home technology, including security cameras and lighting systems, has also become

increasingly commonplace, with half using at least one.

The 63 million caregivers nationwide are also increasingly embracing technology to help them amid the complexity of providing care, managing routines and tracking the health of their loved ones. Today, half of all caregivers (55%) use one or more forms of tech to coordinate caregiving responsibilities.

MESSAGES

LOUSIE LAMBERT (Clerk’s Office) Mt Clemens, MI: Looking forward to spring. Last year wasn’t my best. In September, I had surgery because I had a tumor behind my eardrum. Then in October I fell on steps and had partial hip replacement.

SHARON KIRBY-AGEE (Finance) Crosswell, MI: I’d like to thank Wendy Fisher for all the years of service she has put in for this newsletter. I wish there were more retirees who would join us in sharing news and events. I’m really [sad] to miss the luncheon. Hope all are doing well. God bless.

STEVE GOLD (Health & Comm Services) Huntington Woods, MI: In December Linda and I went to Vietnam and Cambodia, half the trip on land and half cruising on the Mekong River. Many reminders of the Vietnam War, including acknowledgment of the role of the anti-war movement here in ending the war, and much evidence that Buddhist values are alive and well in everyday life in Cambodia. A wonderful trip!

SANDRA WILLS (MTB) Cleveland, TN: I enjoy reading the things other people do. My great grandson got accepted into Nashville Automotive and Diesel College. He graduates high school beginning of May. We all are excited for him. I enjoy doing Word Finds and Sudoku. Keeps my mind active. Will be going to Connecticut in March to visit one of my granddaughters. She works at Yale University. I will get to see part of the University. Then I can say, “I went to Yale.” My granddaughter that goes to CMU has been on Spring Break. Been nice spending time with her. Our weather here has been crazy. One day 30°-40° then next few days 60°-75°. Even had some 80°s. Planted six potato plants. Four are up but have to cover at night as it is 30° in the morning. Will plant tomatoes and green beans by end of March. Growing up, Peas and potatoes were planted on Good Friday. I lived in Michigan then. Until next time. Others join in with comments. Even if only “Hi”.

Macomb 100 Club

Join the Office of Senior Services and Macomb County Executive Mark Hackel in celebrating our residents who are 100 years and older! On May 8, 2026, this annual celebration will recognize the invaluable contributions made by the county's oldest residents. This event serves as a tribute to their longevity, perseverance and the profound impact they’ve had on society.

If you are or know of a centenarian residing in Macomb County and would like to join our celebration, please use the form below <https://forms.macombgov.org/242035333593857>

or email Schmitt@macombgov.org or call Kim at 586-469-6006.

Please feel free to contact County Executive’s Office at 586-469-6006 if you have any questions.

What's included:

- Meet and greet with Macomb County Executive, Mark Hackel and director of Office of Senior Services, Sheila Cote'
- Receive a certificate of recognition of joining the Macomb 100 Club
- A special gift for the centenarian
- Light refreshments

Volunteer Opportunities

Why volunteer? Helping others, helps you feel better! Research shows volunteering:

- Improves physical and mental health
- Creates a sense of purpose
- Develops relationship

Office of Senior Services volunteer opportunities:

- Adult day activity volunteer
- Friendly caller volunteer
- Meals on Wheels volunteer
- Seasonal yard clean up volunteer

General volunteer inquires: Phone 586-783-0958 or email volunteer@macombgov.org

When emailing questions regarding services, please include your name, phone or other contact information and city of residence.

Office of Senior Services
21885 Dunham Road, Suite 6
Clinton Township, MI 48036

Report suspected elder abuse

Michigan Adult Protective Services

855-444-3911

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: _____

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

In Memoriam

Beaman, Sheila	1/30/2026	Health Department
Bouissi, Crystal	3/30/2026	Comm Mental Health
Brown, Linda*	12/29/2025	Comm Mental Health
Finn, Edwin	3/31/2026	Sheriff's Office
Flanagan, Katherine	1/1/2026	Comm Mental Health
Florka, Frederick*	2/19/2026	Family Court Juv Div
Godfrey, Norma	2/9/2026	Finance Department
Goodwin, Bruce*	3/21/2026	Sheriff's Office
Hansen, Christian	3/31/2026	Comm Mental Health
Larch, Jean	12/22/2025	Comm Mental Health
Murray, Carole	1/13/2026	Prosecuting Attorney
Niskanen, Gary	1/8/2026	Comm Mental Health
Rooney, Nola*	1/20/2026	Purchasing Department
Oliver, Barbara	3/25/2026	Sheriff's Office
Postma, Janne*	3/6/2026	Health Department
Schmidt, Gary	1/18/2026	Macomb Comm Action
Syrkowski, Olga*	3/3/2026	Health Department

*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. What can you put in a bucket to make it weigh less?
2. What has a lot of teeth but can't bite?
3. What has a bottom at the top?
4. What kind of tree can you carry in your hand?
5. Which side of a chicken has more feathers?
6. What kind of band doesn't play music?

Answers: 6. A rubber band
 5. The outside
 4. A palm tree
 3. Your legs
 2. A comb
 1. A hole

Humor

I've heard that icy is the easiest word to spell. Looking at it now, I see why.

I sold my vacuum cleaner the other day. All it was doing was collecting dust.

My teachers told me I'd never amount to much since I procrastinate so much. I told them, "Just you wait!"

I grilled a chicken for 2 hours yesterday. It still won't tell me why it crossed the road.

I drove past a playground the other day. Y'know, slides I can get on with, but I go back and forth on swings.

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

June 30, 2026

YOUR ANSWERS:

- | | |
|--|----------|
| 1. Who went to Vietnam and Cambodia in December 2025? | 1. _____ |
| 2. When is the Macomb 100 Club celebration of centenarians taking place? | 2. _____ |
| 3. What is the second leading cause of lung cancer in the U.S.? | 3. _____ |
| 4. Who has a great grandson accepted into Nashville Automotive and Diesel College? | 4. _____ |
| 5. What percentage of caregivers use tech to coordinate responsibilities? | 5. _____ |