

ADAIR COUNTY



MARCH 2025
NEWSLETTER

MARCH BIRTHDAYS!

REBECCA ADAMS	PROSECUTERS OFFICE	3/19
SANDY COLLOP	CLERK	3/08
SONJA HARDEN	COLLECTOR	3/19
TRACY HUNTER	RECORDER	3/20
HEATHER KELLEY	TREASURERS OFFICE	3/30
BILL KING	2 ND DISTR. COMMISSIONER	3/28
BETTY SHAHAN	CLERK'S OFFICE	3/19
JESSE SHOEMAKER	CORRECTIONS	3/16
ZACH VANSICKLE	CORRECTIONS	3/27

MARCH ANNIVERSARIES!

ANDREW BOSTER	PROSECUTOR	9 YEARS
DANA BUSTER	PROSECUTERS OFFICE	23 YEARS
TERRI EDWARDS	ASSESSORS OFFICE	2 YEARS
JEFF GOTTMAN	DEPUTY	26 YEARS
JB HAMLIN	ROAD AND BRIDGE	6 YEARS
PAM MIHALEVICH	CORRECTIONS	1 YEAR
JESSE SHOEMAKER	CORRECTIONS	1 YEAR
TODD SMITH	ROAD AND BRIDGE	12 YEARS
CHRIS STIVERS	CORRECTIONS/DEPUTY	12 YEARS
JEREMIAH TREECE	DEPUTY	6 YEARS
KRIS WILLIAMS	CORRECTIONS	2 YEARS
TRAVIS WILLIAMS	DEPUTY	5 YEARS

I highlighted Travis, since 5 years makes him fully vested in LAGERS. This means, when Travis turns 55, he can draw his retirement from LAGERS. For law enforcement the age is 55 for other employees it is 60. CONGRATS Travis on reaching this milestone. 5 years also makes him fully vested in the CERF Savings 401/457 plan. (not be confused with CERF retirement which is 8 years). The next two pages will tell you how your LAGERS benefit is calculated.

Understanding Your LAGERS Benefits



STARTING YOUR CAREER

You start earning service on the first day of full time employment. Keep in mind, you must work 1,500 hours per year to be eligible.

BECOMING ELIGIBLE

Once you have worked 5 years (60 months) with any LAGERS employer, you are guaranteed to receive a benefit. Your employer funds the entire cost of your LAGERS benefit.



THROUGHOUT YOUR CAREER

Your LAGERS benefit is based on your highest consecutive 60 month average salary in the last 120 months of credited service. The more you earn, and the longer you work, the larger your retirement benefit.



READY FOR FINANCIAL INDEPENDENCE

When you reach retirement, you will reap the fruits of your labor with secure income through your retirement years.

Normal Retirement Age:

General = 60
Police = 55
Fire = 55

Early Retirement Age:

General = 55
Police = 50
Fire = 50

You may retire up to 5 years early of your Normal Retirement Age; however, your benefit is permanently reduced .5% for each month early you retire.

*See back to estimate your future benefit.

NEED A BENEFIT ESTIMATE?

LOG IN TO YOUR



myLAGERS

ACCOUNT TODAY!

CONTACT US



info@molagers.org

1-800-447-4334

www.molagers.org

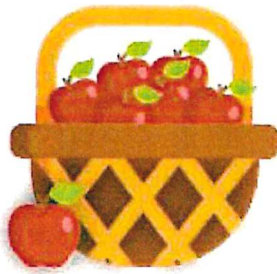
blog.molagers.org

DISABILITY AND SURVIVOR BENEFITS

If you have worked for a LAGERS employer for more than 60 months (5 years), you are eligible for disability and survivor benefits, and if you have not worked that long, you will still be eligible if the cause of disability or death is duty-related. You can find more information about your disability and survivor benefits in the member handbook.



MISSOURI LAGERS
A Secure Retirement for All



YOUR BENEFIT AT A GLANCE:

ELIGIBILITY: 5 YEARS OF SERVICE; 1,500 HOURS ANNUALLY
PROGRAM MULTIPLIER: 2.00% (L-6)
FINAL AVERAGE SALARY: 5 YEARS
CONTRIBUTIONS: 100% EMPLOYER FUNDED
RETIREMENT AGE: NORMAL

WHAT PERCENTAGE OF YOUR SALARY WILL LAGERS REPLACE?

YEARS OF SERVICE	X	BENEFIT MULTIPLIER	=	SALARY REPLACEMENT
10	X	L-6 (2.00%)	=	20%
15	X	L-6 (2.00%)	=	30%
20	X	L-6 (2.00%)	=	40%
25	X	L-6 (2.00%)	=	50%

Your LAGERS income, Social Security, and Your personal savings create a "three-legged-stool" of Retirement security that can sustain you for the rest of your life.



HOW MUCH DO I GET FROM LAGERS?

BENEFIT MULTIPLIER	X	HOW LONG YOU WORK	X	HOW MUCH YOU MAKE	=	MONTHLY INCOME*
Insert your current benefit multiplier = .02		Insert how many years you will have worked at your retirement age. SERVICE TO DATE + FUTURE SERVICE (TO RETIREMENT)		Insert how much you make a month here. Note: future pay increases will increase your monthly benefit.		This is an estimate of the amount you will receive every month for life through your LAGERS benefit.

WHAT IS THE TOTAL VALUE OF MY LAGERS BENEFIT?*

MONTHLY INCOME FROM ABOVE	X	# OF MONTHS IN A YEAR	X	HOW MANY YEARS YOU EXPECT TO LIVE IN RETIREMENT	=	ESTIMATED VALUE OF YOUR BENEFIT*
		12				

Note: The answer will not include any cost of living adjustments (COLA's) you may receive throughout retirement

*This is designed to be an estimate of your future benefit, and it is not to be utilized as official LAGERS benefit calculation. For official calculation, see your benefit statement or speak with a benefit specialist.

A LITTLE BIT ABOUT VITAMIN D.

Vitamin D deficiency often presents symptoms like persistent fatigue, muscle/bone pain, low mood, and frequent illness, as it influences immunity and bone health. Other signs include hair loss, slow wound healing, and impaired sleep. Key signs include:

1. **Persistent Fatigue**: Feeling tired regardless of sleep.
2. **Bone and Back Pain**: Vitamin D is crucial for calcium absorption.
3. **Muscle Weakness/Aches**: Unexplained aches or cramps.
4. **Low Mood/Depression**: Including Seasonal Affective Disorder (SAD).
5. **Frequent Infections**: Lowered immune system function.
6. **Slow Wound Healing**: Cuts or injuries taking longer to heal.
7. **Hair Loss**: Notably in women, potentially linked to alopecia. (Balding)
8. **Impaired Sleep/Insomnia**: Difficulty staying asleep.
9. **Excessive Sweating**: Specifically around the scalp.
10. **Bone Density Loss**: Increased risk of osteoporosis.
11. **Brain Fog**: Reduced concentration or mental clarity.
12. **Weight Gain/Poor Metabolism**: Difficulty losing weight.
13. **Gut Issues**: Conditions like IBS.
14. **Dizziness/Lightheadedness**: Or in severe cases, heart palpitations

Vitamin D is made by the human body when exposed to sunlight. Unfortunately, we live far enough north here in Missouri, in the late Fall and Winter months the Sun's Rays are not strong enough to drive the process of making Vit. D in our skin and since it is so cold we are covered up too much. To explain:

Vitamin D is primarily produced when ultraviolet B (UVB) rays from sunlight strike the skin, converting 7-dehydrocholesterol into previtamin D₃, which then isomerizes into vitamin D₃ (cholecalciferol). This inactive form is metabolized by the liver and kidneys into active vitamin D. FYI, Vitamin D functions more accurately as a **steroid hormone** or prohormone rather than a traditional vitamin.

The only way to tell if you are low is to have a blood test, which I would recommend you ask about at your next visit to the Doctor. As an example, I was tested, and was low, so now I am taking a prescription dose of Vit. D. and must admit some of the above symptoms I had are better or gone.

HEALTH SCREENING NEWS.

If you recall, last month I talked about a Health Screening program that we are planning on doing. After talking with the Commission, and looking at all the different screening options, we decided to delay the screening until Fall. So sometime in September I will announce when it will be. To do the screening we need those that wish to do it to register prior to Quest coming to do the screening. I will let you know how to when that time comes. It takes about 2 months to get this all set up and since we are over 2 months into the year we opted to do it later for logistical reasons. The delay also partially stems from the Commission needing to look at the budget to see how much of a discount the County could give to those that participate toward their Health Insurance Premium. To get Quest to do the screening we do need a minimum of 30 participants. I think that would not be a problem since the discount we would get would make it worth it. If I can save some money from a quick physical, I am all for it. Not to mention the peace of mind that comes to knowing you are in good shape.

TAXES!

Now that everyone has their W2's it makes it a good time to make any changes to your W4, federal and state, withholdings. If you had to pay a lot since not enough was withheld, or the opposite, too much was withheld, now is the time to make those adjustments. So, talk to your accountant, or decide for yourself if any changes need to be made. Neither Christina (payroll clerk) nor I can tell you what to do.

IMPORTANT DATES IN MARCH.

March 8, Sunday Daylight Savings, "Spring forward" one hour.

March 14, National Pi Day.

March 17. St. Patrick's Day.

NOW FOR MARCH MADNESS!

Below I have attached a bracket for the Elite Eight for the NCAA Basketball Tournament. I am going to give away a \$20 gift certificate Donated by Pagliais to the person that gets the most teams in the final brackets at the conclusion of the NCAA Tournament. Your Bracket will need to be turned in by March 18th to my office, or by email to me morskog@adaircomo.gov No late brackets will be accepted. In the event of a tie, I will draw a winner. (put the names in a hat and draw one out). GOOD LUCK!

NCAA DIVISION I MEN'S BASKETBALL CHAMPIONSHIP BRACKET

