

# Your Ticket to Retirement



## NOVEMBER 2025

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### Thanksgiving Perspective for Retirement Planning

A fulfilling retirement, like a holiday feast, results from careful planning, Quality resources, and expert preparation. This Thanksgiving, seize the opportunity to shape your financial future: plan intentionally, utilize available resources, and enjoy the rewards. Let gratitude guide your financial decisions as you prioritize saving, maximize your retirement benefits, and cut unnecessary expenses to build a strong financial future.

#### Push yourself to save more:

- Strive to save 15% of your income for retirement. If that's too much to start with, it's perfectly fine to begin with 5%, 6%, or 10%. The important thing is to make a plan to gradually increase your savings rate. Consider committing to raise it by at least 1 percentage point every six months to a year. This approach will help you build a solid financial foundation for your future.

#### Evaluate your spending

- Take a proactive approach to your spending by evaluating your financial habits. By thoughtfully analyzing your expenses, you can discover opportunities to reduce non-essential purchases. Redirecting those savings can significantly enhance your retirement funds, setting you on a path toward greater financial security.

#### Make it a tradition

- Transform financial planning into an essential annual holiday tradition. By consistently revisiting and refining your plan, you can empower your financial future and cultivate lasting peace of mind.

If you're looking to enhance your retirement savings options, I encourage you to connect with **Titan Wealth Advisors** at (248) 327-0272. They can offer valuable financial guidance to help you achieve your financial goals. Additionally, consider attending the informative webinars and sessions hosted by **Kandie Anglin** from Empower. You can reach her at (248) 840-0655 or via email at [kandie.anglin@empower.com](mailto:kandie.anglin@empower.com) for more information. Taking these steps can significantly benefit your financial future!

# Volunteer Opportunities

The Wayne County Employees' Retirement System is committed to providing information for participant retirement savings. However, in addition to our continuous efforts to offer employees innovative and rewarding ways to save for retirement, we are equally enthusiastic about highlighting a variety of volunteer opportunities available during the holiday season.

As the holiday season approaches, we are reminded of the profound importance of giving back to our communities. This time of year provides numerous opportunities to support those in need, and your involvement can truly brighten the lives of individuals and families facing challenges.

Whether you are searching for ways to lend a helping hand or looking for organizations that can provide assistance, we would like to spotlight a few local groups that are dedicated to making a positive impact during the holiday season.

Below are a few organizations looking for volunteers for the upcoming holiday season. Right click on the links below to see upcoming volunteer opportunities:

## **Detroit Thanksgiving**

Working with churches, organizations, and companies to unite communities. The Detroit Thanksgiving organization is looking to support 1,500 Thanksgiving meals to families this year. The Detroit Thanksgiving organization will be donating turkeys and fixings this year in Detroit, Harrison Township & Warren.

[Volunteer - Serving Thanksgiving Meals in Detroit, Michigan](#)

## **Forgotten Harvest: Volunteering**

Forgotten Harvest needs volunteers to assist in sorting and packing fresh and non-perishable food for distribution to those in need. Warehouse volunteer opportunities are available.

[Volunteer - Forgotten Harvest](#)

## **Wayne County's Annual Thanksgiving Turkey Drive 2025**

Saturday, November 22nd, 10am—1pm, Ecorse High School

Every year, we collectively make a commitment to feed Wayne County families during the holiday season, and this year is no different. We need your help in supporting our annual turkey drive. With your monetary donations, the turkey drive helps to ensure less fortunate Wayne County residents can enjoy a hearty meal during the Thanksgiving Holiday. This year's fundraising goal is \$20,000. Reaching this goal will help us feed nearly 800 Wayne County families. Every little bit helps.

This holiday season, numerous organizations are seeking volunteers to help with a variety of initiatives, from food drives and toy collections to community outreach programs that provide essential services. We encourage you to consider dedicating your time and goodwill to these worthy causes. Your contributions, no matter how small, can make a significant difference in the lives of those who are less fortunate. Together, let's spread joy and support within our community, ensuring that everyone has a reason to celebrate this holiday season.



# How To Cut Cost For The Holiday

The holiday season is here, bringing joy and celebration, but it can also lead to increased expenses. While we are committed to offering you the best retirement savings options to help you achieve your financial goals, we also want to share some practical money-saving strategies for employees who will be traveling, hosting, or gathering with family and friends for the upcoming Thanksgiving holiday.



- Though it may be too late to secure early flights for Thanksgiving, now is the perfect time to start planning and booking your Christmas travel. By booking flights well in advance, you can often find significant savings, allowing you to allocate more funds towards enjoyable holiday experiences.
- If you're hosting Thanksgiving dinner, consider organizing a recipe swap with friends and family. This can be a fun way to discover new dishes while sharing the cooking burden. Encourage everyone to bring their favorite recipes to exchange. This not only enhances your Thanksgiving menu but can also help you save on your grocery budget, as you may choose to incorporate dishes that require more affordable ingredients.
- In lieu of the frenzy that typically accompanies Black Friday shopping, think about initiating a family gift exchange. This can foster a spirit of togetherness and creativity by allowing each family member to focus on thoughtful gifts rather than competing for the best deals. Additionally, if your family has a tradition of gift-giving, consider setting a budget for major purchases. This approach can help manage spending and ensure that holiday shopping remains stress-free and enjoyable.

By implementing these strategies, you can keep more money in your pocket and enjoy a holiday season filled with joy and meaningful connections, without the burden of overspending.



## Upcoming Webinars and Retirement Plan Informational

### UPCOMING EMPOWER WEBINAR:

Wednesday November 5, 2025 Noon

Wayne County 401a After-tax vs. 457 Roth Contributions

CLICK THE LINK TO REGISTER

[Microsoft Virtual Events Powered by Teams](#)

### 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](#)

## Veterans Day 2025

In observance of Veterans Day, the Wayne County Employees' Retirement System would like to take a moment to express our heartfelt gratitude to all the veterans from every branch of the military working within Wayne County. Your courage, commitment, and sacrifice in defending our freedoms and safeguarding our communities is truly commendable. We recognize the significant contributions you have made both in and out of uniform, and we are deeply grateful for your unwavering dedication to our country. Thank you for your service and for the example you set for us all.



# Thanksgiving Dessert

## Easy Peach Cobbler Recipe

### Ingredients

- ⇒ 1 cup all-purpose flour
- ⇒ 2 cups sugar
- ⇒ 3 teaspoons baking powder
- ⇒ 1 pinch salt
- ⇒ 1 cup milk
- ⇒ 4 cups peaches, peeled pitted, and thinly sliced (about 5 to 6 medium peaches)
- ⇒ 1 tablespoon fresh lemon juice
- ⇒ 3 dashes ground cinnamon (optional) or 3 dashes ground nutmeg (optional)

### Directions

1. Preheat the oven to 375°F degrees.
2. Pour the melted butter in a 13 x 9 x 2-inch baking dish.
3. In medium bowl, combine the flour, 1 cup of sugar, baking powder, and salt; mix well.
4. Stir in the milk and stir until just combined.
5. Pour the batter over the butter. **DO NOT** mix together.
6. In a small saucepan, combine the peaches, lemon juice, and the remaining cup of sugar; bring to a boil over high heat, stirring constantly.
7. Pour the peaches over the batter, but do not stir in; sprinkle with cinnamon and nutmeg.
8. Bake in preheated oven for 40 to 45 minutes, or until the top is golden brown.
9. Serve warm or cold.



Wayne County Retirement Regular & Quarterly Board Meetings Schedule 2025: All meetings will be held on the 18th floor of the Grand Park Centre at 10:00am, unless otherwise specified.

Monday, January 27	<i>Monday, February 10</i> Monday, February 24	Monday, March 31	Friday, April 25	<i>Friday, May 9</i> Tuesday, May 23	Monday, June 30
Monday, July 28	<i>Friday, August 8</i> Monday, August 25	Friday, September 26	Monday, October 27	<i>Friday, November 14</i> Tuesday, November 18	Friday, December 19

### WAYNE COUNTY RETIREMENT COMMISSION

#### EMPLOYEE MEMBERS

Henry Wilson, Chair  
Frank Simone, Vice Chair  
Tom Yee  
Denis Martin

#### RETIRED MEMBERS

Elizabeth Misuraca  
Ron Yee

#### EX-OFFICIO MEMBERS

Warren C. Evans  
Wayne County Executive  
Assad Turfe  
Designated Representative  
Alisha Bell, Chairperson  
Wayne County Commission