

# Retiree Newsletter

## St. Louis County

### A NEW YEAR'S STORY

*Author-Anonymous*

Once upon a New Year's Day, Father Time knocked on the door. He gave a daily diary to the person who opened the door. The daily log was beautifully bound in leather and the pages inside were parchment paper with gilt edges. Father Time instructed the recipient to write a brief note each day of the year about what happened. Father Time indicated that he would pick up the diary on New Year's Day of the next year.

The recipient of the gorgeous diary diligently made a notation every day. And the year went by.

When Father Time presented himself again on the next New Year's Day, the diary owner requested to review any and all previous daily entries before surrendering the daily log--something that had been impossible to do all year. Only the next day's page had been open and available. Father Time agreed. The writer quickly fanned through the 365 pages of the diary and was amazed. Some of the pages had big ugly ink splotches while other pages had beautiful artwork in addition to the written words. Father Time clarified that on those days that the writer told a lie or was otherwise unkind the ugly ink splotches were automatically added to the pages and on those days that the writer was a blessing in the life of another or was otherwise helpful the beautiful artwork was placed on the page. The keeper of the diary then clearly understood that his daily behavior reflected the accompanying daily notation for posterity. Father Time collected the completed diary and handed over a new one with 365 blank pages.

Understand that how you live your life every day in 2024 will certainly be one for your record book. Resolve to make every day a good and great day!

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### Board Elects New Chairman

It was announced at the August Board meeting that Jim Cunnane Jr. submitted his resignation as Chair and member of the Retirement Plan Board to County Executive, Dr. Sam Page. Members requested that an agenda item be added to the next monthly board meeting, regarding the election of Board leadership. Discussion during the next meeting in September brought forth the Boards' desire to have a vice-chair to preside over meetings during absence of the chair. It was determined that both positions, chair and vice-chair, were to be agenda items for the October monthly meeting, whereby seeking nominations followed by subsequent elections of each.

Milton Wilkins was nominated at the October meeting to take up his former position as chair. He was unanimously approved by all Board members to accept the reigns once again, as Board chair. The nomination of vice-chair immediately followed. Whereas County Treasurer, Jody Paterson was nominated, and also unanimously voted in favor by the Board.

### 2024 Retirement Board Meeting Dates

2024 Board Meetings dates were proposed during the December 21, 2023, regular meeting. Those dates were approved and are listed below. For more details of time and meeting location, check the County website under "Public Notices" [www.stlouiscountymo.gov](http://www.stlouiscountymo.gov)

Thursday, January 25	Thursday, April 25	Thursday, July 25	Thursday, October 24
Tuesday, February 27	Thursday, May 23	Tuesday, August 27	Thursday, November 21
Tuesday, March 26	Tuesday, June 25	Tuesday, September 24	Thursday, December 19

### ST. LOUIS COUNTY RETIREE TOTALS

AS OF 12/31/2023

**CIVILIANS: 3,060**

**POLICE: 619**

# DID YOU KNOW?

Year	Total Benefits Paid	County Taxes & Employee Contributions	Pension Plan's Contributions <i>Investment Earnings</i>
2010	\$39,735,634	\$29,109,006	\$10,629,628
2011	\$42,773,353	\$30,949,913	\$11,823,440
2012	\$44,368,094	\$38,959,667	\$5,408,427
2013	\$46,420,869	\$36,628,538	\$9,792,331
2014	\$49,289,030	\$36,202,086	\$13,086,944
2015	\$52,250,314	\$37,894,303	\$17,356,011
2016	\$55,015,997	\$39,938,958	\$15,077,039
2017	\$58,973,084	\$40,381,200	\$18,591,884
2018	\$60,826,931	\$44,342,522	\$16,484,409
2019	\$64,581,471	\$43,165,958	\$21,415,513
2020	\$67,044,236	\$45,371,071	\$21,678,165
2021	\$70,977,668	\$46,803,767	\$24,173,901
2022	\$77,532,268	\$47,538,378	\$32,904,933
<b>Percent Average</b>		<b>71%</b>	<b>28%</b>



The column on the left shows the total benefits paid to retirees and their beneficiaries, including a small amount of refunds to those employees hired since 2018 who have left, and a small amount of administrative expenses to the plan. The second column shows the contributions to the fund from County taxes and since 2018 it includes employee contributions. The last column shows contributions to the retirement plan from earnings from the retirement board's investments.

According to the Public Fund Survey Summary of Findings of National Association of State Retirement Administrators (NASRA), employer contributions usually constitute 25% of the revenue to pay benefits, 11% comes from employee contributions, and 64% of revenue comes from investment earnings. Their membership includes 88% of all state and local government defined benefit plans.

Our investment earnings are considerably less than 64% of the revenue to pay benefits, about only 28% of the total. If our investments earned more, the County would need to contribute less to the plan.

*All figures in the chart are from County audited financial statements.*

## County Contact Information

### Retirement Services

**Rachel Fredrick,**  
☎ 314-615-4484

✉ [rfredrick@stlouiscountymo.gov](mailto:rfredrick@stlouiscountymo.gov)

**Debra Lehmkuhl,**  
☎ 314-615-5176

✉ [dlehmkuhl@stlouiscountymo.gov](mailto:dlehmkuhl@stlouiscountymo.gov)

**Rebecca Smail,**  
☎ 314-615-4404

✉ [rsmail@stlouiscountymo.gov](mailto:rsmail@stlouiscountymo.gov)



### Benefits Office

**Tabitha Chamberlain**  
**Connor Crowe**

☎ 314-615-5180

✉ [countybenefits@stlouiscountymo.gov](mailto:countybenefits@stlouiscountymo.gov)

# Retiree Association News

## Civilian Retiree Association

### Association Information:

Marian McCreary, President

☎ 314-291-1867

✉ [mmccre8814@aol.com](mailto:mmccre8814@aol.com)

### NEXT MEETING

**Monday, March 11, 2024, at 10 a.m.**  
**Thornhill Branch Library, Room 2**  
12863 Willowycck Dr. 63146

**Speaker, Esley Hamilton**  
"Winston Churchill Memorial"

**The St. Louis County Civilian Retirees Association is a non-profit organization incorporated 1/30/2006, Charter #N00713612**

**MISSION:** "To promote the well-being, enhance the quality of life & encourage the full potential of St. Louis County retirees by promoting socialization while supplying helpful information on issues & matters important to civilian retirees"

**2024 DUES:** New members in 2024 will pay \$12. Please include your phone number and email with your payment. Contact Treasurer Delores Clayton at 314-385-3324 or email at [deelo65@sbcglobal.net](mailto:deelo65@sbcglobal.net).

*\*Please note, 2023 Members will pay no 2024 dues.*



[www.stlccra.org](http://www.stlccra.org)



*Photos From Fall Meeting, October 2, 2023.*

## Police Retiree Association



### The St. Louis County Police Retirees Association

**MISSION:** "We stand as an advocate and protector of rights of the retired Police Officers and Civilian employees of the St. Louis County Police Department."

"We shall maintain communications with St. Louis County Government and the Police Department to insure retired employees receive all benefits earned during their career protecting the citizens of St. Louis County."

"We support, recognize, and honor all who chose law enforcement with St. Louis County Police Department."

## Events

### Installation Luncheon

Saturday, January 27, 2024, at Noon  
Royal Orleans Banquet Center  
2801 Telegraph Road, 63125

RSVP-Jerry (314) 422-7117 by January 20, 2024  
\$10/Member & Guest & \$20 each add. guest

### Association Meeting

Thursday, March 28, 2024, at 1pm  
7th Precinct West County 232  
Vance Rd, 63088

### PD Association Information

Monty Monteleone, President

✉ [Mrm194917@gmail.com](mailto:Mrm194917@gmail.com)

Jerry Hawkins, Secretary

✉ [Skyhawk591@charter.net](mailto:Skyhawk591@charter.net)

**Membership Dues are \$25/year.** Please contact Michelle Fournety, Treasurer at 314-541-2497 or email at [michellefournety@gmail.com](mailto:michellefournety@gmail.com) to submit your annual payment.



# Retirement Services Welcomes New Member

*Rebecca Smail, Retirement Services Manager County HR*

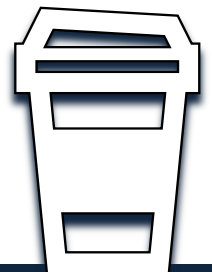
We are so pleased to welcome our newest team member, Rachel Fredrick! She just started with us in November, and has not only caught on fast, but taught us so much at the same time! Rachel fills the HR Generalist II vacancy which was left after Andrea Skiver took an opportunity that couldn't be refused. While we do miss Andrea, we are so delighted for all that Rachel brings to the office. It seems those that have met her over the last several weeks all say the same when describing her. She is, "a breath of fresh air, and a wonderful ray of sunshine". Debbie and I are so grateful to have her on our very small Retirement Services team. Being only a team of three who support over 7,500 County employees and retirees (not including family members) leaves little room for dysfunction. Rachel is anything but, having fit in to our team so seamlessly!

Rachel specializes in retirement education and data entry. In January 2024, Rachel will begin teaching retirement education classes for both Civilian and Police employees at St. Louis County. Classes regarding the Traditional and PTO plans were offered in the past and ceased once COVID hit. In her short time in this role, Rachel has already revamped all educational materials to include the Contributory Plan which took effect for new hires who came aboard after February 1<sup>st</sup>, 2018. Not only has she made new presentations specific to each Plan using the updated County branding, but also created new booklets to match, Traditional, PTO, and Contributory Plans! Training others seems to come naturally to Rachel. She is very excited to educate employees about their retirement options and answer any questions about the retirement process.

Rachel holds a bachelor's degree from Webster University where she majored in psychology. Additionally, she is pursuing a dual master's degree at Webster University for business administration and HR management.



Outside of the office, Rachel enjoys playing pickleball and disc golf with friends and family in various parks around St. Louis. Rachel also enjoys discovering and patronizing different coffee shops as one of her goals is to find the best cold brew coffee in St. Louis!



If you have any suggestions, please reach out to Rachel, and share your favorite coffee shop details! I know she'd love to hear from you! She can be reached at 314-615-4484.

# Recent 2023 Retirees

## SEPTEMBER, 2023

NAME	DEPARTMENT	NAME	DEPARTMENT
ALLEN, WAYNE	Public Health	ISHMON, TIMOTHY	Justice Services
BECKER, CARL	PD	JONES, KIMBERLE	Assessor
CROSKEY, VALDA	Public Health	MARLOW, JEFFREY	Public Health
DIECKMEYER, CYNTHIA	Parks	MCAFEE, ANN	Public Works
DIETRICH, HARVEY	Public Works	MCDANIEL, GREGORY	Parks
ELLATIF, WAFAA	Human Services	MENSING, BARBARA	Revenue
FLORESEK, MARGARET	Transportation	MULICK, KELLEY	Public Health
FREEMAN, ANTHONY	Transportation	STEIB, CHRISTOPHER	PD
GARNAAS-MEYERS, MARY	Prosecuting Attorney	WEBB, MELISSA	PD
GASSNER, DANIEL	Administration	WOODARD, JUANITA	Public Health
HALLOCK, BARBARA	Courts	YOUNG, ROSE	Prosecuting Attorney

## OCTOBER, 2023

NAME	DEPARTMENT	NAME	DEPARTMENT
COLEMAN, KEITH	PD	MILLER, DAVID	Parks
CRAIG, KEVIN	Public Works	TULLOCK, TINA	PD
FORREST, MARVIN	Public Works	VANMARRELO, CAROLINE	Public Health
LEBON, ANTOINETTE	Public Health	WEAST, JUDITH	Justice Services
MANDLE, DENISE	Human Services	WOOD, VINCENT	PD

## NOVEMBER, 2023

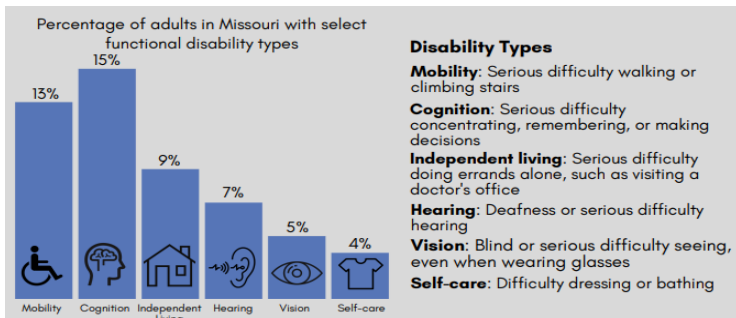
NAME	DEPARTMENT	NAME	DEPARTMENT
CLINKENBEARD, DONALD	Transportation	SMITH, MICHAEL	Board of Election
HASTIE, JEFFREY	Family Court	WALTENBERGER, JULIE	PD
KENNON II, NOAH	Transportation	WHEADON, JOHN	Administration
KLEIN, JOANNE	Recorder of Deeds	WIGGER, THOMAS	Sheriff
LAMMERT, RENA	Public Health	WILLIAMS, ALLEN	Public Health
MILLER, RANDY	Parks	YOUNG, JEFFREY	Public Health

## DECEMBER, 2023

NAME	DEPARTMENT	NAME	DEPARTMENT
ALEXANDER, PAUL	Public Works	MITCHELL, ALLEN	Sheriff
DUEKER, JOSEPH	Prosecuting Attorney	O'CONNELL, TONYA	Parks
EDWARDS, GREG	Transportation	STEINMEYER, DAVID	PD
FUGMAN, TRILA	Parks	TORNETTO, SUSAN	Parks
HAERTLING, ARTHUR	Public Works	TOWNSON SR., VICTOR	Transportation
HUTCHINSON, RAYMOND	Transportation	WIMBERLY, PAMELA	Family Court

The information provided above was submitted by the St. Louis County Retirement Services Office. Please note, this list includes individuals that were vested in one of the County Pension Plans but left county employment sometime thereafter.

### Living with Disabilities



**1,469,208 adults in Missouri have a disability<sup>1</sup>**

This is equal to 50% or about 1 in 3 adults in Missouri

# QUOTE

To know how to grow old is the master work of wisdom, and one of the most difficult chapters in the great art of living.”

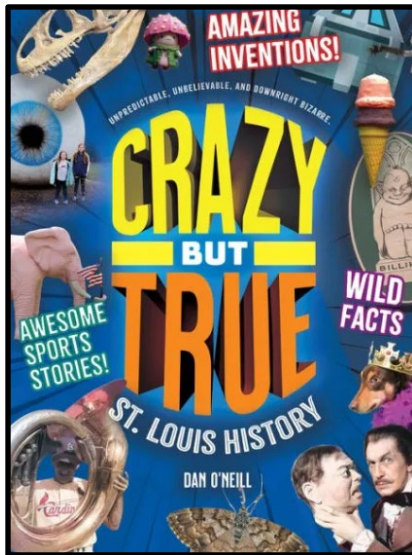
~ Herman Melville

## Recently Deceased Retirees

Name	Department	Date of Death
MARX, CLAIRE S.	Juvenile Court	11/19/2022
MENARD, RAYMOND	Sheriff	7/1/2023
BESS, DOROTHY	Transportation	7/13/2023
BURGDORF, CRAIG	Parks	8/23/2023
DIEHL, WILLIAM	Transportation	8/23/2023
MEIER, ILEEN	County Executive	8/23/2023
PHILLIPS, EUGENE	Parks	8/30/2023
GILLICK, JOYCE	County Council	9/1/2023
OWINGS, RICHARD	Parks	9/1/2023
CRIDER, CHARLES	Transportation	9/3/2023
DEISCHER, DONALD	Transportation	9/3/2023
ELLIS, RENATE	Police	10/6/2023
SCHMOLL, BRUCE	Police	11/8/2023
BURFORD, ROBERT	Justice Services	11/14/2023
FRIGANZA, DANIEL	Transportation	11/29/2023

### DO YOU HAVE AN ARTICLE TO SHARE, QUESTIONS, OR COMMENTS?

If so, please contact Retiree & Volunteer Reporter, Rosemary Wilson by telephone at 314-997-3474 or via email at [wilsonrosemary@me.com](mailto:wilsonrosemary@me.com).



### BOOK

#### Crazy But True St. Louis History

Dan O'Neill 2023

Surprising facts, lots of photos, astounding stories that introduce you to the people, places, and things making St Louis one of the most unique cities in the USA.

## AARP Smart Driver Safety Course

Refresh driving skills and learn proven safe driving strategies. You could also be eligible for a discount on your auto insurance. Course updates keep you up to date on latest driver safety info in your state.

**\$20 member & \$25 nonmember**

Some hosts charge an additional administration facility fee in addition to course costs.

[www.aarp.org/findacourse11](http://www.aarp.org/findacourse11)

(636) 498 9255

## Cost Of Living Adjustment (COLA) Barometer

St. Louis County Retirement Fund Balance on Nov 30, 2023 :

**\$814,209,981**

Actuarial Funded Ratio on 1/1/2023:

**75%**

Data from Foster & Foster, County Actuary

## 2024 COLA UPDATE

The Retirement Board voted in August to endorse a COLA for some retirees and subsequently submitted an official recommendation to the County Council for review and/or action. As of the date of publication, the County Council Chairwoman has not placed the request on the Council agenda. It appears at this time; the recommendation has been dropped without action.

### St. Louis County Library Personalized Reading Service

Access & Complete Form here:

<https://www.slcl.org/personalized-reading>

You will receive a list of five book titles created just for you! Go to [www.slcl.org](http://www.slcl.org) under the "Books, eMedia & More" tab.

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[WWW.SENIORPLANET.ORG](http://WWW.SENIORPLANET.ORG)