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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**.





#### **Retirement Benefit** for the Month of:

August

September

October

November

December

#### **Date Retirement Payment Is Issued**

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

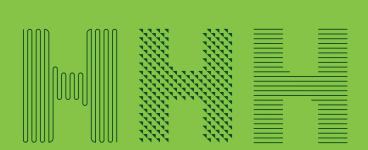
August 25, 2025

September 25, 2025

October 24, 2025

November 25, 2025

December 23, 2025



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#### Inform. Educate. Celebrate.

In 2024, we began reimagining what we wanted RGEA's member publication, *Living Power*, to be. Three words seemed to encapsulate our highest goals for this member communication piece: Inform. Educate. Celebrate.

We led with "Inform." Since RGEA's earliest days, one of our foundational purposes has been to keep members informed of changes that could potentially impact their earned retirement benefits. Each issue of *Living Power* includes updates on advocacy efforts and quarterly reports on financial returns.

"Educate," an outgrowth of "Inform," drives us to provide our members with the tools to learn about and understand the key components of aging well in their retirement years. We not only offer this through *Living Power*, but also through our numerous outreach and webinar programs, which cover a wide range of topics on health, finances, nutrition, learning, and travel.

And that brings us to "Celebrate." This is where you, our members, come in. It is more important than ever to tell the stories of what you individually and collectively accomplished through your public service so the current and next generation of public servants and lawmakers can understand what it will take to build upon this success. We also want to celebrate what you are doing in your well-earned retirement years.

As you look at the cover of this issue, you can see that we are "revving up" on these goals to "inform, educate, and celebrate" with a feature (p. 17) on government retirees whose passion is motorcycling—including one whose career in public service also involved motorcycles. You also may find the story on member Ed Hathaway (p. 29) inspiring, as this retired parks and recreation professional found a new way to stay active and make friends with pickleball.



As we go to press, a few critical things are happening that will be impactful to government retirees, and we will be monitoring them closely:

- The state's biennial budget process, as it appears to be at an impasse between the two chambers' majority leadership at this time.
- The start of the implementation of the 2025 Investment Modernization Act, which was passed unanimously by both the House and the Senate and signed by the Governor. We are grateful to Treasurer Brad Briner for engaging RGEA in conversation on this monumental legislation, including joining us for a webinar and attending our conference in Wilmington this past June.
- The start of the five-year experience evaluation of the LGERS and TSERS pensions. Results will not be released until early 2026, but we see potential for improved outcomes for retirees, employers, and taxpayers.

On behalf of RGEA's board and staff, we thank you for your membership. We are a better organization because of you.

Wishing you health and happiness.



**Tim O'Connell**RGEA Executive Director



RGEA Executive Director Tim O'Connell joins many of our members in being a motorcycle enthusiast on the open roads of North Carolina and beyond.

# UPCOMING EVENTS

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

Registration for virtual events is required. Registration links can be found on our events calendar at RGEA.info/events. Recordings of Lunch and Learn presentations are available for viewing on our YouTube channel at Youtube.com/@rgeainfo. If you have a suggestion for an upcoming session topic, please email Deryl Fulmer at deryl@rgea.info.

August 13 Virtual Lunch and Learn: Nutrition to Keep You Healthy



12:30–1:30 pm Virtual

# August 6 Community Outreach Meeting

1–2 pm Apex Senior Center 63 Hunter St. Apex, NC 27502

August 8
AARP/Digital Planet/RGEA
Digital Discover Friday Series:
Tech Tips Disaster Preparedness

11 am Virtual

#### August 12 Community Outreach Meeting

1-2 pm Erwin Public Library 110 W F St. Erwin, NC 28339

## August 21 Community Outreach Meeting

10:30-11:30 am Cary Senior Center 120 Maury Odell Pl. Cary, NC 27513

# August 28 Community Outreach Meeting

1–2 pm Watauga County Public Library 140 Queen St. Boone, NC 28607 September 3 Virtual Lunch and Learn: Al Made Simple: Leveraging Al for Everyday Tasks



# September 11 Extended Community Outreach Meeting

11 am-2:30 pm NC Cooperative Extension Moore County Center 707 Pinehurst Ave. Carthage, NC 28327

September 12
AARP/Digital Planet/RGEA
Digital Discover Friday Series:
Smart Phone Photography iPhone
11 am

Virtual

September 12
AARP/Digital Planet/RGEA
Digital Discover Friday Series:
Smart Phone Photography
Android

11 am Virtual

#### September 23 Western NC Fall Conference

8:30 am-2:00 pm The Crowne Plaza Hotel 1 Resort Drive Asheville, NC 28806

## September 24 Piedmont Fall Conference

8:30 am-2:00 pm Embassy Suites by Hilton Greensboro Airport 204 Centreport Drive Greensboro, NC 27409

#### September 25 Community Outreach Meeting

1–2 pm South Park Community Center 820 S. Main St. Large Conference Room Fuquay-Varina, NC 27526

# October 1 Community Outreach Meeting

1-2 pm Catawba County Council on Aging West Hickory Senior Center 400 17th St. SW Hickory, NC 28603

October 10
AARP/Digital Planet/RGEA
Digital Discover Friday Series:
Online Tools for Contacting
Your Lawmakers

11 am Virtual

# October 15 Community Outreach Meeting

2–3 pm Craven County Senior Center 811 George St. New Bern, NC 28560

October 15 Virtual Lunch and Learn: Changing Lives with the Red Cross 12:30-1:30 pm

Virtual





# Living, Working, and Retiring in North Carolina

I have been a North Carolinian for about 50 years. Life started in the Smoky Mountains before moving to the Triad area and finally retiring to the coast. During those years, North Carolina has grown and changed—but some things remain the same.

The diverse geography of the state makes for a variety of outdoor activities. It is one of the few states where you could be biking and hiking in the beautiful Blue Ridge Mountains one day, then surfing or fishing along the Atlantic Coast the next. Or maybe two days, because it may be necessary to take a detour around the metropolitan areas of Charlotte or Raleigh. These cities are the hub of the banking industry and the heart of our state government—also, the home to lots of people and traffic.

The state has a long history brought to life in the Cherokee play "Unto These Hills" in the west, the "Lost Colony" drama in the east, and many historical sites in between. Many cities and counties offer festivals and events that showcase the arts, culture, and music of both current and past residents.

Our university system is well known across the nation, with highly ranked universities spanning the state from the mountains to the coast, preparing the future workers and citizens of North Carolina. I would like to give special recognition to the UNC School of Government—the premier source in leadership training for both elected and professional government leaders.

As retirees of North Carolina government, I haven't said anything you didn't already know. But as I mentioned earlier, the state has changed and continues to do so. The NC Office of State Budget & Management (OSBM) has indicated that by early 2030, North Carolina will become the seventh most populated state. The state will become more urban, and rural counties will see limited growth and declining population. A survey by SmartAsset found that retirees ranked North Carolina as one of the "best places to retire" only behind Florida and Arizona.

Governmental retirees, you have played an important part in making and keeping North Carolina a popular place to live, work, and retire. You have been responsible for operating the water plants, wastewater plants, taught children, repaired roads, kept our citizens safe, maintained legal documents, collected taxes, maintained libraries, operated landfills, inspected buildings, oversaw zoning regulations, and so much more! As a retiree, your work as local and state employees deserves to be recognized.

And as a beneficiary of your work—thank you!

Sincerely,

Mary Ann Hinshaw

Mary Ann Hinshaw

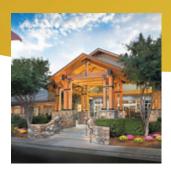
RGEA President



# Facts, Fellowship, and Fun. Don't Miss Our Fall Conferences.

Join us in Asheville or Greensboro this September!







Tuesday, September 23, 2025 8:30 am-2:00 pm

The Crowne Plaza® Hotel Asheville

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#### **PIEDMONT**

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#### Join us at either location for this free event that includes:

State and local experts on health and retirement plans, your pension, and Social Security, catered lunch, giveaways and prizes, and good conversation.

Space is limited. **Register by Sept. 5, 2025**, online at RGEA.info, by scanning the QR codes, or calling 800-356-1190.

#### **MEET OUR NEW**

# **Board Members**



### CARMEN CARUTH District 3

Carmen Caruth served 25 years in municipal government with the City of Winston-Salem, where she was the assistant to the public works director, special projects coordinator, budget analyst, human resources director, and assistant city manager. She is passionate about providing services to the homeless, and serves as board chair for a nonprofit that serves chronically homeless individuals in Winston-Salem. In her spare time, she enjoys jazz, art museums, theater, and spending time with her husband, two adult sons, daughter-in-law, and goddaughter.



## BOBBY BOYD District 2

Bobby Boyd answered his calling to the area of social work, serving 43 years in North Carolina counties. His work included eight years in Forsyth in multiple positions, five years as director of social services in Vance County, and retiring from Catawba after 30 years as director. He and wife Nancy live in Conover, spending most of their time with volunteer activities.



## LARRY KIRBY District 3

Larry Kirby served 31 years in a managerial role for the Village of Clemmons, as well as 15 years with the Forsyth County Sheriff's Department in Winston-Salem. Kirby volunteered for the Clemmons Fire Department for 48 years. He retired in 2017 and enjoys spending time with his wife, Diane Johnson, his two children, 14 grandchildren, and five greatgrandchildren.

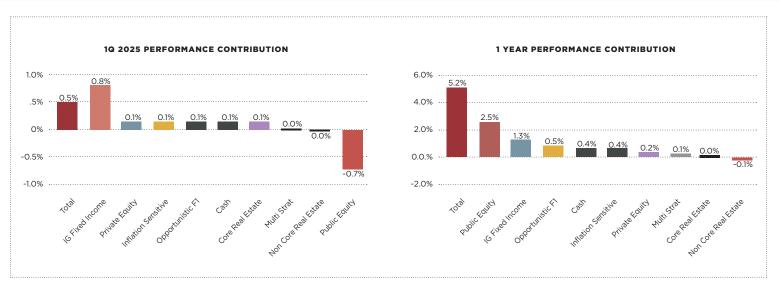
# 1Q 2025

### NORTH CAROLINA RETIREMENT SYSTEMS PERFORMANCE ANALYSIS

In our continuing effort to keep you aware and informed on your pension's investment performance, RGEA has retained the services of the investment analysis firm, Addepar, to provide you with quarterly return insights on the Local Government Employees Retirement fund and the Teachers and State Employees Retirement fund. We will also regularly share comparison data to peer public pension plans as it is made available. As a reminder, the annual targeted return for the funds is 6.5% and the results shown below reflect these funds' performance for the first quarter of 2025 (January–March) with 2024 data provided for comparison.

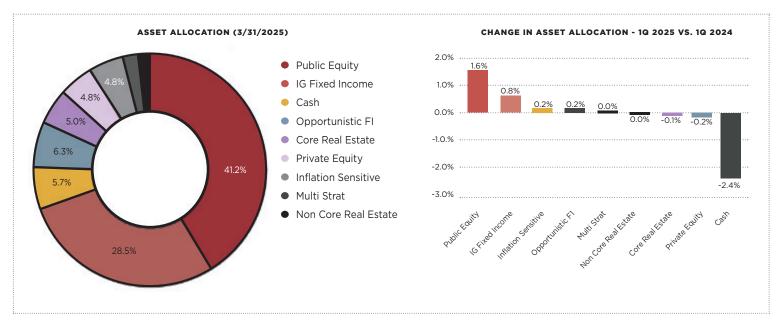
The North Carolina Retirement Systems (NCRS) returned 0.5% in the first quarter of 2025, with a trailing 1 year return of 5.2%. Public Equity was the primary detractor this quarter, reversing its positive performance contribution from the past year.

This shift in Public Equity stems from the rocky start that equity markets had this year. The S&P 500 pulled back -4.3% in the first quarter, primarily due to policy uncertainty and geopolitical risks. Big Tech stocks experienced the steepest declines, largely driven by AI skepticism following DeepSeek's new AI model release. In contrast, fixed income markets had a strong first quarter, with the Bloomberg US Aggregate Bond Index rising +2.8%. This positive performance was fueled by falling interest rates, as a result of increased economic uncertainty and growing expectations of a Fed rate cut.



Source: North Carolina Treasurer's Office, Addepar Analysis

NCRS's asset allocation remained largely consistent, with the most notable change over the past year being a reduced concentration in cash. This shift aligns NCRS more closely with the average 2024 asset allocation of other U.S. retirement systems: 41.5% Equities, 26.1% Fixed Income, 29.7% Alternatives, 2.7% Cash.<sup>1</sup>



Source: North Carolina Treasurer's Office, Addepar Analysis

<sup>1</sup> NCPERS 2025 Public Retirement Systems Study: https://www.ncpers.org/files/surveys/2025\_NCPERS\_Public\_Retirement\_Systems\_Study.pdf Asset allocation represents the average of survey respondents, which included 23 retirement systems with fiscal year-end in the first half of 2024

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## **Securing The Future:**

#### RGEA's Mission to Protect Government Retirees

#### By Jackson Cozort

RGEA Director of Government Relations

Every year, the RGEA Government Relations Team fights for the well-being of North Carolina's public retirees. We remain true to the association's founding mission and purpose in that we must safeguard the dignity and stability of our state and local government retirees through strategic advocacy efforts.

In 2025, that mission is more vital than ever.

#### A Two-Pronged Approach

RGEA's advocacy rests on two central goals: ensuring the actuarial determined funding of TSERS and LGERS public pension systems is met and working to secure relief from inflation through recurring cost-of-living adjustments (COLAs) and one-time pension supplements. For retirees, these increases are critical tools to keep pace with the rising costs of living.

#### Two Systems, Two Tracks

The Local Government Employees' Retirement System (LGERS) and the Teachers' and State Employees' Retirement System (TSERS) operate under separate statute law structure with one of the main differences being who has the authority to award post-retirement increases.

LGERS Trustees can authorize one-time bonuses or COLAs—but only if the fund's investment average returns over three years surpass specific thresholds. If investment performance falls short, the Trustees have no other means or authority to award post-retirement increases. The last increase from investment earnings came in 2022 and delivered a one-time pension supplement of 2%.

**TSERS** Trustees are not authorized to award post-retirement increases but rely on the General Assembly to do so. TSERS Trustees are charged with making a decision to recommend or not recommend a COLA or bonus to the legislature

based on the investment thresholds similar to LGERS. It is then up to state lawmakers to decide whether or not to fund any retirement benefit increases, either with investment returns or by directly allocating funds in the state budget.

#### **Changing Outcomes**

A recent development promises a brighter outlook for both systems.

The Investment Modernization Act of 2025 (HB 506), signed into law this year, moves North Carolina from a sole fiduciary model where the state's treasurers held all power on investment decisions, to an appointed investment authority where a board of qualified financial professionals will deploy more robust yet stable investing strategies that will move North Carolina closer to higher returns similar to our peer public pensions.

#### The Budget Battle Ahead

For TSERS retirees, the path to any sort of inflation relief hinges on this year's state budget. The **House proposal** includes a 1% one-time bonus in 2025 and a 2% bonus in 2026—amounting to \$180 million in new appropriations. The **Senate version**, however, includes no increases at all.

Although both the House and the Senate are controlled by the same political party, budget negotiations have gotten off to a very rocky start. It will be imperative that, in the coming months, both chambers come together and agree on a budget. If they do not, state employee raises, teacher raises, and retiree bonuses all could be in jeopardy.

RGEA will continue advocating for retirees as budget negotiations unfold. Follow our *News From Jones Street* updates to stay informed!



# How Demographic and Economic Assumptions Affect Your Pension

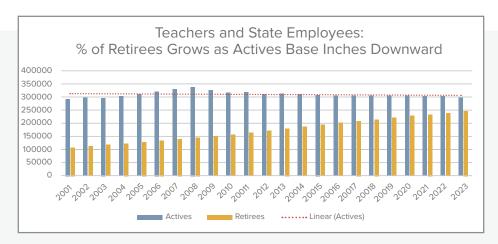
Your pension is built on layers of calculations. The mathematics is based on numerous informed assumptions across a range of variables. Actuarial firms use pension plan data to build assumptions used in projecting potential outcomes. The assumptions fall into two categories: demographic or economic.

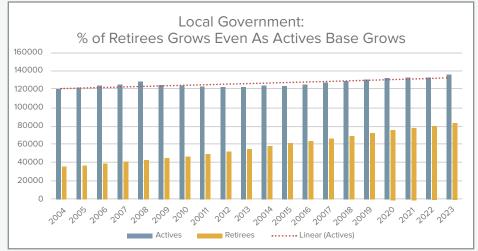
#### **Demographic Assumptions**

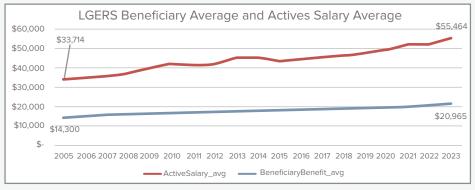
An example of demographic assumptions is the number of active employees paying into a pension and the number of retirees who are receiving their earned benefit. Retirees are a growing percentage in comparison to active employees participating in both pension plans. With North Carolina's strong discipline in funding for future liabilities, both TSERS and LGERS have factored this changing ratio into their projections to ensure government retirees will have a secure source of retirement income well into the future.

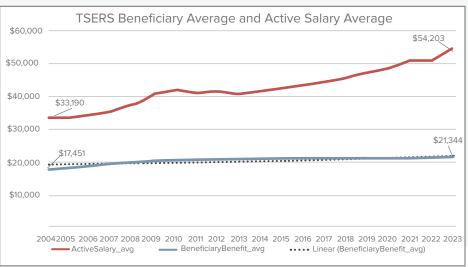
#### **Economic Assumptions**

An example of economic assumptions is the average salary and average beneficiary payment. Actuaries forecast expected salary growth over time and project future average benefit payments. As wages increase, so does the amount of contributions from employees and employers going into the pensions.











**By Brad Briner** State Treasurer of North Carolina

# Changes Ahead

I enjoyed getting the chance to speak to so many of you in June at the "Pension, Protections, and Public Trust" webinar sponsored by RGEA. My team is working every day to make sure we are good stewards of taxpayer dollars and—carefully—grow those dollars for you.

I thought this would be a good opportunity to recap what I talked about for those of you who could not attend—and some of the questions you had.

The State Health Plan, which serves over 750,000 state employees, retirees, and their dependents, is facing a \$500 million-dollar deficit in 2026. I knew this was one of my first and top priorities when I came into office. I've worked with the SHP Board of Trustees and our team here at the department to come up with a plan to fill that hole. It's not perfect, and it will impact folks. But it is necessary. Active employees and retirees not on Medicaid will see higher deductibles and prescription costs. Retirees on Medicare Advantage will see only one economic change—a small \$100 annual total out of pocket maximum increase for medication. All the other deductibles and copayments will remain the same. You will also be asked to carry two insurance cards instead of just one in 2026 (a move that saves the Plan \$70 million a year). The state is also kicking in more money around \$100 million each year. And the providers are working with us to keep costs down and to help us to create some innovative ways to find savings.

As far as our pension fund—I have told you about my goal to modernize our approach. I'm happy to report the legislature has backed our plan to go from a sole fiduciary (just me) to a board of experts to make investment decisions. By the time I write my next column for you, that plan will be in law, and we will be working on the transition. This will help to stabilize the strategy going forward. We are also moving ahead with our plans to improve investments, aiming for a higher rate of return, while still taking less risk than other states. What does this mean for you? It means the pension plan would be more completely funded and will move in a direction where state lawmakers could consider Cost of Living Adjustments down the road.

And perhaps the issue related to pensions I am getting the most questions about—is whether we want Bitcoin in our portfolio. Digital currency is something that is gaining in popularity because of the potential to act as a hedge to the US Dollar. But it still has high volatility. Legislation being considered at the state level would allow my office to study the use of it—and then allow us to invest. But there is no mandate being considered, and no plans to put it into our investment strategy anytime soon.

We know we are working with your hard-earned dollars and overseeing your health through the Plan. I'm lucky to have a great team here at the Department of State Treasurer who take that responsibility to heart every day. Thank you all for your time, please feel free to reach out to us any time if we can help!



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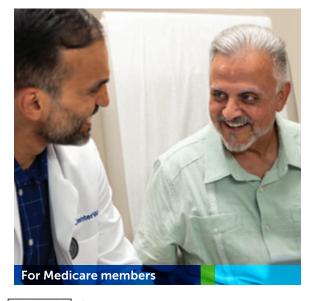


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# **Membership Has Its Benefits**

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.









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# Easy Riders

#### MEET SOME RGEA MEMBERS WHO TRAVEL ON TWO WHEELS

By Jennifer Bringle

The open road. The rumble of the engine. The wind in your hair (or at least the hair sticking out of your helmet). For many North Carolina retirees, there's nothing quite like seeing the country on a motorcycle.

"You can get away with your thoughts and just be," says Kenny Keel. "It feels like freedom, and it's just a really enjoyable way to travel and see new sights."



Kenny Keel

Keel—who retired earlier this year after more than 25 years as a civil engineer for local utilities in Hillsborough, Pender County, and Harnett County—fell in love with motorcycles at an early age. He started riding dirt bikes with friends at age 11, then graduated to a street bike once he was old enough to drive.

"As soon as I turned 16, I got my road license and bought a street bike," he says. "And I have been riding on the road as a licensed motorcyclist for more than 40 years now."

#### **Riding To Serve**

Rudy Richardson also discovered his passion for motorcycles as a child. He began riding at age six in motocross and bought his first street bike once he moved out of his family home. Richardson joined a riding club and got involved in competitions and drill teams.

More than three decades ago, Richardson joined the Winston-Salem Police Department as a patrol officer. Pretty soon, he set his sights on a position that would allow him to combine his work in law enforcement with his love for motorcycles.

"I was an avid motorcyclist before joining the department, so one of my goals was to join the motorcycle unit," he says. "I accomplished that and ended up being an instructor, too."

While Richardson had plenty
of experience riding, being
a motorcycle officer requires
more than the typical bike skills.
Motorcycle officers perform a
variety of duties for the force,
from traffic enforcement to
accident investigations to security.
Richardson says he completed
hundreds of hours of training in
everything from braking and accelerating to mathematical
calculations needed during crash investigations.

After becoming a member of the Winston-Salem motorcycle force—the oldest motorcycle unit in the state—Richardson was asked to teach those same skills to other riders across the state.

"It's such a dangerous job, so we would have recertification training where you take the basic skills and fine-tune them," he says. "You do things like emergency braking and escape, driving in formation, simulating maneuvering through wrecks."

Richardson says his career as a motorcycle officer was full of highs and lows. He had the opportunity to meet several presidents and even rock bands such as Guns N' Roses,

serving as a police escort for their motorcades. But he also had the heartbreaking task of responding to fatal accidents and relaying bad news to victims' loved ones.

"I've been on the verge of bursting into tears telling people, 'you lost your son,'" he says.

"I know it sounds terrible, but I feel like I was placed in the position to do that for a reason."

But no matter how difficult the day may have been—be it due to an accident or being on the road in rough weather—Richardson says being able to serve as a motorcycle officer felt like a gift.

"Sometimes I said to myself, 'how am I getting paid to do this?" he says. "It was just so cool."





#### A Shared Passion

Karen Jarvis and Rusty Mace always loved riding together. Karen—who retired from the State Treasurer's office and currently serves as RGEA's Eastern Field Associate—had her own bike for a while, but she realized she enjoyed riding as a passenger with her husband more than being on her own.

"My husband has ridden motorcycles all his life, and he thought I would enjoy riding my own bike versus hanging onto him," she explains. But Karen says she never felt totally comfortable riding herself and preferred the adventures she and Rusty had together on one bike.

"We've done everything—riding in parades, riding to pirate reenactments, riding just for fun," Rusty says. "We would just get out and go."

Karen and Rusty enjoyed riding the roads in Eastern North Carolina near Swansboro, where they live, as well as excursions into the Blue Ridge Mountains.

"Once you get off the interstates and get on back roads, those winding, hilly mountain roads—it's really gorgeous, especially in the fall,"
Rusty says.

Motorcycles have become a family affair for the couple—their son currently rides with a VFW group in Michigan, as well. "It's just something we've always enjoyed," Karen says.

Riding has become a means for familial bonding for Keel, too. He says his best riding trips were with each of his now-adult children when they were in their teens.

"We were gone each time for about a week," he says. "My daughter and I rode up to Niagara Falls, my middle child and I rode up to New Hampshire and went down to Boston to watch a baseball game at Fenway Park, and my youngest kid and I rode to Branson, Missouri, and rode up to Kansas City for a Royals baseball game while we were there."

During that last trip, he and his son got to cross the Mississippi River on a small ferry that could only accommodate a few vehicles.

"It was just me and my son on a motorcycle, and then an enormous tractor," he says. "Crossing that big river on that little bitty ferry in the middle of nowhere was one of the highlights for me."



No matter where they go, motorcyclists experience the road and the landscape in a way that's just not possible in an automobile.

"On a motorcycle, you can be riding on a hot summer day and then go down in a depressed area like a creek or swamp, and it will cool down 20 degrees," Keel says. "You're immersed in the whole environment around you—the sights, the smells, the weather."

Richardson often takes trips along the Blue Ridge Parkway, hitting locations such as Stone Mountain and a road known as the "Tail of the Dragon," a mountain pass along the North Carolina–Tennessee state line that boasts more than 300 curves. Traversing these roads on his bike, he says he feels almost transported to another world that only motorcyclists get to enjoy.

"When you are riding, you experience the climate and you can smell the smells of flowers and the trees and dirt," he says. "It takes me to a place that a car doesn't."



#### **RIDING SAFETY TIPS**

Traveling on two wheels can be a fun way to experience the adventure of the road—but only if you ride safely. Retired Winston-Salem Police Department motorcycle officer Rudy Richardson offers a few tips for staying safe while riding:

- Wear a proper, legal helmet with face protection.
- Dress appropriately. You want to be sure to wear the right gear for the weather—if you're overheated, you're not safe.
- Stay on top of bike maintenance and do a pre-ride check before you take off for a longer trip. Pay close attention to tires and be certain they're in good shape and properly inflated.
- Check your blind spot. Just as you do in a car, perform a quick blind spot check before changing lanes.

# ADVOCACY

MAKING OUR VOICES HEARD



Photos courtesy of Artije Photography

We are thrilled to announce that, thanks to our members, the 2025 RGEA Advocacy Day was an incredible success! On May 7, more than 50 government retirees—hailing from Murphy to Manteo—gathered at the legislative building in Raleigh to make their voices heard and advocate for state and local retirees across North Carolina. One member shared, "This event really galvanized me to get more involved with RGEA. I want to see how I can use my skills."







The day began with an official tour of the North Carolina legislative building, followed by an informative legislative workshop led by former judge and veteran lobbyist Jack Cozort. Cozort provided an in-depth history of the legislative building, the legislative processes, and budget process relating to cost-of-living adjustments (COLA). The lively and loud atmosphere added a bit of challenge, but attendees embraced the unique opportunity to witness "crossover" week, where bills either lived on to be heard by members of the other chamber or withered in their originating chamber. This week is one of the most dynamic and pivotal moments in the legislative calendar.

We extend our sincere gratitude to Rep. Diane Wheatley, Rep. Robert Reives, Rep. Mike Schietzelt, Rep. B. Ray Jeffers, Senator Jay Chaudhuri, and Senator Dan Blue for taking the time to speak with our retirees and answer their questions. RGEA's Director of Government Relations, Jackson Cozort, stressed how impactful it was to have our members seen and heard around the time the House budget was being finalized. "When members of one of the state's largest membership-based associations show up and engage in proactive and positive dialogue, it makes you memorable, and that is what you want as a budget is being drafted."

RGEA will continue hosting Advocacy Day during each long legislative session, while also focusing on in-district visits with lawmakers during the short sessions. If you want to assist with advocacy efforts, be sure to reach out to Jackson Cozort at govrelations@rgea.info.









Want to see a summary of bills that were filed impacting government retirees? Be sure to check out RGEA's bill tracking link to see the latest updates.

# HELP YOUR LEGISLATORS FOCUS ON RETIREES

Legislators need to hear from you! To ensure your message successfully reaches your representatives, follow these tips and suggestions.

#### **Address and Salutation**

#### **Envelope Address:**

The Honorable [Full Name]
State legislative body [House of Representatives or Senate]
Their official address [Street Address, City, State, Zip Code]

Find Your Legislator at RGEA.info/advocacy/findmylegislator

#### Letter Address:

The Honorable [Full Name]
State legislative body [House of Representatives or Senate]
Their official address [Street Address, City, State, Zip Code]

#### Salutation:

Address government officials as you would a business communication, indicating the recipient's title.

• "Dear Senator [last name]" or "Dear Representative [last name]".

#### SAMPLE ENVELOPE

The Honorable John Smith State Representative 123 Main Street, Anytown, NC 91234

#### SAMPLE LETTER SALUTATION

Dear Representative Smith:

Body of letter begins here...

#### Sample Message

**Thank Them:** Thank your legislators for their time and attention today.

State Your Purpose Clearly: In the first paragraph, clearly explain your concern and the specific action you want the legislator to take.

**Example:** To provide a cost-of-living adjustment to combat rising inflation.

Personalize Your Message: Include personal stories or examples of how the legislation will affect you, your family, or your community.

Be Polite and Respectful: Maintain a courteous and professional tone throughout your letter.

Ask for a Response: Express your desire for a reply from the legislator, showing your commitment to the issue.

Provide Contact Information: Include your name, address, phone number, or email address so the legislator can easily reach you.

**Avoid Righteous Indignation.** A polite and informative tone is best. Avoid opening by saying "as a citizen and taxpayer," since the legislator can assume that you are both. Begin the letter with a short paragraph that describes the issue and the request you are making. "I am writing to ask for your support in including a cost-of-living adjustment in the biennium budget."

**Focus on Key Points.** Don't make the communication too wordy. Try to use common terms and language. A one-page letter is ideal, but two pages are acceptable. Avoid discussing tangential issues that will dilute or confuse your message.

**Closing.** Avoid threatening language. Simply recap the main points and encourage specific action. Don't be vague. Requests should be clear, concise, and as specific as possible. Offer to speak with the legislator or regulator by providing a telephone number where you can be reached.



#### **DISTRICT CONNECTIONS**

By Deryl Davis Fulmer, PhD RGEA Community Liaison

# SUMMER SUMMER SUMMER 2025

Since our last edition, I finally took on a task I had long encouraged others to do but had procrastinated on myself—estate planning. Over the past several days, I've been working closely with a staff member at the State Employees' Credit Union Financial Advisory Services, who has been guiding me through the process. Initially, I assumed it would be simple—just a call to the Credit Union, followed by a direct connection with an attorney to finalize everything. However, I quickly realized it involved much more than that.

Although I already had a will and several documents outlining my health decisions, my advisor and I explored major financial choices that would impact both my present and future. Through these discussions, I've discovered ways to earn more from my existing assets while ensuring I am fully prepared before engaging an attorney—saving me valuable billable hours. Now, I'm ready for the next step, and I encourage you to find the courage to start your own estate planning journey—I'm so glad I did. Summer is the perfect time to begin!

Find
Your District
at
RGEA.info/districts

# COMMUNITY ADVISORY BOARD EVENTS: RECAP & OUTLOOK

#### District 2

On May 6, the District 2 Community Advisory Board (CAB) co-sponsored its first in-person event at the Patrick Beaver Memorial Library and the Hickory Museum of Art. Approximately 30 RGEA members and guests participated in a guided museum tour, learning about its rich history and the distinguished Virgil Ortiz exhibit—shown in only four museums nationwide. Members of District 2 thoroughly enjoyed this experience and are eager for more events in the area.





#### District 4

District 4 CAB visited the Charlotte Hawkins Brown Museum in Gibsonville, with more than 40 members and guests in attendance. Highlights included seeing the piano that Nat King Cole once played and discovering that North Carolina's longest-serving state senator, Mickey Michaux, attended the Palmer Memorial Institute, formerly known as The Palmer School.





#### District 8

Ten members of District 8 CAB met at the Red Robin in Apex for lunch, followed by a baseball game at the USA Baseball field in Cary on June 3. District 2 enjoyed breakfast with 10 fellow members and board members at Bojangles in Waynesville. Bojangles surprised us with breakfast fully donated! Our CABs are working hard to keep members active and engaged. So much fun!

#### **UPCOMING IN-PERSON EVENTS**

Planning is underway for in-person CAB gatherings in Districts 1, 3, 6, 7, and 9. Keep an eye on your inbox for updates as plans are finalized.

#### Forsyth Lunch Cruisers

The Forsyth Lunch Cruisers continue to meet monthly at restaurants in the Forsyth County area. If you're interested in starting a small, informal, and fun group in your district, reach out to me at **deryl@rgea.info** or Robin at **reklc1@yahoo.com**. We'd love to help you get started!

#### **UPCOMING EVENTS**

#### Virtual Lunch and Learn Series

Held monthly on Wednesdays from 12:30 - 1:30 pm, our Lunch and Learn webinars bring valuable insights directly to you. We're excited to present the following topics:

- · August: Nutrition for a Healthy Lifestyle
- September: AI Made Simple: Leveraging AI for Everyday Tasks

Visit the **RGEA website events calendar** for registration details. Have a topic idea? Email me at **deryl@rgea.info**.

#### **Digital Discover Friday Series**

Co-sponsored by RGEA, AARP, and Senior Planet, this series is a great way to expand your knowledge of various technologies. Sessions take place every second Friday of the month from 11 am – 12 pm.

Upcoming Digital Discover Topics:

- · August 8 Tech Tips for Disaster Preparedness
- September 12 Smartphone Photography (iPhone and Android)
- October 10 Online Tools for Contacting Your Lawmakers

Happy summer, everyone! Deryl deryl@rgea.info



# RGEA Spring Conference in Wilmington:

# A Resounding Success!

For those who couldn't make it, the 2025 RGEA Spring Conference in Wilmington, NC was a fun and informative gathering, bringing together members and guests for a day packed with valuable insights and networking opportunities. Held at the beautiful Cape Fear Community College conference facility on June 17, the event was a true success by every measure, with a full house of 234 people, including attendees, exhibitors, speakers, and RGEA board and staff.

The morning began with an engaging exhibitor fair, where members enjoyed one-on-one conversations with a diverse group of 17 exhibitors. These ranged from key partners like the State Health Plan, Aetna, and Humana, to local community resources such as the New Hanover County Beekeepers Association and the American Red Cross, offering a wide array of information relevant to retirees.

The conference also featured two insightful wellness workshops: "Lifelong Learning: A Path to a Vibrant, Healthy, and Fulfilling Retirement," presented by Amy Keith from OLLI, and "Therapeutic Horticulture," by Heather Kelejian of NC Cooperative Extension. These optional sessions provided valuable strategies for maintaining an active and fulfilling retirement.







Wilmington Mayor Bill Saffo, Board President Mary Ann Hinshaw, and Tim O'Connell

Treasurer Brad Briner

Civic CEO, Dwayne Naylor

A major highlight of the conference was the in-person presentation by North Carolina's new State Treasurer, Brad Briner, who shared important updates and patiently fielded numerous questions from an engaged audience. The program continued with presentations from our valued partners, including AMBA, CIVIC, NC Senior Medicare Patrol, SECU, and the State Health Plan, offering crucial information on health and retirement plans, pensions, and Social Security. We were also honored to have Wilmington Mayor Bill Saffo speak. He thanked the audience for their public service and encouraged everyone to enjoy the city's warm hospitality.

A delicious buffet lunch, featuring barbecued pulled pork, marinated chicken, classic Southern sides, and banana pudding, provided a perfect opportunity for attendees to connect and share stories. As the day concluded, door prizes were awarded, adding an exciting finish to the event. Every attendee left with a useful tote bag filled with presentation notes, comprehensive retiree information, and valuable local and state resources, along with thoughtful giveaways from RGEA and the exhibitors.

#### THANK YOU TO OUR SPONSORS

RGEA extends our sincere gratitude to our generous sponsors, whose support was instrumental in making this free event possible: State Employees' Credit Union, AMBA, Brookdale Senior Living, CenterWell Senior Primary Care, Civic, and Humana. Their contributions allowed us to provide this invaluable opportunity for our members to stay informed and connected.



#### **JOIN US FOR THE FALL 2025 CONFERENCES**

We hope to see even more of you at our future events, as we continue to provide essential resources and foster a strong community for state and local government retirees. Details about our Fall 2025 Conferences in Asheville and Greensboro can be found on page 9 of this *Living Power* issue.

#### **SUMMER 2025 WORD SEARCH**

**Books by NC Authors** 

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THE NOTEBOOK
THE HEART OF A WOMAN
MOVE OVER MOUNTAIN
ELLEN FOSTER
A LONG AND HAPPY LIFE
THIS DARK ROAD TO MERCY
THE MITFORD YEARS

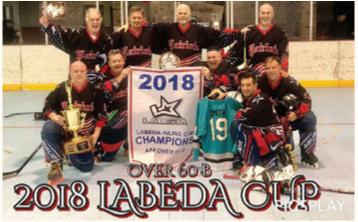
THE GIFT OF THE MAGI
LOOK HOMEWARD ANGEL
CREATURES OF HABIT
THE SCARLET THREAD
THE LAST GIRLS
RANEY
FIRST FROST
COLD MOUNTAIN

# REAL MEMBERS. REAL STORIES.

#### Staying Active with Ed Hathaway

Ed Hathaway has always been an athlete. Before serving for 15 years as an athletic and special events director for Greensboro Parks & Recreation, Hathaway spent many years playing sports, including a several-year stint as a professional baseball player after being drafted by the New York Mets.

As a retiree, Hathaway has maintained that active, athletic lifestyle. We recently caught up with him to talk about how sports continue to enrich his life, even in retirement.





# How has hockey played a role in your life, both during and after your career?

*Hathaway:* I played hockey my entire life, and then a sport called inline or roller hockey came about, and I played that competitively, as well. I was the program director for inline hockey for the city of Greensboro, and I still play. I won nationals a few years ago playing in an adults over 60 program, and I still play recreationally.

#### How did you get involved with pickleball?

*Hathaway:* Pickleball was a program we brought to the Greensboro Sportsplex, but I didn't need to add another sports vice to my life at that point, so I didn't play while still working. But when I retired, my wife suggested we try it, so we bought some equipment, and we've been playing since.

#### How has pickleball improved your social life?

*Hathaway:* We've made a great deal of new friends whom we never would've met without playing pickleball. And I'm not talking one or two friends—I'm talking 50 or 60, and some of them dear friends. It's a phenomenal activity that keep the body moving and offers an incredible opportunity to meet new people.

# Why is it so important to you to stay active in sports during retirement?

*Hathaway:* I love the competition, but obviously one side effect is that it keeps you healthy, it keeps the heart rate going. The social side of it becomes important, as well.

# What's your advice to retirees who want to maintain an active lifestyle?

*Hathaway:* Once you retire, that doesn't mean life as you know it stops. Stay active, and even if that doesn't mean sports, get involved in a volunteer position with your favorite charity or organization. We've spent the better part of our adult life working because we have to, and now that we're retired, we have a lot more flexibility to do more things. I'm busier now as a retiree than I was as an employee.

Want to hear more from our conversation with Ed Hathaway? Scan the QR code to see his video interview.

## SECU is here to help

# SECU Offers Assistance for Members Impacted by Hurricane Helene

As our state continues to recover and rebuild from the destruction of Hurricane Helene, State Employees' Credit Union (SECU) is here to help.

For SECU members still on the road to recovery, we may be able to offer financial assistance.

- Personal loan options are available to assist members.
   Contact your local SECU branch or the Lending
   Contact Center at (844) 296-4831 for more information and to apply.
- Auto loans are available should SECU members need to replace a vehicle damaged by flood or storm. You may contact your local branch or the Lending Contact Center for more information and to apply.
- **Mortgage loan assistance** may be offered to qualified SECU members who have experienced hardships due to the storm in eligible FEMA-declared disaster areas. Call (877) 835-2567 for more information and to apply.
- If you have a loan or credit card with SECU and need temporary help making payments or other assistance due to the storm, contact us at (877) 835-2567 to discuss options that may be available to you.

SECU members can also begin preparing for receipt of funds from your homeowner's insurance claim by reviewing our Loss Draft Packet, which contains contact information for assistance with the claim process for SECU mortgage loans. It's available at: NCSECU.org/content/dam/ncsecu/pdfs/homepage/SECULossDraftsClaimPacket.pdf.

#### **Stay Safe from Disaster Scams**

Unfortunately, some people may try to take advantage of disaster victims. A common home repair scam involves someone showing up at your property and offering to do repair work. They ask for funds up front to purchase supplies, and once you have paid them, they never return. Be wary of requests to pay up front. Before hiring someone, check references, insurance, and licenses. For additional hurricane relief resources, visit NCSECU.org/hurricane-helene-relief-and-resources.

#### People Helping People®

In the immediate aftermath of the storm, SECU hosted supply collection in our branches across the state, donating five truckloads of supplies to three nonprofit organizations supporting relief in Western North Carolina. As always, SECU stands with our members and North Carolina.





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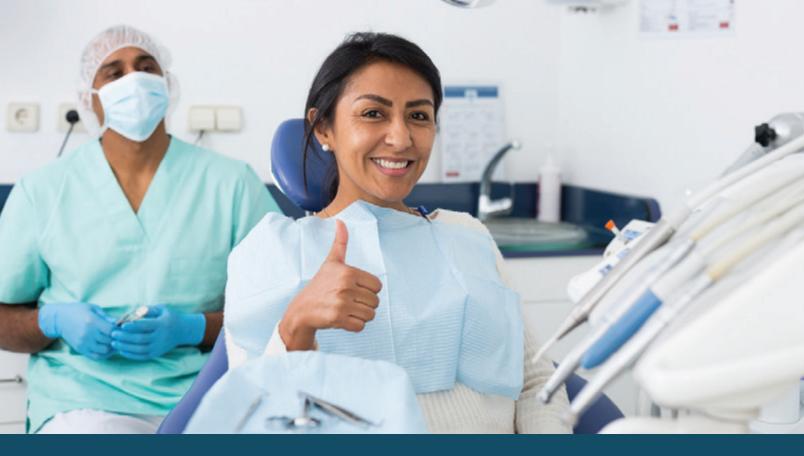
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