

# Your Ticket to Retirement

**DECEMBER 2025**

## IN THIS ISSUE:

- Kickstart Your 2026 Retirement Plan Now!
- How to Manage Holiday Spending without tapping into Retirement Savings
- Winter Wellness: 7 Tips for staying healthy during the holidays
- Holiday Dessert Recipes
- Upcoming Webinars & Retirement Plan Informational

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## ***Kickstart Your 2026 Retirement Plan Now!***

As the year comes to an end, it's an excellent time to reflect on your accomplishments and plan for a successful start to the upcoming year, particularly regarding your retirement savings. Here are some constructive steps to enhance your retirement savings and ensure you're well-prepared. Whether you're under 45 and just starting your journey or over 55 and looking to optimize your strategy, now is a great time to reorganize your retirement plan.

Linda R. Jensen, a Certified Exit Planning Advisor with Heart Financial Group, emphasizes the importance of starting to save early and taking advantage of compounding interest. She notes, "If you contribute just \$3,000 each year from ages 25 to 35, your nest egg could grow to over \$315,000 by the time you retire at age 65, even without any additional deposits."

If you find yourself behind on your savings, now is the time to consider utilizing catch-up provisions for your contributions. This can make a significant difference and allow you to increase your voluntary contributions in the coming year.

Additionally, review your budget to see if you can cut back or eliminate non-essential expenses to divert more funds toward retirement savings.

Taking proactive steps today will pave the way for a more secure financial future, giving you greater control over your retirement.

[Kickstart Your 2026 Retirement Plan Now | Kiplinger](#)

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# How to Manage Holiday Spending without tapping into Retirement Savings

Navigating retirement savings during the holiday season can present some unique challenges, especially when you're eager to give thoughtful gifts to family and friends. However, by implementing a few constructive strategies, you can maintain focus on your long-term financial goals while enjoying the festivities. Here are some practical tips to help you approach holiday spending with confidence and discipline.

## **Prepare for holiday spending:**

1. **Establish a Budget:** Start by reviewing last year's holiday expenses to create a realistic budget for this season. Consider all potential costs, including gifts, travel, decorations, food, and entertainment, to ensure you have a comprehensive view of your spending limits.
2. **Create a Dedicated Holiday Fund:** To alleviate the pressure on your retirement savings, consider setting up a separate savings account specifically for holiday expenses. Make consistent, small contributions throughout the year, so you gradually build a fund that will cater to your holiday needs.
3. **Make a Gift List and Adhere to It:** Compile a list of everyone you plan to buy for, along with a designated spending limit for each person. This proactive approach minimizes impulse buying and helps keep your spending in check, ensuring you stay true to your budget.
4. **Opt for Cash Purchases:** Utilizing cash rather than credit cards can be an effective way to control your spending. Consider using the envelope budgeting method, where you allocate specific cash amounts for different categories, making it easier to track and manage your expenditures.
5. **Prioritize Experiences Over Expensive Gifts:** Instead of focusing solely on material gifts, consider how you can create meaningful memories with your loved ones. Gifts of time such as cooking a meal together or participating in free holiday events can be both enriching and memorable.

## **Recover and stay on track after the holidays:**

1. **Commit to rebuilding savings.** If you do overspend, make a plan to replenish your savings as quickly as possible. Set up automatic transfers to your savings or investment accounts.
2. **Review and adjust your budget.** Look back at your spending to see where you overspent and where you can cut back in the new year. Use this information to create a more effective budget.
3. **Use extra income wisely.** Put any additional income you receive, such as a raise or tax refund, toward rebuilding your retirement savings or paying down holiday debt.

By incorporating these constructive strategies, you can enjoy the holiday season while ensuring your long-term retirement savings remain intact. Embrace the chance to celebrate and give, all while staying financially grounded.

# Winter wellness: 7 tips for staying healthy during the holidays

Maintaining good health during the winter months can present some challenges, but with a few proactive strategies, you can thrive in colder weather. By adapting your routine and making conscious choices, you can significantly reduce your risk of getting sick. Here are some constructive wellness tips to help you combat the winter blues and stay healthy throughout the season.



## Drink water.

- While warm winter drinks like hot cocoa are a cozy treat, remember to make water your priority for staying hydrated. Keeping up with your water intake—about eight cups a day—is key to staying healthy and energized during the winter months. You can make it easy by enjoying a glass of water with and between each meal.

## Sleep enough

- Prioritize sleep to stay healthy and energized through the holidays. Even with all the celebrations and travel, try to stick to a consistent sleep schedule. For better quality rest, be mindful of your intake of caffeine and alcohol, and avoid daytime naps and heavy meals close to bedtime.

## Dress warmly

- To stay warm and dry, dress in loose, warm layers rather than one big coat. Don't forget your head, hands, and feet: wear a hat that covers your ears, mittens (which are warmer than gloves), and insulated socks. If you get wet, change into dry clothes right away.

## Limit time in the cold

- Before heading out, check the weather and windchill. Dress for the conditions and know the signs of cold-related issues:
- Frostbite: Look for red or pale skin, prickling, and numbness.
- Hypothermia: Watch for intense shivering, slurred speech, or poor coordination. For hypothermia, get emergency help right away. Packing an emergency kit with warm layers while traveling can help you avoid these dangers.

## Exercise

- While cold air can make it tempting to skip workouts, consistent exercise offers powerful mental and physical benefits all season long. On days when the weather is severe, a home workout with an app or online program is a great alternative. For outdoor activity, wear appropriate layers that can be easily shed to prevent overheating.

Read more about these wellness tips by right clicking the link: [7 tips for a healthy holiday season - Mayo Clinic Health System](#)



# Holiday Dessert Recipes

**2 1/2 cups milk**  
**4 whole cinnamon sticks**  
**1/8 tsp. ground cloves**  
**1/2 tsp. vanilla extract**  
**7 large egg yolks**  
**3/4 cup sugar**  
**2 cups heavy cream**  
**2 tsp. Vanilla extract**  
**1/8 tsp. Ground nutmeg**

## Ingredients



1. Combine the milk, cinnamon sticks, cloves, and 1/2 teaspoon vanilla extract in a large saucepan. Place it over low heat for 5 minutes to infuse the flavors.
2. In a medium mixing bowl, whisk the egg yolks and sugar together for about 1 minute, or until the mixture becomes pale and slightly thickened.
3. Remove the cinnamon sticks from the milk and increase the heat to medium-high. Gradually whisk about 1/4 of the hot milk into the egg yolk mixture to temper the eggs. Then, pour the egg yolk mixture back into the saucepan with the remaining milk, whisking continuously.
4. Cook the mixture over medium heat, whisking constantly, for 3 minutes, or until it thickens slightly. Do not let it boil.
5. Pour the hot eggnog into a large bowl or beverage container and allow it to cool at room temperature for 1 hour. If desired, return the cinnamon sticks to the mixture for additional flavor.
6. After cooling, stir in the heavy cream, 2 teaspoons vanilla extract, and nutmeg. Refrigerate the eggnog for at least 4 hours, or until fully chilled.

## Baklava



## Ingredients

**3 cups Sugar**  
**1 3/4 cups water**  
**1 lemon**  
**1 cup of ghee or butter melted**  
**1 1/2 pounds pistachios**  
**1 package phyllo dough**

1. **Heat sugar and water on stove until it boils, then squeeze 1/2 a lemon into the simply syrup and set aside to cool.**
2. **In a food processor mix pistachios, 1 tablespoon of ghee or butter and 2 tablespoons of sugar; mix until crumbly.**
3. **Pour a little melted ghee or butter on a baking sheet and spread all over then place half of the phyllo dough on pan then poke holes all over the dough, pour some of the ghee or butter on top of the dough.**
4. **Pour pistachio mixture on top and spread the nuts out evenly and place remaining phyllo dough on top. Using a sharp knife, cut baklava into long rows, then cut diagonally.**
5. **Pour the remaining ghee or butter over top of cut phyllo dough.**
6. **Bake on 325 degrees for 1 hour and 25 minutes until baklava is golden brown**
7. **Remove from oven and pour simply syrup mixture on top right away and sprinkle crushed pistachios on top.**

# Upcoming Webinars and Retirement Plan Informational

## UPCOMING EMPOWER WEBINAR:

### Boost Your Savings

[Microsoft Virtual Events Powered by Teams](#)

**CLICK THE LINK TO REGISTER**

## **Empower Retirement Counselor Kandie Anglin 1:1 meeting schedule.**

If you would like to meet with the retirement counselor Kandie Anglin at one of the Wayne County locations please click on the link below to be directed to the online schedule.

### **Book Appointment**

*2026 Wayne County Retirement Regular & Quarterly Board Meeting Schedule will be available after the first of the year.*

## WAYNE COUNTY RETIREMENT COMMISSION

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