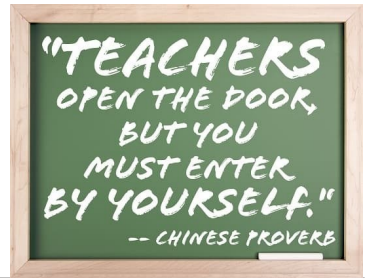




Employee Newsletter

AUGUST 2018

Cherokee County students return on August 27th
Classes Start at TCCC on August 16th



AUGUST BIRTHDAYS

David Taylor	1
Rebecca Sterling	2
Debbie Weatherly	2
Bobby Spentzos	3
Mary Jo Blakely	5
Sport Teasdale	5
Steven Wiece	10
Cherise Barrett	12
Sandra Guffey	12
Elaine Svitil	12
Chris Bowles	13
Jonathan King	13
Richard West	13
Gary Westmoreland	13
Jonathan Brege	14
Jean Pendley	17
Terry Gunn	19
Stephanie Stroupe	19
Allen Denny	20
Nathan Henderson	20
Gurley Boggs	21
Breeze Daniel	22
Philip Anderson	23
Jared Dills	23
Elizabeth Adamovich	24
Alicia Parker	24
Susan Prunier	24
Greg Barrett	25
Daunita Maennle	25
Misty Exum	26
Woody Huskins	26
Leighsa Jones	27
Debbie McDonald	28
Becky McMullen	29
Wanda Payne	30
Michael Quaiel	30

Ages 22 to 84

Telemedicine benefit

Don't forget about the telemedicine benefit that is available to all full-time employees and their families. If you haven't yet enrolled, you may do so by visiting www.allyhealth.net/activate-account and follow the directions or call 1-888-5635-3303 and register over the phone.

THINK ABOUT RETIREMENT

Now that you have your first pay check at the new rate of pay, you can see how much difference the raise made in your take home pay. This is a great time to either increase your own retirement contributions to the 401k (thru Prudential) or the 457 plan (VALIC). Both plans offer a pre-tax and a ROTH option for saving for retirement. The investment options are similar and the biggest difference between the two is that if you pull your money out of a 401(k) before minimum retirement age (this is normally 59 1/2 but there are exceptions), you will owe the IRS a 10% penalty for early withdrawal. However, if you are no longer working for the County, you may withdraw funds from a 457 plan and there is no 10% IRS penalty—you only pay taxes on the amount you withdraw, so you end up getting to keep more of your money at early withdrawal from a 457 plan that you do with a 401(k).

Either way, those of us working now who don't contribute to something in addition to retirement and social security will probably not have enough to live on in retirement unless we also put away some additional money toward retirement. This means making contributions that aren't mandatory like the retirement and social security are. The County offers the two above options and you may enroll in either at any time or increase (or decrease) your contributions at any time. You may now enroll in VALIC online by going to VALIC.com and click on Enroll (in blue bar near bottom of page). The access code to enroll in the pre-tax plan is 585570101 and the access code to enroll in the ROTH plan is 585570102. The next screen takes you to where you begin the process by entering your personal information.

You may enroll in 401(k) by completing an enrollment form (may be found on the County's website on the Human Resources page) and either send it to me or fax it directly to prudential.

If social security is reduced in the coming years, as many think it will be, or if it goes away altogether, we're all going to be in a world of hurt. According to the 2017 Retirement Confidence Survey, about 24% of workers (and fully 21% of retirees!) said they had less than \$1,000 saved for retirement. A whopping 55% of workers and 38% of retirees had less than \$50,000.

I strongly encourage you to either enroll in one or both of these or to increase your current contribution amount. Waiting until later only makes it harder to ever get caught up. I hope to see new enrollments coming in soon. This is the ideal time to take the plunge and get started before you get used to the increase in pay.

TOTAL SOLAR ECLIPSE AUGUST 21,



This was the picture in last year's newsletter—hard to believe it was only last year—a once in a lifetime experience for most of us.

Why is it that when you attempt to catch something that's falling off the table you always manage to knock something else off?

Is there something you would like to see in the newsletter? Please email Melody at melody.johnson@cherokeecounty-nc.gov with any suggestions. Thanks.

Board Meetings

Aug 6 6:30 pm
 Aug 20 6:30 pm

August is Summer Sun Safety month

Your skin is your body's largest organ, so it's not a surprise that skin cancer is the most common kind of cancer, with about 3.5 million cases of basal and squamous cell skin cancer diagnosed in the United States each year. These cancers in the outer layer of your skin occur most where your skin is exposed to the sun, such as the face, ears, neck, lips and the backs of your hands.

Melanoma, a more dangerous type of skin cancer that begins in the cells that make pigment, will account for about 73,000 new cases this year.

You can reduce your risk of getting skin cancer by protecting your skin from overexposure to ultraviolet rays, which are emitted by the sun but also by tanning beds and sunlamps.

The American Cancer Society notes the best way to avoid overexposure to harmful rays is to stay in the shade. But when you know you will be in the sun, it suggests you "Slip, Slop, Slap and Wrap:"

Slip on a shirt

Slop on sunscreen

Slap on a hat

Wrap on sunglasses



You should also monitor for changes in your skin, such as: raised, reddish patches; open sores; pink growths with raised edges, sometimes with a lower area in the center; flat, firm, pale or yellow areas, similar to a scar; small pink or red translucent, shiny bumps; or changes in the size, shape or color of a mole.

If you find something like these, or have concerns about your exposure, see your health care provider as soon as possible. If your provider suspects you may have developed a skin cancer, she may take a skin biopsy to study the affected area under a microscope. This may lead to additional tests and treatment.

Enjoy your summer, but take precautions to avoid overexposure to the sun's ultraviolet rays. And if you notice anything unusual on your skin, see your provider.

An alarm clock is a device for awakening people who don't have small children.

Kids really brighten a household. They never turn off any lights.

How to know whether you're ready to be a mother. Toy test: Obtain a 55 gallon drug of Legos (may substitute roofing tacks). Have a friend spread them all over the house. Put on a blindfold. Try to walk to the bathroom or kitchen. Do not scream (this could wake a child at night).