

Executive Director's Message

Dear Members,

As your new Executive Director, let me begin by saying that it is a true honor and privilege to serve you. As retired state and local government employees, you provided the foundation for the health, safety, education, and infrastructure that so many North Carolinians enjoy and benefit from today. With tremendous gratitude for your service, I look forward to working with the board, staff, and volunteers to fulfill the mission of the NCRGEA to advance, promote, and protect your benefits, interest, and well-being.

My path to this position includes three decades of membership and executive leadership in associations, higher education, and cultural institutions in North Carolina, including the YMCA, NC State University, and the North Carolina Museum of Art. Each of these organizations is quite distinct, but they share a common focus to enrich the lives of their constituents in meaningful ways.

My wife Beth and I are proud parents to two grown children; one is a teacher in the public school system, and the other is a recent college graduate with a degree in horticulture working overseas. We are a family that enjoys the outdoors in all endeavors, but the topic we talk or text about almost daily is our universal passion for gardening and beekeeping. Just about all conversations eventually gravitate toward discussions of compost, sun-loving versus shade-loving plants, seasonal vegetable recipes, or beehive activity.

Whether it is a vegetable, a beehive, or the NCRGEA, growing something successfully so that it thrives takes a solid plan. As the new



Executive Director, I am more than impressed by the NCRGEA's strategic plan that the Board approved in 2021. If you participated in the recent 2022 NCRGEA Celebration of Public Service Week, you saw many of the strategic goals brought to life. Program topics included everything from pre-retirement advising to raising awareness of the contributions of public servants to advocating for a better quality of life for retirees in NC — in what many see as increasingly complex political environments. If you missed this event or a particular session, you can now access any of these recorded video links on the NCRGEA YouTube channel.

One of my priorities as Executive Director will be to connect with as many members as possible in the coming months, both in-person and virtually, to learn more about you and your needs. With a growing number of state and local government employees retiring in the next five years, I will be asking for your help in inviting friends and colleagues to be part of the NCRGEA so our collective voice and impact are known by our legislators and the general public.

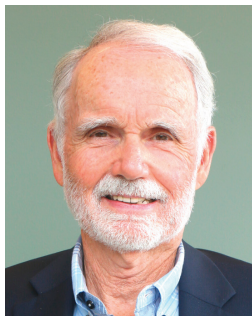
In closing, I would like to thank you for being a member. I would also like to express my appreciation to the Board Members who have served under our outgoing NCRGEA President Vann Langston. The Board and staff have done excellent and groundbreaking work to move the NCRGEA forward while conducting an executive director search. It is an exciting time for the association, and I look forward to building its future with and for you.

Sincerely,
Tim O'Connell

President's Message

I am honored to have been elected the new Board President for NCRGEA.

In NCRGEA's 52-year history, I do not believe the organization has been better positioned to move forward than we are now. I base that optimism on five facts:



1. We have a very receptive audience in the current NCRGEA membership, which is just over 50,000. Our members, who are more engaged in their community and other activities than any previous group of retirees, want their organization to be more engaged as well. They want us to offer more benefits and activities for them and to be a louder voice on their behalf in the corridors of power in Raleigh. If we do this for the current membership, we become more attractive to the other 300,000 plus state and local retirees in our state.
2. Our strategic plan offers us a road map to a better, stronger NCRGEA. All points in this plan are designed to improve our services to

current members and to expand our reach with new members.

3. Financially, NCRGEA has the resources to implement our strategic plan. We must use our balance sheet to better meet the needs of our current membership, who helped grow our budget, while reaching out to new members.
4. With a new Executive Director and our long-serving staff in Raleigh, NCRGEA has the human capital to move us forward like never before.
5. Finally, with our current board and the most recent additions, the NCRGEA Board of Directors gives the organization the leadership to work with the new executive director and our staff, use our financial resources, and follow our strategic plan road map to focus on growing the organization by better serving our current membership while reaching out to thousands more.

These points are the source of my optimism for the future of NCRGEA and lead me to conclude, like the title of the 1980s song says, "The future is so bright, you gotta wear shades."

Sincerely,
Michael Taylor

IN THIS ISSUE

Executive Director's Message	1	District Community Connections	11
President's Message.....	2	7 Tips for Saving Money on Summer Energy Bills	12
NCRGEA Lifetime Public Service Award	3	Member Spotlights: Active & Engaged	12
Retiree Pay Dates.....	3	5 Tips to Remember to Take Your Medication	13
Celebration of Public Service Week	4	SECU Security Alerts.....	14
Break the Circle of Silence.....	6	Amplifon's Virtual Services.....	14
Health Care Inflation	7	Access Perks Programs	15
Cryptocurrency Scams	8	Sign Up to Receive Email Legislative Reports	16
New NCRGEA Executive Director	8	IMPORTANT PHONE NUMBERS.....	16

NCRGEA Team

Michael Taylor, President, Emerald Isle (District 9)

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

Tim O'Connell, Executive Director

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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To receive **Living Power** newsletter electronically, please send an email to info@ncrgea.com and include your full name and the city where you live.

Clifton Metcalf Named First Recipient of NCRGEA Lifetime Public Service Award

Clifton Blake Metcalf, of Lake Junaluska in District 1, was named the first recipient of NCRGEA's Lifetime Public Service Award, which recognizes a retired government employee who has demonstrated excellence in public administration or service delivery and who made significant contributions as a career public servant in North Carolina.

The award was announced during the Celebration of Public Service Week on June 6, 2022. Dr. Dudley Flood, retired educator, and administrator in the North Carolina Department of Public Instruction, presented Metcalf with the award.

"Clifton Metcalf has committed his life to his family, church, community, state, and higher education for the people of North Carolina," said Zeta Smith, the NCRGEA member who nominated him for the award." He has lived a life defined by service."

With a career spanning 52 years, Metcalf began working in the private sector as an Editor for The Mountaineer newspaper before moving into public higher education. There, he spent 23 years in service as a senior leader at various North Carolina institutions. His work included leading the news operations at the University of North Carolina at Chapel Hill, where he was later promoted to Associate Vice Chancellor for University Relations and Associate Vice President for State Government Affairs. At Western Carolina University, he served as the Vice-Chancellor for Advancement and External Affairs.

Metcalf has also lived a life committed to volunteerism. He was the founding president of Haywood County Schools Foundation, Inc. which provides scholarships and grants to students and staff of the school system. Appointed to various boards, such as the Haywood County Public Library Board of Trustees and the University of North Carolina Center for Public Television, he has also served in other leadership roles, including as a coach for the Waynesville Youth Association. As a coach, Metcalf built a reputation for equity and inclusion notable in the 1970s.

Retirement did not slow down his volunteer efforts as Metcalf continued to build community and positively impact lives. Whether it was as



a Board member for the Mountain Area Health Education Center of the UNC School of Medicine, NCRGEA's Board of Directors, or as a church deacon, he remained active in giving back to others. This service resulted in him being recognized with multiple service awards, in addition to NCRGEA's Lifetime Public Service Award.

"I was very blessed, over a period of many years, to have good teams to work with. One person can't do it alone," Metcalf stated upon receiving the award. "I'm very proud that the association is now recognizing that public spirit in North Carolina, and I hope the state will do the same. The people who work for North Carolina are the ones who keep the universities, the Department of Transportation, and other agencies going every day."

Retiree Pay Dates

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.

July 25, 2022	October 25, 2022
August 25, 2022	November 23, 2022
September 23, 2022	December 22, 2022

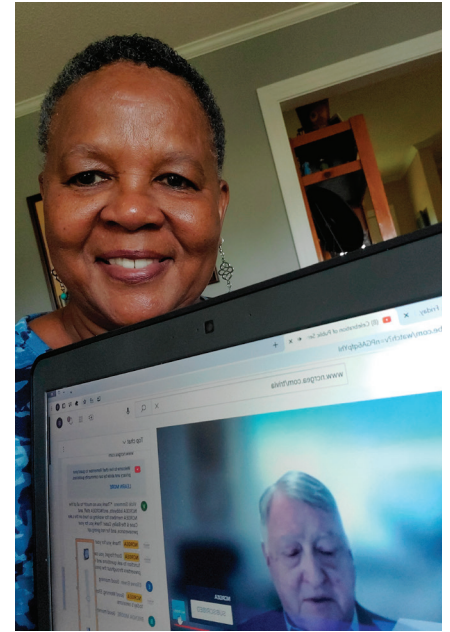
NCRGEA Completes Successful Celebration of Public Service Week



Dennis McNair



Deryl Fulmer and Margaret Burrell



Brenda Moore

A week-long virtual event just for retirees? That's exactly what NCRGEA hosted with its Celebration of Public Service Week, June 6-10, 2022. Designed for North Carolina government retirees, pre-retirees, and benefits specialists, the conference is one of the few offered strictly for retirees' benefit in the United States. With sessions reflecting the needs and interests of this demographic, over 900+ people registered to learn more.

During the conference, we were fortunate to hear from a number of North Carolina dignitaries, including Congressman Greg Murphy, Governor Roy Cooper, and State Treasurer Dale Folwell, as they recognized the important work and dedication public servants provide for their communities. Our service + benefits sessions ranged from Social Security updates and information for 2022 to preparing Power of Attorney and other documents in preparation for unexpected events. Attendees also heard from retirees who described how they are reimagining retirement by remaining active through physical fitness, volunteer work, bonus careers or developing new skills.

Whether it was the low-impact soup can workout or the chance to meet others in their NCRGEA districts, conference participants had a variety of experiences during the week. The conference came to a strong close with several

presentations surrounding advocacy. Topics included specific ways in which retirees can successfully communicate with legislators, the implications of the Lake Case ruling, and an interview with NC State Representative Erin Paré.

Other Celebration of Public Service Week highlights included Clifton Blake Metcalf being named the first recipient of the NCRGEA Lifetime Public Service Award to the announcement of Tim O'Connell as the new Executive Director of the organization. To learn more about either of them, be sure to read the articles included in this newsletter.

So, what did we learn from our first week-long conference? First, putting an event on of this length involves incredible preparation – from lining up presenters and coordinating the technology – to marketing the event and preparing staff to provide support. It's amazing what a group of dedicated individuals will do to support North Carolina's public servants. Second, we learned that attendees preferred to watch session videos later in the day or evening vs. attending live events. This data, and the rest we've gathered, are important because the information will impact when we offer programming in the future. For NCRGEA, it's all about meeting our members' needs, and it reflects, once again, how retirees are living busy lives that may leave them little time during the day. In fact, survey feedback

Celebration of Public Service Week *cont'd*

from those who didn't attend indicates that the most common reason was the session timing. Third, we learned attendees found the sessions to be of excellent quality, with the vast majority rating them a 4 or 5 on a 5-point scale. This information means our selected topics were mostly on target to meet retirees' needs and interests.

Thanks to all who attended Celebration of

Public Service Week, whether live or later, and to those who answered our survey with regard to nonattendance. There's also still time to participate in the survey at bit.ly/NCRGEACelebrationSurvey. If you didn't get a chance to participate in the conference, then the session videos are available on NCRGEA's YouTube channel at bit.ly/ncrgeayoutube.



Blythe Evans



Wynette and Chris Martin

NCRGEA Members Who Referred the Most Conference Registrants - \$50 gift card

Sherese Austin, Wallace, NC

Nancy Broos, Thomasville, NC

Brenda Moore, Williamston, NC

Conference Participation Winners - \$25 gift card

Sharon Ashmore, Stanley, NC
Joyce Branch, Greensboro, NC
Sherretta Carter, Durham, NC
Ellore Erwin, Charlotte, NC
Susan Wilson, Leicester, NC
Glen Hughes, Candler, NC
Deaudrea Irving, Carthage, NC

Darlene Jacobs, Durham, NC
Avery Johnson, Apex, NC
Sharon King, Charlotte, NC
Wynette Martin, Kernersville, NC
Edward McClure, Statesville, NC
Dennis McNair, Fayetteville, NC
Brenda Moore, Williamston, NC

Sandra Prange, West Jefferson, NC
Beverly Reynolds, Lexington, NC
Marilyn Royal, Fayetteville, NC
Vicki Simmons, Thomasville, NC
Pattie Smith, Elizabeth City, NC
Susan Wilson, Leicester, NC
Sylvia Wynn, Kannapolis, NC

Bingo Winners - \$25 gift card

Glen Hughes, Candler, NC
Deaudrea Irving, Carthage, NC
Darlene Jacobs, Durham, NC

Dennis McNair, Fayetteville, NC
Beverly Reynolds, Lexington, NC
Jennifer Rogers, Pleasant Garden, NC

Patti Smith, Elizabeth City, NC

Thanks to AARP for hosting the Bingo event and providing the prizes for it.

Trivia Winners - \$25 gift card

Mary Daniels, Longwood, NC
Hazel Gibbs, Chapel Hill, NC
Sharon Gibson, Statesville, NC
Buddy Jean Morris, New London, NC

Dennis McNair, Fayetteville, NC
Janice Putman, Hillsborough, NC
Beverly Reynolds, Lexington, NC
Jackie Rogers, Southport, NC

Francena Robinson, Burgaw, NC
Dyanna Sherrill, Newton, NC
Lisa Ward, Winston-Salem, NC
Susan Wilson, Leicester, NC

Break the Circle of Silence

By Secretary of State Elaine F. Marshall

Just a few weeks ago, we marked World Elder Abuse Awareness Day as well as Elder Abuse Awareness Month. It is so important to take this time to shine a light on the damage done by elder abuse, including the financial exploitation of seniors.



Financial abuse is one of the most common forms of elder abuse, estimated to cost seniors across the country as much as \$36 billion a year. The Secretary of State's Securities Division steps in where financial abuse takes the form of investment fraud. We protect North Carolina's investing public through registration, regulation and education. We take our role in protecting North Carolina's seniors from investment fraud very seriously, and we know that we are constantly fighting an uphill battle. North Carolina is a destination state for retirees, and as more Baby Boomers hit retirement age our state is becoming a bigger target for scam artists.

We estimate that about half our securities enforcement actions involve fraud targeting seniors. There are many reasons for that, from issues like cognitive decline and social isolation to the number one reason: Seniors typically have more savings in the bank. Despite that, studies indicate that for every documented case of a senior being targeted by a scam artist, another 44 cases never get reported at all.

The first step to spotting and stopping fraud is breaking the circles of silence that con artists try to build around their scams. Every one of us can be part of that step simply by having conversations. It is never a bad time to remind people that if an investment deal sounds too good to be true – it probably is.

If you see something suspicious, please do not 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.

Our Securities Division staff can tell you if the person making an investment offering is registered to sell securities in North Carolina. Plus—and this is major—we can tell you if the investment offering

A photograph of an elderly woman with short white hair and glasses, wearing a red and white striped shirt. She is looking at a computer screen and has her hand near her face in a thoughtful or concerned expression. Overlaid on the image is the text: **COST TO SENIOR CITIZENS**, **\$36 Billion**, and **FINANCIAL ABUSE OF ELDERS**.

COST TO SENIOR CITIZENS

\$36 Billion

FINANCIAL ABUSE OF ELDERS

itself is registered. If the answer to either of those questions is “no,” put your hand on your wallet 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. In addition, we email out an electronic newsletter with information the investing public needs to know.

Information and a healthy sense of skepticism are essential defenses against fraud, so always ask before you invest. Don't hesitate to ask questions if you have a friend, a family member or a neighbor that you believe is being targeted by a scam artist—make no mistake—these are criminals that need to be held accountable.

A graphic with a dark blue background. On the left is a large QR code. To its right, the text 'SCAN ME!' is written vertically in white. Further right, the text 'celebration of PUBLIC SERVICE' is written in white, with 'PUBLIC SERVICE' in red. Below this, in a smaller font, is 'JUNE 6-10, 2022'. At the bottom right, in a white box, is the text 'WATCH THE SECRETARY OF STATE CELEBRATION OF PUBLIC SERVICE WEEK SESSION'.

SCAN ME!

celebration of
PUBLIC SERVICE
JUNE 6-10, 2022

**WATCH THE
SECRETARY OF STATE
CELEBRATION
OF PUBLIC SERVICE
WEEK SESSION**

Out-of-control Health Care Inflation Is Punishing the Future of North Carolinians

By State Treasurer Dale R. Folwell, CPA

The ever-increasing cost of medical care is suppressing wages, sapping retirees' cost-of-living adjustments and potentially weaponizing their credit scores. Every dollar inefficiently spent on health care is a dollar that can't support the pension plan, public education, public safety and transportation. With inflation at a 40-year high, we face potential double-digit increases in hospital prices, pharmaceutical and medical costs. We need health care price transparency and accountability in medical debt to drive down costs.



North Carolinians already struggle to afford health care. One in five North Carolina families are in collections for medical debt. Seventy percent of Americans say medical debt has kept them from achieving life's milestones, including having children or buying a house.

One of the ways to help people break out of generational poverty is to reform medical debt. No one wants to be in a car accident or to get cancer. The nature of how you get medical debt is different, and it should be treated differently. It's not in the same category of buying furniture for your house. Being sick is not a deliberate choice. A life-saving surgery should not cost a life savings.

No one wants to consume this product, but when they have to, no one will tell them what it costs. Even at one hospital, a knee replacement could cost anywhere from \$22,865 to \$101,571. Patients can't find out their bills until it's too late, but hospitals can still destroy patients' financial health. Atrium Health alone has sued hundreds of patients over medical debt, including during the pandemic.

Charity care is supposed to protect our most vulnerable patients — but too many hospitals are failing their charitable mission. As the state treasurer responsible for state employees' health care, I found that most of our large hospital systems didn't give enough charity care to justify an estimated \$1.8 billion in tax exemptions. Instead, some hospitals billed more than \$149.2

million to poor patients, according to studies by Johns Hopkins Bloomberg School of Public Health, the National Academy of State Health Policy, Rice University's Baker Institute and the N.C. State Health Plan for Teachers and State Employees. Additionally, these unpaid taxes are the primary sources of funding for public education, safety, works and roads.

In North Carolina, many nonprofit hospitals are making outsized profits on the backs of sick people. After revenue like investments, North Carolina hospitals enjoyed a 10.91% average net profit margin — higher than the margins of cable TV, nearly triple the margins of farming and agriculture and almost equal to the margins of the alcoholic beverage industry in 2019.

This is not about the frontline workers who saved my life when I was hospitalized with COVID-19 in March 2020. It is about the multimillion-dollar executives who run multibillion-dollar corporations disguised as nonprofits. Atrium Health alone had \$8.4 billion in unrestricted reserves in 2020. Its top 10 executives earned so much that their \$26.7 million combined compensation equaled a tenth of the system's charity care spending in 2020.

I am calling for legislation to protect patients. There is little accountability over nonprofits' charity care at the federal level, where the IRS cannot even demonstrate that it is consistently reviewing hospitals' community benefits, according to the U.S. Government Accountability Office. Let's create a meaningful set of consumer protections for North Carolinians that include increased oversight, greater accountability and a requirement that dollars meant for charity care be spent on charity care.



SCAN ME!

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JUNE 6-10, 2022

**WATCH THE
STATE TREASURER
CELEBRATION
OF PUBLIC SERVICE
WEEK SESSION**

Scammers Target Consumers with Cryptocurrency Scams

By Attorney General Josh Stein

Scammers are always looking for what's new and popular to strike the unsuspecting. Cryptocurrency is no exception. Scammers prey on people's unfamiliarity with and excitement about this new product to trick victims into making poor financial decisions in a variety of different ways. Here's what you need to know to keep your personal information and money safe.



Cryptocurrency, also called crypto, is a type of digital currency. Cryptocurrencies, such as Bitcoin or Ether, can be used to pay for some transactions or as an investment. Unlike the dollar, however, crypto is not backed by a government or bank and often swings wildly in value. Cryptocurrency transactions are not typically reversible and can be difficult to trace back to a person. As with any investment, there are risks, and you shouldn't invest in crypto unless you have done a lot of research and are comfortable with the stakes.

If anyone demands payment from you in crypto, it's probably a scam. Because transactions in these currencies are difficult to track and lack

the legal protections that traditional credit cards offer, scammers often use them to complete their schemes. Hardly any legitimate businesses require you to make a payment only in crypto.

Do not respond to any communication claiming that unauthorized activity occurred on your crypto account. Scammers often try to trick people into sharing their passwords, which they can use to drain your crypto from your account. Contact the company directly using a number listed on its website to see if the communication is legitimate.

If anyone contacts you and claims you won cryptocurrency for a contest you didn't enter, it's a scam. Criminals will target consumers with lottery scams involving crypto to trick them into sharing their personal financial information with the scammer to claim their prize. The winnings will never arrive, and the criminal can steal your money or personal identity.

Scammers are greedy and want to steal from you anything of value – your money, your personal information, or your crypto if you've bought some. With these tips, you can better protect yourself. If you believe that you have been the victim of a scam, report the incident to the North Carolina Department of Justice's Consumer Protection Division. Call our office at 877-5-NO-SCAM or file a complaint online at <https://ncdoj.gov/file-a-complaint/>.

Summer Job Turns Into 21+ Year Career for New NCRGEA Executive Director

When Tim O'Connell went to work part time for the YMCA as a graduate student at North Carolina State University, he was studying agriculture economics. That part-time job, though, changed the course of his life and turned into a 21+ year career working with nonprofits and advocacy, as he revealed during an interview with outgoing Board President Vann Langston for Celebration of Public Service Week.

"I got to do a little bit of everything. Teach swim lessons, work with day camps," O'Connell said. "A big part of the work we did was advocacy for health and wellness and community benefits. I cut my teeth on the advocacy pieces there, so that work was very impactful."

O'Connell went on to become the Executive Director and Vice President of Operations for YMCA of NWCN, followed by time spent as the Associate Executive Director for the North Carolina State University Alumni Association. He most recently served as Director of Advancement Operations, Membership, and Annual Giving for the North Carolina Museum of Art.

Best Candidate for NCRGEA

During the search process led by Board Vice President Martha Sue Hall, O'Connell stood out as a candidate for multiple reasons. One reason was due to the feedback received from others, with overwhelmingly positive comments such as, "Great



guy.” “Got results because of people skills.” And “As good as I’ve ever seen with processing information and relating to people.” One person even said, “I learned more under Tim’s leadership than anybody else I’ve ever worked for.”

These comments were complemented by O’Connell’s own views when speaking to the issue of public service. He talked of North Carolina citizens’ desire for clean water, a good education for their children, and great first-responder services.

“We live in one of the top states in the country, and that is so much because of the work public servants have done,” O’Connell shared with Langston in the interview. “It’s time to say thank you. So, thank you to the teachers, the educators, the firemen, the policemen, the administrators who are working and managing the data, and the housekeeping staff working through the pandemic. People who choose to go into public service do it very often for selfless reasons, and we need to honor that.”

Views on Retirement

O’Connell laughed when asked about retirement and talked about how exciting it is that folks are living longer, richer lives. He told a story about an event that happened right before one of his interviews with NCRGEA where a weekend bike ride with a 72-year-old state retiree almost did him in.

“I can remember my father when he retired, he got a rocking chair, but most folks now are not getting rocking chairs. Right now, they’re looking forward to the next stage of life and what’s going to be new in their lives. I think that’s exciting,” remarked O’Connell. “A big part of the work we want

to do is make sure we’re showing the opportunities in that way, so that these retirement years are really enriching and a time for new growth.”

Family and Personal Interests

When it comes to his family, O’Connell is proud of his wife and children’s accomplishments. His wife of 32 years, Beth, is working on her teacher certification after spending over 25 years in corporate communications. His daughter recently wrapped up her last day in the classroom as an elementary art teacher.

“I’m really proud of the work she’s been doing as an educator here in the public school systems,” he said.

His son is a recent graduate from North Carolina State University with a degree in horticulture, and he’s putting that degree to work in Europe. Currently, he is working as a landscape designer in Spain. “It’s so exciting, you know,” O’Connell stated, “to live life as a 22-year-old seeing the world.”

According to O’Connell, he and his family grab any opportunity to spend time being active outdoors. He also enjoys gardening, biking, fly fishing, and watching bees with their hives and finds that these interests spark connections to work. “Sometimes when I’m out there staring at the hive, I’m not necessarily thinking about the bees. I’m thinking about how people work together, and how do you build a strong community, a strong organization,” he said. “It’s good leadership.”



Connecting with NCRGEA Members

O’Connell talked about the importance of NCRGEA’s increased digital presence to connect with members around the state and ramping it up even further. He also envisions he and his staff will be on the road a lot as they crisscross North Carolina to hold events and get to know members.

Continued on Page 10

New NCRGEA Executive Director *cont'd*

The organization's advocacy efforts will be at the forefront, and O'Connell talked about it being a joint effort between the lobbying team and members who need to lobby their own legislators. As he said, "We need everybody to get involved, and your legislator would much rather talk to you in their home district."

Future Challenges for NCRGEA

"How do we find the right balance of being in the room with somebody and also harnessing the power of technology to stay connected and share information more seamlessly?" O'Connell said.

He discussed how modern retirees, especially the newest ones, live in a different world. They live in a digital world and have jobs that were often digitally based. He believes education surrounding technology for seniors will be a focus. In addition, he talked about how the organization's potential lies in helping retirees use their collective voices to carry messages back home to their legislators."

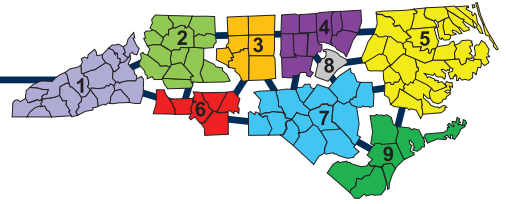
I hope our members will feel empowered, but if not, we have great tools to help them feel more empowered," he commented.

O'Connell ended the interview reiterating the importance of the NCRGEA Executive Director position. "The big thing that excited me about this job was the chance to just again honor and show gratitude to our public servants," he stated. "We need a new narrative around the work of public service and need to make sure that is heard and expressed."



Behind the scenes shot of Tim O'Connell, the new NCRGEA Executive Director, being interviewed by outgoing Board President Vann Langston on the last day of the Celebration of Public Service Week.

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

Fellow Retirees,

The NCRGEA experienced a great Celebration of Public Service during June 6-10, 2022. Several of our members participated and provided their views on the joys of retirement during a panel discussion entitled: **Relaxed and Ready to Roll: Reimagining Retirement**. They were excellent and helped the audience to know that retirement is (and can be) all you want it to be! The discussion was led by Sharbara Ellis, District 6, and the chat was monitored by Dorothy Davis, also of District 6. Panelists were Dr. Earl Moore (District 7), Dr. Gary Ackley (District 8), Dr. Doris Carver (District 4), Horace Robertson (District 8), Brenda G. Moore (District 5) and Cynthia Williamson (District 6 and the brain-child of this session). Members also sent in pictures and stories about their active and engaged lives that we featured via Facebook. A video was created showcasing members in recognition of their contributions to public service and their continued activities in their respective communities. It is obvious that our members are active and engaged. It is obvious that our members enriched the lives of North Carolinians during their careers. And, it is obvious that State and

celebration of
PUBLIC SERVICE
JUNE 6-10, 2022

Local Governmental Retirees continue to serve communities across the State! Let's stay active and engaged, and remember **Retirement Reimagined, Relaxed and Ready to Roll!**

Thank you, Panelists and Board members who participated. A special thanks is extended to Rosalie Calarco of AARP Coastal Region for sponsoring the Bingo game and the Humana Neighborhood Centers for sponsoring the exercise session. Three Board members, Suzanne Merrill (District 8), Karl Sanders (District 5) and Cecil Wood (District 2) shared information on the NCRGEA's local engagement initiative and how members can get involved. In the afternoon, Board members from across NC held "Nice to Meet You" sessions to help

members know who they are and their goals to realize the expansion of local engagement and to grow membership.

Thank you Vann Langston, Karl Sanders, Jerry Pinkard, Martha Sue Hall, Suzanne Merrill, Bob Shepherd, Libby McAteer, Cecil Wood, Ben Neal, Bobby Burleson and Frank Lewis!



If you missed the activities during that week, please go to NCRGEA YouTube where it is posted for your convenience. We hope that you will visit often!

Get to Know the NCRGEA Trivia Game

The July Trivia game is available on our website under the "news" tab. Our May \$50 gift card winner is Sheilia Fox, from Granite Falls, NC, Caldwell County (District 2). Sheilia retired in 2006 from the Department of Social Services and is a local government retiree. She continues to be active and engaged and holds a part-time job in her community. Please find out more about Sheilia on Facebook.

Trivia answers for May 2022:

Questions: NCRGEA is hosting a Celebration of Public Service Week schedule from June 6-11, 2022. What is the purpose? Name 5 events occurring during the week.

Answers: To honor public servants of North Carolina and their service. Advocacy, Digital Communications, Service, Local Engagement and Public Service Perception

And finally, remember that our collective voices and our growth are important! Please contact me at deryl@ncrgea.com to see where you can become active and engaged!

Deryl
deryl@ncrgea.com

7 Tips for Saving Money on Summer Energy Bills

Like the mercury in your back-porch thermostat, your home energy bills rise during the summer months. These energy-saving tips can help you keep the summer heat from burning up your budget.

1. Raise your thermometer one degree from its normal setting and use a ceiling or circular fan to move air around the room, so you still feel cool. Experts predict you may save up to 8% on your energy bill during the season by combining these two steps.
2. Arrange your room so furniture isn't blocking wall air returns. With more air circulating in the room, you won't have to lower your thermostat to feel cooler.
3. Close blinds and window coverings before you leave home each day to lower your room temperature and thus your air conditioning costs.
4. Do monthly checks of your air conditioner filter. Check if you can access it, and then replace your filter quarterly. Dirty filters make your system work harder, which means a higher bill.
5. Talk to your electricity provider about installing a smart device to your central air conditioning

system. Often available at no cost to you, the device automatically reduces your home's midday power consumption, since that's the hottest time of the day. In return, you may receive an annual credit on your bill.

6. Have a professional service technician inspect your central air conditioning unit annually. Experts say a yearly cleaning can save you up to 15% on your monthly power bill.
7. Replace an aging window unit with a programmable one. You can set the temperature for while you're away, but program it to cool the room temperature back to your comfortable setting before you get home. This step saves money on your electricity bill.

Saving energy saves you money, which leaves more money in your pocket to enjoy summer fun. Visit lgfcu.org for more good ways to manage your money.



Member Spotlights: Active & Engaged



Sindie Sigmon



Celia Gray



Dana Hart



Elloree Mingo Erwin

Want to become one of the NCRGEA members featured on social media as Active & Engaged in retirement? Fill out our form at bit.ly/activeandengaged.

To see the entire spotlight information for each member, read more on our website and Facebook page.

5 Tips to Remember to Take Your Medication

Taking your medication as directed is an important step in staying healthy. Here are helpful tips about setting up reminders to help you remember to take your medication at the right time. A few ways you can remind yourself are to:

- Set your phone to get an alert when it's time to take your medication.
- Post little notes around your home in areas you use most, like in the bathroom or on your nightstand.
- Set visual cues around your home, such as placing a pill bottle on the side of a table you use regularly.
- Ask about refill reminders from your pharmacist.

- Use smartphone adherence applications to help you remember.

Sticking to your medication routine (or medication adherence) means taking your medications as prescribed – the right dose, at the right time, and in the right way. Why is doing these things important? Simply put, not taking your medicine as prescribed by a doctor, or as instructed by a pharmacist, could lead to more time in the hospital or doctor's office, and less time at home with family and friends. If you have questions about your medication, don't be shy – ask your health-care provider or pharmacist and don't delay. Remember, the life you save may be your own!



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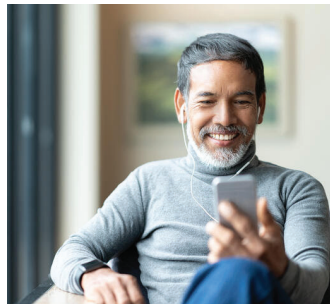
Security Alerts offered by State Employees' Credit Union (SECU) help protect members from fraud. SECU members who register for the service can choose from a variety of alerts to stay updated on their account activity. The Credit Union monitors for potentially fraudulent or suspicious activity on their accounts and offers real-time notifications of threats by text via a mobile device.

For more information about SECU Security Alerts and how to register, visit <https://www.ncsecu.org/MobileServices/Alerts.html>

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NCRGEA staff member, Margaret Burrell, third from the left, spoke at the Wake County Board of Commissioners Meeting May 16, 2022 on behalf of senior citizens hurt by increased property taxes due to new construction.

OCTOBER 16-21

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* Air included from selected cities

NOVEMBER 7-10

Kentucky Roads - The ARK, Horse Farms, Blue Grass and More!

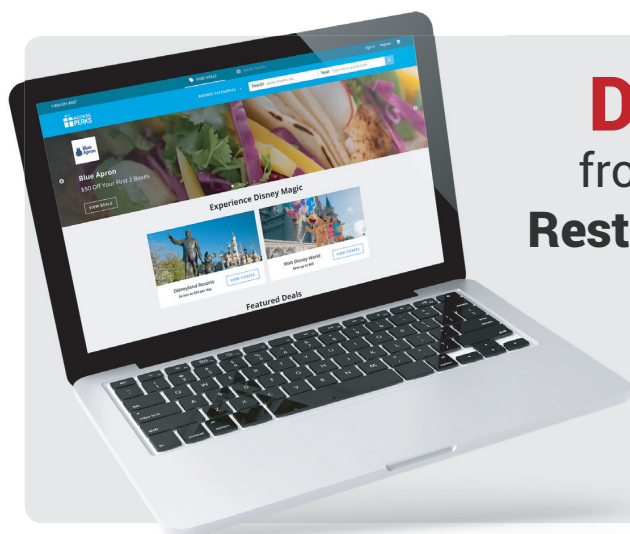
Join us as we travel to the beautiful state of Kentucky this November. On this tour you'll enjoy a consecutive 3-night stay at an Historical Inn and travel to see The Ark Encounter, a one-of-a-kind themed attraction. This tour would not be complete without rolling hills and horse farms and some bluegrass music! This tour is 4 days, 3 nights and **all meals are included!! \$859 pp**

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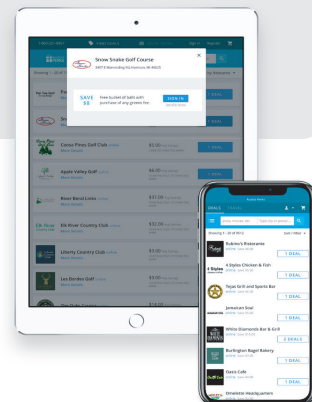
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NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees. You can sign up to receive NCRGEA Legislative Updates by email!

- Go to ncrgea.com/contact.
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