

March 2026

Wayne County Employees' Retirement System



MESSENGER

Heading To Spring Edition

3 Required Minimum Distribution (RMD) Rule Changes Retirees Must Know

If you have a tax-deferred retirement account, it's important to understand how required minimum distributions (RMDs) work.

Accounts like traditional IRAs and 401(k) plans let you invest pre-tax dollars, which can lower your taxable income now. However, you'll need to pay federal income tax on your withdrawals, including both your contributions and any gains, later on.

You can't put off withdrawals from these accounts forever. Once you reach a certain age, you'll need to take out a minimum amount each year, following required minimum distribution (RMD) rules.

RMD rules can be tricky, especially with the changes from the Secure 2.0 Act in 2022. Here are three important rules that retirees should know for 2026.

- **If you were born between 1951 and 1959, you must start taking required minimum distributions (RMDs) from your pre-tax retirement accounts at age 73.**
- **The Secure 2.0 Act removed RMDs for Roth 401(k) and Roth 403(b) plans while the original account holder is alive. However, beneficiaries are still required to take RMDs.**
- **In most cases, you need to take your RMD each year by December 31. If you miss the deadline, you could face a penalty of up to 25%, but this may be reduced to 10%.**

Individuals who turn 73 years of age in 2025 and do not take their required minimum distribution (RMD) in December 2025 have until April 1, 2026, to complete their first RMD withdrawal. For additional information, refer to the linked article. [3 Required Minimum Distribution \(RMD\) Rule Changes Retirees Must Know in 2026 | The Motley Fool](#)

Inside This Issue

In this issue of the Messenger, we're excited to share some useful tips and fun ideas to help you stay informed and entertained. We always want to provide content that you find interesting, so we'd love to hear your thoughts on what you'd like to see in the newsletter! If you have any great ideas or if you'd like to be featured as our retiree spotlight, please send us a note at tgee@waynecountymi.gov. We can't wait to hear from you!

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IMPORTANT DATES & CONTACTS

CHECK

JANUARY	1/2/26	JULY	7/1/26
FEBRUARY	1/30/26	AUGUST	7/31/26
MARCH	2/27/26	SEPTEMBER	9/1/25
APRIL	4/1/26	OCTOBER	9/30/26
MAY	5/1/26	NOVEMBER	10/30/26
JUNE	6/1/26	DECEMBER	12/01/26

Did you move or change your
Banking information?

UPCOMING OFFICE CLOSURES

Contact Payroll:

Jim Magee: 313-224-2821

Andrea Pennington: 313-224-2774

MEMORIAL DAY 05/25/2026

JUNETEENTH 06/19/2026

Health, Dental, Optical, and Life Insurance

For questions regarding your healthcare benefits, please contact the Wayne County Benefits Department at benefits@waynecountymi.gov or your account representative listed below:

Last Name CONTACT YOUR BENEFITS ENROLLMENT SPECIALIST

A-E	Ebony M. Byrd	(313) 224-0436 ebyrd@waynecountymi.gov
F-K	Andrea Allen	(313) 968-6432 aallen@waynecountymi.gov
L-R	Deborah Brown	(313) 224-6076 dbrown7@waynecountymi.gov
S-Z	Stacy Smith	(313) 224-7172 ssmith@waynecountymi.gov

BENEFITS DEPARTMENT GENERAL CONTACTS:

Office: (313) 224-5157

Fax: (313) 967-1228

QUESTIONS ABOUT STIPENDS:

Kimberly Price (313) 224-5381

kprice@waynecountymi.gov

Director's Report

I hope you all are staying healthy and warm this winter! As we kick off a new year, the Wayne County Employees' Retirement System (WCERS) continues to look for ways to keep our dedicated retirees and beneficiaries informed, supported, and connected. I am excited to share a couple of updates with you – one that may help at tax time and one that is simply about having fun and enjoying good company.

New Tax Deduction for Seniors

Beginning with the 2025 tax year (and through 2028), a new federal **Senior Tax Deduction** will be available for taxpayers age 65 and older. This is in addition to the standard deduction and the existing age-65-and-older deduction.

Here's what it means for you:

- Single retirees (65+): may qualify for up to **\$6,000 in extra deductions**
- Married couples (both 65+): may qualify for **up to \$12,000 in extra deductions**

This deduction lowers your taxable income, which can reduce the amount of federal taxes you owe. For some, it may even result in little or no federal tax on Social Security benefits – not because the rules changed, but because overall taxable income is lower.

Income limits:

- Individuals earning up to ~\$75,000, and couples earning up to ~\$150,000, can claim the full deduction.
- The deduction gradually phases out above these amounts.

You **do not need to itemize deductions** to take advantage of this benefit.

For more information, and any questions you may have, please reach out to your tax advisor.

2026 Senior Fun Fest

Looking ahead to summer, Wayne County is hosting Senior Fun Fest again!

Event Dates & Locations:

- **Saturday, June 13, 2026 | 11 am – 2 pm**
Nankin Mills Recreation Area, Hines Park - 33259 & 33325 Edward N. Hines Dr., Westland
- **Saturday, July 18, 2026 | 11 am – 2 pm**
Elizabeth Park - 4250 Elizabeth Dr., Trenton

The Nankin Mills event traditionally welcomes more than 2,000 seniors, and the County is excited to bring this celebration downriver for the first time, where 500–700 attendees are expected. These events are always a highlight of the summer and a wonderful opportunity for seniors to gather, socialize, and enjoy a day of fun, so mark your calendars and stay tuned for more details.

Thank you, as always, for your years of service to Wayne County. We truly appreciate the trust you place in WCERS and remain committed to supporting you throughout your retirement.

Robert Grden,
Executive Director, WCERS

Retiree Spotlight

Juanita Parker



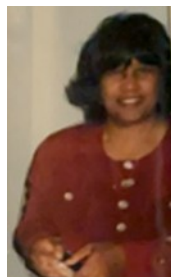
Juanita Parker began her employment at Wayne County General Hospital on February 6, 1969, serving as a surgical technician and assisting physicians during surgical procedures. She remained at Wayne County General Hospital for fifteen years until its closure. Additionally, Ms. Parker worked part-time on weekends at POH Medical Center in Pontiac for twenty years.



Following the closure of Wayne County General Hospital, Ms. Parker was transferred to Frank Murphy Hall of Justice, where she operated the switchboard system for several years. She later transitioned to the file room, supervising high school students during their internships with Wayne County.

Ms. Parker subsequently joined the Victim Services Unit, where she distributed essential information to victims regarding their cases. After several years, she transferred to the Juvenile division to establish a victim services unit. Within a few months, Ms. Parker became a victim service advocate at the Juvenile Detention Center, accompanying victims and prosecutors to court, providing guidance through legal proceedings, and explaining court procedures and victims' rights.

During her tenure with Victim Services, Ms. Parker hired and supervised city senior aides through a program designed to provide seniors with employment opportunities and valuable skills. After 48 years of service, Ms. Parker retired from Wayne County, subsequently joining the police reserve. In her personal life, Ms. Parker enjoys bowling with her daughters and grandson, noting that her grandson consistently outperforms her.



Protecting Yourself from Scams: What Every Older Adult Should Know

A difficult reality in today's world is that older adults are often targeted by scammers. These criminals are constantly coming up with new and convincing ways to steal money and personal information. The good news is that you can take simple, proactive steps to protect yourself, your retirement savings, and your financial security.

Here are a few Common Warning Signs of a Scam

Be especially cautious if someone:

- Contacts you unexpectedly by phone, email, text, or social media
- Pressures you to act quickly or threatens serious consequences
- Requests personal information such as your Social Security number or bank details
- Asks for payment using gift cards, wire transfers, or cryptocurrency
- If something feels off, trust your instincts and slow down.

Simple Steps to Stay Safe

- **Don't share personal information.** Never give out account numbers, passwords, or security codes unless you initiated the contact and know who you're dealing with.
- **Verify before responding.** If someone claims to be from your bank, Medicare, Social Security, or an investment firm, hang up and contact the organization directly using a trusted phone number.
- **Take your time.** Scammers rely on fear and urgency. Legitimate organizations will give you time to think and ask questions.
- **Check your accounts regularly.** Review bank statements, credit cards, and retirement accounts for unfamiliar activity.
- **Use strong security tools.** Enable two-factor authentication and keep your phone, computer, and antivirus software up to date.

Talk It Over

Before sending money or making financial decisions, talk with a trusted family member, friend, or financial professional. A second opinion can help prevent costly mistakes.

If You Suspect a Scam

- Contact your bank immediately
- Report the incident to local authorities or consumer protection agencies
- Don't be embarrassed—scammers are professionals, and reporting helps protect others

Remember: Staying informed, asking questions, and taking your time are your best defenses. Protecting your financial well-being is an important part of protecting your independence.

You can read similar articles on Class-Action Lawsuit Payments scams on AARP by clicking the following link: [You Got Notice of a Class-Action Lawsuit Payment. Is It a Scam?](#)

Happy Retirement!

December 2026—February 2026

NAME

DEPT.

NAME

DEPT.

Andrew Hill	DPS
Ann Marie Hurych	Treas.
Brian Lowler	WCAA
Carla Harris	Prob Ct.
Clarice Pearce	WCS
Daniel Connell	WCS
David Lopez	DPS
Demetria Brue	Pros. Atty.
Diane Darga	Treas.
Gerald J. O'Neil Jr.	M&B
Hoosea Bragg	WCAA
James Roznowski	DPS
James Taurence	WCAA
James Toth	Comm.
James VanCalbergh	WCAA
James Williams	WCS
Janet Nesbit	Co Clk
Janice Hiller	Cir Ct

Jonathon Godre	WCS
Joseph Gawenda	WCS
Joseph Scheuher	FM&P
Kathleen Walton Allen	Cir Ct.
Krista Shepherd	DPS
Mark Hribar	WCS
Melba Miles	DPS
Michael Okoney	WCAA
Patricia Farris	M&B
Peter Halthaway	WCAA
Rhonda Kieznawski	WCAA
Roberta Schultz	Co Clk
Steven Collins	Corp. Council
Suzette M. Samuels	Pros Atty
Thomas Haas	WCAA
Timothy Harris	WCS
Tracy Bangs	WCAA
Wayne Peal	Comm



A Message From Our Deputy Director

Spring is just around the corner, presenting an excellent opportunity to embrace the outdoors. As the winter snow begins to melt, a wealth of discoveries awaits. Whether you choose to explore the trails of a nearby park or participate in one of the numerous guided programs available, there is no better time to reconnect with nature and the community.

This season, consider venturing into new experiences. Join a local club or community group, participate in a workshop, or attend a festival to meet new people and learn new skills. Check out some of the beauty Southeast Michigan has to offer:

- ❑ **Michigan State Recreation Passport—Michigan.gov/RecreationPassport**

Discount when purchased at time of license plate registration renewal.

- ❑ **Huron-Clinton Metroparks Pass—metroparks.com**

Discounted rates for those aged 62+. Resident pricing available for those living in Livingston, Macomb, Oakland, Washtenaw, and Wayne counties.

- ❑ **Michigan Activity Pass—miactivitypass.org**

Use your public library card to “check-out” free or discounted passes to hundreds of cultural destinations, parks, campgrounds and recreations areas.

MAP offers summer transportation services for residents who live in Macomb, Oakland, and Wayne County, age 60 or older, after booking a MAP ticket.

- The Outdoor Adventure Center in Detroit offers Active Aging Adventures guided programs, including Brunch & Learn and Senior Stroll

- ❑ **Wayne County Parks—[Wayne County Parks Finder \(Click Here\)](#)**

Whether it’s a family reunion, a birthday celebration, or a casual get-together with friends, the 22 park shelters available for rent from May through September, offer a perfect backdrop for creating lasting memories. Each park provides unique amenities, from scenic picnic spots to playgrounds And walking trails.

- On Monday, March 2nd at the Nankin Mills Interpretive Center, Wayne County Parks staff will begin issuing park Permits in person for the 2026 season.

Remember, each of these opportunities are not just a chance to enjoy the outdoors or engage in creative pursuits, but also a way to support and connect with your community. So, lace up your walking shoes, grab a friend, and make the most of what this vibrant season has to offer!

If you have not yet returned your completed **2025 Signature and Information Verification Form**, you may be at risk for processing issues or temporary holds. Be sure to send this in immediately or request a new copy by emailing eretirement@waynecountymi.gov or calling 313-224-2846.

How to Prevent Financial Elder Abuse

Financial abuse refers to the unauthorized taking or misuse of an individual's financial resources or property for the advantage of someone other than the rightful owner. This type of abuse may be perpetrated by various individuals, including neighbors, caregivers, professionals, or even family members and friends. Examples of financial abuse include taking funds without consent, failing to repay debts, overcharging for services rendered, or failing to fulfill services for which payment has been received. Financial abuse, also known as financial exploitation, constitutes a form of elder abuse.

Common Methods of Abuse

Financial elder abuse can take many forms:

- Misusing a power of attorney to access funds for personal use.
- Stealing credit cards, checks or cash
- Pressuring elders to change wills, deeds, or accounts
- Scams, such as lottery or prize frauds
- Exploitation in nursing homes or assisted living facilities by staff or caregivers.

Scope of Impact

Financial exploitation is widespread and costly. Estimates suggest that older adults lose over \$36 billion annually to scams, fraud, and abuse, with many cases going unreported due to fear, embarrassment, or lack of resources.

How to Prevent and Report

To protect older adults:

- Monitor financial accounts for unusual activity
- Educate elders about common scams and safe financial practices
- Limit access to sensitive financial information to trusted individuals
- Use legal safeguards like joint accounts or trusted fiduciaries If abuse is suspected, it should be reported promptly
- Adult protective Services (APS) in your state
- District Attorney's office for potential prosecutions
- Financial institutions can file Suspicious Activity Reports (SARs) to alert authorities immediate threats to safety should be reported by calling 911. Resources like the consumer Financial Protection Bureau and the Department of Justice Elder Justice Initiative provide guidance and support for victims and families.

Key takeaway

Financial elder abuse is a serious and often hidden form of elder mistreatment. Awareness, vigilance, and timely reporting are essential to protect older adults from exploitation and to hold perpetrators accountable.

[What Is Elder Financial Abuse? – Forbes Advisor](#)

[Reporting elder financial abuse | Consumer Financial Protection Bureau](#)

[Elderly Financial Exploitation Advisory](#)

NEW SUPPORT FOR CAREGIVERS

State laws help those helping loved ones

Family caregiving in America continues to grow. Many adults are stepping in to help aging or disabled loved ones full-time. According to the State of Michigan office of the Governor, In Michigan alone, **about 1.7 million residents provide unpaid care** to family members or friends, contributing more than **1.1 billion hours of support each year**.

Caregiving can be **physically, emotionally, socially, and financially demanding**, and Michigan offers several *state-specific supports* to help.

State Programs & Support

Paid Caregiving Through Medicaid (Home Help Program)

Michigan's *Home Help* program allows eligible Medicaid recipients to choose a caregiver, including many family members (though spouses and parents of minors are not eligible in some cases). Qualifying caregivers can receive compensation for helping with daily tasks like bathing, dressing, and meal preparation.

This can be especially helpful if you provide regular care at home and want some financial relief. Pay rates vary but generally range from about **\$13.50 to \$16 per hour**, depending on the program or agency involved.

Michigan CARE Act

Under the Michigan *Caregiver Advise, Record, Enable (CARE) Act*, hospitals must:

- Allow patients to designate a caregiver
- Notify that caregiver about discharge or transfer plans
- Provide instruction on medical tasks your loved one may need at home

This helps family caregivers transition more confidently from hospital care to home care.

Michigan caregivers can tap into a variety of **support services and networks**:

AARP Michigan Caregiving Resources

AARP offers guides, support tools, and advocacy for caregivers, including efforts to secure tax credits and reduce out-of-pocket costs for caregiving.

Area Agencies on Aging

These agencies connect older adults and caregivers with services like meals, in-home support, transportation, and respite care—the temporary break every caregiver deserves.

Legal and Financial Support

Organizations like Elder Law of Michigan and Michigan Legal Help provide free information and referrals for legal concerns and planning.

Veteran Caregiver Programs

If you care for a veteran, special VA programs offer **stipends, education, and support services** that can assist with caregiving responsibilities.

Continued on next page....

NEW SUPPORT FOR CAREGIVERS

State laws help those helping loved ones Continued.....

Advocacy & Future Policy Changes

Efforts are underway in Lansing to provide more **financial relief for unpaid caregivers**, including proposals for a *Caregiver Tax Credit* that could help offset costs related to caregiving.

Tips for Michigan Caregivers

- **Check Medicaid eligibility early:** Many supports require Medicaid enrollment before you can be paid as a caregiver.
- **Use respite programs:** Respite vouchers and community programs offer short-term relief so you can rest and recharge.
- **Connect with support groups:** Caring for someone 24/7 can be isolating—local groups and online communities can help.

Here is a list of agencies and phone numbers for families in Michigan looking for assistance.

Michigan Caregiver Quick Contacts & Help Lines

AARP Family Caregiving Resource Line

Get guides, support tips, and caregiver tools.

877-333-5885 (toll-free) — available Mon–Fri, 8 a.m.–8 p.m. ET.

Michigan Area Agencies on Aging Info-Line

Connect to local support services, respite care, meals, transportation & more.

(800) 654-2810

Eldercare Locator (National)

Find local aging & caregiver services near you.

800-677-1116 | eldercare.acl.gov

AgeWays (Southeast MI Caregiver Support)

Help with in-home care, adult day services, caregiver classes & respite.

(800) 852-7795

VA Caregiver Support Line

Support and stipend info for caregivers of eligible veterans.

1-855-260-3274

Michigan Long-Term Care Ombudsman Program

Advocates for residents in long-term care facilities.

1-866-485-9393

Michigan Elder Abuse Hotline

Report neglect or exploitation of an older adult.

855-444-3911 (24/7 statewide)

Mi Caregiver Connection

A statewide hub to find local Area Agencies on Aging, support groups, respite care, education & more:

mi.caregiverconnection.com

Check you local AARP organization to find more resources for your State. Click on the link to view the

AARP article. [States Provide New Support to Family Caregivers](#) and [November 2024: Family Caregivers Month](#) or [Unpaid Caregivers Factsheets\(8.5 x 11 in\)](#)

In Loving Memory

Reported: DECEMBER 2026 - FEBRUARY 2026

NAME	DEPT.	NAME	DEPT.
Annie Sharp	WCS	Karen Jo Padone	WCAA
Barbara Beatty	HCS	Lawrence Meyer	WCS
Billie Pugh	WCRC	Nathaniel Rucker	WCGH
Dean Koulouras	Corp. Cou	Owen Coyle	DPS
Debra Owens	WCS	Princella Buckhannan	HHS
Desiree Abdullah	Corp. Cou.	Richard Lemon	CO Clk
Diane Hazen	HCS	Robert Healy	Pros Atty.
Dolores Kanoyton	Cir Ct	Stanford Place	WCRC
Dolores McDonald	FOC Deferred	William Ebersberger	
Irma James	Juv Ct	Willie Johnson	WCGH
Joanne Blahnik			
John Wiktor	HCS		



Recipe Corner



Crockpot Chicken and Potatoes

Ingredients

1 tablespoon	Olive Oil
3 pounds	Bone-in skin-on chicken thighs
Add	Salt and pepper (to taste)
1 large	Onions (chopped)
4 cloves	Garlic (minced)
1 teaspoon	dried thyme
1/2 teaspoon	dried rosemary
1 tablespoon	tomato paste
1/4 cup	all purpose flour
1 cup	low sodium chicken broth
4 large	Carrots
1 1/2 pounds	baby potatoes, halved or quartered
2	bay leaves
Add	chopped fresh parsley (optional)

Prep Time—20 mins

Cook Time—5 hours

Total Time—45 hours 20 mins

Instructions

1. Heat the olive oil in a large skillet over medium-high heat. Sprinkle chicken with salt and pepper. Put the chicken in the skillet, skin side down, and brown on both sides, about 4 to 5 minutes per side. Remove chicken to a clean plate.
2. Add the onion to the hot skillet. Cook for 2 to 3 minutes, until onion starts to soften. Stir in the garlic, thyme, rosemary, tomato paste and flour and cook, stirring, for 30 seconds.
3. Stir in the chicken broth. Cook for 1 to 2 minutes, until sauce thickens, scraping up any browned bits stuck to the bottom of the pan. Remove pan from the heat.
4. Place the potatoes and carrots in the bottom of the slow cooker. Add the onion mixture from the skillet and spread it out into an even layer over the vegetables. Add the bay leaves. Place the chicken on top of everything else, skin side up.
5. Cover and cook on low for 5 to 6 hours or on high for 2 ½ to 3 hours, until chicken is cooked through to an internal temperature of 165 degrees F and potatoes and carrots are tender. Remove bay leaves and serve.

Notes

- Bone-in chicken breasts may be substituted for the chicken thighs and the cook time will remain the same. I would recommend using about 3 bone-in chicken breasts
- If using boneless, skinless chicken thighs, they will cook faster than bone-in thighs. I recommend checking on them after 4 hours on low or 2 hours on high.

Nutrition

Serving: 1/6 recipe | Calories: 482kcal | Carbohydrates: 32g | Protein: 28g | Fat: 27g | Saturated Fat: 7g | Cholesterol: 142mg | Sodium: 185mg | Potassium: 1023mg | Fiber: 5g | Sugar: 4g | Vitamin A: 8172IU | Vitamin C: 28mg | Calcium: 52mg | Iron: 3mg

ANNOUNCEMENTS & UPCOMING EVENTS

Retiree Clubs

Wayne County Retiree Sub-Chapter 38

When: Second Tuesday of every month at 1PM

Address: UAW Local 182 35603 Plymouth Rd Livonia, MI 48150

<http://www.wcsubchapter38.com/>

We invite all retirees of Wayne County to join our Sub-Chapter! The annual dues are \$36.00, which can be easily paid through a monthly payroll deduction of \$3.00 or as a one-time payment via check or cash. To obtain a membership application, please reach out to Richard Noelke at wingsman81@aol.com. Your participation is valuable, and we look forward to having you with us!

Wayne County Sheriff and Airport Police Retirees Association

When: Second Thursday of every month at 12PM (free lunch is included)

(No meetings will be held in June, July and August)

Upcoming Meetings held on the following dates:

Address: American Legion #396, 6860 Middlebelt, Garden City, MI 48135

WINTER WORD SEARCH

Winter Word Search

S K I I N G S N O W B O O H T
 S F I R E P L A C E I N G E O
 L I E A R M U F F S C N Y T S
 E W S B C O L T R A E S T A C
 D I M L R O W S N O U G H E A
 D N U I A U L O W P S H T O R
 I T F Z E S A D E H A T A O F
 N R B Z B A E R O W P L Y I I
 G C O A T O T L Y D M W L C R
 I T O R H A F R O T A S U I E
 P O T D E C E M B E R I L C L
 L A S N C R O V I N C L O L R
 O A D H J K T C E S H O V E L
 W J A N U A R Y O E S A H S T
 M I T T E N S W E A T E R E L

BLIZZARD
 BOOTS
 COAT
 COCOA
 COLD
 DECEMBER
 EARMUFFS
 FEBRUARY

FIREPLACE
 FROSTY
 HAT
 ICE
 ICICLES
 JANUARY
 MARCH
 MITTENS

PLOW
 SCARF
 SHOVEL
 SKIING
 SLEDDING
 SNOW
 SWEATER
 WINTER



CRAYONSANDCRAVINGS.COM

Wayne County Retirement Regular & Quarterly Board Meetings Schedule 2026: All meetings will be held on the 18th floor of the Grand Park Centre at 10:00am, unless otherwise specified.

Wednesday, January 28	<i>Wednesday, February 11</i> Monday, February 23	Monday, March 30	Friday, April 24	<i>Monday, May 11</i> Friday, May 29	Monday, June 29
Monday, July 27	<i>Friday, August 14</i> Monday, August 31	Friday, September 25	Friday, October 30	<i>Friday, November 13</i> Monday, November 30	Friday, December 18