

Spring 2025, Vol. 2, Issue 2
RGEA.INFO

OFFICIAL MAGAZINE OF NORTH CAROLINA
RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

LIVING POWER

FOR
THE
BIRDS

FORSYTH
LUNCH
CRUISERS

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ATTORNEY
GENERAL

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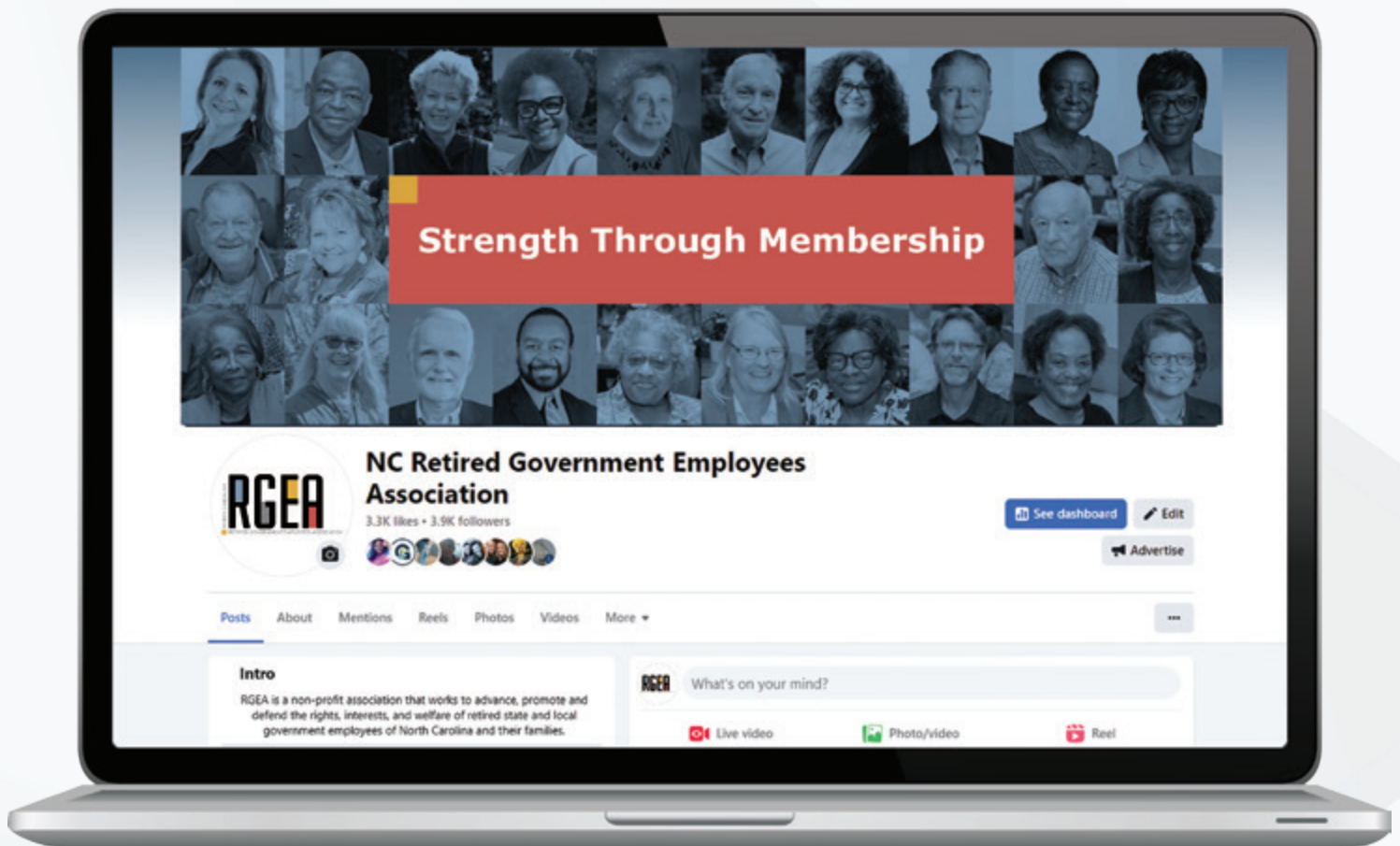


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TIM O'CONNELL
EXECUTIVE DIRECTOR

DERYL DAVIS FULMER, PHD
COMMUNITY LIAISON

JOSEPHINE D. LANIER
HUMAN RESOURCES AND
LOCAL OUTREACH DIRECTOR

CHRISTINE WHITTEN
DIRECTOR OF BUSINESS
AND OPERATIONS

CAROL CLARK
DIRECTOR OF
MEMBERSHIP

JACKSON COZORT
DIRECTOR OF
GOVERNMENT RELATIONS

SHANICE DIXON
MEMBER RECORDS MANAGER

SARA LANGAN
ADMINISTRATIVE
COORDINATOR

CATHY SPRUILL
OFFICE ASSISTANT

MARGARET BURRELL
OFFICE ASSISTANT



CONTACT INFO

Phone:
(800) 356-1190
(919) 834-4652

Mailing Address:
RGEA
3737 Glenwood Avenue
Suite 150
Raleigh, NC 27612

Website: RGEA.info

Social Media:
[Facebook.com/NCRGEA4U](https://www.facebook.com/NCRGEA4U)

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If you've changed your mailing address, phone number, email address, or name, be sure to let RGEA know by calling our office at **1-800-356-1190** or by sending us an email to **info@rgea.info**.

PAY DAYS

SCHEDULE

2025

Retirement Benefit for the Month of:

May

June

July

August

September

October

November

December

Date Retirement Payment Is Issued

(Date payment is direct deposited or date a check is mailed.)

May 23, 2025

June 25, 2025

July 25, 2025

August 25, 2025

September 25, 2025

October 24, 2025

November 25, 2025

December 23, 2025

Membership Has Its Benefits

Did you know that you and qualifying family members have opportunities to save on senior living? As an RGEA member, you may be eligible for exclusive discounts that can help you and your family get the lifestyle and care you deserve.

► Call us at **(866) 749-7445** or visit **brookdale.com/ncrgea** for more information. Mention **“RGEA”** for special offers.

Applicable to all discounts: Residents under a Life Care Agreement are not eligible for the discounts. These discounts do not apply to any room, board or services which are paid for all or in part by any state or federally funded program. Discounts are available to members and their family members, including spouse, adult children, siblings, parents, grandparents, and corresponding in-law or step adult children. Subject to availability. Discounts cannot be combined with any other offer or discount. Further restrictions may apply.

* The Senior Living discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community admitting under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.

** The In-Home Services discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.

*** A Short-Term Stay discount is only applicable to new residents of a Brookdale assisted living or memory care community admitting under an executed respite agreement. Discount applies to the daily rate.



BROOKDALE
— SENIOR LIVING —



**SENIOR
LIVING:**

7.5% OFF
monthly fee/basic
service rate*



**IN-HOME
SERVICES:**

10% OFF
service rate**



**SHORT-TERM
STAY:**

**% DISCOUNTED
RATES VARY**
by community***



Spotlight on Public Service

In recent times, the value and integrity of public service have come under intense scrutiny. This may leave some government retirees who dedicated their careers to serving the public feeling misunderstood, frustrated, and less than valued for their contribution to society. RGEA knows and recognizes that your years of service have contributed to the foundation of our communities. Whether you worked in education, healthcare, law enforcement, or any other sector, your efforts made a difference. We must do a better job of letting everyone know.

Case in point: Since 2000, our state's economic output, in inflation-adjusted dollars, has grown by 70%, and our population has grown more than 38%. We continue to be one of the fastest-growing states in America based on the growth of our economy and population.

To support this growth over the past 25 years, our state employee workforce expanded by less than 2%. And our local government workforce—which shoulders a predominant portion of the public service staffing and infrastructure for 3,000,000 additional residents—has increased by just 14% as sleepy crossroads across North Carolina grew into thriving communities.

I have seen the tobacco fields I roamed as a child in rural Durham County become housing developments, shopping centers, and headquarters for corporations. All this growth occurred because we had schools led by teachers and administrators, fire departments staffed with dedicated firefighters, roads well-maintained by our DOT and public works personnel, homes protected by law enforcement, and public parks where parks and recreation staff organized sports teams and enrichment activities.

In addition, public-private partnerships across the state drove innovations to grow our economy—from the research, technology, and healthcare transfer from our state's institutions for higher learning to our agriculture and commercial ventures. As the ones behind this valuable work, we must ensure that we spread the word of these efforts and how they better us all.

On that note, we want you to **join us in celebrating Public Service Week, May 4–10**. We hope you will consider participating in one of our online or in-person events, such as our Advocacy Day on May 7 at the General Assembly. Your perspective, shaped by years of experience, can provide valuable insights as our lawmakers consider decisions that affect all governmental retirees.

This issue of *Living Power* is full of great information that we hope will be informative, empowering, and enjoyable. The production of this magazine takes the effort of many. As always, we thank our members who contributed their time, photos, and stories to bring it all together. In conclusion, while the scrutiny of public service can be challenging, it's also an opportunity to reaffirm the importance of your work. Reflect on your legacy, stay engaged, embrace change, support each other, and look forward with hope.

Wishing you health and happiness.

A handwritten signature in black ink, appearing to read "Tim".

Tim O'Connell
RGEA Executive Director

UPCOMING EVENTS

Contact Josephine Lanier at josephine@rgea.info for questions regarding in-person meetings, or call the Raleigh office at 919-834-4652.

Register for Digital Discover Friday Series at events.aarp.org/rgMKa2. Registration required for webinars, and session recordings can be viewed on the RGEA YouTube channel at YouTube.com/@ncrgea4878. If you have a suggestion for an upcoming session topic, please email deryl@rgea.info.

April 11
Digital Discover Friday Series
Gardening Tech at a Glance
11 am-noon
Virtual

April 23
Virtual Lunch and Learn
Preparing for Emergencies
12:30-1:30 pm
Virtual

May 6
Community Outreach Meeting
1:30-2:30 pm
Yancey County Center
30E Highway 19E Bypass
Burnsville, NC

May 9
Digital Discover Friday Series
Intro to MyChart
11 am-noon
Virtual

May 13
Community Outreach Meeting
1:30-2:30 pm
Lincoln County Senior Center
612 Center Dr.
Lincolnton, NC

May 20
Community Outreach Meeting
2:00-3:00 pm
Enrichment Center of Lee County
1615 S Third St.
Sanford, NC

May 21
Virtual Lunch and Learn
Summer Travel Tips (AMBA)
12:30-1:30 pm
Virtual

June 6
Community Outreach Meeting
1:00-2:00 pm
Roy B Culler Jr. Senior Center
921 Eastchester Dr., Ste. 1230
High Point, NC

June 10
Community Outreach Meeting
1:00-2:00 pm
Milestone Conference Center
4855 Milestone Ave.
Kannapolis, NC

June 11
Community Outreach Meeting
1:00-2:00 pm
Swain County Regional Business
Education and Training Center
45 East Ridge Dr., Rm. #200
Bryson City, NC

June 11
Virtual Lunch and Learn
Fast Democracy and Advocacy
12:30-1:30 pm
Virtual

June 13
Digital Discover Friday Series
Intro to Booking Vacation Stays
Online
11 am-noon
Virtual

June 17
Community Outreach Meeting
2:00-3:00 pm
McDowell Senior Center
100 Spaulding Rd.
Marion, NC

July 10
Community Outreach Meeting
1:00-2:00 pm
Leon Mann Jr Enrichment Center
3820 Galantis Dr.
Morehead City, NC

July 11
Digital Discover Friday Series
Fitness Apps
11 am-noon
Virtual

July 16
Community Outreach Meeting
1:30-2:30 pm
Louisburg Senior Center
279 Bickett Blvd., Suite 400
Louisburg, NC

July 24
Community Outreach Meeting
1:30-2:30 pm
Jo Story Senior Center
701 Jackson St.
Roanoke Rapids, NC



Use Your Words Wisely

When novelist and playwright Edward Bulwer-Lytton wrote, “The pen is mightier than the sword,” he meant that the power of words and ideas have a greater impact on people and events than physical force.

There’s no denying the impact of the written word. Communication and persuasion can be more effective than violence. Documents such as the Declaration of Independence, the Magna Carta, and the Bill of Rights have wielded far greater influence than any single battle or military campaign throughout history. Words can mobilize communities, shape public opinion, and influence policies.

In this digital age, the keyboard and email have become the norm for communication, and electronics have made contacting our government officials very easy. You can find an email address for North Carolina elected officials on the RGEA website at RGEA.info, as well as the North Carolina General Assembly website. Information concerning issues and bills impacting retired government employees is also available on these websites.

RGEA monitors activity in the General Assembly during the term, and from time to time you will receive a “call to action” from our staff. As we navigate the various complexities of communicating in the digital age, it’s very important to use this power responsibly. Communication and information should be truthful, accurate, and submitted respectfully. Clearly state the purpose of the email and create an understanding of the impact of the action being considered.

Whether a handwritten letter, digital communication, or a social media post, writing and the use of words continue to be a very powerful catalyst. Often communication is in response to an issue that causes concern, however, sometimes we need to identify the positive events and issues that occur. Express your appreciation for the positive!



The pen is mightier
than the sword.”

As we start my favorite time of year—spring and summer—it’s a good time to recognize the folks who work in natural resources. They maintain the natural beauty of our great state so that we may enjoy days outdoors with birds, flowers, and sunshine. It’s also time for Public Service Recognition Week (May 4–10) and the RGEA Board to refresh our strategic plan. Visit the RGEA website for more details.

Until next time,

Mary Ann Hinshaw

Mary Ann Hinshaw
RGEA President

Join Us: RGEA ADVOCACY DAY!

May 7, 2025 | Raleigh, NC



Scan the QR code to
register or visit RGEA.info

Public Service Week is May 4–10.

Join RGEA in celebrating the service of our members at RGEA Advocacy Day on May 7 in Raleigh. Connect with members of the General Assembly and add your voice to the advocacy effort for all of North Carolina's government retirees.



Don't Miss the 2025 RGEA Spring Conference!

Tuesday, June 17, 2025 | 8:30 am – 2:00 pm

Union Station | Cape Fear Community College
502 N. Front Street | Wilmington, NC



JOIN US FOR THIS FREE EVENT THAT INCLUDES:

Health and retirement plan, pension, and Social Security experts / Catered lunch, giveaways, and door prizes

Space is limited. Register by June 3, 2025 online at RGEA.info, by scanning the QR code, or calling 800-356-1190.

Meet State
Treasurer
Brad Briner!

DID YOU KNOW



As a government retiree, you are aware that public pensions are distinct in that they are administered by a government entity for public sector employees, including teachers, firefighters, police officers, and other government workers. However, did you know that they also significantly support our nation's private sector?

Public pensions have built—and continue to build—our nation through investments across a variety of diversified assets, including companies traded on various stock exchanges.

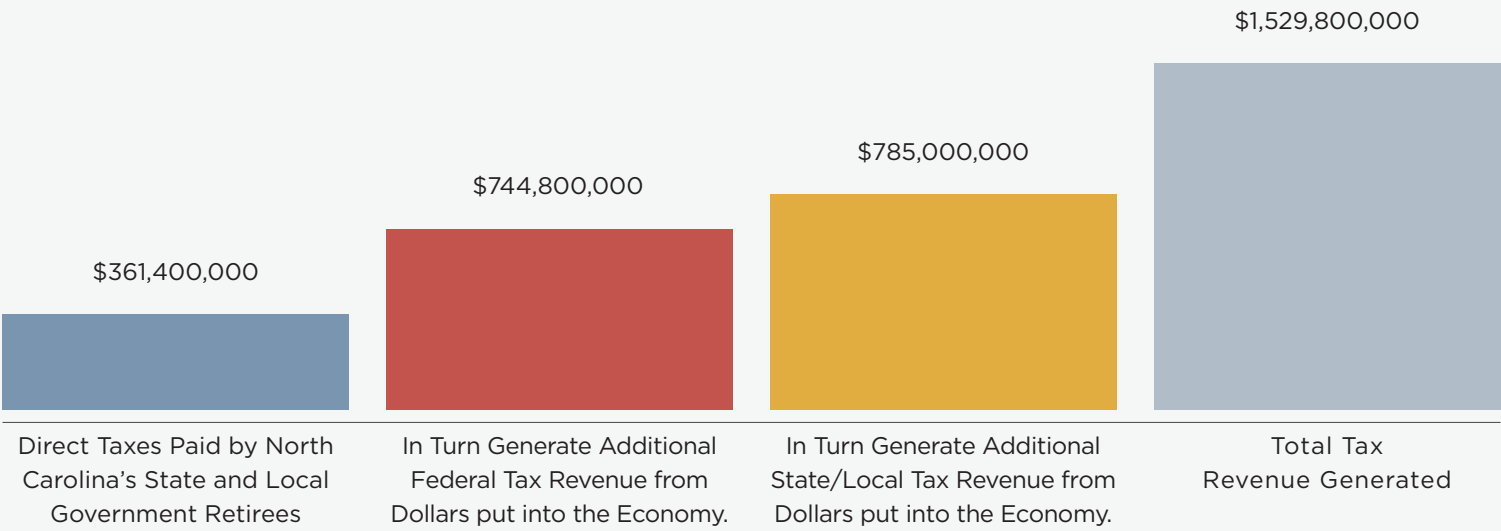
In 2024, the 100 largest US public pension systems collectively invested **\$5.35 trillion** in diversified asset classes, including publicly traded companies.

Major companies, including those based in North Carolina, relied on public pensions for nearly **\$2 trillion** in investments last year, enabling them to build, innovate, and employ the human capital they need in order to succeed.

This money is helping to fund a considerable portion of American businesses and is also working to ensure that you, and future government retirees, have retirement security.

Consequently, the outcome of these investments generates a significant amount of tax revenue, both directly and indirectly, for local, state, and federal governments. The next time someone asks what you're doing in your retirement, let them know you're just building the nation through your pension's investments.

NORTH CAROLINA'S GOVERNMENT RETIREES GROW THE TAX BASE



Lake Case Update

MARCH 18, 2025

The legal case to protect state retirees' health insurance benefits, generally known as the Lake case, did not go to trial as expected in early March. The private law firm representing the State of North Carolina filed various motions that had the effect of once again delaying the trial court, Gaston County Superior Court, from reaching a final disposition in the case. Before discussing what happened in the trial court in March, let's look at a brief history of the case.

In 2011, the General Assembly enacted a budget that stopped providing a non-contributory 80/20 plan. The 90/10 non-contributory plan was ended in 2009. The result was that a state retiree had to pay a premium to keep the same coverage that had been provided on a non-contributory basis.

In 2012, the Gastonia law firm of Gray, Layton, Kersh, Solomon, Furr, and Smith filed a class action lawsuit on behalf of former Chief Justice I. Beverly Lake, Jr., 25 other class representatives, and over 200,000 state retirees, seeking restoration of the benefits. Attorneys Michael Carpenter and Christopher Whelchel are the lead attorneys handling the litigation.

The case has been back and forth to the Appellate Courts of North Carolina and the United States Supreme Court for the last decade. On March 11, 2022, the North Carolina Supreme Court ruled that the members of the class, consisting of approximately 220,000 retirees, were contractually entitled to receive premium free retirement benefits equivalent to the plans in place at the time in which the plaintiffs vested. The Supreme Court also held in its ruling that there were no issues of fact or law remaining on that issue and remanded the case to the trial court for a jury determination of whether the State had breached or impaired their contractual obligations, and if so, the resulting damages.

After the case was remanded to the trial court, the Plaintiffs and the State mutually agreed to a case management order, and trial was scheduled to begin on March 3, 2025. For the past two years, Plaintiffs' counsel has worked to prepare for trial, including retaining and deposing experts for the Plaintiffs and deposing Defendants' experts.

On the eve of trial, the State, now represented by the Winston-Salem private law firm Bell, Davis & Pitt, PA, filed additional motions, including another motion for summary judgment and a motion to decertify the class, in an attempt to avoid a trial. These motions were contrary to the March 2022 decision of the North Carolina Supreme Court. The motion to decertify the class was filed more than seven years after the class was certified. The trial court denied all the motions filed by the State; however, the State's motions resulted in the trial being delayed. The trial has not been rescheduled at this time. The State indicated that it may attempt to appeal certain of the trial court's decisions to the Supreme Court, in an effort to further delay the trial.

GOVERNMENT RELATIONS UPDATE

First and foremost, I cannot express how truly honored I am to have the opportunity to step into the role of RGEA director of government relations. As someone with multiple family members who are retired state and local employees, I have seen firsthand the impact that a lifetime of public service can have—not just on the individual but also on the entire community they serve.

I also understand how crucial it is that these individuals, who have dedicated their lives to serving others, are respected, rewarded, and fairly compensated in retirement. Although I may be new to this specific leadership position, I've had the privilege of serving as a contract lobbyist for this organization for the past 12 years. This experience has provided me with deep insight into the challenges, battles, and hurdles RGEA and our retirees face in today's often tricky political environment.

Spring of 2025 marks an especially critical time for RGEA and retirees across the state, as it launches the start of the budget process during the long session at the General Assembly. The budget crafted during this session will set the financial priorities for the state government for the next two years. While we have many priorities on our legislative agenda, securing a fully funded pension system and achieving a recurring cost of living adjustment (COLA) are at the top of our list.

It's no secret that COLAs have been rare over the past decade. While there have been occasional one-time bonuses, true recurring COLAs have been granted only a handful of times to Teachers and State Employees' Retirement System (TSERS) members, and Local Government Employees' Retirement System (LGERS) members have been left with none. To understand the current state of COLAs, it's

essential to revisit the past two decades. Before the 2007 recession, COLAs were routinely included in the budget. Lobbyists would approach appropriations chairs and request that retirees receive the same adjustments as active state employees. The process was simple and reliable. However, after the 2007 recession, the financial strain and subsequent ideological shift created significant obstacles.

Today, instead of support, we frequently meet with resistance and comments suggesting retirees do not deserve adjustments to abate inflation because they are no longer working. Furthermore, our state's pension investments have underperformed, limiting available resources to generate COLAs from earnings.

Despite these challenges, there is hope. Our executive director, Tim O'Connell, empowered me to build the most effective lobbying team possible. I'm confident we've assembled a team ready to tackle these challenges head-on. Additionally, the appointment of the new State Treasurer, Brad Briner, has been a positive development. Early conversations show a shared commitment to making COLAs a consistent reality.

Finally, I urge each of you to get involved. Reach out to your legislators—your voice matters. Together, we can create a better future—not only for those currently working, but also for those who've dedicated their lives to public service. This year we celebrate public service week May 4–10, and we officially would like to invite all

retirees to RGEA's Advocacy Day on Wednesday, May 7. This will be a great time to meet and mingle with other retirees, see what is going on in the legislative building, and meet your legislators! You can sign up online at RGEA.info/ncrgea-events.



By Jackson Cozort
RGEA Director of Government Relations

2024 NORTH CAROLINA PERFORMANCE ANALYSIS

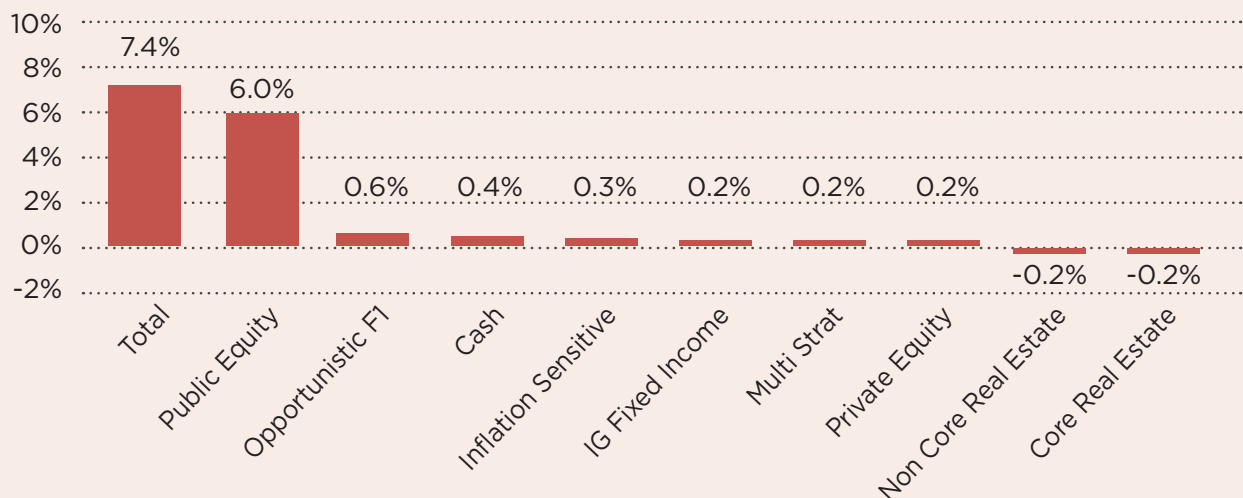
Note: RGEA has retained the financial analytics firm AS Investment Management to provide our members with insights on their pensions' performance related to benchmarks and comparisons to peer public pensions.

The summary of 2024's investment performance below is just a sample of the type of work AS Investment Management is providing to inform and empower you in regarding to your pension fund. —Tim O'Connell, RGEA Executive Director

The North Carolina Retirement System (NCRS) returned 7.43% in 2024, outperforming its 6.5% annual return target. The portfolio's performance was largely driven by Public Equity, while Core and Non Core Real Estate were the only two of nine asset classes with negative return contributions.

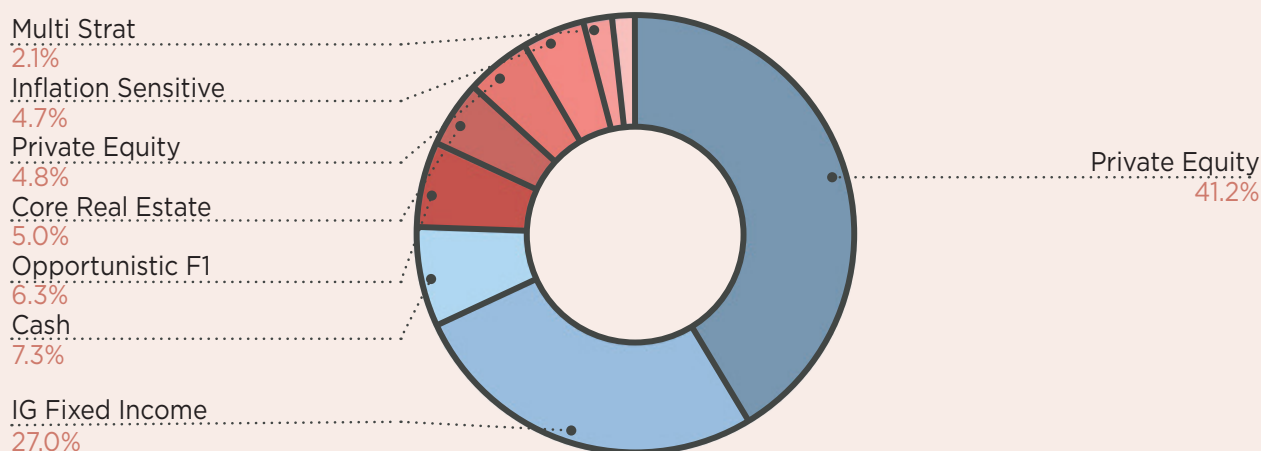
2024 was a strong year for US equities, with the S&P 500 gaining 25.0%—its second consecutive year of 20%+ returns. This was led by Big Tech, with the Communication Services and Technology sectors up 40.2% and 36.6%, respectively. Fixed income markets were generally lackluster, weighed down by persistent inflationary concerns. The impact of alternatives on portfolio performance was minimal due to their smaller allocation relative to public market assets.

2024 PERFORMANCE CONTRIBUTION BY ASSET CLASS



Public Equity makes up the largest portion of the NCRS portfolio at 41% (+3.4% higher than 12/31/23). This is similar to the average equity allocation of state and local pension plans across the US in 2023. Cash and Fixed Income comprise 34% of the portfolio and the remaining 25% of the portfolio is in Alternatives (-2.6% and -0.8% lower than last year, respectively). This compares to an average Cash and Fixed Income allocation of 22% and Alternatives allocation of 35% across other pensions.

ASSET ALLOCATION (12/31/24)



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The information in this presentation is based on matters as they exist as of the date of preparation and may be superseded by subsequent market events or for other reasons. In addition, certain information contained in this presentation has been obtained from third party sources and has not been independently verified. We make no representations or warranties relating to information in this presentation. This presentation contains forward looking statements and performance projections that are subject to risks and uncertainties. Actual outcomes and results could differ materially due to the impact of many factors beyond our control. Given this level of uncertainty, you should not place any reliance on forward looking statements.

GET TO KNOW

YOUR NEW ATTORNEY GENERAL

Hi, everyone.

I'm Jeff Jackson—dad, husband, soldier, and your new Attorney General.

My job is simple: Protect the people of North Carolina and serve as an independent, nonpartisan voice for justice. It's an honor to do this work every day, and from day one, my team and I have hit the ground running—meeting with legislators, law enforcement, and key organizations to tackle the major issues facing our state.

I'm new to this job, but not to public service. After the attacks of 9/11, I enlisted and served in Afghanistan. Today, I'm proud to still wear the uniform as a Major in the National Guard. When I came home, I attended law school at UNC-Chapel Hill with the help of the GI Bill, then became a prosecutor in Gaston County, handling major cases like homicide and sex crimes.

I've also served as a state senator and a member of Congress, where my focus was the same as it is now: Finding common ground to get things done for the people of North Carolina. Last November, I was elected as our state's 51st Attorney General.



Now, I want to hear from you. As retired public servants, you've dedicated your careers to making North Carolina better. You've served in state and local government, helping to build the institutions that keep our communities running. My team and I want to make sure you have the support, security, and respect you deserve. If there's something we can do to make your lives easier, let us know.

Finally, I want to personally thank the members of the Retired Government Employees Association for your tireless work on behalf of public servants. Your commitment to protecting pensions, benefits, and the well-being of government retirees is critical.

I look forward to working together in the months and years ahead. Stay in touch—you can reach us at ncago@ncdoj.gov.

Sincerely,

Jeff Jackson

Jeff Jackson
North Carolina Attorney General



By Brad Briner
State Treasurer of North Carolina

FACING THE CHALLENGE OF *Pension Performance*

It has been an exciting first few months as your new state treasurer, digging into the big issues facing our state to see how my team can find solutions.

More people should be concerned with the largest debt our state has—the liability for our pension plans.

What has caused this liability? Our pension plan has underperformed for decades, which means billions of dollars have been left on the table. Over the past five years alone, the median public pension earned about 2.25% more per year than the North Carolina Retirement System, which means \$15 billion of foregone gains—almost exactly the amount of our pension liability.

What does leaving that money on the table actually mean? It means the employer contribution (the amount the state puts into the plans each year) has increased by tenfold over the last 20 years and will comprise more than 10% of the state budget in the next fiscal year.

But that employer contribution increase has not resulted in changes to benefits for state employees, or an increase in the number of employees. It has simply been covering for subpar investment performance. The Boston College Center for Retirement Research helpfully maintains a database of pension investment performance across all major public pension plans, and unfortunately North Carolina ranks

either 49th or 50th depending on the time horizon. If we had performed at the average level for other plans in the last decade, we wouldn't have a pension deficit and would've been able to give our retirees cost of living increases.

I believe the reason, in part, for this poor performance is the sole fiduciary governance model that we have. The data shows it—plans governed by a board of trustees model outperform sole trustee models by a substantial margin. And there is a logical reason for that—by definition, elected sole trustees change each election, and with that, so does the investment strategy. The enemy of long-term investment success is consistently changing strategies, which has been the case in North Carolina.

I'm asking the legislature to adopt a new governance model for our pension plans. We have evaluated data from the 47 other states who have already made this change, and we believe we have a model that will allow North Carolina to perform better over time.

We look forward to discussing this proposal with anyone who is interested, and to delivering better results.

It's time that the assets we manage work as hard for the employees and retirees of our state as our employees and retirees have worked for North Carolina. Let's make that happen—and help set up future retirees for success, too.

For The Birds:

WHY SO MANY GOVERNMENT RETIREES LOVE BIRDING

By Jennifer Bringle

As a child during the 1930s and 1940s, James Parnell got interested in birds the way many people do—observing them in his yard.

“My mother fed her birds in the backyard, and this was before everyone had bird feeders, so she’d give them scraps,” he says. “Then the mother of a friend formed a junior Audubon club, and I was invited to join.”

Those early experiences instilled a lifelong love of birding in Parnell, who went on to become a biology professor at UNC Wilmington and co-author of the book, *Birds of the Carolinas*. Today at age 91, Parnell still enjoys birding, a hobby he shares with many retirees across North Carolina.

Birding likely owes some of its popularity to its simplicity—one can easily enjoy watching the birds in their yard or during their day-to-day activities. But for many birders, those casual observations lead to a more serious pursuit that can take them across the state and around the globe.



James Parnell

Photo courtesy of James Parnell

Pursuing A Passion

That has been the case for Mark and Thea Sinclair. The couple, who live in Hickory, have traveled to every county in North Carolina, all 50 states, and internationally to countries such as Panama, Colombia, Nepal, Thailand, Vietnam, and Mongolia in their pursuit of bird watching.

“It’s a great excuse to go places,” Mark says. “We go to wild places and look for birds, and it allows you to enjoy new cultures and experiences while you’re there.”

The Sinclairs first got into birding while in graduate school in Hawaii, slowing down only while their kids were young. Since retiring—Thea after a career as a teacher in Hickory City and Catawba County schools, and Mark as director of the Catawba Science Center—the couple has traveled extensively on birding excursions.

“We started getting more serious about it, doing weekend birding in North Carolina and then taking our vacations in places where we would have the opportunity to see different birds than those we see in North Carolina,” Thea says.

“We’ve gone to all the national parks in the lower 48 states,

across the country four times, to Africa, the Amazon, and Colombia twice because they have an incredible number of birds for the size of the country.”

Bird-focused travel was a major part of Gail and Charlie Lankford’s lives, too. Gail retired after a long career as a child protective services investigator for the state and for Guilford and Wake counties, and Charlie, who passed away last year, retired after serving as a staff photographer at NC State. While they began birding in 1986 and joined the Carolina Bird Club in 1990, the couple pursued their passion in earnest after retiring in 2003 and relocating to Asheville.



Thea & Mark Sinclair

While travel certainly afforded the Lankfords plenty of opportunity to spot new species, Gail says they found their own yard in Asheville was a prime location for spotting birds.

“We kept a yard list and had fantastic birding early in the morning during spring,” she says. “I got warblers, and I was able to see 30 or so of the 38 different species of eastern warblers. It was wonderful.”

Like Parnell, Harry LeGrand first became interested in birding as a kid, traversing the woods near his home with his brother, guided by a small bird identification book. That curiosity about nature led him to a career as the zoologist for the North Carolina Natural Heritage Program up until retiring in 2015. All the while, he continued birding, and he currently maintains the Birds of North Carolina database for the Carolina Bird Club.

“I bird every week of the year if possible,” he says. “Birding gets in your blood—I only know of one person who stopped birding.”



Photo courtesy of Thea and Mark Sinclair

Finding Your Flock

While birding can be a solitary pursuit, many birders get involved in the greater birding community through organizations such as the Carolina Bird Club, which includes members from across North and South Carolina, as well as local chapters of the Audubon Society. These groups hold regular meetings and often host birding excursions throughout the state.

“Birders are the nicest, most wonderful people,” Lankford says. “I have so many friends from my time on the board of the Carolina Bird Club.”



Gail & Charlie Lankford

Thea says the excitement birders feel when they spot a new bird can be contagious, and they're willing to help others have that same experience.

“When someone sees a bird, they're usually willing to share that information with other people,” she says. “Our experience has been that 90 percent of the time, birders are very open and interested in telling you everything they've seen.”

Photo courtesy of James Parnell

Birders also tend to be respectful of the land and the plants and animals inhabiting it, and LeGrand says this philosophy makes birders stewards of nature.

“Birders are on the side of conservation,” he says. “We want parks and refuges to be open and protected.”

And unlike sports or some other pursuits, birding can be enjoyed by anyone, regardless of their mobility status. Many birders enjoy the hobby by simply looking out the window at a feeder, and a number of trails throughout the state offer wheelchair-accessible birding opportunities.

Whether for the camaraderie with fellow birders, a desire to help protect wildlife or simply a love of nature, Thea says birding is an ideal hobby for retirees. She encourages retirees to start small in their own backyard or neighborhood and go from there—beginning birding can be a free or relatively inexpensive pursuit that will bring rewards for years to come.

“If you want to do something with your time that isn’t watching TV or playing on your phone, birding is an easy hobby to get into,” she says. “There are so many great tools such as bird apps that identify birds by image or song and digital cameras that make it so much easier now. And you’re outside, getting some exercise and meeting other like-minded people—it’s really great for retired people.”



Harry LeGrand



Photo courtesy of James Parnell

TOP SPOTS FOR BIRDING IN NORTH CAROLINA

Ready to try your hand at spotting birds? North Carolina is home to nearly 500 species of birds, according to the Carolina Bird Club, and these are some of the best places to see them:

Pea Island National Wildlife Refuge, the Outer Banks

This picturesque strip of land along Highway 12 between Bodie Island and Rodanthe boasts more than 370 species of waterfowl and other migratory birds. **Pro tip:** Visit in winter to see more varieties of migrating birds.

The Blue Ridge Parkway

Traversing the Blue Ridge Mountains from Cherokee, North Carolina to Afton, Virginia, the Blue Ridge Parkway offers birders miles of wooded scenery and overlooks ideal for spotting birds. **Pro tip:** Visit during spring to see migrating warblers, but be sure to check the National Park Service website for the latest on parkway closures due to Hurricane Helene.

Latta Park, Charlotte

Though located within the bustling metro, Latta Park offers birders a wide array of species to enjoy, from thrushes to woodpeckers. **Pro tip:** Visit in mid-April through mid-May to see neotropical migrant birds that fill the park.

Wrightsville Beach

Shorebirds abound on this island beach near Wilmington, and James Parnell says the south end of the island serves as home for hundreds of nesting birds such as black skimmers and least terns during spring and summer. **Pro tip:** Look for reps from the local Audubon Society, who are often on hand to chat about the birds.



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HOW

THE LACK OF COLAS AFFECTS NORTH CAROLINA RETIREES

By Jennifer Bringle

Walk the aisles of your local grocery, hardware, or clothing store and you'll likely notice that things have become significantly more expensive.

"You have to watch more carefully what you buy when you go to the grocery store," says Raymond DuBose, a NC government retiree in Chapel Hill. "We've had to cut back."

Inflation—an increase of the average price of goods and services—has been relentless the past five years in particular. According to the US Bureau of Labor Statistics, the Consumer Price Index—inflation has increased 23% since 2020. For some specific items the cost has well exceeded even this rate of inflation. The Bureau of Labor Statistics reports a loaf of bread has increased an average of 10% each of the last five years and the *Journal of the American Medical Association* reported that drug prescription cost has been increasing at an average annual rate of 11% each year going back to 2008.

What does that mean for your wallet? Something that cost \$10 in 2020 now costs around \$12.30—a difference that really adds up when you factor in the fact that the last Local Government Employees' Retirement System cost-of-living adjustment (COLA) was in 2008, and Teachers' and State Employees' Retirement System (TSERS) members haven't seen a COLA since 2017. The average retirement benefit per year for someone who retired from local government in 2008 was \$16,806, but the buying power of that same amount has reduced to \$8,739 in today's dollars due to inflation.

Inflation coupled with a lack of COLAs can make it difficult for retirees to not only enjoy life but to simply meet daily needs. We spoke to several RGEA members about how the lack of COLAs has impacted their lives. Here is what they shared:

RAYMOND DUBOSE, CHAPEL HILL

In what area of local or state government did you work?

DuBose: Energy services at UNC-Chapel Hill

How many years did you work?

DuBose: 37 years

When did you retire?

DuBose: 2012

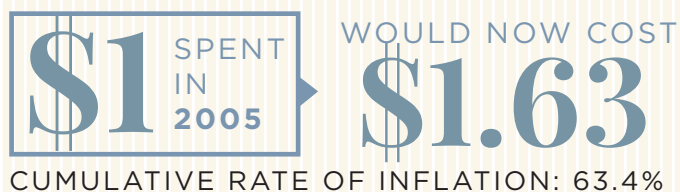
What did you most enjoy about your career?

DuBose: The people. State government is the largest employer in North Carolina, and it's full of good people who work hard to get the job done. We all probably could have made more money in the private sector, but we have a sense of service to the public that made us feel good.

How has the lack of inflation adjustment to your pension affected your life?

DuBose: We have done without happiness, comfort, and security—we worry about what will happen. What's happening on the national scene is pretty scary for someone not only on a fixed income, but one that has reduced purchasing power because of inflation. So you cut back and save—you don't spend the money you used to spend because you don't have the same purchasing power.

INFLATION COMPARISON

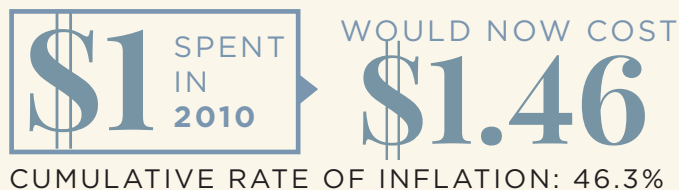


Raymond DuBose
and family



Ron Farris

INFLATION COMPARISON



RON FARRIS, EDEN

In what area of local or state government did you work?

Farris: Rockingham County Maintenance Division

How many years did you work?

Farris: 41 years

When did you retire?

Farris: 2021

What did you most enjoy about your career?

Farris: My job was diversified and always interesting, and it always felt very steady.

How has the lack of inflation adjustment to your pension affected your life?

Farris: Because it has been stagnant for a long time, it has definitely hurt in the long run. And I see it being a problem going forward if retirees don't plan accordingly for the long haul.

SUSAN SCALES, REIDSVILLE

In what area of local or state government did you work?

Scales: Rockingham County Department of Social Services, Child Support

How many years did you work?

Scales: 30-plus years

When did you retire?

Scales: 2017

What did you most enjoy about your career?

Scales: I loved being able to provide services to parents who needed financial support for their children due to the absence of another parent in the home. I also really enjoyed working with my fellow staff members.

How has the lack of inflation adjustment to your pension affected your life?

Scales: Not keeping up with inflation, you really have to watch your money and how much you spend, knowing you will get the same amount every month. And you're not able to save. Before I retired, I was kind of leery because I didn't know if I could make it on my retirement income until I started drawing Social Security. You have to be really mindful of spending so you don't go into debt for things that you may need.

RODNEY LAWRENCE, RUFFIN

In what area of local or state government did you work?

Lawrence: Maintenance assistant supervisor for Rockingham County

How many years did you work?

Lawrence: 29-and-a-half years

When did you retire?

Lawrence: 2018

What did you most enjoy about your career?

Lawrence: My work had a lot of variety—we worked in the courthouse, the library, ambulances—we did all kinds of work all over the county and never felt stuck in one place.

How has the lack of inflation adjustment to your pension affected your life?

Lawrence: Everything we do and buy—groceries, gas, electric bill—is going sky-high, so it takes more just to get by.

Keith McKoy, Brevard

In what area of local or state government did you work?

McKoy: Support services administrator for Transylvania County

How many years did you work?

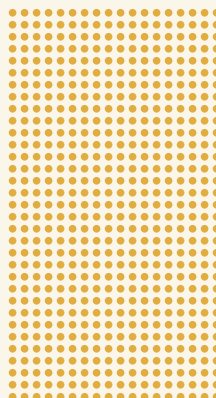
McKoy: 33 years

When did you retire?

McKoy: 2017

What did you most enjoy about your career?

McKoy: I'm from Transylvania County, so what I really enjoyed the most was working with the local citizens. These are my people—I grew up with these guys.



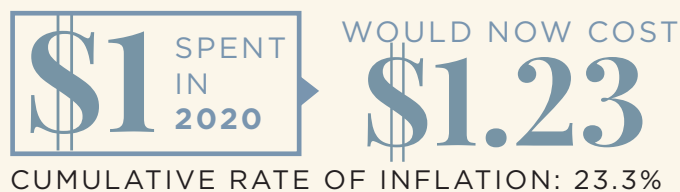
Keith McKoy



How has the lack of inflation adjustment to your pension affected your life?

McKoy: This is a cumulative problem—if you do not get some sort of additional supplement, it compounds. When you start compounding the difference between what you get and inflation, not only are you out that year, but it puts you behind for the rest of your life because the value of your retirement is actually lowering due to inflation. We've gone almost 10 years with only a one-time bonus of 2%—that's going to affect you financially, and not only does it affect me now, but it's going to affect me for the rest of my life.

INFLATION COMPARISON



*Trends in Prescription Drug Launch Prices, 2008-2021 | Health Care Economics, Insurance, Payment | JAMA | JAMA Network

MAKING FRIENDS, ONE LUNCH AT A TIME

Get to know Robin Kelly of the RGEA District 3 Forsyth Lunch Cruisers

What area of public service did you work in during your career?

I was a food service manager for the North Carolina Department of Corrections and became a member of RGEA after I retired in 2014.

How did the Forsyth Lunch Cruisers get started?

During the COVID pandemic, local meetings ceased, and I missed the personal connections. After things calmed down, I asked to start a lunch group in my county. I liked the idea of visiting a variety of lunch spots, and the Forsyth Lunch Cruisers were born.

Why should someone consider joining the Forsyth Lunch Cruisers?

We cruise around Forsyth County having lunch and grins. It's the most fulfilling thing to meet other government retirees and to hear their stories and struggles. I find out that I'm not alone in my experiences, and it brings an immediate connection.

Our retiree members are active and engaged with many other activities, so it takes a few meetings to start building a crew of regulars. But they do come, and they bring friends. I feel like I won the lottery each time we lunch.

What if I live in another area or district?

I see lots of possibilities to build friendships at this type of local meeting. Other activities could be incorporated, but lunch is usually good enough. I'd like to see all counties develop similar groups that are fun and show our grassroots strength. We began in February 2024, and in the year since we have built better attendance.

Anything else you want to share?

My thanks to RGEA for letting me do this. It keeps me active, engaged, and in communication with the Raleigh office, where I have a voice in how my best interests are served in the legislature. If anyone wants to start a lunch group, I'd love to help. You can email me at reklc1@yahoo.com.



Robin Kelly (standing, center) with the Forsyth Lunch Cruisers

Let RGEA Support Your Group!

If you have a formal or informal group of government retirees that gathers regularly, let RGEA hear from you by sending us an email at info@rgea.info or calling us at (919) 834-4652. RGEA is glad to support your gatherings with public recognition through our various media channels, share advocacy and benefits information, and be a general source to help your group thrive.



DISTRICT CONNECTIONS

By Deryl Davis Fulmer, PhD
RGEA Community Liaison

FINDING JOY

IN MAKING CONNECTIONS

At the NC Association on Aging's conference in February, I listened to keynote speaker Steven Petrow, author of *Stupid Things I Won't Do When I Get Old* and *The Joy You Make*, talk about finding more joy in life. We don't often think of joy as we move through our daily lives, so this was a reminder of the importance of including joy, just as we incorporate sleep, exercise, spirituality, and nutrition. This spring and throughout the year, don't forget to include joy in your day.



Volunteering certainly sparks joy, and nearly 200 RGEA members volunteered at “March for Meals” for Meals on Wheels (MOW) again this year. RGEA has had a growing impact on MOW and serving those who count on this remarkable program, and we appreciate the commitment of our members to serve and thank those who regularly volunteer. We look forward to growing this initiative, so get ready for March 2026!

Community Advisory Board (CAB) Sponsored Events Recap and Outlook

District 8 CAB co-sponsored their second in-person event at the NC Museum of Art on January 29. Fifty RGEA members and guests enjoyed a guided tour of the museum.

District 5 CAB visited with 50 members and guests for their Aviation Tour at the Khan Planetarium at Elizabeth City State University. This was their first co-sponsored in-person event.

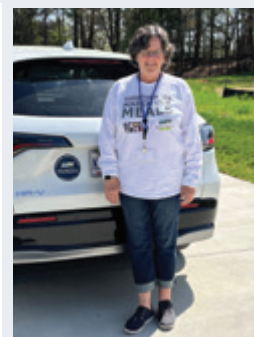
District 2 CAB is planning their first in-person event for May 6 to visit the Patrick Beaver Library and Hickory Museum of Art. Watch your email for an invitation to the event, which will include a boxed lunch.

District 4 CAB is planning an event at the Charlotte Brown Museum in Alamance County on May 8. Lunch will be included.

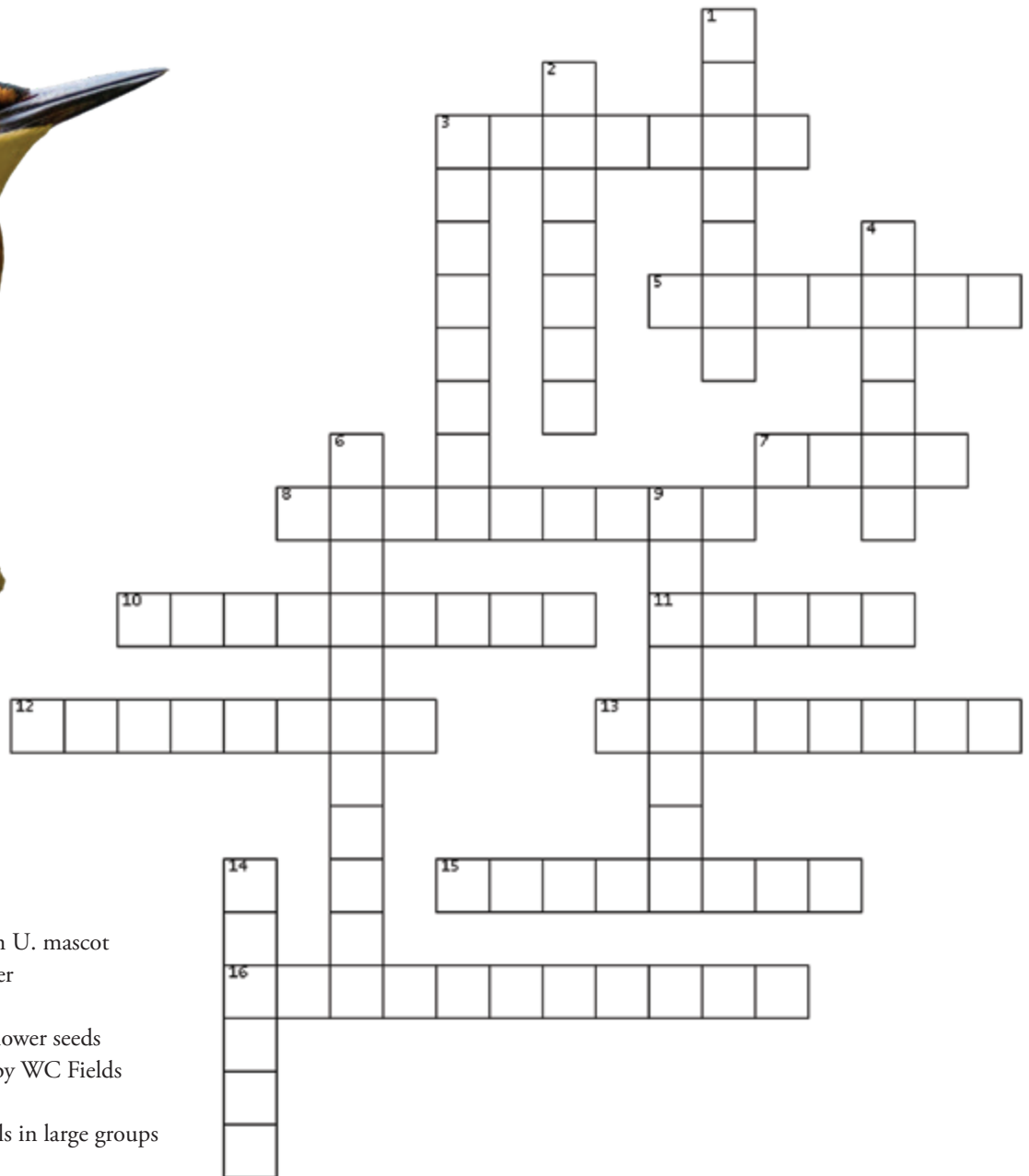
The wheels are turning with ideas for in-person gatherings in Districts 1, 3, 6, 7, and 9. Watch your email for more details. The **Forsyth Lunch Cruisers** continue to meet on a monthly basis at restaurants in the Winston-Salem area. Be sure to read the great article on this group and its founder, Robin Kelly (p. 26). This group has grown to more than 35 participants, and other CABs are considering this format. If you’d like to start an informal and fun group in your district, please reach out to me at deryl@rgea.info or Robin at reklc1@yahoo.com.

Happy spring, everyone!
Deryl

**NEARLY 200
RGEA MEMBERS
VOLUNTEERED AT
MARCH FOR MEALS
FOR MEALS ON WHEELS**



FOR OUR NC BIRD “BRAINS”

**ACROSS:**

3. Primary-colored Creighton U. mascot
5. Brown-headed nest squatter
7. Humiliating dinner entrée
8. Sunny-colored fan of sunflower seeds
10. In a phrase made famous by WC Fields
11. Harbinger of spring
12. A noisy socialite that travels in large groups
13. Topped with a gray crest
15. Wren whose lyrics are “teakettle-teakettle”
16. Woodpecker that is protected at Fort Liberty

DOWN:

1. Main character of “Pirates of the Caribbean”
2. Songbird straight out of the Crayola box!
3. Chased away by winter, according to a holiday song
4. Wartime messenger
6. Territorial mimic
9. Popular state bird
14. Finch family member

APRIL IS

Financial Literacy Month

In honor of Financial Literacy Month, State Employees' Credit Union is excited to highlight our SECU Learning Hub available at NCSECU.org/resources/learn. In this online resource library, we offer a wealth of information to help members plan, prepare, and reach their financial goals. Article topics include fraud prevention, debt consolidation, estate settlement, trusts, wills, and so much more. We also offer a variety of financial calculators to compare loan options, calculate payments, evaluate net worth, and determine how much to save for future needs.

To speak with an SECU representative, members can stop by their local branch or call Member Services Support at (888) 732-8562.

As a not-for-profit member-owned cooperative, we're dedicated to building meaningful relationships and making a positive difference in the lives of members and our communities. We encourage you to mark Financial Literacy Month by taking advantage of the valuable resources available in our Learning Hub.

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