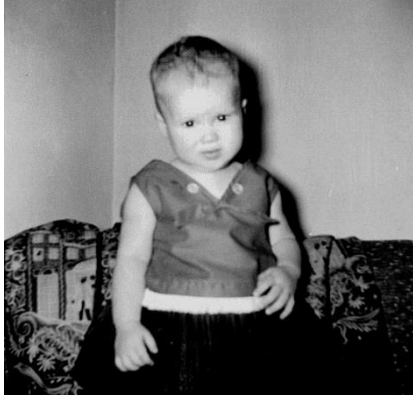


# Dickinson County Courthouse Newsletter

May 15, 2015



## Let's get to know those that work in the Courthouse!

The April Newsletter featured the picture of the little girl to the left. Did you guess Lori Pedersen? Lori is the Dickinson County Auditor.

The following is a little personal information provided by Lori:

**Start date with Dickinson County:** December 15, 2008 in Auditors Office but township clerk since 2003

**Where born:** Spirit Lake

**Places Lived:** Spirit Lake

**Hobbies, talents, special interests:** reading, trying new recipes, walking, crafting, love love love party planning, that is a true passion of mine so if anyone has that need in the near future.....

**Favorite Travel Spots:** Taiwan, my parents lived there for 6 years and I had the pleasure of visiting twice. The culture was so different which was the most intriguing to me. Let me just say that they are the most gracious folks you will ever meet!

**Favorite Food:** Any vegetable and Mexican

**Least Favorite Food:** Sloppy Joes and bananas

**If I were stuck on an island, I would bring (3 things):** my spouse, fire source, and Ipad

**Something Few Know About Me:** I was the second baby born in what is now the Lakes Regional Hospital. It used to be located on Lake Street. When the first expansion was dedicated, baby 1 and I cut the ribbon.

**Favorite thing to do in Dickinson County:** Walk the Trails and go to the beach.

### **Favorite Recipe:**

#### **Spicy Slow Cooker Beef and Peppers**

2# beef cubed

2 tsp garlic, minced

1 medium onion cut in half and sliced

4 tsp sriracha sauce

1 tsp pepper

2 Tbls cornstarch

2 tsp salt

1 cup beef broth

½ cup water

2 cups chopped peppers (variety of colors, large dice)

Put uncooked meat in the crock pot. Top with onion and peppers. Sprinkle with salt, pepper, and garlic. Mix broth with sriracha sauce. Pour over the mixture. Cook on high 4 hours. Mix ½ cup of water and the cornstarch. Add 1 cup of liquid from the meat mixture. Cook on medium heat in saucepan until boiling, cook for 2 minutes. Pour mixture into crock pot and mix together. Serve over rice.

## Let's talk about the County Benefits:

What are all the benefits currently offered to the Dickinson County employees and where do you find out more about them. Starting with the February newsletter, all the current benefits will be listed here and then each newsletter thereafter will have a more detailed explanation about at least one benefit.

- Health Insurance – Blue Cross/Blue Shield through Iowa Association of Counties – featured in the February 2015 issue
- Dental Insurance – Delta Dental – featured in the April 2015 issue.
- **Retirement benefit – Iowa Public Employee Retirement System (IPERS) – featured in this issue.**
- Deferred Compensation Plan – Nationwide through National Association of Counties – featured in the March 2015 issue.
- Advantage Flex Plan- pretax offerings
- Personal Accident Insurance Program through Iowa Association of Counties (ISAC) - for those electing to take County Health Insurance
- Voluntary Accident Insurance Plan – CHUBB Group offered through Iowa Association of Counties – paid for by the employee
- Cancer Insurance – Short Term Disability & Hospitalization through AFLAC
- Cancer Insurance through American Heritage

## Iowa Public Employee Retirement System (IPERS)

IPERS was founded on July 4, 1953, to provide a dependable and economical retirement plan for Iowa's public employees. IPERS helps public employees maintain their financial independence after retirement. The benefits paid to members are secure and guaranteed for life.

To put the success of the IPERS plan into perspective, look at these statistics.

	1954	2014
Contributions:	\$14.2 million	\$1.0 billion
Benefits Paid:	\$3.1 million	\$1.8 billion
Assets in the Trust Fund:	\$29.3 million	\$28.0 billion

## Frequently Asked Questions (source – [www.ipers.org](http://www.ipers.org)):

Please refer to this website for additional information.

### How is my retirement benefit calculated?

The benefit amount is determined by a formula. The formula includes your average salary. If you retire before July 1, 2012, your average salary is the average of your salary from the three years when you earned the most. If you retire after June 30, 2012, your average salary is the average of your salary from the five years when you earned the most. Your average salary is multiplied by a multiplier based on your years of service.

### What are the Rule of 88 and the Rule of 62/20?

The Rule of 88 is when a member is age 55 or older, and the sum of the member's age at the last birthday and years of service equals or exceeds 88. The Rule of 62/20 is when a member is age 62 and has at least 20 years of service. A member can reach normal retirement age by meeting either of these rules, or by reaching age 65. A member who retires before normal retirement age has an early-retirement reduction applied to his or her benefit.

### Must I meet the Rule of 88 or the Rule of 62/20 to start receiving retirement benefits?

No. If you are vested, you may start collecting a retirement benefit as early as age 55 if you are no longer employed with an IPERS-covered employer. However, if you are younger than age 65 but do not meet the Rule of 88 or the Rule of 62/20, and you are not retiring because of a disability, your monthly benefit will be reduced. (Sheriffs and deputies may qualify to retire before age 55.)

### What should I do when I'm ready to retire?

Before choosing a retirement date, contact IPERS and provide your full name, address, telephone number,

member ID number, birthdate, the birthdate of your beneficiary, and possible retirement date(s). An estimate of benefits under the various payment options and an application form will be prepared and sent to you. IPERS also has a publication that explains the retirement process for members, sheriffs, and members in protection occupations.

Employees and their employers contribute to IPERS a set percentage of employees' wages. Benefits are funded entirely by contributions plus investment income.

**Contribution Rates**

<b>Membership Class</b>	<b>Member Share</b>	<b>Employer Share</b>	<b>Total</b>
<b>Regular</b> <u>7/1/14-6/30/15 and</u> <u>7/1/15-6/30/16</u>	<b>5.95%</b>	<b>8.93%</b>	<b>14.88%</b>
<b>Sheriffs and deputies</b> <u>7/1/14-6/30/15 and</u> <u>7/1/15-6/30/16</u>	<b>9.88%</b>	<b>9.88%</b>	<b>19.76%</b>
<b>Protection occupations</b> <u>7/1/14-6/30/15</u>	<b>6.76%</b>	<b>10.14%</b>	<b>16.90%</b>
<b>Protection occupations</b> <u>7/1/15-6/30/16</u>	<b>6.56%</b>	<b>9.84%</b>	<b>16.40%</b>

*Again, please refer to this website ([www.ipers.org](http://www.ipers.org)) for additional information.*

**CONSERVATION – NATURE CENTER ACTIVITIES:**

***BIRDING ON THE GREEN BEGAN MAY 4th -***

Canadian geese, blue-winged teal and wood ducks galore.



These waterfowl are only some of the species you can see during the Birding on the Green events held 7 a.m. the first Monday of the month May-September at Brooks National Golf Club in Okoboji, led by the Dickinson County Conservation Board.

Beginner and avid birders meet at Brooks National Golf Club in the morning and hop on golf carts to drive through the Audubon-certified course and identify a variety of birds.



**May Spotlight:**

**Get to know more about those who work for Dickinson County!**

Find out more about this little girl in the June issue. In the meantime, can you guess who this is?

**We are all different and we are all one. Take time to understand and to appreciate.**

Jonathan Lockwood Huie