

**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
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 call 586-469-5250

On the Calendar

Nov 1 Daylight Saving Time Ends
Nov 3 Election Day
Nov 11 Veterans Day
Nov 26 Thanksgiving Day
Dec 3 County Holiday Luncheon
Dec 21 Winter Solstice
Dec 25 Christmas Day
Jan 1 New Year's Day
Jan 13 MCRA Board of Directors
 10AM Talmar Bldg 2nd floor
Jan 18 Martin Luther King Jr. Day

RETIREMENT BOARD

Nov 5, 19; Dec 3, 17; Jan TBD

8:30AM Admin Building

Contest Winner

Congratulations to the winner of our trivia contest:

Teresa Meng

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

Open Enrollment

Open enrollment for making benefit changes is underway Oct. 26 through Nov. 9. You should have received a packet in the mail. No action is necessary if no changes are being made. **Be aware enrolling in any other Medicare plan eliminates your eligibility to participate in the Macomb County plan.** Members enrolled in the Blue Cross Medicare Advantage plan will receive new insurance cards by January 1, 2027 — one for prescription coverage and one for medical coverage.

Annual Meeting Summary

On Sept. 16, 155 members and their guests attended the MCRA annual meeting. Guest speakers included County Executive Mark Hackel, Deputy County Executive Andrew McKinnon and Human Resources Specialist Renee Bialk.

Tom Kalkofen, Frank Krycia and Donna Cangemi were elected to an additional term on the Board of Directors.

By Laws amendments were passed intended to explicitly allow electronic communications and email notices, set a minimum quorum for members, allow participation by remote connection, and clarify how dues paid after annual meeting are applied. The full By Laws can be found at:

macombretirees.org/documents/BYLAWS.pdf

A tasty lunch was served and a 50/50 raffle was held this year in addition to the usual four \$25 cash door prizes. A good time was had by all.

2027 Dues

If you haven't already done so, renew your membership today. Dues remain just \$10 per year. Pay your dues by Dec. 31st to avoid disruption in receiving your newsletter. Additionally, your dues help support the MCRA's primary mission of being your retiree advocate.

To pay dues, scan this QR Code or 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)

Did You Know?

- As of December 31, 2025, the Macomb County pension plan was 101.49% funded, with \$1.210 billion in assets.
- The Macomb County pension plan pays more than 3,200 retirees and beneficiaries over \$77 million annually.
- The Macomb County pension plan continues to rank among the strongest public pension plans in the country.
- Macomb County retirees health care continues to be fully funded and no plan benefit changes are being made for 2027.

Holiday Luncheon

Thursday, Dec. 3, 2026

11:00am - 3:00pm

Zuccaro's Banquet Center

46601 Gratiot Ave, Chesterfield, MI

Presale by Nov 12: Tickets \$25

RSVP and prepay by Nov. 12 to be entered to win a door prize valued at over \$150!

After Nov 12: Tickets \$35

Payable by cash, check or charge at the door.

To RSVP Online

scan this

QR code or visit:

macombgov.org/retireeluncheon



To RSVP by phone call

586-469-5651

Tickets include luncheon buffet and 2 raffle tickets for door prizes valued at \$50 or more!

Additional raffle tickets will be available.

3 raffle tickets for \$5

President's Viewpoint

by Wendy Fisher, MCRA President

Hey Retirees! Guess what? After 38 years in the same home, I recently moved to a condo! It made me curious—**what does retirement living look like for you?** House, condo, apartment, lake, city, country? Write to me!

I also had so many fun conversations at our retiree luncheon. A few stuck with me:

- A Friend of the Court retiree lives on a canal and spends summers taking her grandson out on the boat.
- A Sheriff retiree is **90 years old, has 16 great-grandchildren, and has been retired 32 years!**
- A Planning Commission/Public Works couple is still going strong together in their 90s.
- One Sheriff retiree traded expensive hearing aids for **Apple AirPods and his iPhone**—and loves them.
- And one retiree thanked me for encouraging everyone to try **ChatGPT**. She uses the free version for all kinds of things and is having a ball with it.

Retirement sure doesn't look the same for everyone—and that may be the best part.



For Your Health

Free Medicare Services

Medicare provides a variety of no-cost services. Here's a dozen things you can get for free from Medicare.

1. Welcome checkup

This visit must be made within the first 12 months of signing up for Medicare Part B.

2. Annual wellness visit

The yearly wellness visit after your initial checkup.

3. Vaccines

Most vaccines at no cost to enrollees who have Part D or Medicare Advantage with drug coverage.

4. Alcohol counseling

Medicare will cover one alcohol misuse screening and four face-to-face counseling sessions each year.

5. Smoking counseling

Up to eight counseling sessions over a 12-month period.

6. Diabetes screenings

Up to two diabetes screenings each year if you are at risk.

7. Nutrition therapy

Medicare will cover some nutrition services if you have diabetes or kidney disease or received a kidney transplant in the past 36 months.

8. Mammograms

Medicare will pay for a screening mammogram every 12 months for female beneficiaries age 40 or older. About one in five women ages 50 to 74 are not up to date on routine mammograms, the CDC says.

9. Colorectal screenings

Different screening tests for colorectal cancer are covered if your health care provider accepts Medicare's payment in full.

10. Depression screening

Medicare covers one depression screening a year in a primary care setting, like a doctor's office.

11. Lung cancer screenings

Medicare covers lung cancer screening once a year if all these conditions apply:

- You're age 50 to 77
- No signs of lung cancer
- You smoke now or quit smoking in the past 15 years
- History of smoking a pack a day for a 20-year period
- An order from your doctor

12. Prostate cancer tests

Starting the day after a man turns 50, Medicare will cover a prostate-specific antigen (PSA) blood test every 12 months.

Healthy Aging

Stay strong, Stay steady

Now is the right time to focus on simple steps that help you stay strong, steady, active, and independent as you age. Falls are the number one cause of both injury and injury-related death for adults aged 65 and older in the United States, but many falls can be prevented.

Take Steps to Prevent Falls

- **Move more**
Do activities that build strength, balance, and flexibility.
- **Light it up**
Keep stairs, hallways, and entryways well lit.
- **Check your vision**
Get regular eye exams to help spot hazards.
- **Review medications**
Ask your health care provider if any medications may affect balance or cause dizziness.
- **Make your home safer**
Remove clutter, loose rugs, and other tripping hazards. Macomb County Senior Services' Safe at Home program offers resources to help older adults make their homes safer and reduce fall risks.

Healthy aging is about staying active, capable, and independent. Stay active. Stay strong. Stay steady. Small steps today can help you enjoy the activities you love for years to come.

Congratulations Recent Retirees

Chinta, Sharmi	7/1/2026	Information Technology
Collins, James	8/7/2026	Sheriff's Office
Colon, Maria	7/17/2026	Health Department
Ehrler, Eric	8/28/2026	Sheriff's Office
Folkins, Janet	9/25/2026	Community Mental Health
Gornicki, Jeffery	8/3/2026	Sheriff's Office
Hagerty, Karen	7/1/2026	Finance
Johnson, Samantha	7/6/2026	Facilities & Operations
Michael, Susan	8/14/2026	Macomb Community Action
Miller, Eugene	7/1/2026	Sheriff's Office
Newport, Joseph	7/6/2026	Department of Roads
Parker, Teresa	9/17/2026	Macomb Community Action
Santo, Bryan	7/24/2026	Department of Roads
Smith, Robert	9/1/2026	Circuit Court
Stawski, Jennifer	9/14/2026	Sheriff's Office
Thacker, Kristin	9/18/2026	Community Mental Health
Trammel, Melissa	8/7/2026	Community Mental Health
Vandam, Richard	8/7/2026	Department of Roads
Wilkinson, Kendal	9/16/2026	Sheriff's Office

Legal Tip

Shortcuts To Traditional Probate Proceedings

By: Alan F. Polack, Esq.

There are several ways available to short cut formal Probate proceedings.

1. Vehicles

When someone dies leaving vehicles not exceeding \$106,000.00 in value, the heirs can get a new title or titles directly from the Secretary of State (SOS) without going to Probate Court as long as there are no other assets that require Probate. The heirs have to use SOS Form TR-40c. If one heir of several is taking title, the other heirs must agree. Title to several vehicles can be transferred as long as the aggregate value does not exceed \$106,000.00.

2. Small Estate Court Procedure

If an estate is worth no more than \$53,000.00 after payment of funeral and burial expenses a Petition and Order for Assignment can be filed with the Probate Court to transfer money or real estate to the person

paying the death expense first, then the surviving spouse and if no surviving spouse to the heirs in equal shares. Although this type of procedure does not require court administration, the assistance of a lawyer in preparing and filing the petition is advisable. Persons taking property pursuant to this procedure are not liable to claims of the decedent's creditors.

3. Affidavit Procedure

This is available if a person dies leaving only personal property (i.e. a bank account) worth less than \$50,000.00. The Affidavit is a form available online. It needs to be filled out and delivered to the custodian of the personal property with a copy of the decedent's Death Certificate. It can be used 28 days after the date of death. The person receiving the property is liable to creditors of the deceased. Unless you are absolutely sure that the deceased had no creditors, the Petition for Assignment is the preferable procedure.

MESSAGES

PAULINE DiNOTO (Planning and Economic Development) Sterling Heights, MI: Having a great summer. Love the weather and my garden. Our granddaughter, Gianna, had a great graduation and party. Now she is off to Marquette, MI to attend Northern University.

RAY RABINE (Dept of Roads) Richmond, MI: Hoping everyone is enjoying the summer. I have been a member of the Michigan Veterans Home of Chesterfield since February. What a great facility. We are busy all the time with activities and outings. Went to a Jimmy Johns baseball game in June. Also, a Sanders candy tour and ice cream outing. Thank you for all that have served our country as well as everyone who supports our veterans. The caretakers are so wonderful too.

JEANNE PEROGGIO (Circuit Court) Riley, MI: Hi. I retired from Judicial Aide in 2001. Since then, I spend my time kayaking and riding my horse. I've taken many cool sea kayak trips to Tobermory, Apostle Islands, Isle Royale. I got a camper and take my horse camping. I also work PT at a daycare with 2-year-olds. I love it!!

KIMBERLY ODRONIEC (Sheriff's Office) Port Charlotte, FL: Retirement has been great, filled with travel, pickleball, bowling and marathons. But the greatest blessing of all has been living close to my mom in Florida and spending precious time with her.

SHARON KIRBY-AGEE (Finance) Crosswell, MI: Thank you all for your prayers. I hope everyone is enjoying summer. Good old Michigan weather... up—down—up—down. It's been such a quiet summer. I do a lot of reading. I love it up here. Our idea of a traffic jam is 3 cars behind a tractor. God bless all of you.

JUDY ANN FLENNA (FOC) Macomb, MI: I am sending prayers for Tim, the son of Sharon Kirby-Agee. I know how hard it must be to lose a child.

EUGENE GROSEBECK (Sheriff's Office) Shelby Township, MI: My wife and I welcomed our first grandchild on August 11th. Her name is Ameya Grace Groesbeck and we are overjoyed!! Our son and daughter-in-law had to go through IVF in order for her to get pregnant and she was very sick during her first trimester and then had a difficult labor and postpartum too, but I'm happy to say she is doing well now and Ameya is thriving!

KIMBERLY WALSH (F&O) Indiantown, FL: I retired and moved to Indiantown, FL, in December 2023. I have a sister and family in the West Palm Beach area. I absolutely love living here although it does get very hot in the summer. I live with my 9 pound Yorkie. His name is Milo. I'm in a 55+ golf country club community. We have many amenities including 2 pools, pickleball courts and a community rec center. We have many activities here including bingo, dances, darts, corn hole, etc. I also play jokers and marbles once a week with my great neighbors. In march, I went on my first seven-day Princess Caribbean cruise with 62 of my neighbors. We went to St. Thomas, San Juan and Princess Cay Bahamas. It was relaxing. I have a new great niece here who is eight months old. Her name is Harper Lynn. Retirement is wonderful!!!

JANET VALLIERE (Dept of Roads) East China, MI: Still enjoying retirement vacations up north "Several times a summer". Vic had spinal fusion and disc work done in February—been a long haul,

but he's doing well! Just "keep moving" everyone. That's the key! Stay healthy and see you at the holiday luncheon in December!!

SANDRA WILLS (MTB) Cleveland, TN: Totaled my car in July. No broken bones. In August, discovered a blood clot in my leg. Beginning of August, flew to El Paso, TX. Never a dull moment here. Love Life. Last four months I've been in the hospital three times. Twice for breathing issues and once for passing out and falling. Feeling better now. New instructions to follow. Still have at least 20 more years to live.

DONNA ALEXANDER (Senior Services) Macomb, MI: Our two granddaughters graduated from L'Anse Creuse North High School after both were four-year Varsity athletes. We're so proud of them as they start new journeys at Wayne State and Macomb Community College. We threw them a beautiful grad party and it was so nice to see family and friends show up to support and encourage Ava ad Breanne. Planted cucumbers, tomatoes, and lettuce and had great salads all summer long. Great harvest.

Your Membership Information

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

NAME

ADDRESS

CITY, STATE, ZIP

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

Beindit, Alvin*	8/9/2026	Sheriff's Office
Bell, John	9/12/2026	Juvenile Justice Center
Bonin, Kenneth	9/22/2026	Public Works
Chaffee, Josephine*	9/29/2026	Circuit Court
DeSandre, David*	6/28/2026	Department of Roads
Dewinter, Charles	6/8/2026	Department of Roads
Gruszczynski, James	8/30/2026	Sheriff's Office
Harlow, Joseph	8/2/2026	Department of Roads
Keefer, Kenneth*	8/7/2026	Sheriff's Office
Kohlmann, Barbara	5/8/2026	Martha T. Berry
Lane, George	8/31/2026	Register of Deeds
Marineau, Jane	9/29/2026	Probate Ct Wills & Est
Meeker, Charles	8/27/2026	Juvenile Justice Center
Merise-Kalister, Virginia	9/17/2026	Martha T Berry
Mioduszewski, Louis	7/1/2026	Emergency Mgmt
Misterovich, William*	7/11/2026	Public Works
Overton, Debra*	7/20/2026	Comm Mental Health
Rasch, Dean	7/11/2026	Department of Roads
Rees, Evelyn*	6/29/2026	Prosecutor's Office
Steckman, Donald	9/15/2026	Health Department
Stevens, Jane	9/15/2026	Prosecutor's Office
Walls, Ellen	7/6/2026	Macomb Comm Action
Western, Kathleen	9/2/2026	Comm Mental Health
Young, Celestine*	7/13/2026	Department of Roads
Ziegler, Donald*	9/6/2026	Facilities & Operations

*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 five-letter word becomes shorter when you add two letters to it?
2. Which tire doesn't move when your car turns left?
3. What kind of tree can you carry in your hand?
4. You live in a one-story house made of redwood. What color are the stairs?
5. What has a lot of keys but can't open any lock?

Answers:
1. Short
2. The spare tire
3. A palm tree
4. There aren't any stairs.
5. A piano
It's a one-story house

Humor

MEDICAL MATTERS

Four out of five doctors recommend another doctor.

A fool and his money are soon parted. However, if you go to a doctor it will be surgically removed.

One hospital installed a sand trap in surgery so the doctors could operate in familiar surroundings.

The latest miracle drug is so powerful, you have to be in perfect health to start taking it.

A thief broke into a medical clinic and was charged for an office visit.

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

December 31, 2026

YOUR ANSWERS:

1. Who's been a member of the Michigan Veterans Home of Chesterfield since February? 1. _____
2. Who has taken sea kayak trips to Tobermory, Apostle Islands, Isle Royale? 2. _____
3. Who's idea of a traffic jam is 3 cars behind a tractor? 3. _____
4. Who lives with a 9 pound Yorkie named Milo? 4. _____
5. Who's retirement has been filled with travel, pickleball, bowling and marathons? 5. _____