

# Living power

For all who have made a living and now wish to make a life



North Carolina

**Retired  
Governmental  
Employees’  
Association**

Volume 37, Number 3

May-June 2021

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**NCRGEA  
District Map**

# President's Message

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Greetings NCRGEA friends!

**Yes we are still in the fiftieth year of NCRGEA.** If you would like to see a short history of our organization, check out our website. It is amazing how much we have grown and how many benefits we have won over the years! We are 65,000 members strong now; just think how much more influential our voice could be if we had 100,000 members. If each of us asked one friend to join NCRGEA for only \$40 a year we would have 130,000 members!! Go recruit one new member this week.



Your Board of Directors is completing a strategic plan for the next decade which builds on the shoulders of those giants who started NCRGEA. It will be approved at our June Board meeting and published on the website and in the following newsletter. We want to become even more active and effective on your behalf in the future including calling on you all to advocate for government retirees. We realize that a key underlying problem for us government retirees is the increasing lack of respect for government in general and government employees in particular. We are not going to take that lying down! A key element of our plan calls for a conscious campaign to enhance the image of state and local government services and employees. We are starting that campaign even before the strategic plan is approved because it is so urgent! All 65,000 of us should work on that campaign every day. By the way, when you hear a politician campaign on “shrinking government” or make comments derogatory about government services, remember that person is probably unlikely to vote for salary, healthcare and pension expenditures. We have to take care of ourselves, so vote with your own welfare in mind.

In my last message I asked for a point of personal privilege to talk about being inundated by scam calls at our home. More than 50 of you wrote to me about your own experiences with robocalls, spam calls, elder fraud, etc. Well after reading about your experiences which were even worse than mine, all I can say in the immortal words of ole’ Roy Williams is **“DADGUM”. It’s time for all of us to tackle this problem right away**” Your NCRGEA staff had lined up David Kirkman, retired from the NC Attorney General’s office, to provide a seminar on how to defend ourselves against these intrusions into our homes, our private life and even our financial security. Over 800 members registered

for the seminar on April 8. If you didn't see it then, you can go to our website today and watch it now. We will continue to provide help on how to defend yourself on our website and in our newsletter. At the same time, we have met with Representative Deborah Ross and her staff to determine what else could be done in Washington while we work with the NC Attorney General's office and the Legislature to help prevent these calls in the first place! When there are more than a billion spam calls a month in the US, it's time to do something!! Instead of forcing us to defend ourselves against these criminals, it's time to bolster our laws and law enforcement to stop the calls period!!

One last thing, NCRGEA is always very concerned about the health of all our members. So if you haven't gotten your COVID vaccine, please check our website for information about locating a vaccine site. Also, if you haven't checked our website for up-to-date information on the symptoms of heart attacks, be sure to do so. Remember, those symptoms are different for women and men. Take it from me, call 911 as soon as you see any of the symptoms even if you are not sure that can prevent serious damage or even save your life!

In your service,

Vann Langston, NCRGEA President

## Retiree Pay Dates

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(Dates pension checks are direct deposited or date checks are mailed.)

Be sure to keep the NC Retirement Systems informed of your current mailing address.

Call 877-627-3287 for all questions about your retirement check or deductions.

<b>May 25, 2021</b>	<b>September 24, 2021</b>
<b>June 25, 2021</b>	<b>October 25, 2021</b>
<b>July 23, 2021</b>	<b>November 24, 2021</b>
<b>August 25, 2021</b>	<b>December 22, 2021</b>

# Government Relations Update

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At the beginning of 2020, we were optimistic that pension relief would be on the way. Little did we know that right around the corner, just more than a year ago today, the mother of all crises would arrive. Every aspect of our world was challenged or crippled by the global pandemic, catapulting us all into a scary, lonely, and surreal year.

However, it is now spring again. Our state has financially weathered the pandemic successfully and federal monies for COVID relief continue to arrive for lawmakers to allocate. While the potential for bonuses or COLAs froze last year because of the pandemic, there are once again numerous efforts to provide relief, both from the governor as well as both chambers of the legislature.

Representative Pat Hurley (R-Randolph) introduced House Bill 269, providing a two percent recurring adjustment for state retirees. What is most encouraging is ***the bill has 40 co-sponsors with strong bipartisan support***, (a third of the entire House membership.) At press time, the bill has passed first reading and has been referred to the Committee on State Personnel.

Governor Roy Cooper remembered retirees in his budget released on March 24. Governor Cooper's budget includes a recurring two percent COLA plus a two-year, two percent bonus for TSERS.

This year, local government retirees may also see some relief. Though at press time we do not yet have a bill number, House Republican leadership is working with legislative members to provide a bonus for local government retirees. Thanks to Senators Mike Woodward (D-Durham) and Joyce Waddell (D-Mecklenburg), a two percent recurring COLA has been introduced in the state Senate.

NCRGEA has worked hard to make sure our need for pension relief is addressed in both legislative chambers as well as by the executive branch. We are excited to see this progress and look forward to keeping you informed in the weeks to come through our weekly government relations updates, social media or by visiting our website at [www.ncrgea.com](http://www.ncrgea.com). Stay tuned!

Richard Rogers  
NCRGEA Executive Director



# Tips & Tools for Financial Health in Retirement

A YouTube Webinar Offered by NCRGEA

Thursday, May 27, 2021  
3:00 p.m.

Presented by Lee Hopper of  
Hopper Financial Group, Raleigh

## Post 65 - Retirement

- Budget – leading up to the retirement
- Social Security/Earnings
- Medicare/Retirees Supplemental Insurance
- 72 RMD Withdrawal for Retirement Accounts

## Roth vs. IRA

- Deductibility from your taxes
- Tax Free growth
- Variety of savings tools available

## Estate Planning

- Current Value of Estate Tax
- NC Probate
- Individual vs. Joint Account Designation
- Transfer on Death Designation
- Beneficiaries on IRA account up to date
- Will vs. Intestate

Don't miss out on this informative webinar. You can register **now** for  
***Tips & Tools for Financial Health in Retirement*** on the NCRGEA website.

[www.ncrgea.com](http://www.ncrgea.com)

# Crossword Puzzle

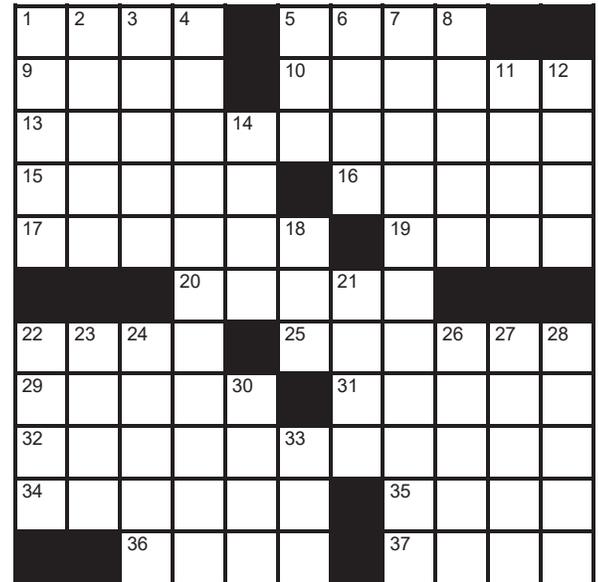
## Across

- 1 Nagging fish?
- 5 Sisters
- 9 Composer --- Novello
- 10 There is one every year for many sports
- 13 Echo
- 15 Set of opinions
- 16 Scarecrow stuffing
- 17 Skylit lobby
- 19 Pianist Dame Myra
- 20 Range
- 22 Enfold
- 25 Shell lobster
- 29 Trustworthiness
- 31 Every golfer likes this kind of hole
- 32 Motley assortment
- 34 Often opposed to Venus on court
- 35 Houston university

- 36 Uptight
- 37 Like Sean Connery

## Down

- 1 Roughly
- 2 Stave off
- 3 Random archery target
- 4 Inclined
- 5 Kernel
- 6 Applications
- 7 Yankees in Dixie
- 8 Superfluous
- 11 Airline guesses
- 12 The latest
- 14 Defeat soundly
- 18 Lady of the house
- 21 Vacuum
- 22 "--- sorry now?"
- 23 Hopped a freight
- 24 --- Agassi
- 26 Pick-me-up



- 27 Corporate conclusion
- 28 Steer a new course to start again
- 30 Tolled
- 33 Dissenting vote

Puzzle Solution is on Page 15

# NCRGEA Trivia



**Play our NCRGEA Trivia game from the 15th through the 30th of each month! You can play by going to our website. [www.ncrgea.com](http://www.ncrgea.com)**

- ▶ **How to play:** Click on NCRGEA Trivia! Read the trivia question and go find the answer somewhere on our NCRGEA website.
- ▶ **Game period:** Trivia responses will be accepted from the 15th to the 30th of each month. Every month, we will provide a new question. Trivia answers can be found by searching our website: [www.ncrgea.com](http://www.ncrgea.com)
- ▶ **Winners:** The first 50 members who submit the correct answer will receive a prize. We will mail the prize to you so be sure we have your correct address by completing all the information on the registration form. The trivia game prize changes every month – so try to win them all!

# Protecting Public-Service Retirees' Pension Plan a Priority

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By Dale R. Folwell, CPA  
State Treasurer of North Carolina

One of the things I enjoy the most about my job as keeper of the public purse is the opportunity to meet retired public-service employees whose years of hard work provide the backbone of our state and local governments. Their dedicated service might have been unheralded, but it hasn't gone unnoticed.



That's why I take my obligation to preserve and protect the state pension plan for this and future generations very seriously. North Carolina Retired Governmental Employees Association members and other public-service retirees deserve no less in their Golden Years.

So I'm pleased to tell you about recent landmark changes to the state and local government pension systems designed to eliminate \$18.4 billion in unfunded liabilities over the next 12 years. These essential and long-overdue steps will ensure we have enough money in the pension plan to cover the monthly retirement checks we have promised to deliver without fail.

The governing boards of the Teachers' and State Employees' Retirement System and the Local Governmental Employees' Retirement System voted unanimously on Thursday, Jan. 28, to reduce the assumed rate of return on investments from 7% annually to 6.5%, which more accurately reflects actual earnings.

What is important to know is that when the assumed rate of return is set higher than the earnings that are achieved, the deficit increases between pension plan assets and what is needed to pay future retiree benefits.

It is particularly critical to narrow that gap now because people are retiring earlier and living longer, in many cases being retired longer than they actually worked. Retirees collecting from the pension system now outnumber the active employees paying into the plan. That puts additional pressure on fulfilling payment obligations.

You might be shocked to learn that the unrealistically high rate of return assumption hasn't been achieved on average for the past 20 years. Lowering that

goal to a more realistic expectation is part of my administration's transparent strategy to eliminate unfunded liabilities — that gap between assets available and promises made.

At present the pension plan has more than \$116 billion in assets, making it the ninth largest pool of public money in the country and one of the best funded despite having \$18 billion in unfunded liabilities we're working hard to wipe out.

Meanwhile, many public pension plans are fragile or distressed. Some estimates show they have accumulated a \$1.55 trillion funding shortfall in 2020. Their average funded ratio is just 69.4%, with some much worse, compared to North Carolina's 87.4% funded level.

Because funded status reflects the solvency of a pension fund, you can see that our pension plan is in very good shape compared to most. I don't intend to see that status erode on my watch. That's why I led the effort to lower the assumed rate of investment return three times since I have taken office. I am only the second treasurer to reduce the rate in more than 60 years.

Lowering rates of return has now become a national trend, and we are in the forefront. One recent study shows more than 50% of pension plans reduced their investment return assumption since fiscal year 2018.

Lowering the projection on investment earnings will require state and local government contributions to the pension plan to be higher than they would have otherwise been. But not lowering the assumed rate of return only kicks the can down the road, costing taxpayers more in the long run. So, government employers are in a situation where they either make increased contributions now or pay even more later because the unfunded liabilities will continue increasing.

At the Department of State Treasurer we are committed to taking strong and necessary action now so we will be able to continue delivering \$554 million a month in richly deserved pension checks to more than 950,000 teachers, state and local government employees, firefighters, police officers and other public workers who are members of the N.C. Retirement Systems.

# Protect Yourself Against Investment Fraud

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It is an unfortunate reality that some people choose to make their fortune by preying on others through investment fraud. **To help ensure you are following an investment strategy that is appropriate for your unique needs with a reliable financial institution, please consider these tips:**

- **If approached by an independent investment agent or one not associated with a known and trustworthy financial institution like the Credit Union, make sure the agent is properly licensed to handle your investment.** Do not be swayed by titles such as “Specialist” or “Advisor;” titles like these do not automatically mean the agent is licensed to help you. Be cautious and only work with a licensed agent; your savings are too important. You can verify an agent’s license and make sure there are no professional disciplinary issues on the agent’s record by calling the NC Investor Hotline at 800.688.4507. The hotline is a service provided by the Securities Division of the NC Secretary of State.
- **Beware of the promise of high returns with little or no risk.** Remember, if it sounds too good to be true, it probably is.
- **Trust your instincts and do not be afraid to ask questions.** If alarm bells are ringing, it is okay to take a step back and consider your options. Ask for some literature about the investment and involve a family member or other trustworthy person in your thought process. Your savings are an important part of your future, so it often pays to proceed slowly.
- **Invest in products that you understand.** Complicated investments tend to have hidden costs and conditions. In addition, if the investment is too complicated to understand, it may be harder to figure out if something looks suspicious.

If you think you are a victim of investment fraud, report it immediately by calling the NC Investor Hotline 800.688.4507. Prompt reporting of investment fraud is the best way to reduce the risk of further losses and increase the chance of recovery. Often, con artists are not caught because those they have victimized are too embarrassed to report it. You can help guard yourself against investment fraud by adhering to the tips above. Visit the Secretary of State’s website at [www.sosnc.gov](http://www.sosnc.gov) for more information. If you have questions about investing, SECU members can contact a local branch for assistance.

*Article provided by State Employees’ Credit Union.*

# On The Road Again!

**FIRST TOUR SCHEDULED SINCE COVID** and we couldn't be happier with the location, service and inclusions. It is one of our more popular tours and one that we love so much. The resort that we use is currently undergoing a 3.5 million dollar renovation and will reopen end of May. We will enjoy being one of the first groups to visit!

**We will be traveling up to NEW ENGLAND this SUMMER & FALL!**  
**Why did we choose this tour?**

Your safety and concern is our top priority! It starts with a **NON-STOP** flight from RDU to BOS (or CLT), a large motorcoach and **SMALL GROUP**. We stay at **ONE** resort and travel during the day (included excursions). One hotel means you unpack once and enjoy your time. **MOST MEALS** are included on this tour. You will have the pleasure of ordering off the menu for breakfast and dinner, and the desserts are amazing! Entertainment will be available for our group during your stay in the ballroom. All this so we don't have to venture out too much during these uncertain times.

**SUMMER RAIL & SAIL- JUNE 27th – JULY 2nd** On this tour we will be traveling north to see the very best of New Hampshire, Maine and Vermont. You'll enjoy spectacular views and day trips during your stay in the White Mountains. Scenic boat tour, Maine Lobster Luncheon, Beautiful scenery and so much more! 6 DAYS, 5 NIGHTS, 1 RESORT, MEALS & ROUNDTRIP AIR INCLUDED! (pricing \$1998 – \$2198 pp dbl)

**NEW ENGLAND FALL FOLIAGE TOUR- OCT 17th – OCT 22nd** Enjoy some of the most breathtaking views in the world on this very special fall foliage tour to the White Mountains of New Hampshire, countryside of Vermont, and the Coast of Maine. You will be awed by the spectacular scenery and brilliant array of colors as you travel through New England during fall foliage time. Guided sightseeing tours of Mount Washington Valley, Crawford Notch, Stowe, VT. Great food, day tours and beautiful views on this tour. 6 DAYS, 5 NIGHTS, 1 RESORT, MEALS & ROUNDTRIP AIR INCLUDED! (pricing \$2198 – \$2398 pp dbl)

**GOLFERS & FISHERMEN** – If you want to experience fishing and golfing while on this tour, we can make that happen for you! Just let me know and your days can be spent at the resort at the beautiful 9 hole course or trying fly fishing in a beautiful clear stream!

**MOTORCOACH TRAVELERS** – We are monitoring several areas closer to home that we like to take our groups to via motorcoach. Currently each state has their own guidelines and many dining venues are not open to groups. We hope with the ongoing vaccines, that many places will begin to open and receive our groups soon. Until then, we will travel to safe places, where we can go and enjoy dining with no worries or concerns.



## BRITT TRAVEL GROUP

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www.bookwithbritt.com



# The Truth About Tinnitus: What It Is, What It's Not

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About 30 million people experience tinnitus, according to the American Tinnitus Association — making it likely that it affects you or someone you know. Yet, as common as it is, tinnitus is widely misunderstood.

**MYTH:** People who have tinnitus hear ringing in their ears. **FACT:** Although tinnitus is commonly known as “ringing in the ears,” people with tinnitus hear a wide range of other sounds, such as humming, buzzing, roaring, clicking, whistling, hissing, static, screeching, cricket-like chirps, pulsing, ocean waves, dial tones and even music.

**MYTH:** Tinnitus is an imaginary condition. **FACT:** The perceived sound associated with tinnitus has no external source. However, the sound is very real to the person experiencing it. In a small number of cases, the noise is audible to other people, and it actually can be recorded using a very sensitive microphone.

**MYTH:** Tinnitus is no big deal. **FACT:** In its milder form, tinnitus may have little impact on a person's life. For others, tinnitus may be severe enough that it causes fatigue, stress, sleeping problems, lack of concentration, memory issues, anxiety, irritability and even depression. At its worst, tinnitus can interfere with work, social situations and other basic life functions.

**MYTH:** Nothing can be done about tinnitus. **FACT:** For most people, there is no cure for tinnitus. Fortunately, tinnitus treatments have advanced significantly in recent years and may include various types of therapy, counseling and/or tinnitus masking devices. The good news is, many individuals with tinnitus can lead happy, productive lives.

We encourage you to take the first step and call **Amplifon Hearing Health Care** at **877-806-7054** to request an appointment for a professional hearing exam. The Amplifon Hearing Health Care program is a member benefit for NCRGEA members and their families. It offers significant savings and a value package that includes follow-up care to ensure a smooth transition to your new hearing aids, battery support with a supply of batteries or charging station to keep you powered, and a three year warranty for loss, repairs, or damage.

# Your NCRGEA hearing program:

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Hearing Aid Features	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price	\$995	\$1,495	\$1,795	\$2,195	\$2,645

### Important Resources:

Call 877-806-7054 | Visit [www.amplifonusa.com/NCRGEA](http://www.amplifonusa.com/NCRGEA)

Sign up to learn more about hearing loss prevention and care at <https://blog.amplifonusa.com/>



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## Bringing Humana to You (BH2U) Online Events

State Health Plan Humana plan members, please join Humana for the Bringing Humana to You (BH2U) webinar events! These online events will be held April-June and will help you learn about how you can improve your health and well-being through education events, Humana resources, and how to get involved in activities.

Humana representatives will share information about steps you can take to become the best version of yourself. The Bringing Humana to You (BH2U) online events are broken up into three categories.

Get Involved Events (Tuesdays) allow you to participate in events and activities that encourage you to develop your overall well-being through Virtual Volunteering, Cooking Demonstrations, and Virtual Craft events.

Resource Spotlight (Wednesdays) takes a deeper look into the resources available with your Humana Medicare Advantage PPO plan at no extra cost to you. Each session will highlight a specific Humana resource such as Pharmacy, Humana Neighborhood Centers, Go365, SilverSneakers, and more.

Education Workshops (Thursdays) focus on educational topics such as the

health benefits of getting a good night's sleep, simple steps to boost your immunity, how to decompress from stress, foods to boost your brainpower, and cooking for one, just to name a few.

Be on the lookout for a postcard that will be mailed to your home that will include registration instructions. Information about these events is also available on the custom Humana State Health Plan website [here](#).

You may also register today for one of the webinars: <http://humana.com/BH2U>

After registering for a webinar, you will receive a registration confirmation email with instructions on how to log into the webinar on the day of the event.

## Why Public Service?

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Why did you enter public service? This question is one I believe you can answer without a second's pause.

Our shared motivations to work in the public sector are brave, bold, and impactful. You became an educator to help shape the citizens of today and tomorrow, or joined law enforcement to keep your community safe. You became a firefighter or worked in public health to save lives. You worked in government to keep people safe from faulty products and misleading business practices, or in social services to improve the lives of the underserved. Simply put, you entered public service to *serve*.

In our noisy world of today, the concept of service often feels overshadowed by the undertow of a polarized and vitriolic national narrative. Yet, we remain. Millions of us have served, and millions of us are currently serving. Every one of us is motivated to leave our world better than we found it.

Flashback to 60 years ago, when a youthful, dynamic John F. Kennedy implored the nation with these eternal words: "Ask not what your country can do for you, ask what you can do for your country." His inspiration encouraged droves of young men and women to enter into public service. You may have been one of them.

We live in a critical time where political conflict and distrust are deeply mired into our national psyche. Yet we who chose to serve are the bond that still brings people together. Our society requires the services of firefighters, public health nurses, teachers, and paramedics, among the many other roles public servants take on in their communities. We government employees make up the beating hearts of healthy, functioning communities.

When you reflect upon your career in public service, you probably have a

story to share with a young person contemplating whether a career in public service is right for them. Whatever your story may be, it is one that kept the heartbeat of your community ticking. Let them know your story.

## MEDICARE SUPPLEMENTAL INSURANCE

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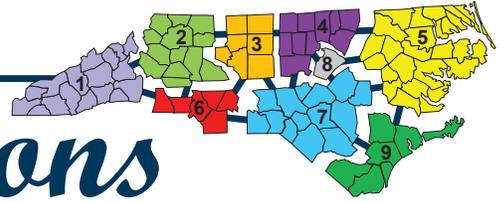
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or visit **[rhp.amwins.com](http://rhp.amwins.com)**

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# Districts Connections



Deryl Davis Fulmer, PhD | Community Liaison

My Fellow Retirees,

Now that spring is here and summer approaching, we hope that you are all taking advantage of the outdoors, walking 250 steps each hour, wearing your masks, washing your hands often and practicing social distancing. We hope you have received your vaccination so that we can see each other in the very near future.



So, my fitness tip is to get some sunshine, smile and keep moving! Below you will see some of the new and exciting foci for District Connections. Please take advantage of webinars, books, and other ideas offered for a Healthier and Safer 2021! Be a Retiree Buddy and check on a friend or family member.

**Get to Know NCRGEA Trivia Game** Trivia game interest is growing! It is fun to play! Keep playing and tell others about it! Go to our website at [www.ncrgea.com](http://www.ncrgea.com) to participate. The first 50 members to submit correct answers will receive a small prize. At the end of each quarter, we will draw for a \$100 gift card. Each quarterly winner will be featured in a subsequent newsletter. The next drawing is scheduled for April 30<sup>th</sup> and the winner will be featured in our July-August newsletter.

Here are the answers for March and April Trivia. March Questions: What are the eligibility requirements to become an associate member? What is the cost? Answer: Spouse of member retiree/Associate member dues are \$40 a year. April Questions: Name 3 staff members. What are their roles at the NCRGEA Answer: Richard Rogers (executive director), Josephine Lanier (insurance services), Chris Whitten (budget/travel director), Donna Riggs (communications), Cathy Spruill (office assistant), Margaret Burrell (office assistant), Karen Jarvis (membership services); Deryl Davis Fulmer (community liaison).

**The Elder Fraud Webinar** If you missed our April 8 webinar on **The Multi-Billion-Dollar Elder Fraud Industry Has Its Eyes on You** webinar with David Kirkman, author of "Elder Fraud Wars," and an expert on fraud and scams, you are still in luck! This is such an important topic that the presentation has been posted on the NCRGEA YouTube channel for your convenience. Please go

there to listen for important tips on how to avoid these scams and how to protect yourself and family members from these “highly skilled criminals.” Also, pick up his book for future reference. You will be happy you did! Take a step to contribute to stopping these crimes against our senior population. Thank you, David Kirkman, for a most enlightening presentation!!

Caregiving on the Rise: COVID-19 has made everyone much more aware that family caregiving plays a key role in our healthcare system. More families are giving serious thought to long term care planning and options. Willetha and Harold Barnette, co-authors of “The Caregiver’s Secrets,” founded the Institute for Family Caregiving, Inc. (IFC) to provide practical, hands-on, problem-solving guidance to families with caregiving concerns. Their approach is empathetic to the family caregiver, taking the caregiver’s perspective on issues such as planning for caregiving responsibilities; navigating the complex healthcare system; and protecting one’s own health and financial stability during the caregiving journey. Founded in 2016, the Institute has conducted community-based workshops across North Carolina and made presentations to large healthcare providers emphasizing the country’s growing reliance on home-based, family-centered care as 74 million American baby boomers age out over the next two decades. Its unique 10 Point curriculum defines family caregiving as an unpaid job, and provides an easily understood and flexible approach to caregiving challenges. In 2021 IFC will offer a caregiving course through the Osher Lifelong Learning Institute (OLLI) at Duke, as well as a series of caregiving webinars. Information at: [www.ifcaregiving.com/](http://www.ifcaregiving.com/); The Caregiver’s Secret can be purchased at Amazon.com.

Financial Health in Retirement - Members have requested information on financial planning and we are getting started on May 27<sup>th</sup> offering exciting information on post 65 budgeting, estate planning, IRA vs Roth and more!

Join us on May 27, 2021 at 3:00 p.m. for our latest YouTube webinar Tips & Tools for Financial Health in Retirement! This seminar will be brought to you by Lee Hopper of Hopper Financial Group of Raleigh. Hopper Financial Group is a full-service financial planning firm committed to helping people pursue their financial goals.

You can register at [www.ncrgea.com](http://www.ncrgea.com).

Your Retiree Buddy, Deryl

# Self-Insurance Versus Life Insurance: What You Need to Know

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When it comes to ensuring your loved ones are financially secure after your death, your first consideration is likely whether you have enough life insurance. But self-insurance is an option not typically talked about, yet a viable alternative to a life insurance policy. Here's what you need to know about self-insurance versus life insurance.

**What is self-insurance?** Self-insurance means you currently have enough financial assets for your dependents to rely on when you're gone. If you have a high net worth and considerable assets, self-insurance may be a way to avoid life insurance policy applications, medical exams and the cost of premiums.

To decide if self-insurance might be right for you, ask yourself, Do my family's future financial needs equal my available assets? If your answer is yes, consider self-insurance. If it's no, that's where a life insurance policy can help.

**Why choose a life insurance policy?** A life insurance policy pays out a fixed amount of money after the death of the policyholder. Most policies typically fall under the category of a term or whole life policy.

Whole life insurance is designed to cover the cost of final expenses, such as burial, but also provide some financial relief to your loved ones. A term life policy can protect your family if you pass away during the specific term the insurance covers, and is used for expenses such as paying off a mortgage. In addition, a life insurance policy leaves your assets untouched, reducing the risk that a big financial emergency could deplete your savings now and leave nothing for later.

**Which is the best option for me?** Only you know what your family's future financial needs will be. Choose self-insuring if you have enough liquid assets to set aside to do so. If not, consider buying a life insurance policy that will pay off any outstanding debts and/or to act as income replacement for your family. Or consider a hybrid approach. It's possible to use a term life policy to bridge the gap between now and when you're financially ready to self-insure.

Credit Union members can call or visit a local branch to talk to an insurance representative today about options.

[[DISCLAIMER]] The advice provided is for informational purposes only.  
[[END DISCLAIMER]]

Source: Local Government Federal Credit Union, [lgfcu.org](http://lgfcu.org)



North Carolina Retired Governmental Employees' Association

# NEWSLETTER

**As we celebrate our 50th year serving the retirement interests of our local and state government retirees, here's an article published in our January 1990 newsletter telling how – and why – NCRGEA was established!**

The initial gesture toward the organization of retired state employees (now known as the North Carolina Retired Government Employees' Association) took place in the living room of Joe Beach in Raleigh in either late 1969 or early 1970. The purpose of the meeting was not to organize – but to talk over the plight of retirees who had no agency to represent them before the legislature.

At that time there were several good employee associations, North Carolina Association of Educators, North Carolina State Employees Association and the State Highway Employees. These agencies were deeply interested in the State Retirement System, but their greatest efforts were directed to their current status. Thoughts of the people who had already retired and were growing older were believed to be a bit scarce.

Several of those participating in the effort to find ways to help and protect retiree interests were: Joe E. Beach, George Cherry, Withers Davis, Egbert Peeler, Ernest McCracken, C.P. Deyton, Charles F. Carroll, T.A. Wilson, Juanita Stott, and Robert W. Shoffner.

The most recent legislature had authorized the Governor appoint a commission to study the status of all government employees, including fringe benefits, health benefits, etc. The retirees who were meeting in Joe Beach's living room discussed the possibility of sending a committee to visit the commission concerning some needs of the retirees.

The group met each week for about a month to prepare a paper to read before the commission. Imagine their surprise when the commission declined to hear them because it had a rule to permit any organized group to present their thoughts, but not hear individuals. Was this an organized group? It was not (according to the commission), but with tongue in cheek they grinned and said they had a group of ten meeting at Joe Beach's home. The commissioners de-

cided to relax their rule and listen to their comments. Following this experience, it was obvious that the retired state employees needed to have an organization of their own. With this fact in mind, "The Ten" got on their telephones and called a larger group to meet to discuss the matter. The meeting was held at the YMCA in Raleigh and about 50 people were present. After a two-hour discussion, the group voted to organize and state an organization, then and there. A board of directors and officers were elected and instructed to proceed to develop the plans for the Association. The first officers were T.S. Wilson, president, Nellie Strother, secretary and Egbert Peeler, treasurer. One year later, the group elected Egbert Peeler president, F.W. McGowan of Kenansville, treasurer. Two years later Craig Barnhardt became president. Other officers were re-elected. While the exact list of directors is not known, early leaders of the movement included Dr. Carey Bostian, Henry Kendall, Dr. Charles Carroll, Roy Armstrong, Nathan Yelton, and L.H. Jobe.

Ernest McCracken was well informed in the use of actuarial practices and their applications to the administration of retirement funds, and gave freely of his advice and guidance for two or three years. The elected officers and directors met frequently for several months. They felt there were two important jobs needing immediate attention: a) preparing to present a program to the legislature, and b) establishing a procedure for building a membership.

The goals for the legislature produced healthy debate. There were two items that received much consideration: 1) the slow but persistent increase in inflation, and 2) the low beginning payments to retirees during the early days of the retirement system. The state retirement system was started in 1941. Of course, the retirement system needed time to grow and get strong before funds would be available to provide increases to retirees. In 1971, the system was 30 years old and the reserves were strong and healthy.

During the period from 1963 to 1970, the cost-of-living had increased 27% but retiree payments had advanced only 3%. This prompted the directors to urge the legislature to go back to the beginning and increase the payments to all retirees regardless of their age or date of retirement.

The desire to establish an association of retirees had its problems. There was no plan and no money. The directors felt that the effort should begin in Wake County, but how should it be done? The directors decided to put \$10.00 each in the beginning venture with the understanding that it would be lost if the venture failed. The money provided postage and printing to send invitations to about 200 people to assemble in Raleigh to discuss the proposal to

establish an association.

After an hour of discussion at that meeting, each person received an envelope and a 3X5 card. They were told to put their name and address on the card and to put it in the envelope with \$5.00. This would be their membership for the first year. Eighty-five people signed up, bringing in \$425. The money enabled a larger group from Wake County to be reached by mail. The first 20 members were principally from Wake, with a few sign-ups from other counties who heard of the drive by word of mouth. The work soliciting members was laborious as volunteers addressed envelopes and stuffed them. Also, there was difficulty in getting lists of retired people. A typed list of the members showed a total of 416 named. This was probably in 1970. A tabulation by Nellie Strother, the association secretary, showed 1,844 members on October 11, 1971.

The early efforts to develop an association were directed toward retired state employees. The retired employees from county and city government became active and continued to be a valuable part of the organization. A membership list prepared by Nellie Strother showed that 507 of the 1,844 members were local government retirees. Craig Barnhardt, a local government man, was president of the association in 1973-74.

The initial interests of the Association's founders grew into bigger goals but the central challenge remained: retirees should share the increased compensation comparable to that of active employees.

Dr. Charles Carroll, who lent his support to the early development of the Association stated, "My retirement benefit has more than doubled since the Association was started. I feel the work of the Association is largely responsible for this increased benefit by its work with the General Assembly, the Retirement System and other portions of state government on behalf of all retirees."

**More NCRGEA history coming in future issues!**



Check out NCRGEA's YouTube Channel. You can also view our videos through our website [www.ncrgea.com](http://www.ncrgea.com) or you can go to [www.YouTube.com](http://www.YouTube.com) and search NCRGEA. To make comments during future live webinars, you will need to subscribe on the YouTube site. (It's free!)

## Living Power In Large Print

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To receive a large print version by email, send an email to [info@ncrgea.com](mailto:info@ncrgea.com) and request to be added to the Large Print List Serv. **Be sure to include your name, mailing address and email address.**

Our large print version is also posted on our NCRGEA website [www.ncrgea.com](http://www.ncrgea.com).

If you do not have an email address, call the NCRGEA office for additional assistance.

We provide a copy to Friends of the Blind for audio recording: [www.friendsoftheblind.org](http://www.friendsoftheblind.org).

## North Carolina DMV to Replace Old License Plates

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Beginning on January 1, 2021 any regular license plate that is seven years old or older will be replaced when the vehicle's annual registration is renewed. Steve Abbott, a spokesman for the state Division of Motor Vehicles, said there's no extra charge for the new plate, and people can keep the same plate style and number they already have, provided they register in person at a license plate office or through the mail. "You can keep everything. So nothing changes unless you say, 'Hey, I want to switch something,'" Abbott said.

Previously, North Carolina drivers were allowed to keep their plates indefinitely, and many are more than a decade old. People who wanted a replacement plate had to go through a process to request one from the DMV.

Last year, state lawmakers approved a seven-year automatic replacement program because the plate numbers can get faded by weather and time, making them hard to read. "There can be issues if someone misidentifies a number on a plate," Abbott said. "You know, someone sees a crime, and they say, 'Yeah it was a 6,' but it was a 5. Well then, law enforcement's looking for the wrong car, and you don't want to be that wrong car and get pulled over." Also, more places, such as parking garages at Raleigh-Durham International Airport, rely on license plate scanners. "We also have turnpike and toll gantries that read plates, and you don't want to be the person who's getting somebody else's bill because the computer plate reader read a 4 instead of a whatever," Abbott said.

DMV officials expect to replace nearly 2.5 million older regular plates in

2021. The following year, the DMV will replace some 500,000 older personalized and specialty plates. The law doesn't include a penalty for vehicle owners that don't return their old plates after they've been replaced, but the DMV is asking that people drop the old plates off at a local license plate agency office. Abbott said some offices will set up drop-boxes outside so people don't have to wait in line. Also starting in 2022, North Carolina plates will be digitally printed on flat metal rather than stamped into it.

Source: [www.ncdot.com/dmv](http://www.ncdot.com/dmv)

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**North Carolina Retired Governmental Employees' Association**



## Puzzle Solution

1	C	2	A	3	R	4	P		5	N	6	U	7	N	8	S		
9	I	V	O	R					10	U	S	O	P	11	E	12	N	
13	R	E	V	E	14	R	B	E	R	A	T	E						
15	C	R	E	D	O				16	S	T	R	A	W				
17	A	T	R	I	U	18	M			19	H	E	S	S				
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22	W	23	R	24	A	P			25	M	O	R	26	T	27	A	28	R
29	H	O	N	O	30	R			31	I	N	O	N	E				
32	O	D	D	S	A	33	N	D	E	N	D	S						
34	S	E	R	E	N	A				35	R	I	C	E				
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**Mail check for \$18.00 payable to NCRGEA to 528 Wade Avenue, Raleigh, NC 27605**

**Enrollment questions, please contact NCRGEA at 800-356-1190**

## Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees when the legislature is in session. You can sign up to receive NCRGEA Legislative updates by email!

- Go to [www.ncrgea.com](http://www.ncrgea.com).
- Click on: **Sign-up to Receive NCRGEA Communications Electronically!**

## IMPORTANT PHONE NUMBERS

NCRGEA .....	1-800-356-1190
In Raleigh Area .....	919-834-4652
The Standard .....	1-800-547-9515
Superior Vision .....	1-800-507-3800
NC Retirement Systems.....	1-877-627-3287
Seniors' Health Insurance Information Program .....	1-855-408-1212
In Raleigh Area .....	919-807-6900
NC State Health Plan .....	1-919-814-4400
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**Living Power** is published to provide current information for NCRGEA's membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

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