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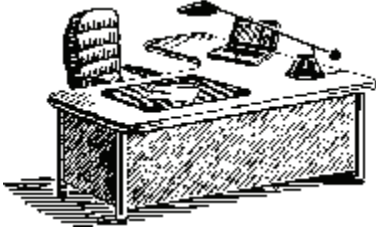
Messenger

Volume 24, Issue 4

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December 2008

Director's Report



Thanksgiving has come and gone and the holidays and end of the year and the New Year is just around the corner. It's hard to believe that another year has gone by. So much has happened this year both good and bad and happy and sad. We have a new Retiree representative on the Board. Julia Goodman is stepping down after many years of

faithful service and Elizabeth "Betty" Misuraca has been elected to take her place starting January 1, 2009. Congratulations Betty and a big THANK YOU and BEST WISHES to Julia.

In the Spring Messenger I had put a telephone answering machine "Voice Message" pertaining to various types of mental health issues. It was not meant to offend but I did get negative feedback from one retiree. I also received an article from another retiree requesting that I include it as education on the personal side of mental illness and to let people see how the world looks from a different perspective. I have attached the article at the end of my article. I would encourage you to read it and hopefully take the message to heart. Thank you to Marge Brown, wife of Glenn Brown, for submitting the article and my apologies for not getting it into the last Messenger. (continued on page 10)

Eloise Books and Note cards

Two books (*Eloise and Detroit's Hospital, Healers and Helpers*) containing photos of Eloise, both published by Arcadia, are available in local bookstores, on-line at www.amazon.com and www.bn.com and at the Eloise Museum. 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 Eloise book is now in the 7th printing. The hospital book is in the 2nd printing



Photo Courtesy of The Detroit News archives

Assorted note cards with attractive old photos of Eloise are available through Friends of Eloise. Many are in color and would make a nice gift. They are being sold for \$2 each or 3 for \$5. For more information on the books or note cards contact Jo Johnson at (734) 522-3918 or by e-mail at ewjohnson7@aol.com.

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Changes in your life may have an impact on your retirement benefits, please remember to contact our office if you have experienced any of the following:

- Marriage
- Divorce
- Death
- Address Change
- Birth of Child
- Power of Attorney



Office Directory

General Information

Main (313) 224-5890

Toll Free (888) 600-6033

Fax Number (313) 224-1917

Email: webmaster@wcers.org

Payroll

Lost Check (313) 224-2774

Direct Deposit (313) 224-2354

Taxes (313) 224-2354

Garnishments (313) 224-2354

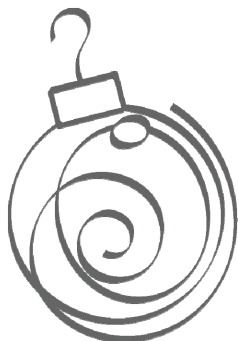
Insurance

Health (313) 224-7721

Dental (313) 224-7721

Vision (313) 224-7721

Life Insurance (313) 224-5572



Check Dates

The following are the dates of your retirement checks for the 2009 year:

January Check 01/02/2009

February Check 01/30/2009

March Check 02/27/2009

April Check 04/01/2009

May Check 05/01/2009

June Check 06/01/2009

July Check 07/01/2009

August Check 07/31/2009

September Check 09/01/2009

October Check 09/30/2009

November Check 10/30/2009

December Check 12/01/2009

Messenger Submissions

If you have any information you would like to have posted in "The Messenger", it must be submitted in writing and received in our office no later than **February 01, 2009**.

The next "Messenger" will be the March issue.

Brain Teaser—Answer from September Issue

Questions: Missing Dollar

3 men go into a motel. The man behind the desk said the room is US\$30, so each man paid US\$10 and went to their room.

A while later the man behind the desk realized the room was only US\$25, so he sent the bellboy to the 3 guys' room with US\$5. On the way, the bellboy couldn't figure out how to split US\$5 evenly between 3 men, so he decides to give each man US\$1 and kept the other US\$2 for himself.

This meant that the 3 men each paid US\$9 for the room, which is a total of US\$27. Add the US\$2 that the bellboy kept brings the total to US\$29.

Where is the other dollar!?

Answer: The Missing Dollar

Well okay. If I have to.

The full answer is as follows:

The men each paid US\$9 for the room or US\$27 total. The hotel got US\$25 and the bellboy got US\$2. $25 + 2 = 27$. It's a trick question and the 30 is not the goal. Or you can say each man initially paid US\$10 and had US\$1 returned to them. $30 - 3 = 27 = 25 + 2$.

Don't you wish you'd hung in there some more?

Taxes

Form W-4P Department of the Treasury Internal Revenue Service		Withholding Certificate for Pension or Annuity Payments ▶ For Privacy Act and Paperwork Reduction Act Notice, see page 4.		OMB No. 1545-0074 2008
Type or print your first name and middle initial.		Last name.		Your social security number
Home address (number and street or rural route)			Claim or identification number (if any) of your pension or annuity contract	
City or town, state, and ZIP code				
Complete the following applicable lines.				
1 Check here if you do not want any federal income tax withheld from your pension or annuity. (Do not complete lines 2 or 3.) ▶ <input type="checkbox"/>				
2 Total number of allowances and marital status you are claiming for withholding from each periodic pension or annuity payment. (You may also designate an additional dollar amount on line 3.) . . . ▶ (Enter number of allowances.)				
Marital status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher "Single" rate				
3 Additional amount, if any, you want withheld from each pension or annuity payment. Note. For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.) . . ▶ \$				
Your signature ▶			Date ▶	
Cat. No. 10225T Form W-4P (2008)				

WCGH 24th Holiday Reunion

Please join us to kick off the holiday season with the 24th WCGH Holiday Reunion on Tuesday, December 2, 2008! It will be held in a private dining room at the Golden Corral Buffet on Warren Ave. in Westland from 5 p.m. to 9 p.m. Tell the cashier you are with the Wayne County group.

GAA Retirees

The GAA Retirees meet in January, March, May, July, September, and November. We meet at:

Hawthorne Valley at 1:00 p.m.

7500 Merriman Rd. (N of Warren Rd) Westland, MI.

Members buy their own lunch and the meetings follow. This is a great opportunity to stay in touch with fellow GAA retirees and make new friends. Dues are \$10 per year and we hold our annual holiday luncheon in November (free of charge to members in good standing). We invite all GAA retirees to come join us! For further information regarding membership, send your name and address to:

Sandy O'Leary, GAA Retirees Secretary

39815 Lynn St.

Canton, MI 48187

Friends of Eloise

The friends of Eloise meets monthly (except July, August and December) on the third Tuesday at 7 p.m. at the Westland Historic Village on Wayne Road between Cherry Hill and Marquette. We are looking for any old records or memorabilia pertaining to Eloise that may be in your attic, basement, or garage.

Office Closed

12/24/2008 Christmas Eve

12/25/2008 Christmas

12/26/2008

12/29/2008

12/30/2008

12/31/2008 New Years Eve

01/01/2009 New Years Day

Happy Holidays

The staff of the Wayne County Employees' Retirement System would like to extend Holiday wishes to you and your families this season. Remember to be safe and have fun.



Obituaries

We, the staff of the Wayne County Employees' Retirement System express our deepest sympathy to the families of the following deceased individuals

In memory of.....

METZ, JAMES	PROSECUTOR OFF.
ADAMS, LILLIAN***JOHN	ROADS
FRITZ, MURIEL*** WILLIAM	PROSECUTOR OFF.
DILKS, RICHARD	WCGH
HEARDZ, HARRIETTE*** WILLIAM	POLICE OFFICER
SIKKELEE, SHIRLEY* ROBERT	DPS
WELK, JOAN	DEFERRED
SNELL, THOMAS	AA/ DEPT.MANAGER
KELLER, DIANA	MANAGEMENT&BUDGET
SZYMANSKI, ADAM	DEFERRED/ SOCIAL WELFARE
VANANTWERP, NANCY* GEORGE	BAILIFF
KENNEDY, WINIFRED	WCGH
KITTO, JENNIE***JAMES	WCGH
KEKES, IRENE***STEPHEN	ROADS
NULER, ERIC	DPS
SARNACKI, HELEN*** STANLEY	ROADS
WARDLAW, DORRIS	WCGH
SINGER, CLINTON	ROADS
CONSTANTYN, MARIA*** VICTOR	SOCIAL INVESTIGATOR
McGILL, WILLIAM	MENTAL HEALTH
FORTINTOS, HELEN*** ALBERT	ROADS
BARDON, BETTY* ROBERT	AIRPORT AUTHORITY
HAWKES, CLINTON	DPS
PODSIADLIK, MAMIE	DPS
CICHON, EDWARD	AUDITOR CENTRAL RECORDS
PARDON, WILLIAM	ROADS
ROHDE JR, JOSEPH	SEWERAGE
WHITE, MILDRED	DEFERRED
NELSON, BESSIE*** EDD	ROADS
SLATER, THERESA	DEFERRED/ TREASURERS
SLYKE, ESSIE*** JOHNNIE	WAYNE COUNTY JAIL
VON EPER, RUTH*** JAMES	FRIEND OF THE COURT(DEFERRED)
MARTIN, PATRICIA*** GORDON	PROBATE COURT JUVENILE
ROSS, BERNARD	ROADS
CARNEY, PATRICIA* JOHN	CIRCUIT COURT
O'NEIL, MARY*** HAROLD	REGISTER OF DEEDS
CAZIER, GENEVIEVE* DUWAYNE	ROADS



- To be idle is a short road to death and to be diligent is a way of life; foolish people are idle, wise people are diligent.

Buddha (B.C.E. 568-488)

Continued on page 6

Obituaries

We, the staff of the Wayne County Employees' Retirement System express our deepest sympathy to the families of the following deceased individuals

In memory of.....

MIZEJEWSKI, ALEX
 ZILKA, MAY
 BURTON, FRANK
 ADAMS, SYLVESTER
 MITCHELL, MARY
 BERTOCK, BETTY
 PRATER, HELEN
 MARCHAND, RHEO
 MACEK, ELEANOR
 RASKIN, ELMER
 JORDAN, ARTHUR
 LIPMAN, ARTHUR
 HAILER, VELMA
 SALLIE, LUCINTHIA
 CULVER, KATIE
 FIEDLER JR, CHARLES
 WASHINGTON, RENOLIA*** ANDY
 WARD, MABELINE*** CASSIUS
 GARRETT, ROSETTA
 ZYBURSKI, THOMAS
 MORRIS, ALBERT
 BARC, BERNICE
 KING, GERALD
 DUBOSE, JESSE* CAROLYN
 GAWRONSKI, HELEN
 GLUSZK, MARY
 BOIK, STELLA*** FERDINAND
 TALLEY, CLARENCE
 POLASKI, ANDREW
 BRITTAIN, BILLY
 GUNDERSON, ALICE* CARL
 RAWLS, JOHN
 McGRATH, EILEEN* EDWARD
 DINGEMAN, HARRY
 RICKARD, DOUGLAS

ROADS
 ROADS
 SHERIFF'S DEPT.
 SHERIFF'S DEPT.
 ROADS
 COMMON PLEAS COURT
 DPS
 CORPORATION COUNSEL
 REGISTER OF DEEDS
 36th DISTRICT CT. BAILIFF
 SHERIFF'S DEPT.
 CIRCUIT COURT(DEFERRED)
 FRIEND OF THE COURT(DEFERRED)
 REGISTER OF DEEDS
 D.J.HEALY HOME
 COUNTY CLERK REC. REPRODUCTION
 ROADS MAINT.
 SOCIAL WALFARE
 HEALTH DEPT.
 DPS
 WCGH
 PROBATE COURT
 DPS
 DEPT. OF ENVIROMENT
 TRACT INDEX
 SHERIFF'S DEPT.

 ROADS
 ROADS
 WCGH
 STATE TRANSFER
 REGISTER OF DEEDS
 DEPT. OF PUBLIC SERVICES
 CIRCUIT COURT
 SHERIFF'S DEPT.



Continued on page 7

Obituaries

We, the staff of the Wayne County Employees' Retirement System express our deepest sympathy to the families of the following deceased individuals

In memory of.....

MALLET, MARY	MANAGEMENT&BUDGET
LORENZ, SHIRLEY*** RUSSELL	BUREAU OF TAXATION
KAVEN, LAWRENCE	SHERIFF'S DEPT.
BARNES, THOMAS	ROADS
REALE, JEROME	ROADS
SUDEK, WANDA*** RAY	PROBATE COURT
BROOME, WILLIAM	PROBATE COURT JUVENILE
CHARBONNEAU, MURIEL*** FRANK	CORPORATION COUNSEL
SMITH, GRACE	CORPORATION COUNSEL
BROCKERT, ROY	DPS
WISDOM, BLANCHE	MANAGEMENT&BUDGET
ROBERTS, EVERETTE	ROADS
KIRK, JAMES	ROADS
PATKE, HELEN* JOHN	ROADS
LAU, MARGERITE	WAYNE COUNTY CLERK
GOLSON, ROSA*** CLEOPHUS	WCGH
PARKER, HENRY* THELMA	WCGH
PEARSON, EDWARD* RAMONA	AUDITOR GENERAL
NORRIS, ARTHUR	HEALTH/ AIR POLUTION
KOVACS, OTTO	ROADS
SHIVEL, WILLIAM	AIRPORT AUTHORITY
CATALLO, MARIO	ROADS
MARTTILA, LEVI	ROADS
LARMEE, MONA	HEALTH DEPT.
LOVE, LILLIAN*** THURMAN	ROADS
PHILLIPS, FREDA	PROSECUTOR ATTORNEY
ROZEK, JOYCE*** JOHN	PROSECUTOR ATTORNEY

Change of Beneficiary

Our office recently mailed out change of beneficiary form (s) to ALL eligible participants. This mailing was a proactive step in keeping our files up to date. If you did not receive one, or wish to make changes to recently submitted forms, please contact the Retirement Office @

(313) 224-5572

New Retirees

congratulations.....

Mcmath	Andrea	01-Aug-08	WCS/Jail/New Jail
Griffin	Sandra	01-Aug-08	WCS/Jail/New Jail
Clemons	Georgetta	01-Aug-08	HHS/Hd/EP/Envir Health
Jones	Diana	01-Aug-08	WCS/Jail/New Jail
Jagiello	Richard	01-Aug-08	WCS/Jail/New Jail
Cain	Edmond	01-Sep-08	DPS/Roads
Mitsunaga	Shirley	01-Sep-08	Cir Ct/Juv Sec
Helm	Daniel	01-Sep-08	DOE/Wastewater Mgmt
Patterson	British	01-Sep-08	Ret Sys
Goodlow	Richard	01-Sep-08	DPS/Roads
Fuller	Anthony	01-Sep-08	DPS/Roads
Hammond	Gregory	01-Sep-08	DPS/Parks
Myers	Joann	01-Sep-08	Ret Sys
Arsenault	Janice	01-Sep-08	HHS/Hd
West-Sabin	Bernadette	01-Sep-08	HHS/Hd
Faryniarz	Thomas	01-Sep-08	DOE/Wastewater Mgt
Guyton	Richard	01-Sep-08	CFS/JDF
Johnson	Robert	01-Sep-08	DPS/Roads
Briskey	Richard	01-Sep-08	DPS/Roads
Stramecki	Sabrina	01-Sep-08	DPS/Roads
Cehanowicz	Daniel	01-Sep-08	DPS/Roads
Chisholm	Frances	01-Sep-08	HHS/Hd
Spearman	Martin	01-Sep-08	DPS/Bldgs
Ratray	Ronald	01-Sep-08	DPS/Roads

When a man retires, his wife gets twice the husband but only half the income.

~Chi Chi Rodriguez

New Retirees

congratulations.....

Wisniewski	Michael	01-Sep-08	DPS/Roads
Dapprich	Daniel	01-Sep-08	DPS/Roads
Satlowski	Leonard	01-Sep-08	DPS/Roads
Sanderson	Mark	01-Sep-08	DPS/Roads
Lapointe	John	01-Sep-08	Arpt Authority/Ps
Garber	James	01-Sep-08	DPS/Roads
Roby	Kenneth	01-Sep-08	HHS/Library
Williams	Tyrone	01-Sep-08	DPS/Roads
Coleman	Ruben	01-Sep-08	DPS/Roads
Colburn	Patrick	01-Sep-08	Arpt Authority/Mp
Wilson	Aaron	01-Sep-08	DPS/Roads
Calven	Gary	01-Sep-08	HHS/Hd
Hudson	Anthony	01-Sep-08	DPS/Eng
Abess	John	01-Sep-08	DPS/Eng
Mankin	Charles	01-Sep-08	CFS/JDF
Kulwicki	Anahid	01-Oct-08	HHS/Health & Human Services
Coleman	E. North	01-Oct-08	Deferred Retirement Department
Majors	Timothy	01-Oct-08	DPS/Roads
Sklepowich	F	01-Oct-08	Pros Att
Krystyniak	Joseph	01-Oct-08	DPS/Roads
Carroll	Elliot	01-Oct-08	WCS/Ct Serv
Donikian	Michael	01-Oct-08	WCS/Ct Serv
Williams	Ianthia	01-Oct-08	Treas/Unit Ledge
Korbal	Peter	01-Oct-08	DPS/Roads

Retirement: World's longest coffee break. ~Author Unknown

Director's Report (continued from page 1)

We have received a number of calls from retirees concerning the severe downturn in the markets and their pension benefit payments. The Wayne County Employees' Retirement System has experienced the same down turn in the markets as everyone else. This has caused large losses in the portfolio; however we are long term investors and can be patient for the markets to come back. Ninety percent of your portfolio returns come from your asset allocation (what percentage of your investments are domestic stocks, bonds, international stocks, real estate etc.) and only ten percent comes from the actual securities you hold. We feel that the asset allocation we hold is good for the long term and plan to "hold the course" as to our investments. We have a well diversified investment portfolio and although very volatile in this short term market, we are confident that it will provide the needed returns over the long term. Most experts are now saying that it could take until mid 2010 for the markets to come back but no one knows for sure. However, regardless of how your personal investments are faring in this very volatile marketplace, be assured that your pension will continue to be paid and paid at its current levels.

News on the status of the Retiree Supplemental Life Insurance issue.... Judge Prentis Edwards heard the case beginning Monday, November 10, 2008. The trial ran for several days with testimony from all witnesses called. The County requested to keep the hearing open so that they could submit additional documents in support of their defense. The Judge agreed to do so and we are waiting for the final documents to be entered and then the hearing will be closed and the Judge will deliberate and issue his decision. We don't have a definitive timeframe for this process but hopefully it will not be too much longer. It appears that the County is arguing that the Supplemental Life Program is a voluntary life insurance program with the full cost of the insurance to be paid by the retiree and if premiums go up, they must be paid by the retiree. Sub-Chapter 38/AFSCME Council 25 argued that the County has subsidized this program over time and that as a past practice cannot change the premiums charged to the retirees without negotiating with the Union. Once the hearing is closed, the Judge will consider the evidence and issue his ruling. We will keep you abreast of any decision.

The increase in the prescription drug co-pay that was implemented several months ago for employees that retired after December 1, 2002 was also taken up by Sub-Chapter 38 and AFSCME Council 25 the Judge in this case directed the parties to resolve the issue through arbitration. This issue is now slated for the arbitration process and we will keep you informed as the process moves forward.

The Thirteenth Check benefit was included in the November check and was about the same amount as last year's check. We are able to do this because any excess earnings or losses are spread over a 4 year period and not recognized all in the year they are experienced. This is good and bad news. The good news; you received a check this year not significantly less than last year. The bad news, going forward for the next 3 years there will be losses that we carried forward and future checks may be reduced even if we have good earnings. The best news however is that a 13th check will continue to be paid to all eligible retirees.

We are giving away tickets to an upcoming Red Wings Hockey game so if you are interested, send a letter or postcard addressed to the Wayne County Employees' Retirement System, c/o Red Wings Hockey Tickets, 28 W. Adams, Suite 1900, Detroit, MI 48226. Cards and letters received before January 15 will be entered into a drawing and the lucky winner will be on their way to an upcoming game. We will notify the winner in writing and publish the winning name in the next issue of the Messenger.

I received the following humorous article from a retiree who asked that I include it in my article. It was from Joann Murphy, wife of retiree Patrick Murphy.

(continued on page 13)

Birthdays

congratulations.....

Edna M. Grenier

96 yrs old

Dec. 17, 1919

Retired 1968

(W.C. Health Dept.)

Carole Green

April 24, 1941

Patrick Timothy Murphy

68 yrs old

Dec. 23, 2008

(Roads)



Ellinora Vinson

88 yrs old



Stephanie Ver Meer

73 yrs old

Dec. 23, 2008

(Environmental)

Bernice Swathell

94 yrs old

D.O.B. Jan. 3, 1915 / Retired 1974

(Wayne County General Hospital)

Anniversaries

congratulations.....

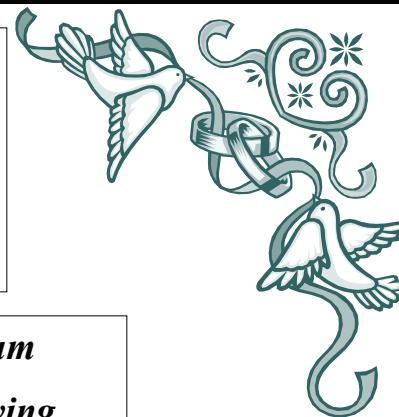


Joan and Bernie Solo

55 Years

Nov. 3, 2008

(Airport)



Ed and Sum Lum

6 years and growing

December 10, 2002

Patrick and Joann Murphy

38 Years

Nov. 14, 2008

(Roads)

Lawrence and Virginia Walters

50th Wedding Anniversary

Nov. 15, 2008

(W.C. Road Commission 26 years)



WHEN EVEN THE DEVIL DESERTS YOU

Ed Cooper, Consumer-Author

NAMI ADVOCATE September/October 1991

The following essay was read by Laurie Flynn at NAMI's 1991 convention in San Francisco. It was first published in the January/February 1991 issue of "Church & Society" magazine.

I have a thousand faces, and I am found in all races. Sometimes rich, sometimes poor, sometimes young, sometimes old. I am a person with the disabling pain of a broken brain.

You have names for my pain like schizophrenia, bipolar disorder, and major depression. Some of you refer to me as crazy or insane. The real fact is most of you don't refer to me at all. You want me locked away out of sight, but my only crime is my shattered mind. Understand why you don't want to look into a darkened soul, because I cry when I am forced to make the journey.

Do you know the hurt I feel when I look into my family's faces and see their fear? Fear of me and what I have become. I try to tell them I will not hurt them and to explain it is not their fault. I try to reach out to each to them to ease their sorrow, but I fail to be a comfort because I cannot hide the agony of my own soul.

I fight the demons of depression and despair. I search for solace for my soul. I want my mind mended, but you must understand that a broken brain is more than mere mechanical failure. It has many causes, I am told. It may be heredity, biological, or environmental. I don't know for sure what causes it, but I know what it causes.

It causes the total destruction of your inner self. It fragments you. It makes you seek an end, even if that means death. You seek the end because you see not only what it has done to you, but also what it is doing to the ones you love. The fear of death fades because to a large degree you already feel dead. You are not able, nor are people willing to interact with you as they once did. In fact, it feels like you have fallen so low even the devil has deserted you.

I ask you, where do you turn when even the devil deserts you? To therapy? It helps, but only touches part of me. To drugs? They help, but only touch part of me. Is there a path to a place that will touch all of me and mend not just my broken brain, but touch the untouchable?

I once heard of such a path. It has been written about, but my mind wanders so much I find it hard to read. It has been spoken of, but I hear so many voices I don't know which to follow. If you know the path, would you please find me? I may be in a hospital. I may be on the streets. I may be at home. Please find me and take me into your arms. Hold me there `til we find the path that leads into the arms of the One not afraid to touch the untouchable. Find my family, too. I may not be able to understand the written word or the words spoken to me. I may not even seem to know where I am, but I will know the warmth I feel when you gently put your arms around me. I will once again know I am loved.

Director's Report (continued from page 10)

Watch What You Eat

Here's the final word on nutrition and health. It's a relief to know the truth after all those conflicting medical studies:

The Japanese eat very little fat and suffer fewer heart attacks than the Americans.

The Mexicans eat a lot of fat and suffer fewer heart attacks than the Americans.

The Japanese drink very little red wine and suffer fewer heart attacks than the Americans.

The Italians drink excessive amounts of red wine and suffer fewer heart attacks than the Americans.

The Germans drink a lot of beers and eat lots of sausages and fats and suffer fewer heart attacks than the Americans.

CONCLUSION: Eat and drink what you like. Speaking English is apparently what kills you!

I'll use that for my humor for this issue, thanks to Joann. The staff and I wish you Happy Holidays and a Happy New Year. May your sorrows be few and you happiness abundant in the New Year. All my best to you and yours!

Wayne County Employees' Retirees Club

The officers and the members of the Wayne County Employees Retirees Club invite Wayne County Retirees, who are not yet members, to join them.

Meetings are held the third Thursday of the month, at 1:30 PM, in the Kay Beard Bldg in Westland, during the months of January, February, March, April and May. June will be a luncheon at a restaurant. No meetings held in July and August. September and October meetings Kay Beard Bldg., November meeting held at a restaurant and the December meeting will be held on the second Thursday in December, December 11th, Kay Beard Bldg., luncheon 1 p.m. (note 1 p.m. instead of 1:30 p.m.)

The Retiree Club is dedicated to improving and protecting benefits for Retirees of Wayne County. If you no longer live in the Wayne County area or cannot attend meetings, the periodic newsletters will keep you informed.

For information regarding membership, send your name and address to:

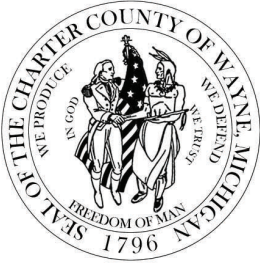
John Hubert, Membership Chairman

Wayne County Employees Retirees Club

P.O. Box 851237

Westland, MI 48185-6337

(734) 455-5317



WAYNE COUNTY EMPLOYEES'
RETIREMENT SYSTEM
28 WEST ADAMS
SUITE 1900
DETROIT, MI 48226

FIRST CLASS MAIL
U.S. POSTAGE PAID
DETROIT, MI



winter!

Winter either bites with its teeth or
lashes with its tail. ~Proverb