

NCRGEA Celebrates Public Service Week May 7-13



Last year, North Carolina Retired Governmental Employees' Association celebrated its inaugural Public Service Week with a week-long series of virtual events. This year, on May 9, NCRGEA is taking the celebration to Jones Street and the General Assembly and you are enthusiastically invited to join us as we celebrate and advocate on behalf of all public servants, including retirees.

"Those that dedicate their lives to public service are integral to North Carolina's past, current and future success," said Tim O'Connell, NCRGEA's Executive Director. "It is important that we take the time to not only celebrate these individuals but reflect on the key role they have in our collective well-being related to our health, safety, education and economic success."

NCRGEA members are encouraged to make appointments with their legislators on May 9th. Your representatives' names are listed on the front of this Living Power underneath your mailing address. Phone, email, and mailing information for all legislators can be found on the NCRGEA website under [NCRGEA.com/advocacy/findmylegislator](https://www.ncrgea.com/advocacy/findmylegislator). The Association's lobby team and our Executive Director, Tim O'Connell, will hold a legislative

update briefing the morning of May 9th for all members so they have the latest information and are familiar with NCRGEA's legislative agenda. If it will be your first time, visiting your legislators, we will happily assist in getting you directions to the various legislative offices.

"We're working with the General Assembly members to keep their schedules open so our members can sit down and freely discuss issues they want addressed," said Jessica Proctor, an NCRGEA lobbyist coordinating the visits. "We want to show the general assembly the strength in numbers of the Association, and we want to help our members get their messages effectively across to their elected officials."

Following the meetings, Parker's Barbecue from Greenville will serve Association members and members of the General Assembly and their direct staff a "North Carolina" themed lunch on the Bicentennial Mall. General Assembly members will receive information sheets on the merits and contributions pensions provide to North Carolina's

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economy with their meals.

"The day's goal is to put a face on the retired state and local government public servants who helped build out state," Proctor added. "Then, at the end of the day, show how they continue to benefit the state through their pensions."

Last year, NCRGEA coordinated with Governor Cooper's office to have a proclamation proclaiming a Public Service Week. This same effort is being made for this year's celebration.

"We have invited our Association Board members to read the Proclamation at their local city council and county commissioners' meeting," said O'Connell. "We want people to remember the importance of public servants and their work in making their communities a better place to live."

Additionally, the Association will present its second Lifetime Public Service Award. The award recognizes a retired government employee who demonstrated excellence in public administration or service delivery and made significant contributions as a career public servant in North Carolina. In an email distributed in early April, NCRGEA invited members to nominate recipients

for this award by April 30. NCRGEA's Executive Committee selected 2023's recipient from the list of nominees. Last year's recipient of the Lifetime Public Service Award was Clifton Metcalf of Lake Junaluska.

It was not until 1985 that President Ronald Reagan introduced Public Service Recognition Week. It is celebrated the first week of May (beginning on the first Sunday of the month) to honor the people in the public sector and acknowledge their efforts.



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NCRGEA Team

Michael Taylor, President, Emerald Isle (District 9)

For a list of Board Members, visit bit.ly/ncrgealeadership

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For the list of staff members, visit bit.ly/ncrgeastaff

For a list of District Directors, visit bit.ly/ncrgealeadership

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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The Forces that Guide and Drive NCRGEA

By Tim O'Connell

Service. Integrity. Collaboration. Diversity. These core values of NCRGEA are woven into our daily efforts as we work to advance, promote, and protect the benefits, interests, and well-being of North Carolina's retired governmental employees. Centering on these values at NCRGEA has helped us achieve new levels of impact but, admittedly, also fosters a steady drumbeat of discontent in knowing we can and must do better.



I value and acknowledge these positive attributes and efforts of NCRGEA:

- That NCRGEA has the privilege and honor of serving a constituency of people who are the “salt of the earth” for what they gave and continue to give to their communities and the state of North Carolina.
- That NCRGEA has a board of leaders consisting of state and local government retirees who have a burning desire to make a difference to their fellow retirees.
- That NCRGEA staff has a passion for ensuring members receive the proper attention, care, and communication they deserve.
- That NCRGEA has 50-plus years of history building an ever-expanding list of collaborating organizations and associations supporting NCRGEA members on many levels. Our recent **Champions Week with Meals on Wheels of North Carolina**, in which over 200 NCRGEA members volunteered during one week in March, is just one example of these mutually beneficial alliances.
- The growth and energy of Community Advisory Boards. In the past six months, we have seen a remarkable surge in attendance and involvement in these programs and events. With this grassroots engagement across North Carolina, Community Advisory Boards strengthen the individuals participating and the entire NCRGEA.

What are the “drumbeats of discontent” that drive us on?

- Knowing that significant work needs to be

done to share information on defined benefit programs so members can make the best choices before and during their retirement years and are empowered to be the strongest advocates for these programs.

- Knowing that there are significant opportunities to broadly share information and data with our lawmakers demonstrates that defined benefit plans are not only the most cost-effective tool for ensuring a high-quality workforce but significantly contribute to the economic growth and stability of North Carolina, especially in our rural counties.
- Knowing that significant work still must be done to ensure more cost-of-living adjustments for retirees in response to inflation. Solutions can be found in dialogue with key, influential organizations, state leaders, and boards, particularly related to LGERS.
- Knowing that public service work is an integral part of a well-functioning society, we must do more to champion and recognize the contributions of retirees and current governmental employees. We hope you will join us at the General Assembly for Public Service Week Recognition and Advocacy Day on May 9. (See the article on page 1 of this edition of *Living Power* for more information.)

I openly share this information so you, as members, know that there are no laurels for us to rest on. We are North Carolina's largest organization of retired public servants. We are even the nation's largest organization of retired public servants. None of that lessens the drumbeat to do more on your behalf. Knowing our success does not solely reside on our small staff and our board but, ultimately, on how well we engage, communicate, and activate you as members — I have confidence that together we can do more through NCRGEA.

There are big and small ways you can stay engaged at this time. One of the easiest is to follow us on Facebook so you stay alert to all the news, legislative updates, and benefits available to you as an NCRGEA member. If you are unsure how to do this, our website has a great YouTube tutorial. Another simple way to engage is to participate in some of our virtual programs through our

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Community Advisory Boards. Another great way to get involved is to join us at one of our conferences. We just wrapped up a very successful one in Flat Rock at Blue Ridge Community College and will be getting a new list of locations out for 2023-24 in the next issue of *Living Power*.

In closing, I thank you for your commitment to NCRGEA through your membership. It is truly my pleasure to serve as your Executive Director. I look

forward to working together on the important tasks we have ahead of us as we reach even higher levels of impact, and I hope to see you at an NCRGEA-sponsored event soon.

Sincerely,

Tim O'Connell
Executive Director

State Government Positions Left Unfilled

By Mike Taylor

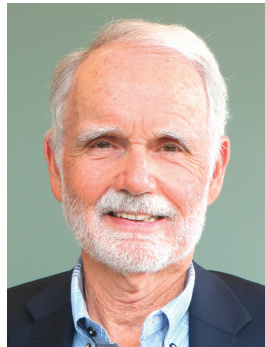
The headline tells the story: *State Government Positions Left Unfilled*

That story is repeated for county and municipal governments as well.

For years, state and local governments were able to recruit public servants who did everything from teach our children, operate the coastal ferries, staff the local library, serve as correctional officers, operate municipal water and sewer plants, or work at our state parks. Our state and local governments recruited for these jobs and the hundreds of other positions that require thousands of workers to operate our state government, one hundred county governments, and over 550 local municipalities.

The public servants who filled those positions understood the bargain they made: accept those positions, which generally paid less than similar jobs in the private sector, with a trade-off for more job security and benefits that would follow them into retirement. Those benefits were and still are highly valued by both current working public servants as well as those of us retired. One way to fill all those vacancies is for state and local governments to step up when it comes to providing benefits and honoring their commitments to retirees.

That bargain of promised benefits was especially important to retired public servants who filled positions that paid less. Those jobs, with the smaller monthly salaries, also produced smaller monthly pension checks.



One of those workers, who asked that I not use their name, worked at the community college where I was fortunate to be president for 15 years, Stanly Community College in Albemarle. A dedicated member of our housekeeping/maintenance staff, this person took great pride in their job. Ensuring facilities are clean is very important in education, where you always try to create an environment conducive to learning. That essential fact is important whether we are talking about community colleges, public schools, or our university system. Housekeeping staffs are also essential in all our public facilities, state or local. This particular person retired with a pension considerably lower than the state's average retirement income, which is approximately \$20,000 annually. This person worked for over 22 years at the college, took great pride in their work, and draws less than \$1500 monthly for all those clean classrooms, hallways, and bathrooms.

Part of our contract with state or local governments we served, including this member of our staff at SCC, was that our dedicated service, which stretched to decades, would be reciprocated by our former employers. We upheld our end of this bargain. Now it is time for the state and local governments to uphold their end.

I hope you read the story in the March/April edition of *Living Power* concerning the Lake Case. Not to get lost in the weeds, but the Lake Case, which involves approximately 220,000 people, most retired public servants, is a clear example of the State of North Carolina not fulfilling its part of the understanding we all made, this time regarding health care benefits.

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Then there are pensions to consider, especially when you look at my housekeeping staff retiree. The State Treasurer's office in North Carolina actually administers several retirement funds. The two largest are the Teachers/State Employees Retirement System (TSERS), while local government retirees (county and municipalities) are covered by the Local Government Employees Retirement System (LGERS).

The bargain all of us struck with either the state or local government was that our pensions would grow, at least modestly, to keep pace with rising costs. Since 2011, the year I retired, those of us with pensions funded through TSERS have received a total of 8.6% in one-time bonus money (four percent last October) and 3% in cost-of-living (COLA) funds that are baked into our pensions on a recurring basis. That COLA is so important to retirees on fixed incomes since that is the only way for our pensions to even come close to keeping up with rising costs. During five years since 2011, there was nothing for retired state employees.

The story for LGERS is much worse, and local governments should be embarrassed at how they have treated their retirees. Our local government retirees also received a 2% bonus last fall and a COLA in 2016 and 2017 that totaled .725%. This is not a typo; I did not miss hitting another digit key. LGERS have received less than ¾% in recurring pension money in almost a dozen years. Eight times since 2011, LGERS received no increase of any kind, COLA, or bonus.

I don't need to tell you what has happened to

the cost of living since 2011. But it is worth noting that according to the Bureau of Labor Statistics consumer price index, inflation has registered an average increase of about 2.45% annually since 2011; so, what cost \$1.00 then now costs over \$1.30. Nobody knows about inflation more than my former SCC employee, who simply says, "Going to the grocery store is scary." For LGERS, whose increases have been minuscule, they literally have lost one-third of their purchasing power, and TSERS are not much better off.

A bonus is nice and is much appreciated. But, a cost-of-living allowance, at least occasionally, is absolutely essential for both TSERS and LGERS.

I know there are some who like to point to our defined benefits retirement plans as being completely outdated and a luxury few businesses, industries, or governmental organizations can afford. You can debate defined benefit plans all you want for future employees, just not with those of us who spent our careers working for an organization (government) that promised just such a plan.

A bargain made should be a bargain kept. As retired public servants, we kept our end of the agreement, providing public services in every position and every department across state and local governments. That member of the staff at SCC kept their end of the contract. I know they did; I saw them do it day in and day out for the 21 years I was there. It should not be too much to expect that leaders in the General Assembly, along with county commissioners and city and town council members, keep their end of the deal.

Commitment to Public Servants

By Treasurer Dale R. Folwell, CPA

Public service is a partnership that leads to a positive impact on the role of government, creates efficiencies in operations and is driven by a commitment to serve the communities in which we live.

When I began my first term as State Treasurer



in January 2017, the North Carolina Retirement Systems' (NCRS) plans were valued at \$88 billion. At that time, I made a promise to cut fees, reduce costs and bring investment management in-house for the benefit of those that teach, protect or otherwise serve the citizens of North Carolina.

In November 2022, CEM Benchmarking released a report on the investment cost-effectiveness of the NCRS. The report summarizes a peer comparison with 145 U.S. pension funds and 14 peer states of

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similar-sized investment portfolios over a five-year period (2017-2021). It analyzes pension investment costs, excluding transactions costs and private asset performance fees.

The median value of the NCRS pension for the five-year period ending Dec. 31, 2021, was \$119.9 billion, a 135% increase in assets since 2017. Further, this report acknowledges that NCRS has the **lowest investment cost of all peers** and substantially lower than the peer average. Over time, there have been incremental cost efficiencies of over \$350 million.

The money in these plans belongs to retirees like you, as well as current and future public servants in North Carolina. I want to recognize staff for making it a priority to preserve these assets. It is their daily commitment to doing what is right, increasing value and maintaining transparency that helps keep the retirement system solvent for future generations.

NCRS has also made great strides in customer service efficiencies. In 2022, Member Services took an average of 1,156 calls per day. This has increased to 1,430 average calls per day in 2023. We have met the challenge with a new phone system that provides easy access to self-service options through the interactive phone menu. Call-Back Assist is offered multiple times during high call volume periods. In selecting this option, you do not lose your place in line and a counselor will return your call in the order received. The Call Center currently has 24 counselors, with another 5 in training, and additional staff available to assist as needed. Even with these efficiencies, we continue to listen, learn and work to improve our service and the options available to you.

Improvements have also been made in ORBIT, which provides access to your personal retirement

account. Security enhancements allow you to verify access through email or mobile phone. In ORBIT, retirees can:

- view benefit payment history and deductions
- add or update contact phone numbers, personal e-mail address and direct deposit information
- confirm Annual Earning Allowance for those retirees returning-to-work
- download personalized, fillable transaction forms
- access the e-Enroll portal to update State Health Plan coverage, if applicable
- access estimate calculators the NC 401(k)/NC 457 Plan Transfer Benefit
- generate Verification of Income documentation
- update tax withholding and view tax documents

Now, eligible retirees will see an alert when logged in to ORBIT with a link to update their delivery preference and opt-in for e-Delivery of annual tax documents.

- view tax documents quickly and easily
- convenient access 24/7
- get email notifications when your documents are ready to view
- more secure than regular U.S. Mail

I encourage you to share your experiences and the positive impact a career to teach, protect or otherwise serve can have on our North Carolina communities. The value of your public service will encourage future generations to consider a similar career path.

As we continue to look for opportunities to improve our customer service, we want to thank you for your service, and congratulations on living your best retirement.



\$88 billion



Report



Cost efficiencies

Protecting North Carolina's Seniors from Scammers

By Secretary of State Elaine F. Marshall

As we prepare to mark Elder Abuse Awareness Month in June and World Elder Abuse Awareness Day on June 15th, this is the perfect time to make sure the lines of communication are open within our families, our networks of friends, and our neighborhoods to spot, stop and report elder abuse. Financial abuse is one of the fastest-growing forms of elder abuse.



Many younger Baby Boomers have parents in their 80s and older, and they may find themselves thinking about the implications of financial exploitation directed at themselves or at elderly parents dealing with cognitive decline issues.

Research has shown that for every documented case of a senior being targeted by a scam artist, another 44 cases never get reported at all. Part of the reason is concern that family members may question whether they can take care of their own finances or live on their own anymore. So it's crucial to listen for any signs that a loved one may be susceptible or fall prey to financial exploitation. It's also important to have conversations about "trusted contacts." You can provide your investment firm with a "trusted contact" they can reach when there's suspicious activity regarding your account and the firm can't contact you.

When you authorize one or more "trusted contacts," they won't have any authority to execute transactions on your account. This just gives you another layer of security on your investment accounts if you're unavailable to communicate with your financial firm.

The HelpVul reporting platform also makes it easier for broker-dealer firms to report to our Agency or Adult Protective Services when they suspect a client may have been the victim of elder abuse. That's giving us another great collaborative tool to increase reporting of elder abuse and financial exploitation.

If you see a senior in your family who suddenly seems much more concerned about their financial situation and may be talking about elaborate financial investments that they've never shown

any interest in before, please don't be shy – be nosy. Start a conversation. Ask questions. And if you suspect investment fraud, don't hesitate to call our North Carolina Investor Hotline at 800-688-4507. The sooner we hear about a possible investment scam, the sooner we can try to stop the damage.

I urge everyone to call our Hotline before putting their hard-earned money into a securities investment. Our Securities Division staff can tell you if the person making an investment offering is registered to sell securities in North Carolina and – just as importantly – whether the investment offer itself is registered. Registration in and of itself isn't a guarantee against fraud, but not being registered is a very big warning sign. So, if they're not registered, it's wise to keep your hands on your money and walk away.

We also have a great investor education team that holds community workshops to give North Carolinians the tools they need to recognize the signs of fraud and report it – you can reach out to us at secdiv@sosnc.gov or use the QR code below to schedule a workshop for your organization.



North Carolina Secretary of State Home Page



Sidestep Travel Scams This Summer

By Attorney General Josh Stein

I hope many of you are looking forward to some relaxing travel this summer. But nothing will ruin your vacation faster than a travel or rental scam, so here are some things to keep in mind as you make plans.



Travel scams can often be disguised as too-good-to-be-true offers – and when things seem too good to be true, they usually are. Scammers may call to offer you a free vacation or tell you that you’ve won a trip in a contest you don’t remember entering. Be suspicious if you’re asked to share personal information or financial data at the outset, and do some research on the company. You can look up the business and owners online to see if they seem legitimate. Check if they have complaints against them with the Better Business Bureau at www.bbb.org. And please call my office to check them out at 1-877-5-NO-SCAM.

If you’re planning a trip on your own or with the help of a travel agency, be diligent about the details. Be sure to have any promises from the agency or other vendors in writing, and read all contracts before signing. Always pay with a credit card instead of cash so you can dispute a transaction or get a refund if the company goes out of business. When third parties are involved in your trip, like a hotel that your travel agency has arranged through a coupon or voucher, contact the third party directly to ensure your reservation will be honored.

And suppose you plan to rent a North Carolina residential property for vacation, leisure, or recreation for fewer than 90 days instead of staying in a hotel. In that case, you are protected by North Carolina’s Vacation Rental Act. The law requires your landlord to specify your rights and obligations as a tenant, along with their obligations as a landlord, and to include details about the price of rent and the security deposit. Landlords are required by law to keep the property safe and habitable after the rental agreement is made. If the weather becomes unpredictable and you have to leave a rental property because of a mandatory evacuation order, and the landlord fails to offer you

travel insurance, you may be due a refund for the lost time. You can find more information online at <http://www.ncdoj.gov/disastersandvacation>.

Summer travel is an opportunity to relax, recharge, and reconnect with loved ones. If you have a complaint about your travel experience or think you may have been the victim of a travel scam, file a consumer complaint with our office’s Consumer Protection Division at www.ncdoj.gov/complaint or 1-877-5-NO-SCAM.



Disasters and vacation



NCDOJ.gov/complaint



Better Business Bureau

2023 Retiree Pay Dates

January 25

July 25

February 24

August 25

March 24

September 25

April 25

October 25

May 25

November 22

June 23

December 22

NCRGEA

Community Engagement Meetings

Good news! North Carolina Retired Governmental Employees' Association's Community Engagement Meetings are growing and Josephine Lanier, the Association's Insurance Director and Human Resources Outreach Coordinator is on the road again and coming to a town near you!

Her latest meetings in Selma, New Bern, Franklin and Wilmington were well received with attendance at each meeting growing and lots of questions being asked and information on the needs of our members being passed to the leadership of the Association.

Lanier believes that sharing information and programs thru social media, emails, and the Association's website is important, the opportunity for face-to-face meetings is more important, especially to members who may not be using social media and computers.

"It's so good to meet our members and public service retirees one-on-one and let them share their concerns," said Lanier. "As one retiree in New Bern told me, she was so happy to attend the meeting and she now understands what NCRGEA is all about and how it champions for the Public Service Retirees."

While the General Assembly is in session, and with several bills and issues being discussed and voted on, these meetings allow Lanier to update the retirees and field questions. Josephine believes that sharing information and programs thru social media, our website ncrgea.com, Facebook and twitter is very important, the opportunity for personal meeting are so very import to reach all our members, some who may not be using social media and computers.

In May and June, Lanier is ready to travel the highways and byways of North Carolina to meet more NCRGEA members and their guests. She has nine meetings scheduled.

May 16th - Tea and Cookies - 2:00pm-3:00pm
Currituck County Center
120 Community Way
Barco NC 27917

May 17th - Coffee and Donuts - 10:00am-11:00am
NC Cooperative Extension-Pasquotank County Center
1209 McPherson St
Elizabeth City NC 27909

May 18th - Coffee and Donuts - 11:00am-12pm
City of Rocky Mount Senior Center
427-S Church St
Rocky Mount NC 27804

May 23rd - Tea and Cookies - 2:00pm-3:00pm
Roy B Culler Senior Center
921 Eastchester Dr, Suite 1230
High Point NC 27262

May 24th - Coffee and Donuts - 10:00am-11:00am
Brown Recreation Center, Room 101
302 E. Vandalia Rd
Greensboro NC 27402

May 25th - Coffee and Donuts - 10:00am-11:00am
Kernodle Senior Center, Room A/B
1535 S Mebane St
Burlington NC 27215

June 6th - Tea and Cookies - 2:00pm-3:00pm
Cabarrus County Government, Milestone Facility
4855 Milestone Ave
Kannapolis NC 28081

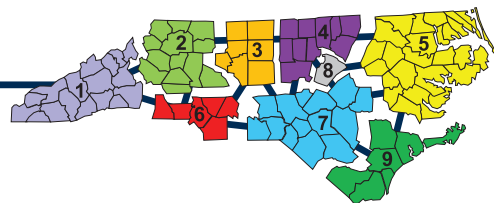
June 7th - Tea and Cookies - 2:00pm-3:00 pm
The Enrichment Center of Lee County
1615 S. 3rd St
Sanford NC 27330

June 21st - Coffee and Donuts - 10:00am-11:00am
Passmore Center/Orange County Department on Aging
103 Meadowlands Dr.
Hillsboro NC 27278

If you would like to attend, please RSVP to Josephine@ncrgea.com or call the NCRGEA at 919-834-4652.

The Association would love for members to join us and encourages them to bring a friend who is a public service retiree. Refreshments are provided and a \$25 gift card is given away at each meeting.

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Dear Fellow Retirees,

Spring is here! It seemed to take its time, but nonetheless, it has arrived. This means we have an opportunity to try new things and perhaps gain new momentum around retirement. We can say this is “retirement done differently,” including how we view ourselves as we age and grow gracefully into this chapter of our lives.

I was honored to be the opening keynote for the NC Association on Aging (NCAOA) in mid-March. It was exciting to learn about the numerous services available to NC’s aging population. However, my colleague was the biggest hit! She shared her journey to “go gray!” Indeed, that is difficult for most of us, but in the final analysis, we should all embrace our gray. Patti Dukes, digital content manager for NCRGEA, is doing just that. Following the ovation given for her comments, swarms of conference attendees connected with her at our table.



Thank you to everyone who volunteered during Meals on Wheels Champion Week. We really appreciate your pictures wearing the NCRGEA/MOW t-shirts and your heartfelt comments regarding your experience with MOW. Many of

you are already regular volunteers with them, and we would like to encourage everyone to continue volunteering. Food insecurity is growing at an alarming rate, especially for individuals 60 and older. The MOW volunteer is often the only person



an individual sees during the week. Please consider continuing. Please let us know when you do.

Since the last *Living Power*, we offered “Advance Care Planning-Advanced Directives” to Districts 3 and 8. Betsy Barton, MPH, CT, from *Transitions Life Care*, was the presenter. Following the presentation, members were sent the materials presented to help them begin planning for their own advanced directives. It was very informative, and we thank Betsy for taking the time with NCRGEA to bring such important information.

Through the new **Community Ambassador Program**, a partnership with AARP, there are \$1,000 mini-grants available to NCRGEA for members with ideas to benefit their communities. This program is designed to spark innovation and execute passion projects that tie into the mission of both NCRGEA and AARP. Have an idea? Call or email me to determine the fit for this grant. There is still time!

The mission of **North Carolina Baptist Aging Ministry (NCBAM)** is to help individuals 65+ maintain their independence and quality of life. Individuals (or their caregivers) may contact the NCBAM Call Center at 877.506.2226 for needs such as wheelchair ramp construction, grab bar or smoke alarm installations, light yard work, or to access our friendly call service.

Trained volunteers will install long-life, battery-powered smoke alarms, at no charge, in the homes of individuals 65+ who do not have working alarms. Alarm recipients must be 65+, not currently have properly working smoking alarms, or have alarms over 10 years old. In addition, the ministry will have carbon-monoxide alarms to provide in homes



with appliances that burn fossil fuels and a limited number of **Lifetone** alarms for deaf individuals. If your community group or church is interested in participating in this initiative, please call 877.506.2226. Training is provided.

And finally, during May, we recognize Older Americans and the Military. During June, we recognize Pride Month and Alzheimer's and Brain Awareness. Please submit your stories to share on Facebook about your journey as an older citizen and what brings you joy about being retired! We have featured many of you on our Facebook page already and want to continue featuring you and your stories as we prepare to celebrate the contributions of North Carolina's state and local government retirees! Please go to our Facebook

page and learn about your fellow retirees and other important information at (20+) NC Retired Governmental Employees Association | Facebook.

While you are on Facebook, please "Like" our page!



NCRGEA Facebook

Happy Summer everyone!

Deryl
deryl@ncrgea.com
www.ncrgea.com

Changing the General Assembly Takes Time and Patience: How You Can Help

Congratulations! You are a member of the largest association of retired government professionals in the United States. Now more than a half century old, we were then, and are today, the primary voice and advocate for North Carolina's local and state governmental retired public servants.

As you may well remember, when founded in 1972 our country was headed into troublesome times. Gas prices and inflation were gearing up for history making highs, we were fiercely engaged in the Cold War, and societal unease was tense across the country. Yet we remained focused on our purpose: you.

Fast forward to today, and while the past may be prologue, our focus remains the same: you.

What does that mean for you? In addition to our life impacting benefits, we have a daily presence at the North Carolina General Assembly, boards of trustees overseeing our retirement systems, and other bodies relevant to retiree matters. Our bipartisan, four team member lobbyist team and executive leadership work with elected and appointed officials, fighting to protect the quality of life that you rightfully earned.

As our purpose is you, you are what matters most to our elected officials. You are the constituent, the fellow church member, the neighbor our elected officials are charged to



The General Assembly meets biennially and all members are elected for two-year terms. The House consists of 120 members and the Senate has 50 members. It meets in the North Carolina Legislative Building, shown here, located at 16 West Jones St, in Raleigh.

serve. You are also the women and men who are the girders of a safe, well educated, prosperous, and clean North Carolina. You kept our roads maintained, educated our children, put the bad guys away, helped people in perilous times, and made our environment safe. You are, truly, the backbone of what is today one of the most desirous states to live, work, and play.

Our elected officials need to know you. Here is how you can better engage in the legislative

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process.

North Carolina's 170 legislators know the impact public servants make in their communities. For you, there are many points in the life cycle of public policy making where you can make a difference.

First, support elected officials who support retirees, and if possible, bridge a positive relationship with those elected officials.

Build a true friendship with your elected officials. Attend their forums or town hall meetings. Help them understand retiree issues such as healthcare, cost of living adjustments, and other important retiree issues. Like any relationship, gauge how often you should contact them before your presence becomes worn out.

If you don't know your legislators, use NCRGEA's "Find My Legislator" service, Find My NC Legislator - NCRGEA, located on the website on the "General Assembly" page under the "Advocacy" tab. Type in your home address, and your representative, senator, and contact information will appear. You can see how your state elected officials vote and what bills they sponsor with this program too. To do this, click on the legislator's name, and their page will display. On that page, you will see tabs entitled: "Sponsored Bills," "Voting History," "In the News," and "Tweets."

Before engaging an elected official, prepare what you want to say. You may have a personal story or hard facts to share but know that an elected official hears from countless people a day, via all forms of communications. Effectively and succinctly expressing your concern or support must have staying power with the elected official. While we live in an age where bad behavior may be celebrated, negative tactics will only yield negative results.

Other actions you can take as a retiree advocate:

- Share appropriate information on social media: facts about our pension systems, broadband, retiree healthcare and other issues will reach your

friends and followers.

- Attend advocacy and civic engagement trainings to gain better skills and knowledge about advocacy efforts (stay tuned for future NCRGEA Advocacy and Civic Engagement trainings later this year!)
- Engage civically in your own community: volunteer, attend public meetings, write letters to the editor.
- Follow NCRGEA's Fast Democracy App to stay abreast of retiree relevant bills and the movement of those bills.
- If you do not know, learn how a bill becomes law. Check out The Legislative Process: Overview (Video) | Congress.gov | Library of Congress to better know the legislative process.
- Voice your opinion when called to action: calls to action are powerful at the North Carolina General Assembly. A call to your legislator saying you support or do not support a bill or issue will matter to that elected official.
- Say thank you. You may or may not agree or even like your elected officials, but more times than not, most work tirelessly on behalf of their constituents. A thank you goes a long way.
- And for goodness' sake: VOTE.

With the NCRGEA, you have a family of almost 67,000 fellow retired public servants. We are mighty in scope and in size, and can have a unified, bellowing voice with our elected officials. We look forward to continuing to serve you and fight for your quality of life.



The Power of a Dollar

In 2004, the State Employees' Credit Union (SECU) Board of Directors put into motion what has become one of the most successful foundations in North Carolina – the uniquely-funded SECU Foundation. Grounded in a “People Helping People®” philosophy, the Foundation is funded by SECU members who have a \$1 monthly maintenance fee reallocated from their active checking account to SECU Foundation. While this individual amount is small, the combined contributions of our more than two million members demonstrate the incredible “Power of a Dollar.”

SECU Foundation was created to promote local community development in the areas of education, healthcare, housing, and human services. Its purpose is more than writing a check – it is responding to community challenges that go beyond the normal scope of SECU. Dedicated member support has enabled SECU Foundation to give back to communities across North Carolina through educational scholarships, cancer centers, hospice houses, and affordable housing projects statewide – and that only touches the surface. To date, SECU Foundation has made a collective financial commitment exceeding \$235 million for initiatives to benefit the people of our state!

We want to thank the members of SECU for their generosity and commitment to the

Foundation's mission of helping others. With their support, SECU Foundation has established itself as a strong and valuable resource – and a powerful force in helping to make a tremendous difference for North Carolinians.

In honor of Public Service Week, celebrated May 8-12, SECU and SECU Foundation would like to acknowledge and express gratitude to the tens of thousands of North Carolina public servants who assist the people in their communities and across the state every day. We appreciate you!

Learn more about SECU Foundation's “Power of a Dollar” in this short video:



The SECU Family House at UNC Hospitals opened in March of 2008 and has a total room capacity of 75 guest rooms. It has served more than 26,000 families from all 100 North Carolina counties, 44 other states, and 7 foreign countries.

LGFCU's Journey to Independence

If you're a member of Local Government Federal Credit Union, you may have heard that we have begun our journey to operate independently from State Employees' Credit Union (SECU). Throughout our 40-year history, SECU and LGFCU staff have met periodically to evaluate our partnership, to ensure the terms of our agreement were productive and beneficial for each credit union's membership. During recent meetings, both credit unions agreed to take a closer look at what a mutual separation could look like and how members might benefit.

Following extensive deliberation, meetings with Advisory Council members and discussions with financial technology professionals, our volunteer Board of Directors has decided to begin the journey toward independence and create together an extraordinary credit union focused solely on North Carolina local government.

We hold strong the belief that the local government community should have access to its own Credit Union. With the addition of Civic Federal Credit Union in 2018, we have updated our technology infrastructure, making us fully capable of independently supporting our members!

We built Civic, a future-forward, accessible Credit Union offering highly competitive products and services specifically tailored to the needs of our members, in order to extend our reach and offer even more financial resources. Civic has opened the door for us to serve our local government community members beyond our current capabilities. To continue this path, Civic and LGFCU explore coming together to offer our members more personalized, expansive financial products and services and a more accessible, innovative banking experience.

The transition to this new credit union experience is planned in 2024. In the meantime, SECU will continue to provide LGFCU members with access to branches, ATMs, online banking, BillPay and other services — just like they always have, until we make this transition.

Listening to our members

As we prepare to serve our members independently from SECU, we place real value in the insights we have gained from our statewide local government Independence Summits, our Annual Meeting and direct member feedback. Our members have shared ideas on several challenging issues key to our success: the handling of cash

deposits, a physical presence and providing education for members on using digital services. We have teams working to create solutions to each of these challenges.

A new approach

We're elevating the member experience with a digital-first approach. But don't worry, while we will be digital-first, and we'll use the robust technology platform of Civic, our leadership team is also exploring ways to create personal service at physical locations in key LGFCU markets. In addition, we're tripling our statewide Membership Development team for more face-to-face interactions with members, partners, and local government units. During this next year, we are developing ways to create a transition that is the least disruptive to you.

Our plan is to offer a range of solutions for those members who have branch needs — and most of these branch activities will be completed through our team members in the field, online, in-app or through completely, out-of-the-box innovative solutions we're developing.

Nearly all the products and services you've come to expect from us will be carried forward, just in a different way. The people behind all these changes, striving to maintain consistency for members, are the same people who have helped build LGFCU for many years.

No interruptions

LGFCU members don't need to do anything at this time. Accounts will be moved over to the new platform automatically when we move your accounts to your credit unions servicing platform in 2024. Member account numbers and our routing number will remain the same.

If you're an LGFCU member, your pension and Social Security deposits, if you receive these, will not experience any interruptions throughout these transitions.

ATM Access

Members can continue to use CashPoints® ATMs at no charge. And following the transition, we plan to offer members the option to still use CashPoints® and other ATMs worldwide. We will reimburse to your account any ATM surcharge fees you may incur, typically within 48 hours.

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Additionally, members can still write and pay bills with paper checks, and use mobile check deposit using our mobile app.

What's to come

Get excited! Coming later this year to Civic are mortgages, IRAs and Health Savings Accounts. Plus, members may enjoy lower rates in 2024 as LGFCU.

We'll keep you updated

Get the latest updates and post ideas and questions on our Independence webpage at lgfcu.org/independence. As we head toward

independence, our members' feedback is helping to shape the future. We appreciate SECU's service the last 40 years and the assistance being provided to transition to independence. We understand that the transition is challenging, but please know that our volunteers, board and staff are working to ensure that the credit union will be able to add greater value than any financial institution.



Recognizing North Carolina's Military Contributions

Humana would like to highlight military appreciation month, which occurs in May. To highlight our men and women of the armed services we would like to point out some fun facts:

- The oldest branch of the U.S. Military is the Army. It was founded on June 14th, 1775, as the Continental Army.
- The newest branch of the Military is the Space Force, established December 20th, 2019.
- Armed Forces Day is celebrated on the third Saturday in May. It will be celebrated May 20th, 2023, to honor the men and women currently serving.
- Armed Forces Day was created on August 31st, 1949, to replace separate Army, Navy, Marine Corps and Air Force Days. It stemmed from the unification of the Armed Forces under the Department of Defense.
- Memorial Day, originally called Decoration Day, is a day for remembrance of those who have died in service to our country. It was first widely observed on May 30th, 1968. It was declared a national holiday in 1971.
- The earliest Memorial Day commemoration on record was on May 1st, 1865, in Charleston, SC where a parade of 10,000 people organized by formerly enslaved black adults and children was held to pay tribute and give proper burial to 257 dead Union soldiers.
- In the Summer of 1917 as the US prepared for World War I, NC was selected to house three Army camps. Before the war was over, Camp Greene was located in Charlotte, Camp Polk was in Raleigh and

Camp Bragg, which became a permanent post in 1922 is located outside of Fayetteville. It will be renamed Fort Liberty on June 2.

Humana Medicare works as a primary payer to your Tricare for Life coverage and offers you more choice and benefits than traditional Medicare and Tricare benefits alone. To learn more visit: <https://our.humana.com/ncshp/> or use the following QR code:



My Humana Health and Fitness

Humana would also like to invite you to attend one of our Neighborhood Centers across the state for some great learning opportunities on a variety of topics.

To find a location near you visit: <https://www.humana.com/humana-neighborhood-centers/> or use the following QR code:



Humana Neighborhood Centers

Humana.



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ELECTRONIC SERVICE REQUESTED

Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees. You can sign up to receive NCRGEA Legislative Updates by email!

- Go to ncrgea.com/contact.
- Click on: **Email Newsletter Signup**



Find Us on Facebook

IMPORTANT PHONE NUMBERS

NCRGEA.....	1-800-356-1190
In Raleigh Area	919-834-4652
AMBA: Dental/Vision Enrollments	1-833-733-1605
The Standard Dental (Claims)	1-800-547-9515
Superior Vision (Claims)	1-800-507-3800
NC Retirement Systems	919-814-4590
Seniors' Health Insurance Information Program ...	1-855-408-1212
In Raleigh Area	919-807-6900
NC State Health Plan	919-814-4400
Blue Cross/Blue Shield	1-888-234-2416
Start Hearing Program.....	1-888-791-0106
Humana	1-888-700-2263
Social Security Administration.....	1-800-772-1213
State Employees' Credit Union.....	1-888-732-8562
Local Government Federal Credit Union.....	1-800-344-4846
NC Total Retirement Plans 401K/457 Plans	1-866-627-5267