# THE MAYNE COUNTY EMPLOYEES' RETIREMENT SYSTEM

April 2014

### **Directors Report**

For the snowbirds who missed the Detroit Winter of 2013-14, welcome back! In case you haven't heard, January of 2014 recorded the most snow on record in the Detroit area at 39.1 inches. The below zero temperatures through January kept us all in a deep freeze. In fact, the latest snowfall, "April Fools" of 3.1 inches put Detroit in the record books for the snowiest winter in 133 years for a grand total of 98.4 inches of snow for the winter season. However, Detroiters are known for their endurance and resilience, so we survived the subzero temperatures, the record snowfall, and the unusually long winter. We looked at all of the obstacles we had overcome and have taken our place in history.

As we have been taught since we were children, there is always a ray of sunshine on the horizon (especially in Michigan). And there it was - the Detroit Tigers returning from Lakeland, Florida, ready for the official start of spring – Opening Day here in our city! And could it have gotten any better, as we were greeted with sunshine, near 60-degree temperatures, and a come-from-behind victory? Yes, it did, as only a few short weeks later our Red Wing "kids" scraped together a 23<sup>rd</sup> straight year playoff appearance. It has to inspire you when you see the grit and determination demonstrated by these young and hardworking kids.

And so our Wayne County Retirement System team has taken notice that as we, too, work together we are breeding a culture of success. Henry Ford once said, "If everyone is moving forward together, then success takes care of itself." Despite some of the roadblocks we have encountered, we continue to move forward . . . together.

Continued on page 4



### Sign Up Today

Wayne County Retirement encourages the use of direct deposit to receive your monthly pension. It's Fast, it's Safe and it's Reliable. If you wish to sign-up please complete the form on www.wcers.org and submit it to our office If you have questions please contact out office at 313-224-2354 with questions

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### Office Closure

### Check Dates

The Wayne County Retirement Office will	The following are the dates of your
be closed on the following days:	retirement checks for the 2013 year:

be closed off the following days.	retirement checks for the 2013 year.	
May 5th—Concession Day	January Check	01/02/2014
May 19th—Concession Day	February Check	01/31/2014
May 26th—Memorial Day	March Check	02/28/2014
June 2nd—Concession Day	April Check	04/01/2014
June 13th -Concession 1/2 Day	May Check	05/01/2014
June 20th -Concession 1/2 Day	June Check	05/30/2014
July 4th—Independence Day	July Check	07/01/2014
July 7th—Concession Day	August Check	08/01/2014
August 4th—Concession Day	September Check	08/29/2014
September 1st—Labor Day	October Check	09/30/2014
September 2nd—Concession Day	November Check	10/31/2014
	December Check	12/01/2014

### Health, Dental, Optical, and Life Insurance

Health, dental, optical and life insurance questions should be directed to Wayne County Benefits Administration department at:

313-224-2004 (local)

877-220-7721 (toll free)

### Life Changes

It is very important that you notify our office of any life changes. These changes include:

- Marriage
- Divorce
- Death (including spouse)
- Change of Address
- Legal Issues regarding Power of Attorney, Guardianship, Conservatorship, and Letters of Authority.

Any one of the above mentioned items may have an impact on benefits or pension amount. All notifications can be sent to our office in writing along with proper documentation.

### Wayne County Retiree Sub-Chapter 38

The members of Sub-Chapter 38 invite **all** Wayne County retirees to join in our continuing efforts to protect your interests. Membership in Sub-Chapter 38 does not require prior membership of an AFSCME bargaining unit. It also includes spouses and beneficiaries.. Monthly membership dues are only \$2.50 per month that may be deducted from pension payments or paid annually directly. We are proud of our accomplishments to date and ask that you join us in continuing that mission. Sub-Chapter 38 is the only retiree organization affiliated with a state or national organization that represents the interests Wayne County retirees.

Please gather with many of your fellow retirees at our monthly membership meetings with a light lunch held on the second Tuesday of each month at Ford Local 182 - UAW, 35603 Plymouth Road, Livonia, MI 48150. Information concerning retiree matters on the Wayne County, local, state and national arenas is fully discussed and questions answered, in addition to the opportunity to socialize. For further information, contact:



Henry Lykes
600 West Lafayette Blvd.
Detroit, Michigan 48226
(313) 964-1711
hlykes@miafscme.org

### Eloise Books and Note Cards

Two books (*Eloise* and *Detroit's Hospitals, Healers And Helpers*) containing photos of Eloise, both published by Arcadia, and both by Patricia Ibbotson are available in local bookstores, on-line at **www.amazon.com** and **www.bn.com**. The first book *Eloise: Poorhouse, Farm, Asylum and Hospital 1839-1984* is also being sold by Jo Johnson as a fundraiser for Friends of Eloise. The cost is \$22. It is available in the gift shop at the Westland Historic Village Park on Wayne Road in Westland or by calling Jo Johnson at 734-522-3918. The Eloise book is now in a 12th printing. The hospital book is in a 3rd printing.

### <u>Friends of Eloise</u>

**Friends of Eloise** has a **Facebook** page. There are four other Eloise **Facebook** pages so make sure you find the **Friends of Eloise** page. Many photos and news articles concerning the history of the Eloise complex and even some of our holiday reunion are on the page. Feel free leave messages.

Over 4,100 of the 7,100 patients buried in the Eloise Cemetery are now on-line at <a href="https://www.findagrave.com">www.findagrave.com</a>. The burial records cover the years 1897-1948 with a gap for the years 1925-1935. We are still looking for the missing records! Any information on them would be

### **Messenger Articles**

If you have any information you would like to include in "The Messenger", it must be submitted in writing.

### **Directors Report**

The election for active trustee, term starting January 1, 2014 was won by Denis Martin. Denis has worked for Wayne County Department of Public Service for twenty-nine years and he is currently the Department Manager over Training and Safety. Dennis also has an extensive Union background which includes the following Offices/Positions; currently- President, AFSCME, Local1862, current-Chair, Wayne County Labor Coalition, current Chair-Region 2 PEOPLES, current Chair-Statewide Road workers Committee. Dennis' Union experience involves being the Chief Negotiator for Collective Bargaining Agreements, which included retirement issues. In addition to his work, knowledge and experience he has been married for 35 years to Yvonne with 2 children, (a son Brian, and a daughter Stephanie) and has been a Wayne County resident for 56 years, living in the Downriver area for the past 25 years.

There were five initial candidates, including the incumbent, Lorenzo Moner. I would like to extend a special thank you to Lorenzo Moner for his service to the Retirement System. Lorenzo served on the Board for 12 years and worked for Wayne County for 30 years. Mr. Moner has decided to retire effective March 1st, 2014, and WCERS would like to extend congratulation to him on his retirement.

Currently, we are in the process of a special election to fill the vacant active trustee seat of Patrick Melton, who retired in October. We will announce those results in the next newsletter.

### Staff Update

We would like to congratulate Rita Williams on her promotion to Benefits Manager in the Department

of Personnel. Rita worked in Retirement for five years as the Department Manager for Defined Contribution, 457 Deferred Compensation Plan, Loans and Purchases and Transfers. She will be greatly missed by the Retirement System; however, we know she will be a tremendous asset to Personnel. Congratulations, Rita! Terrilla Gee was promoted from within Retirement to fill Rita's position, and I believe she will be a great fit as she previously worked with active and retired employees on Deferred Compensation issues, as well as assisting the Deputy Director with the day-to-day operations in the Retirement Office. Nicole Hunter was promoted to the position of Department Supervisor I from her previous position of Applications/estimates. In addition, Andrea Pennington was promoted from Department Supervisor II from her previous position of Department Supervisor I. Congratulations to all.



Congratulations to Rita Williams on your promotion

### Federal Taxes 2014

Retirees are encouraged to review their federal income tax withholding every year; individuals and couples with multiple incomes, people who are having children, getting married, getting divorced, and those who typically wind up with a balance due or large refund at the end of the year may want to consider submitting a new W-4P Form. IRS Publication 919, *How Do I Adjust My Tax Withholding?*, provides information on making changes to federal income tax withholding. We have provided a W-4P below to request any tax changes, please complete and return to our office.

	Separate here	and give Form W-4P to the payer of your pension or annuity. Keep the to	op part for yo	ur records
Го	W-4P	Withholding Certificate for		OMB No. 1545-0074
	partment of the Treasury	Pension or Annuity Payments  For Privacy Act and Paperwork Reduction Act Notice, see page 4.		2014
Yo	our first name and middle initial	Last name	Your	social security number
Cit	ome address (number and stre	9	(if any	or identification number  ) of your pension or  ty contract
1	omplete the following app Check here if you do not w	oncable lines. ant any federal income tax withheld from your pension or annuity. (Do not	complete line	e 2 or 3.) ▶ □
2	Total number of allowan annuity payment. (You als <b>Marital status:</b> Sing	ices and marital status you are claiming for withholding from eac so may designate an additional dollar amount on line 3.)	h periodic	pension or (Enter number of allowances.)
_		unt here without entering the number (including zero) of allowances	1000.0	
Yo	our signature ►	Date ▶		
		Cat No. 10225T		Form W-4P (2014)

### Going Green

With so many retirees choosing to have their direct deposit statements sent to them through email, it has really generated a significant cost savings. We have 2,450 retirees who currently have their statements emailed to them which is saving the Retirement System \$1080.00 per month in postage alone, not to mention paper, envelopes, and labor.

If you have direct deposit and a statement is mailed to your home please consider having the information emailed directly to you. Just complete the form below and return it to our office.

Email Authorization Form		
I, authorize Wayne County Employees Retirement System to send my monthly direct deposit statement to me via this email address		
<u> </u>		
I understand that I will not receive a statement through the US mail. I can cancel this request any-time		
Retirement Number:		

### **Directors Report**

### **Inflation Equity Fund Litigation Update**

On March 5, 2014, the Michigan Supreme Court heard oral arguments on the application for leave to appeal the May 9. 2013, judgment of the Court of Appeals. I attended with Chairman, Charles Bonza. It was a unique experience watching the State's Highest Court in action. On April 1, 2014, the court issued an order granting the County's application requiring additional briefing on three specific issues: (1) an identification of the source and nature of the County's power to move funds from the Inflation Equity Fund (IEF), (2) whether the movement of IEF assets to the defined benefit plan without the corresponding offset to the County's Annual Required Contribution violates the Public Employee Retirement System Act (PERSIA), MCL 38.1132 et seg.; and (3) whether the movement of \$32 million in IEF assets to the defined benefit plan constitutes a "transaction" within the meaning of MCL 38.1133(8). The County's brief will be due by May 27, assuming no extensions. The Retirement System response will be due 35 days after the County files. We will continue to keep you updated.

Lastly, I would like to discuss the issuance of the Messenger Newsletter. You may have noticed that it has not been produced quarterly. After careful consideration and in an effort to reduce costs, we are going to a semiannual Newsletter. This will save approximately \$9,500 on printing and mailing costs per year. If you would like to know who has retired or passed on,



Supreme Court litigation on the 13th check. Pictured (left to right -Jennifer Couples and Marie Racine from Racine and Associates and Retirement Commissioner Charles Bonza III)

you can find this information in our monthly minutes. The minutes can be found at <a href="www.wcers.org">www.wcers.org</a>, click on the public meetings tab and scroll down the page, select the meeting date you would like to read. You will find more than two years of minutes available to you. Many other items can be found on our website, including Annual Actuarial Valuations, Audited Financials, Frequently Asked Questions, Retirement meeting schedules, as well as past Newsletters and forms. Also, if you have not already signed up for Direct Deposit or if you are still getting your Direct Deposit pay stub in the mail, please fill out the form to begin receiving it even faster – electronically!

Robert Grden
Executive Director

"It's the possibility of having a dream come true that makes life interesting." —

Paulo Coelho, Alchemist

# New Retirees

First Name	<u>MI</u>	Last Name	<u>Dept</u>	Retirement Date
Thomas		Mason	DPS	12/1/2013
Kiela		Maxwell	DPS	3/1/2014
Patrick		Melton	WCS	10/1/2013
Lorenzo		Moner	County Clk	3/1/2014
Cynthia	A.	Nelson	M&B	1/1/2014
Richard		Nelson	WCS	3/1/2014
Mary		O'Connor	HHS	2/1/2014
Dianne		Odrobina	PROS. ATT.	2/1/2014
Darlene	B.	Oglesby	WCS	4/1/2014
Veronica		Otis	HHS	1/1/2014
Eugene		Pacitti	DPS	1/1/2014
Peter		Paolini	Prob. Ct.	3/1/2014
Bloyce		Parker	HHS	3/1/2014
Linda		Pearson	Corp. Coun.	12/1/2013
Sandra		Peppers	HHS	11/1/2013
Beverly		Poindexter	M&B	3/1/2014
Derrin		Powell	DPS	12/1/2013
Karleen		Ramocan-Folkes	M&B	1/1/2014
Carolyn		Rice	Prob. Ct.	12/1/2013
Ronald	R.	Ruffin	CIR. CT.	1/1/2014
Margaret		Schmidt	County Clk	3/1/2014
Dennis		Scully	DOE	12/1/2013
Thomas		Sebastian	DOE	1/1/2014
Kenneth		Simon	Pros. Atty.	12/1/2013
Carla		Sledge	M&B	10/1/2013
Sherline		Softley	MHA	3/1/2014
Lawrence		Stec	DPS	1/1/2014
Linda		Thomas	HHS	1/1/2014
Bettie		Timmons	HHS	2/1/2014
Pete		Toma	DPS	1/1/2014
Barbara		Trzcinski	Pros Atty	1/1/2014
Timothy		Turner	M&B	12/1/2013
David		Tyler	EDGE	11/1/2013
Gloria		Uselton	HHS	4/1/2014
Lynda		Vance	WCS	12/1/2013
Paul		VanHooser	DPS	1/1/2014
Lynn		Wade	CO. CLK.	12/1/2013
Virginia		Walker	CFS	1/1/2014
Michael		Walton	HHS	1/1/2014
Marquetta		Watson	DOE	2/1/2014
Harriet		Weaver	Prob. Ct.	12/1/2013
Caven		West	County Clk	2/1/2014
			<i>y</i> -	

# **New Retirees**

First Name	<u>MI</u>	Last Name	<u>Dept</u>	Retirement Date
Betty	<u>.v</u>	Albert-Bishop	ROD	3/1/2014
Bonita		Alford	WCS	4/1/2014
Yolanda		Arnold	PROB. CT.	2/1/2014
Carmen		Bagley	DPS	12/1/2013
Allen		Baker	WCS	2/1/2014
Arthur		Barnes	ROD	1/1/2014
Ali		Berri	WCS	3/1/2014
Pamela		Bethume	PHR	1/1/2014
Kathy		Boettcher	HHS	4/1/2014
Betty	J.	Boyd	P/HR	4/1/2014
Vivian		Burrell	Co. Clk.	11/1/2013
Hershal		Clover	DPS	1/1/2014
Robert	E.	Coats	DPS	1/1/2014
Joyce		Coleman	WCS	1/1/2014
Fred	L.	Conerly	TREAS	1/1/2014
Robert	P.	Conrad	DOE	1/1/2014
John		Cowell, Jr.	DOE	3/1/2014
James	E.	Davis	WCS	1/1/2014
Eric		Dunstan	DPS	1/1/2014
Gregory		Dworzanin	HHS	4/1/2014
Laura		Dyament	WCS	1/1/2014
Delkyra		England	WCS	10/1/2013
Delores		Flowers	CO. CLK.	2/1/2014
Sylvester		Foote	WCS	1/1/2014
William		Gajewski	WCS	1/1/2014
Catherine		Gardner	CIR. CT.	1/1/2014
Roger	K.	Gillard	DOE	1/1/2014
James		Gonzales	Pros Atty	3/1/2014
Robert		Hathaway	DPS	1/1/2014
Diane		Hathaway	Cir. Court	3/1/2014
Anthony		Hendrix	DPS	1/1/2014
Michael		Hildebrandt	DPS	11/1/2013
Dennis		Hinds	DPS	12/1/2013
Kevin		Hlavati	DPS	3/1/2014
Christina		Horvath	TREAS	2/1/2014
Jeffrey		Johnson	DPS	1/1/2014
George		Jones	HHS	11/1/2013
Constance		Joyner	HHS	12/1/2013
Svetislav		Kelic	ROD	1/1/2014
Edith		Killins	HHS	11/1/2013
Robert		Levi	TREAS.	4/1/2014
Scott		MacDonald	DPS	11/1/2013

### **New Retirees**

First Name	<u>MI</u>	Last Name	<u>Dept</u>	<b>Retirement Date</b>
Rita		Whitley	P/HR	4/1/2014
Patricia		Whittler-Martin	CFS	1/1/2014
Delbert		Wilke	DPS	1/1/2014
John		Wolff	Pros Atty	3/1/2014
Charlie		Wright	DPS	12/1/2013
Rolando		Zavaleta	DOE	1/1/2014



Congratulations to Lorenzo Moner on his retirement. Pictured (left to right - Lorenzo Moner, Vernell Moner, and Judge Mathis)



### **Don't Forget About Your Voluntary Benefits**

Just want to remind everyone you do have optional benefits that may be purchased through a deduction from your checking account or pension check. Many people have been interested in the Identity Theft Protection program being offered for retirees, and we now have a new Long Term Care Insurance company that offers Long Term Care insurance for those who qualify. The Pet Insurance program has also been gaining in interest and you can get coverage for your pets! Please call our agent, TMR @ Associates, Inc. at 1-800-529-1663 for details or questions on the programs available. Let them know you are a Wayne County Retiree.

# **Obituaries**

First Name	<u>Last Name</u>	<u>Dept.</u>	Date of Death
Gordon	Gerou	W.C.G.H.	2/17/2014
Isabell	Glover	W.C.G.H.	12/21/2013
Albert	Goforth	W.C.G.HDeferred	1/12/2014
Eileen	Hagerty	Juvenile Court	1/8/2014
Helene	Harris	Common Pleas Court	10/2/2013
Frances	Harris	W.C.H.D.	11/24/2013
Roy	Hein	D.O.E.	9/13/2013
Robert	Hendrickson	W.C.R.C.	2/20/2014
Lillie	Hill	W.C.G.H.	1/14/2014
Virginia	Holland	Common Pleas Court-Deferred	2/4/2014
Bernard	Hopkins	W.C. Treasurer	9/27/2013
Arnold	Horn	W.C.R.C.	12/28/2013
Francis	Jamieson	W.C. Sheriff	10/3/2013
Judy	Janiga	W.C.R.C.	12/19/2013
Robert	Jess	Drain Commission	10/6/2013
Ruby	Johnson	W.C. Sheriff	10/12/2013
Stephen	Johnson	W.C. Sheriff	12/30/2013
Florence	Kennedy	Public Works	5/19/2013
Audrey Rose	Klopshinske	W.C.R.C.	12/30/2013
John	Knox	Dept. of Technology	12/22/2013
Rosemary	Kuczborski	W.C. Treasurer	10/17/2013
Henry	LaHousse	Prosecutors Office	2/10/2014
Edward	Landau	W.C.G.H.	10/20/2013
Nancy	Landingham	W.C.G.H.	3/9/2014
Nancy	Lovewell	W.C.H.D.	11/22/2013
Alfred	Lui	W.C.G.HDeferred	1/17/2014
Celine	Machowicz	Treasurer	11/30/2013
Sam	Mastrogiacomo	Common Pleas Court	9/11/2013
Sonia	Mayer	W.C.H.D.	2/21/2014
Charles	Midgett	County Clerk	3/12/2014
Ricardo	Miller	D.P.S.	9/21/2013
Irma	Miller	Circuit Court	1/5/2014
James	Montgomery	Sheriffs Dept.	1/7/2014
Lawrence	Morrow	W.C. Sheriff	9/25/2013
Priscilla	Nerswick	W.C.R.C.	2/14/2014
Anna	Nichczynski	Probate Court	1/31/2014
Evelyn	Nowak	Deferred Social Welfare	9/30/2013
Elaine	Paus	Circuit Court	11/24/2013
Mary	Peel	W.C.R.C Deferred	10/23/2013
Katherine	Pelkey	D.P.SDeferred	1/8/2014
Nora	Raymond	W.C.G.H.	2/20/2014
Albert	Ries	D.P.S.	9/26/2013

## **Obituaries**

<u> </u>			
First Name	Last Name	Dept.	<b>Date of Death</b>
Nora	Roberson	W.C.G.H.	2/12/2014
Willie Ruth	Robertson	W.C.H.D.	11/30/2013
J. Gladys	Rodgers	Juvenile Court	2/16/2014
Betty	Rynicki	Drain Commission	12/8/2013
Jane	Scheff	W.C.R.C.	11/30/2013
Mildred	Scott	Probate Court-Deferred	12/13/2013
Richard	Shahlovich	D.P.S.	1/20/2014
Ernest	Smith	W.C.G.HDeferred	10/12/2013
Theodore	Solo	D.P.W.	11/26/2013
Milton	Solomon	WCGH	3/4/2014
Robert	Speck	Drain Commission	10/28/2013
Euna	Spencer	Recorders Court-Deferred	2/22/2014
Stefan	Stadnik	Register of Deeds	10/7/2013
Benjamin	Stanczyk	Common Pleas Court	10/28/2013
Florence	Stanton	W.C.G.HDeferred	12/10/2013
Barbara	Steele	Auditor's-Deferred	11/8/2013
Harriet	Steinke	W.C.R.C.	2/2/2014
Steffie	Stewart	County Clerk	2/23/2014
Robert	Stewart, Jr.	W.C.G.H.	10/14/2013
Lorene	Sumner	Auditors Bld. Division	11/9/2013
Edward	Sydney	W.C.R.CAirport	12/30/2013
Raymond	Teevin	W.C.R.C.	1/6/2014
Lawrence	Terebelo	W.C.H.D.	9/11/2013
Leonard	Townsend	Circuit Court	12/30/2013
Thomas	Trzcinski	Prosecutors Office	12/24/2013
Ellinora	Vinson	W.C.G.H.	10/27/2013
Kathleen	Walsh	Airport Authority	8/19/2013
William	West	Airport Authority	11/15/2013
Georthy	Wiley	Sheriffs Dept.	1/29/2014
Cleo	Williams	Common Pleas Court	11/29/2013
Wesley	Wojtowicz	C.F.S.	3/7/2014
Cleo	Wright	W.C.R.C.	2/6/2014
Carole	Youngblood	Circuit Court	2/12/2014
Carl	Zak	W.C.R.C.	10/3/2013

Eugene Crowley husband of Helene Thornton-Crowley passed away on October 27th, 2013





28 West Adams, Suite 1900, Detroit MI 48226 Toll Free (888) 600.6033 Local (313) 224-5890 Fax (313) 224-1917

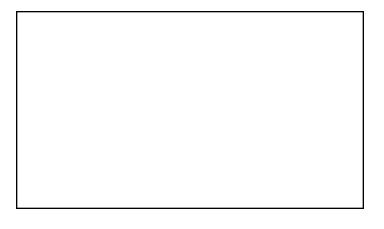
### **Direct Deposit Authorization**

Retiree Name	Retirement Number	
Email Address	Contact Phone Number	
financial institution(s	e County Treasurer to deposit my net pay, by direct deposit (electronic funds transfer s) and Account Number(s) listed below. I understand this authorization remains in effi or legal incapacity, or (c) Wayne County Retirement.	
	ounty to recover money electronically deposited in my account(s) in error, by either ac thholding future payments.	ljusting or debiting
State of Michigan's r	ee to comply with the National Automated Clearing House Association Rules and Reg ules about electronic funds transfers, as they exist on this date or as subsequently ad aw governs electronic funds transactions authorized by this agreement in all respects al law.	opted, amended or
AUTHORIZATION	N (Signature Required):	
Batima Signatura	Date Home Phone #	Cell Phone #
Retiree Signature	Date nome Phone #	Cell Priorie #
Second Signature	Date Home Phone #	Cell Phone #
If more than one sign	ature is required to authorize withdrawals of funds, all must sign this form before you sub	mit it.
Account # 1		
Select Option	Account Information	Distribution Type
	☐ Checking ☐ Savings	☐ Default
Add	Financial Institution:	Fixed Amount
Change	Routing Number:	\$
☐ Cancel	Account Number:	
Account # 2		
Select Option	Account Information	Distribution Type
	☐ Checking ☐ Savings	☐ Default
□ Add	Financial Institution:	Fixed Amount
Change	Routing Number:	\$
☐ Cancel	Account Number:	
Office Use Only	Processed by	
Remarks	Effective DateCompletion	Date

FRM\_Direct\_Deposit\_01-16-2014.doc

Wayne County Employee's Retirement System 28 W. Adams, Suite 1900 Detroit, Michigan 48226

First Class Mail U.S. Postage PAID Detroit, Michigan Permit No. 1024



# Office Directory

General Information	<u>Payroll</u>	<u>Insurance</u>
Main (313) 224-5890	Lost Check (313) 224-2774	Health (313) 224-7721
Toll Free (888) 600-6033	Direct Deposit (313) 224-2354	Dental (313) 224-7721
Fax Number (313) 224-1917	Taxes (313) 224-2354	Vision (313) 224-7721
Email: webmaster@wcers.org	Garnishments (313) 224-2821	Life Insurance (313) 224-5572