



Wayne
County

Employees' Retirement System
Robert J. Grden, Executive Director

June 1, 2025

RETIREE
Life



Wayne County Employees' Retirement System

MESSENGER

Director's Report

Spring is finally here! I hope you all have been enjoying the warm weather and that everyone's families are happy and in good health.

In recent years, I have worked with Retirement staff and the Retirement Commission to strengthen the long-term fiscal health and stability of the Wayne County Employees' Retirement System (WCERS). In 2013, Wayne County's portion of WCERS was just **44%** funded. This year I am proud to announce that Wayne County is now **70%** funded – an increase of **26%** in the last decade! I am also happy to report that the Wayne County Airport Authority is now **82%** funded.

These improvements are a direct result of a strategic combination of sound governance practices, effective portfolio diversification and disciplined funding strategies. As a result, WCERS is on a trajectory towards greater financial stability and ensuring the promise of a secure retirement is protected for all retirees, even in the face of ongoing political, budgetary, and economic uncertainties. WCERS remains a model of resilience and fiscal responsibility.

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This marks a clear and encouraging upward trend, reinforcing our confidence that the Retirement Commission is on the right track to securing the financial future of WCERS.

I'm pleased to share several highlights from our most recent performance:

- **Improved Funding Ratio:** The County at 70% funded reflects a continued progress in fiscal responsibility and disciplined funding strategies.
- **Asset Growth:** As of September 30, 2024, WCERS assets totaled approximately \$1.1 billion—a strong foundation to support current and future pension obligations.
- **Support for Retirees:** WCERS is currently providing monthly pension payments totaling \$11.2 million to 4,464 retirees—individuals who dedicated their careers to public service.

On a more personal note, I recently had an experience that left me both inspired and curious—so much so that I found myself exploring AI for the very first time just six hours later.

It began at a real estate conference, where I shared a meal with a group of forward-thinking investors from South Korea and North America. These professionals, many from a rising generation, have grown up with technology seamlessly integrated into their work.

Our conversation quickly turned to how they use artificial intelligence in their daily routines—drafting emails, reviewing documents, summarizing reports, even generating creative content. What stood out was not just their fluency with these tools, but their genuine enthusiasm to share knowledge. They were just as curious about my background as I was about their experiences. The exchange was mutual, respectful, and energizing.

I shared how, years ago, I installed the first Novell ELS network at the Wayne County Treasurer's Office—cutting-edge at the time. I've always been comfortable with technology. I even joked about programming the family VCR as a teenager while my parents wrestled with the blinking "12:00." That got a good laugh—especially from those who've only known Blu-rays and streaming.

Today, as Executive Director of a Retirement System, my focus is on oversight, long-term strategy, and serving our members. Until that dinner, I hadn't seriously considered how AI might fit into this work. But hearing how others use it to enhance communication, streamline workflows, and analyze data opened my eyes to its potential.

We even touched on topics like quantum computing—its revolutionary promise and the energy demands it brings. And yes, politics entered the mix—South Korea, the U.S., and the evolving role of technology in public discourse.

That dinner didn't just inform me—it energized me. I went to bed inspired. Six hours later, I was diving into AI for the first time.

Looking back, I've lived through nearly every major technological shift—from rotary phones to smartphones, from floppy disks to cloud computing. And somehow, this one nearly passed me by. But I've come to realize: it's not about age—it's about curiosity.

I'm not waking up like Rip Van Winkle, confused by a changed world. I'm fully awake, engaged, and ready to learn again—with a renewed sense of purpose and excitement.

I am so eager to see what the future holds for the Retirement System and I hope you all are too.

Robert Grden,

Executive Director of the Wayne County Employees' Retirement System

IMPORTANT DATES & CONTACTS

CHECK

JANUARY	1/2/25	JULY	7/1/25
FEBRUARY	2/1/25	AUGUST	8/1/25
MARCH	3/1/25	SEPTEMBER	8/29/25
APRIL	4/1/25	OCTOBER	9/30/25
MAY	5/1/25	NOVEMBER	10/31/25
JUNE	5/31/25	DECEMBER	12/01/25

Did you move or change your
Banking information?

UPCOMING OFFICE CLOSURES

Contact Payroll:

Jim Magee: 313-224-2821

Andrea Pennington: 313-224-2774

JUNETEENTH	06/19/2025
INDEPENDENCE DAY	07/04/2025
LABOR DAY	09/01/2025

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-D	Ebony M. Byrd	(313) 224-0436 ebyrd@waynecountymi.gov
E-K	Andrea Allen	(313) 968-6432 aallen@waynecountymi.gov
L-R	Deborah Brown	(313) 224-6076 dbrown7@waynecountymi.gov
S-Z	Cherylita Feagin	(313) 224-0971 cfeagin@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

Karyn Jones (313) 224-0354
kjones@waynecountymi.gov

Wellness Tips for Spring

As the weather warms and vibrant flowers begin to bloom, spring offers a wonderful opportunity for older adults to refresh their daily routines and prioritize their health and wellness. This season is not only about enjoying longer days and pleasant temperatures but also about embracing a lifestyle that fosters well-being. Whether you're enjoying the freedom of independent living or are part of a supportive long-term care community, now is the perfect time to adopt healthy habits and soak in the uplifting energy that spring brings.

To help you make the most of this beautiful season, here are some thoughtful tips for enhancing your health and wellness this spring:

- ◇ Get Moving—Engage in regular physical activity suited to your abilities.
- ◇ Enjoy the Great Outdoors/Socialize—Consider spending some time walking outdoors or gardening with friends.
- ◇ Stay Hydrated—Warmer temperatures can lead to dehydration, so make sure to drink plenty of water.

Embrace this lively season as a time for renewal and growth! By taking small steps towards a healthier lifestyle, you can not only enhance your own well-being but also inspire those around you to do the same. Enjoy all that spring has to offer!



Content: TERRILLA GEE EDITOR: TERRILLA GEE

Retiree Spotlight

Amy Rhoades



Amy Rhoades has been a long-time resident of Detroit, where she has cultivated a rich and fulfilling life, both personally and professionally. Over the years, she has become deeply involved in her community, contributing her skills and passion to various local initiatives. Her career reflects her dedication and hard work, as she has established herself in a field that excites her and positively impacts those around her.



After earning her Juris Doctorate from Wayne State University Law School, Amy Rhoades dedicated 30 years to the Wayne County Court system, ultimately retiring in 2024 as a Judicial Attorney III. Throughout her tenure, Amy was privileged to serve under several distinguished judges, including the Honorable Susan D. Borman, the Honorable Susan Neilson, the Honorable Wendy Baxter, and the Honorable Susan L. Hubbard. Amy's responsibilities involved drafting judicial opinions, composing detailed memos, conducting extensive legal research on trial issues, and supporting the judicial process in various capacities.

Since retiring, Amy has embraced new adventures, including a memorable five-week journey to China, where she was delighted to bond with her cherished new grandson. Upon returning to Detroit, Amy cherishes life's simple pleasures, such as strolling through her picturesque neighborhood, engaging her mind with intricate jigsaw puzzles, and participating in enriching church activities that cultivate a sense of community and spiritual growth. Amy states, "Each day presents an opportunity to explore the beauty of my surroundings and connect with others in meaningful ways."

Amy Rhoades was a dedicated employee of Wayne County. She showed a strong commitment to the goals of Wayne County Government. During her time there, she worked hard and greatly supported her team and the community. Her passion for public service and her efforts to help others reflect the values of honesty and excellence the county stands for.

We wish Amy a fulfilling and restful retirement that will allow her to embark on exciting adventures, enjoy peaceful moments of relaxation, and spend quality time with her beloved family and friends. May this new chapter of her life be filled with joy, exploration, and cherished memories.



If you would like to nominate a Wayne County retiree to be featured in our next newsletter, please email Terrilla Gee at tgee@waynecountymi.gov for more information.

Happy Retirement!

March 2025—May 2025

NAME

DEPT.

NAME

DEPT.

Anthony Cavalli
Anthony Hamet
Arnu Gulati
Bridget Stewart
Cardarrine Jenkins
Carol Austerberry
Danyelle Thornton
Donald Jones
Douglas Sheridan

GAA
POAM
WCAA
Prob Ct.
GAA
HHVS
POAM
DPS

Duane Sanders
Eric Kutty
Hing Wong
James Edwards
Jose Garcia
Kevin Purnell
Myron Lashuay
Randall Hornbuckle
Raymond Carmill
Todd Strachan

WCAA
WCAA
Prob Ct.
WCS
DPS
Cir. Ct.
DPS
WCS
HHVS
DPS



How You Can Help to Protect Social Security

By the end of 2024, nearly 90% of Americans aged 65 and older are expected to be receiving Social Security benefits according to AARP. These payments play a crucial role in supporting the financial well-being of approximately 23 million older adults, or 40% of retirees, as reported by the Social Security Administration (SSA). On average, retired workers receive \$1,975 per month, which totals less than \$24,000 annually. Many individuals successfully enhance their income through personal savings and workplace pensions accumulated over their working years.

However, there is a significant portion of the senior population—about 12% of men and 15% of women—who rely primarily on Social Security for their financial needs. In light of recent changes and developments, these recipients are understandably concerned.

Social Security represents the earnings of individuals who have dedicated their lives to hard work. It is a crucial program that enables millions of Americans to manage essential expenses such as groceries, fuel, and housing as they transition into retirement.

Unfortunately, this important program is currently facing a long-term financial challenge. According to AARP, without proactive measures from Congress to protect and sustain Social Security within the next decade, there is a risk that benefits could be reduced by 20%, translating to an average annual loss of \$4,000. [Social Security Income Is Crucial to These Americans](#)

It is important to emphasize that Social Security is not a handout; rather, it is a system to which individuals have contributed throughout their working years. It is only just for our elected representatives to safeguard the financial resources that citizens have earned. As engaged citizens, we are committed to advocating against any cuts to Social Security.

AARP invites you to add your name and join the effort to protect this vital program for current and future generations. If you want to add your name to the cause right click on the link [Join Our Fight to Protect Social Security – You Earned It AARP](#) for more information.

In Loving Memory

Reported: MARCH 2025 - MAY 2025

NAME	DEPT.	NAME	DEPT.
Allan Delzer	DOT	Laurence Allcorn	WCS
Andrew J. Anderson	JUV	Lawrence Pokropowicz	DPS
Barbar Reid	M&B	Leslie Green	DPS
Bernard Solo	WCRC	Lisa R. Adams	WCAA
Catherine Jordan	HHS	Lois Breen	Treas.
Charles V. Sharrow	DPS	Lydia Olson	WCS
Christine A. Burton	HCS	Marie Gentz	HHS
David J. Sears	DPS	Mary Graham	M&B
Douglas Davidson	CIR CT	Mary Jarrett-Jackson	JUV
Dabra Garibaldi	WCAA	Michael Pentsil	WCS
Denita Schroeder	Cir. Ct.	Nelcie L. Gordon	Co. Clk.
Douglas Whitaker	HCS	Paul J. Kinville	DPS
Earnestine Moon	WCGH	Ronald Zielinski	WCS
Edward J. Gwitt	DPS	Walter S. Maciejewski	DPS
Ernest F. Brosch	ROD	Waymon Dunn Jr	WCS
Henry Moore	WCS	Willa Miller	HHS
Ida Haske	HCS	Zettawee Gaines	CFS
Jacquelyn Scott	WCS		
Jdg. James E. Lacey	Prob Ct.		
Jeanette Knott	P/HR		
Jeannette Forest	HHS		
John Clark	WCS		
John Waniolek	WCS		
Juanita Reece	HHS		

A Message From Our Deputy Director

Exploring Wayne County: A Treasure Trove for All Ages

Whether you're an art enthusiast or a nature lover, there's something for everyone to enjoy. From the museums in Detroit to the expansive trails at Hines Park, Wayne County is brimming with opportunities for exploration, many of which offer discounts for senior citizens!

History buffs will find a treasure trove of stories at **The Henry Ford Museum**, where interactive exhibits bring the past to life. And if you're a sports fan, catching a game at **Comerica Park** or **Ford Field** is a must.

The **Lexus Velodrome** in Detroit offers indoor roller skating, walking, running, and weight lifting in addition to their open track cycling, training, and racing. If you are aged 62 or older, you can access their facility Monday – Friday each week, from 10:00AM to 12:00PM for free!

Residents in the Tri-county (Wayne, Oakland, Macomb counties), can visit **the Detroit Institute of Arts (DIA)** for free during regular operating hours. For groups of 25 people or more and aged 55 or older, the DIA also offers group trips to a Melodies at the Museum concert and bus transportation. You can contact the DIA directly at 313-833-1292 for further information.

The **Detroit Zoo** will host a Senior Day, on September 10, 2025, from 9:00AM to 3:00PM. This is slated to be a day dedicated to connection, discovery and community. Senior Day welcomes individuals 62 and older from Macomb, Oakland or Wayne County, along with one adult guest, for a memorable day of experiences, all at no cost.

At **Nankin Mills Park**, on Saturday, June 14, 2025, from 11:00AM – 2:00PM, you can join Wayne County Executive Warren C. Evans for **Senior Funfest**. This will be an afternoon of food, bingo, entertainment, and demonstrations. Free tickets are available by calling Senior Services at (734) 326-5282 or (313) 224-5924.

Whether it's a local gem you haven't explored yet or a renowned destination you've always wanted to see, these places offer a chance to connect with nature, culture, and the community. Over this summer, I encourage everyone to visit a new park, museum, or community center. So pack a picnic, grab your walking shoes, or prepare your curiosity—there's a world of discovery waiting just around the corner!

Gerard Grysko,

Deputy Director of the Wayne County Employees' Retirement System

Withholding Reminder

Attention Retirees: Essential Withholding Reminder

As you prepare to complete your Federal Tax Withholding Form, it is crucial to specify the total amount you desire to be withheld from your payments. This should include all withholdings, not just any extra amount you intend to add.

Example:

If your current withholding is set at \$600 and you wish to increase this by an additional \$300, you must indicate a total of \$900 on the form.

Please be aware that submitting only the additional amount (like the \$300 in this example) will replace your existing total withholding rather than supplementing it. This could result in an unexpected reduction in your overall tax withholding, leading to potential issues when tax season arrives.

This straightforward yet vital step ensures that your tax withholdings align accurately with your financial goals and helps you avoid unwelcome surprises in the future. Given that many of us don't regularly review our paystubs, taking a moment now to verify the complete withholding amount can significantly impact your financial planning later.

To access the Federal Withholding Form, please right-click on the following link: http://wcers.org/forms/ret_forms/fw4p2017.pdf. Additionally, for further resources, you may visit the Wayne County Employees Retirement System website by right-clicking this link: [Wayne County Employees Retirement System - Home](#) Thank you.

Thank you for your attention to this important matter!

Have You Taken Ownership of Your Empower Account



Have you taken the crucial step of logging into and registering your Empower Online account and any other financial accounts? If not, you could be **exposing** yourself to **significant risks!** Each day that passes without you engaging with your Empower Defined Contribution Plan or Deferred Compensation Plan accounts increases the likelihood that **cyber attackers** will target your hard-earned savings. As you maybe aware, cyber criminals have accelerated attacks on financial accounts over the past few years.

Consider this analogy: imagine leaving your car door wide open with the keys inside in a busy shopping mall parking lot. It's almost guaranteed that a thief would seize the opportunity to steal your vehicle. Failing to log in and register your Empower account is just as **dangerous**. The longer you wait, the greater the risk that someone will take everything you've diligently saved. Protect your future—don't leave your financial security in jeopardy. **Take action** now!

To protect yourself against someone taking ownership of your Empower account, the first step is to log in and register your account. The registration process is designed to be efficient and user-friendly. To start, please click the link provided below, which will take you to the Empower website. Once there, you can securely log in and follow the prompts to complete your account registration.

To register your Empower account or to review your account, please right-click on the links below to open the Empower website: [User login](#)
[Wayne County 401\(a\) and 457\(b\) Plan Login – Empower](#)

For any assistance or additional information, we encourage you to reach out to Kandie Anglin with Empower at (248) 840-0655. Alternatively, you can contact Titan Wealth Advisors by calling (248) 327-0272.

Don't wait a moment longer to take ownership of your Empower account!

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)

September's meeting will be held at the Picnic on August 29th

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

The **Wayne County Sherriff and Airport Police Retirees Association** annual picnic date has changed to **Friday, August 29, 2025, from 12:00PM to 5:00PM.**

This year the picnic will be at the Warrendale Picnic Grounds located at:

23300 W. Warren,
Dearborn Heights, MI 48127.

If you or someone you know has retired from the Wayne County Sheriff's Department and/or the Airport Authority Sheriff's Department, we invite you to consider joining the Wayne County Sheriff and Airport Police Retirees Association. This is a wonderful opportunity to connect with fellow retirees and stay involved. For more information, please reach out to Gerard Grysko at (313) 330-4850.

Where Is Your Money Really Going

Each month, when you receive your pension check, do you find yourself astonished by how quickly your funds seem to disappear? It's a common concern, and taking the time to analyze your monthly spending habits can provide valuable insights into your financial situation. Understanding where your money is being allocated can empower you to make informed adjustments, allowing you to retain more of your hard-earned income every month.

To begin your review, consider examining the following areas of your monthly expenses, where you may find opportunities to cut back:

- ◆ **Credit Card Usage:** Evaluate your credit card expenditures. Are you consistently spending more than 20% of your credit limit without paying off the full balance each month? High-interest rates on unpaid balances can significantly increase your debt over time. Aim to pay down your balances to avoid accumulating interest and consider using credit cards strategically for necessary purchases only.
- ◆ **Monthly Subscriptions:** Take a close look at your subscriptions—streaming services, magazines, apps, and other recurring charges. Are you paying for services that you no longer use or enjoy? Identifying and canceling unused subscriptions can free up funds that can be redirected towards savings or important expenses.
- ◆ **High-Interest Loans:** Assess any high-interest loans you may have, whether they are short-term or long-term. These loans can quickly drain your finances due to exorbitant interest rates. If possible, consider consolidating your debt or negotiating better terms, as doing so can help mitigate the financial burden.
- ◆ **Grocery and Dining Expenses:** Reflect on your spending habits related to groceries and dining out. Are you frequently purchasing takeout or eating in restaurants? Consider meal planning and cooking at home more often, as these can lead to significant savings and healthier eating habits.
- ◆ **Utilities and Household Expenses:** Review your utility bills and household expenses. Are there ways to reduce costs, such as conserving energy, bundling services, or switching providers for better deals? Simple changes, like turning off lights when not in use or being mindful of water consumption, can have a positive impact on your overall expenses.

Conducting a thorough financial audit of your spending is crucial for understanding and improving your financial health. By identifying areas where you can cut back, you'll be better equipped to develop a sustainable budget that allows for greater savings and smarter spending in the long run. Embracing this proactive approach to your finances will ultimately lead you towards a more secure and financially stable future.

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> Friday, May 23	Monday, June 30
Monday, July 28	<i>Friday, August 8</i> Monday, August 25	Monday, September 29	Monday, October 27	<i>Friday, November 14</i> Friday, November 21	Friday, December 19