

LIVING POWER



**HITTING
THE BOOKS**
HOW TEACHING FUELS
THE CREATIVITY OF
NORTH CAROLINA WRITERS

STATE
AND LOCAL
ADVOCACY

NORTH CAROLINA
PUBLIC LIBRARIES



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Stand up. Speak out. Bring a friend.

The Louder Our Voice, The More We Can Do. RGEA stands guard for retired public servants—but our voice grows stronger with every new member. Know someone who retired from state or local service? Invite them to join. And if you're not yet a member, now's the time. Together, we protect pensions, healthcare, and the security you deserve.

Join today at RGEA.info/membership

NORTH CAROLINA
RGEA
RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

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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.

2026

PAY DAYS

SCHEDULE

Retirement Benefit for the Month of:

January
February
March
April
May
June
July
August
September
October
November
December

Date Retirement Payment Is Issued

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

January 23, 2026
February 25, 2026
March 25, 2026
April 24, 2026
May 22, 2026
June 25, 2026
July 24, 2026
August 25, 2026
September 25, 2026
October 23, 2026
November 25, 2026
December 23, 2026

Earn rewards for your Annual Wellness Visit

It's a great time to schedule your Annual Wellness Visit (AWV) with your doctor. Unlike a typical physical, this relaxed conversation focuses on personalizing a plan to support your health and wellness as you age.

As a valued Humana Medicare Advantage member, you can earn **\$25 in rewards** from Go365® by Humana just for completing your AWV. Best of all, it's covered at no cost to you—simple, helpful and rewarding!

Reward amounts shown represent the value of the reward, not actual dollars. Rewards have no cash value and can only be redeemed in the Go365 Mall. Rewards must be earned and redeemed within the same plan year. Any rewards not redeemed by December 31 will be forfeited.

Y0040_NCHMPLREN_C

AWV helpful hints



Find the right provider. Scan the QR code to use MyHumana's "Find a Doctor" tool to find a provider who meets your needs and feels like the right fit for you.



Remember it's more than a checkup. It's about more than numbers—it's a chance to talk about your health and set realistic goals for feeling your best.



Talk openly with your doctor. Share any health concerns, lifestyle changes or wellness aspirations.



Learn about prevention. Use the time to discuss risk factors and ways to stay ahead of potential issues.



Follow up. Make sure to schedule any screenings your doctor recommends.

Take a step toward better health and well-being.
Visit Account.Humana.com to find your ideal provider.

Humana

 **North Carolina State Health Plan**
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurers



Raising People Up

Every community in North Carolina carries the imprint of your service. As retired state and local government employees, you devoted your careers to strengthening schools, safeguarding neighborhoods, preserving natural resources, and ensuring the daily functions that make life better for all. Your dedication built bridges, both literal and figurative. You connected people, enriched families, and sustained our state's economic progress.

In each issue of *Living Power*, we honor the work our members and active employees accomplished through public service. We do this to "raise people up." We raise up the importance of public service, the value of those who retired from it, and the understanding among elected officials who may not fully realize how government service benefits North Carolina and its citizens.

This issue continues that mission by highlighting those who raise up North Carolinians through the written word. Our state has a proud tradition of writers and poets, as well as an equally strong tradition of public libraries. The first library was incorporated by the General Assembly in 1897. Public libraries have nurtured innovation, empowered generations to pursue education, strengthened local economies, and enabled citizens to fully participate in civic life.

In this issue, we are proud to feature members who had dreamed of writing a book in retirement—and then actually did so. Perhaps their stories will inspire you to begin that book you've been thinking about. Many Pulitzer Prize and National Book Award winners published their greatest works in their sixties, seventies, and even eighties. There is no better time than now to start.

This magazine and our online resources also provide essential information to help you understand and protect the benefits you earned. As a member of RGEA, you receive updates that equip you to be an informed advocate. Here are a few examples you can share:

- **2025 has been strong for pensions nationwide**, with earnings expected in double digits for many plans, including TSERS and LGERS. This increases the probability of COLAs in 2027 and provides relief to public employers and taxpayers. RGEA's independent monitoring of the pension funds' performance goes beyond what is required by the state's general statutes, offering additional transparency and peace of mind that your retirement is secure and well-managed. This is only possible with the support of your RGEA membership.
- **The collective value of state and local pension investments now exceeds \$5.7 trillion.** These funds provide retirement stability for millions while fueling the broader economy that employs millions. Monthly pension payments stimulate local communities by enabling retirees to spend on housing, repairs, and groceries.
- **On average, 83% of pension funds come from employee contributions and investment earnings.** Surveys show many Americans wish they had a pension. In 2024, 75% of respondents said the decline of pensions makes achieving the American Dream harder, and two-thirds preferred pensions over 401(k)s.

After reading this issue, please share it with a friend who retired from local or state government service and invite them to join RGEA. Just as libraries strengthen communities by sharing information, we can strengthen our cause by spreading knowledge. Together, we can raise up the value of public service and ensure retirees remain strong advocates for North Carolina.

Sincerely,

Tim O'Connell
RGEA Executive Director

UPCOMING EVENTS

Great news! Josephine Lanier, Karen Jarvis, and Gina Shell will be bringing RGEA to locations across the state once again in 2026. They are excited to be visiting with you, our members, and soon-to-be members. We will be sharing news about what is happening with the General Assembly and updates on your state and local retirement benefits. We will also be sharing about the wonderful benefits, programs, and information RGEA offers to enrich your life. Please review the list for a location near you and join us! Scan the URL code at the bottom of this page to register or just go to our website RGEA.info/events and register on the calendar of events. You are always welcome to bring a friend, perhaps another state or local retiree who will benefit from our association. Feel free to reach out to me either through email Josephine@rgea.info or call the office at 919-834-4652. See you then! -Josephine

February 6 Community Outreach Meeting

1-2 pm
Mount Holly Municipal Complex
420 E. Central Ave
Mount Holly, NC 28120

February 10 Community Outreach Meeting

1-2 pm
Jackson County Public Library
310 Keener St
Sylva, NC 28779

February 12 Community Outreach Meeting

1-2 pm
Martin Memorial Library
200 North Smithwick St
Williamston, NC 27892

February 18 Community Outreach Meeting

1:30-2:30 pm
Orange County Dept. on Aging
Seymour Center
2551 Homestead Rd #6
Chapel Hill, NC 27516

February 24 Community Outreach Meeting

1-2 pm
South Granville Senior Center
114 Douglas Dr
Creedmoor, NC 27522

March 4 Community Outreach Meeting

3-4 pm
Bill Crisp Senior Center
7560 Raeford Rd
Fayetteville, NC 28304

March 12 Community Outreach Meeting

2-3 pm
Durham Senior Center
131 Hunt St
Durham, NC 27701

March 19 Community Outreach Meeting

Extended
11 am-12 Noon
NC Cooperative Ext Guilford Center
3309 Burlington Rd
Greensboro, NC 27405

March 24 Community Outreach Meeting

11 am-2:30 pm
David B Waymer Recreation and Senior Center
14008 Holbrooks Rd
Huntersville, NC 28078

April 2 Community Outreach Meeting

1-2 pm
Garland Senior Center
91 N Church Ave
Garland, NC 28441

April 7 Community Outreach Meeting

1-2 pm
Brunswick County Library Southwest
9400 Ocean HWY W Rm 127
Carolina Shores, NC 28467

April 21 Community Outreach Meeting

1:30-2:30 pm
Asheboro Recreation Center
148 North St
Asheboro, NC 27203

Register for RGEA Events Online

Visit RGEA.info/events or scan the QR code to register for an upcoming RGEA event.



Change Can Be Challenging



My life has been in turmoil over the past few weeks, as I've experienced a series of technological failures. Over the years, without realizing, I have become very dependent on my electronics. Then it happened. My cell phone died with no warning.

All my contacts and telephone numbers—GONE. My appointments and meeting schedules—GONE. I drove to the Verizon store to see if they could retrieve my information, but no luck. They couldn't get it to work. I had to buy a new-and-improved phone, along with a new plan that increased my bill and my frustration level.

Just as I finally figured out the new features on my phone and retrieved information from the cloud, it happened again. This time, my laptop computer case fell apart. Fortunately, I had warranty coverage, so I copied files to a thumb drive and sent the laptop off to be repaired. But that didn't go so well. The motherboard also had to be replaced. They did a great job, including updating all the operating programs. This meant that my Word and Excel programs updated, so the files saved to the thumb drive now convert to the new format when reloaded. I am frustrated and confused once again!

The next challenge came in the form of a Roku television added to the workroom, which required a WIFI booster. Thanks to Mike for identifying the compatible equipment and providing the website for purchase. Installation required entering passwords and codes not easily remembered by this technologically challenged person, but I knew he was just a phone call away and willing to guide me through the setup.

Now that I've updated my technology, Google sends reminders: "You have a new memory," "Do you remember?" "Memory from five years ago." I remember growing up in a rural mountain town. I remember going to the county library and wandering through shelves of books, selecting a title and escaping to another world—no electronics or frustration when technology fails.

But the libraries of today have become a hub of technology and information, as our story on page 23 shows. You can still wander the shelves, but you can just as easily use the computer to find your favorite book, film, or music. Access to a whole new world is just a few keystrokes away.

It's a good reminder: You may not think you're using all this "new age stuff," but you are! With all the times you use electronics in your everyday life, it's so important to do what I've been doing—keep learning.

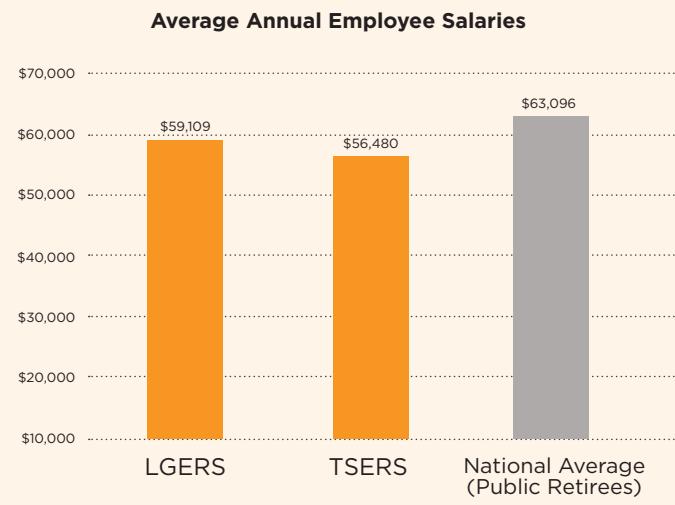
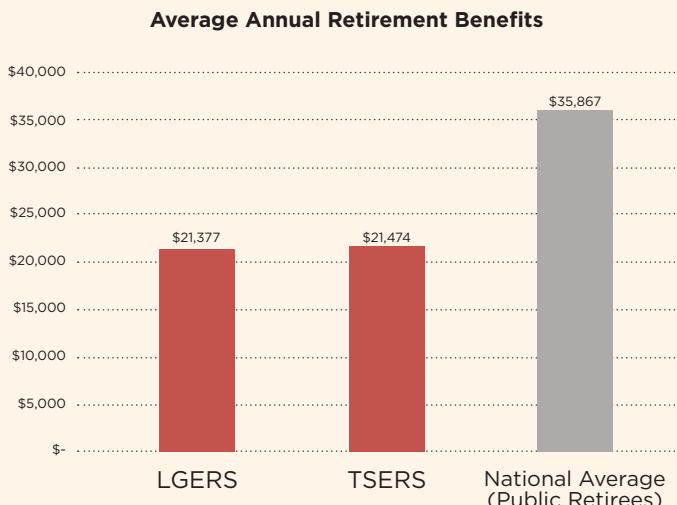
Sincerely,

Mary Ann Hinshaw

Mary Ann Hinshaw
RGEA President

NORTH CAROLINA PUBLIC EMPLOYEES RECEIVE RETIREMENT BENEFITS WELL BELOW THE NATIONAL AVERAGE

Salaries and retiree benefits in North Carolina rank near the bottom nationally.

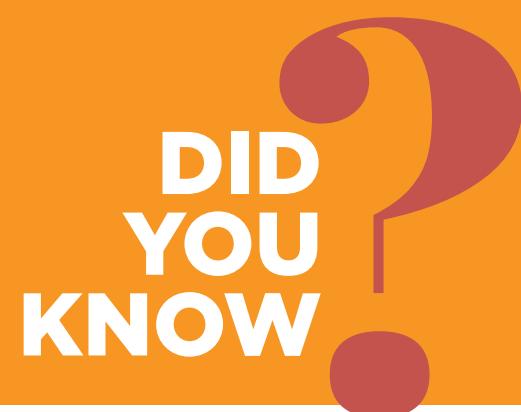


Teachers' and State Employees' Retirement System (TSERS)
Local Government Retirement System (LGERS)

AVERAGE RETIREE BENEFIT LGERS:	AVERAGE RETIREE BENEFIT TSERS:	NATIONAL AVERAGE OF RETIREE BENEFITS REPORTED:
\$21,377	\$21,474	\$35,867
RANKING BOTTOM 20% NATIONALLY	RANKING BOTTOM 20% NATIONALLY	

North Carolina
Cost of Living
Ranks 28th
Out of the
50 States

Source: U.S. Census Bureau and
Bureau of Labor Statistics



Key Factors in Determining Retirement Benefits Across the U.S.:

Geography, years of service, final average salary, benefit multiplier, retirement age, employee contributions, cost-of-living adjustments, and employer participation in Social Security (which is optional under some plans).

AVERAGE ACTIVE SALARY LGERS:
\$59,109

AVERAGE ACTIVE SALARY TSERS:
\$56,480

NATIONAL AVERAGE ACTIVE SALARY REPORTED:
\$63,096

RANKING
161 out of 211

Source: Boston Center of Retirement Research 2024 Research.
Based on data from 211 public plans reporting.

Key Factors in Determining Public Employee Salaries Across the U.S.:

Cost of living, labor market competitiveness, collective bargaining, and state/local budgets.

WHAT THIS MEANS FOR NC RETIREES:

Many retired from public service are facing financial stress that forces them to draw down savings, sell significant assets, or rely on family or public assistance.



Your Voice Is Shaping RGEA's Future

INSIGHTS FROM OUR 2025 MESSAGING SURVEY

Earlier this year, RGEA launched a statewide messaging survey with a simple goal: to listen. We wanted to hear directly from the retirees we serve every day, to better understand your priorities, your concerns, and the language that best reflects who we are as an association. Hundreds of members responded, offering thoughtful and candid feedback that is already strengthening our work and helping guide our 2026 recruitment efforts. Thank you for taking the time to share your voice and your perspective.

The survey reached a broad cross-section of our membership, including teachers, public safety professionals, health and human services staff, transportation workers, municipal and other retirees from communities of every size. Across roles and regions, one message came through clearly. Members see RGEA as a trusted advocate that stands guard over the benefits they earned through a lifetime of service. Many respondents said it was important that our messaging remain strong, steady, and grounded in protection, highlighting the commitment RGEA brings to safeguarding the benefits retirees worked hard to earn.

Members also emphasized the value of unity and collective strength. You told us that when retirees speak together, elected officials listen and take notice. The idea of “strength in numbers” consistently resonated, especially as retirees face rising costs, uncertainty around pension

supplements, and questions about long-term benefit security. Several respondents noted that they joined RGEA because they wanted to be part of that collective voice, a voice that watches closely, advocates tirelessly, and ensures retirees are never overlooked.

This feedback does more than guide our communications. It is helping shape our recruitment strategy for the coming year, including a new campaign designed to reach both prospective members and those who may not realize how much RGEA already works on their behalf. Your responses made it clear that retirees value clarity, purpose, sincerity, and a message that reflects their lived experience. They want communication that shows who they are, what they have earned, and why membership matters.

As RGEA prepares to celebrate our 55th anniversary in 2026, your participation in this survey ensures we move forward with confidence and shared purpose. Thank you for continuing to help us refine, improve, and strengthen the way we communicate our mission. Your voice matters, and it truly shapes the work we do together.



Expanding Our Reach. Strengthening Our Voice.

RGEA LAUNCHES 2026 MEMBERSHIP DRIVE

RGEA is preparing for one of the most significant initiatives in our recent history—a renewed statewide member recruitment campaign launching in early 2026. This effort is designed to strengthen our collective voice, expand awareness of RGEA's mission, and ensure retirees and future retirees have the protection and advocacy they deserve for decades to come.

Why now? The answer is simple: strength in numbers. Our recent messaging survey showed that while longtime members understand RGEA's role as a legislative advocate and trusted resource, many retirees across North Carolina still do not know who we are or how we stand guard for them. More than half of non-members cited "not knowing what RGEA does" as their biggest barrier to joining. Growing our membership is one of the most effective ways to close that awareness gap and increase our impact in the legislature, where decisions about pensions and healthcare benefits are made.

For current members, this campaign is an opportunity to help strengthen the association you rely on. Every new member adds weight to RGEA's advocacy, reinforces our presence in communities across the state, and helps protect the benefits that today's retirees (and tomorrow's) depend on. If you know retirees who served their communities in education, public safety, health, and other sectors, or in local government, a personal invitation from you can make a meaningful difference.

Throughout 2026, you will see more about our membership drive. We will be expanding our digital outreach, increasing our presence on social media, and launching new tools to reach retirees where they are, whether online, in their communities, or through new communication channels. You may have already noticed one of these steps. RGEA is now on Instagram, and we invite you to follow **@rgeainfo** for stories, photos, and updates from members across North Carolina.

More exciting developments are in the works and we can promise this: Our goal is to strengthen RGEA's visibility, modernize how we connect, and ensure that every retiree, member or not, knows that RGEA stands guard for them.

As we look ahead, we remain focused on building a stronger and more connected association. Your support helps extend our reach, amplify our advocacy, and reinforce the mission at the heart of everything we do. Together, we can make 2026 a year defined by unity, growth, and meaningful progress for all North Carolina retirees.

INVITE A FRIEND TO JOIN RGEA!

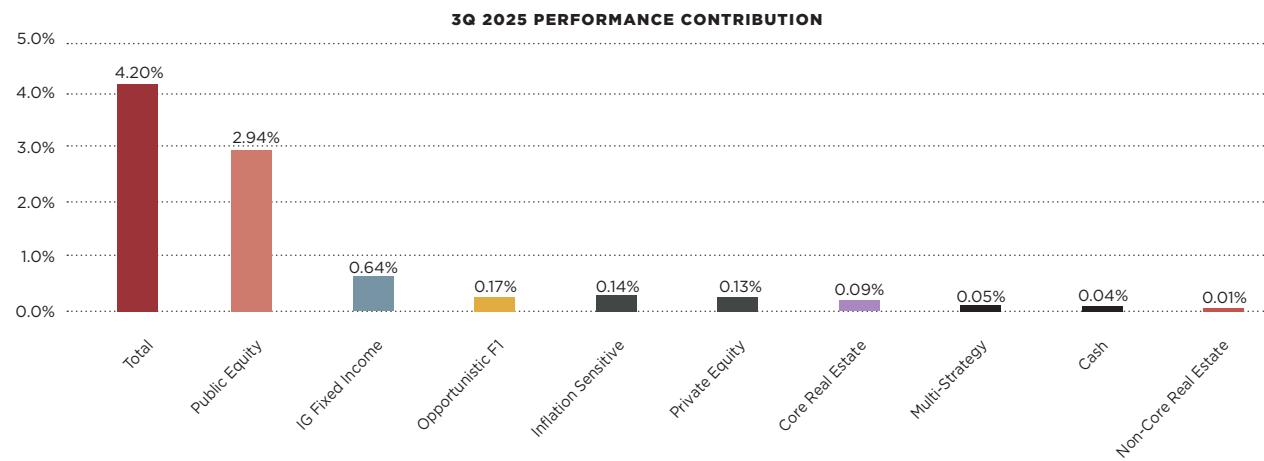
Our voice grows stronger with every new member. Know someone who retired from state or local service? Invite them to join RGEA at **RGEA.info/membership** or call us at **919-834-4652**.

3Q 2025

NORTH CAROLINA RETIREMENT SYSTEMS PERFORMANCE ANALYSIS

The North Carolina Retirement Systems (NCRS) gained +4.2% in the third quarter of 2025. This performance was driven by strength in its largest concentrations, Public Equity and IG Fixed Income, and is in-line with the median return of +4.1% across all Wilshire Trust Universe Comparison Service plans.¹ For the calendar year-to-date, NCRS has generated a +10.8% return, exceeding its assumed actuarial investment return of +6.5%.

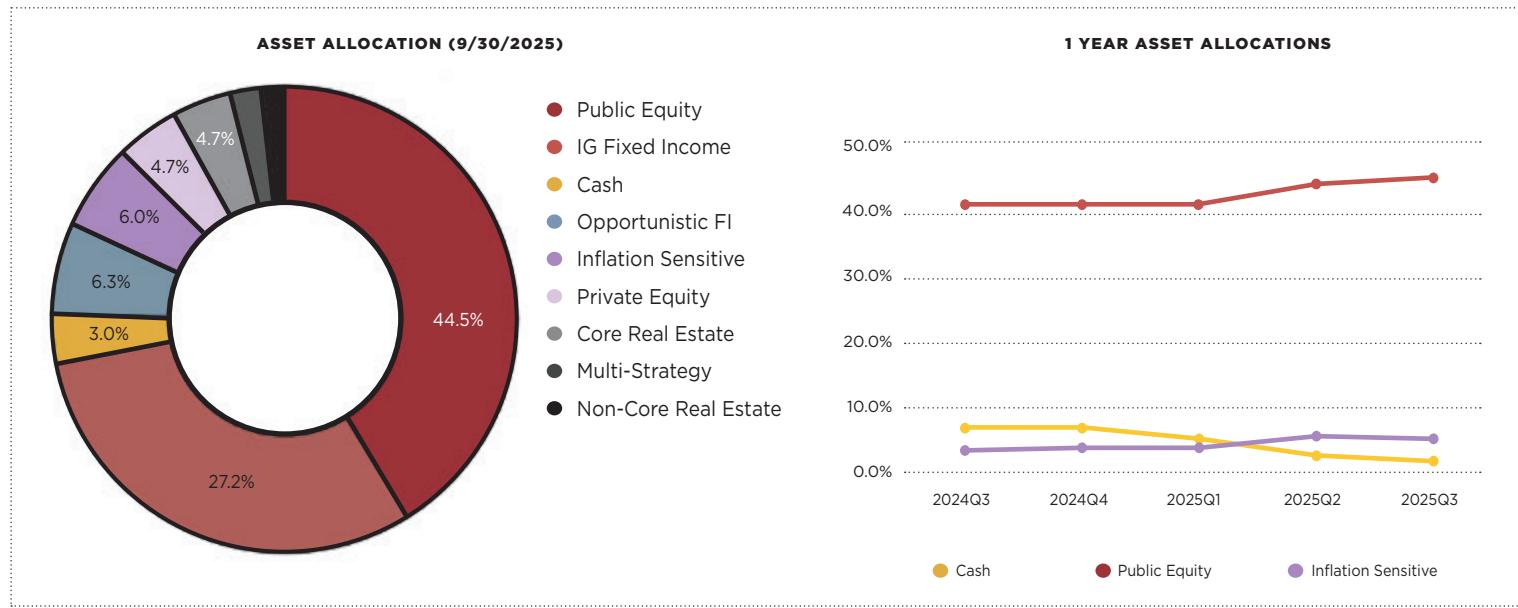
Your RGEA Dues at Work: To keep you informed and your pension secure, RGEA works with Addepar, an independent financial analytics firm. Their expertise helps concisely track how your pension is performing compared to benchmarks and peer public plans, giving you peace of mind that your future is protected. For those wanting additional pension investment data, we encourage you to visit the Office of the Treasurer's Office Transparency web page at NCTreasurer.gov/about/transparency/commitment-transparency.



Source: North Carolina Treasurer's Office, Addepar Analysis

The third quarter of 2025 delivered robust returns. This continued rally was primarily driven by the Federal Reserve's first rate cut of the year, providing a tailwind for both equity and fixed income markets, even amidst a U.S. government shutdown that temporarily halted economic data releases. The S&P 500 gained +8.1% and importantly, market strength broadened beyond mega-cap technology stocks. Small-cap and value sectors staged a notable resurgence, with international equities also benefiting from the weakening U.S. dollar. For fixed income, the Fed's September rate cut helped move yields lower, as the Bloomberg U.S. Aggregate Bond Index posted a +2.0% return for the period.

NCRS continued to reduce its concentration in Cash, with the allocation falling to just under 3.0% by the end of 3Q 2025. This move represents a significant year-over-year decrease of -4.3% in Cash holdings. This reduction corresponds with increases in other asset classes, notably Public Equity (up +3.4%) and Inflation Sensitive assets (up +1.5%).



Source: North Carolina Treasurer's Office, Addepar Analysis

¹ Wilshire Trust Universe Comparison Service Report (November, 2025).

The median return is across all institutional plans tracked by Wilshire TUCS, including public and corporate plans.

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ADVOCACY:

NC BUDGET STALEMATE CONTINUES IN 2026

By Jackson Cozort
RGEA Director of Government Relations

North Carolina's 2025 legislative session closed with an unfortunate and unprecedented result: lawmakers adjourned without passing a budget. Despite one party holding strong majorities in both chambers, negotiations ultimately collapsed under the weight of several unresolved issues, leaving state employees, teachers, retirees, and agencies without clarity heading into the new year.

At the heart of the stalemate were four major points of disagreement: the size and structure of a tax package, adjustments to state employee raises, proposed teacher salary increases, and whether to include a 3% bonus over two years for TSERS retirees. While all four items had been part of ongoing negotiations since the summer, the chambers drifted further apart as the session wore on.

The House pushed for a more generous approach across the board. Their proposal included higher raises for state employees, larger pay bumps for teachers, and, most importantly, a 3% bonus for TSERS retirees spread over two years. The House maintained that retirees, who have now endured years of inflation without meaningful relief, deserved at least this minimal step toward restoring lost purchasing power.

The Senate, however, held the line on a dramatically leaner framework. They proposed lower raises for both state employees and teachers, and they were firm in their position that retirees should receive nothing at all. The chamber's leadership repeatedly signaled resistance to any additional spending, including inflation relief for the very retirees who dedicated their careers to public service.

What makes this outcome even more striking is that North Carolina became the only state in the entire country to leave its legislative session without passing a budget. While other states managed to navigate their partisan or intra-party divisions, our General Assembly ended the year without agreement on the most fundamental responsibility of governing: setting a state budget.

For retirees, the failure to pass a budget means continued uncertainty. The proposed 3% TSERS bonus, modest but meaningful, is now off the table unless lawmakers return and revive negotiations. We have heard from both the House and Senate leadership that they are not planning to do anything budget-related until after the primary elections in early 2026. RGEA will continue pressing lawmakers to finish the job and deliver the relief retirees need and deserve.

The work doesn't end just because the session did. They may have adjourned on Jones Street, but the conversation about supporting our lifelong public servants must continue, and we'll be there every step of the way.



A New Era for LGERS

WHAT RECENT CHANGES MEAN FOR LOCAL GOVERNMENT RETIREES

By Jackson Cozort
RGEA Director of Government Relations

North Carolina's Local Government Employees' Retirement System (LGERS) is entering a new chapter, with some changes already showing encouraging results.

As a reminder, by law, the LGERS Trustees can only award cost-of-living adjustments (COLAs) or bonuses when the system exceeds its three-year average target return of 6.5%. The last time local government retirees received a 2% bonus from additional earnings based on this law was 2022. Over the past two decades, the system has struggled to clear that hurdle consistently. Initially, this was due to external factors, as the funds worked to recover from losses stemming from the 2008 recession. In recent years, returns were most impacted by the funds' above-average cash holdings, which lowered returns. That cash-heavy strategy has now shifted. Treasurer Brad Briner and his investment team have redeployed much of that idle cash into higher-yielding assets, while still managing risk responsibly. The early results are positive: **as of December, LGERS' earnings are approaching 12%**. While this still falls short of the five-year average required for a 2026 increase, it positions 2027 as a real possibility and improves the odds of more regular post-retirement adjustments going forward.

Modernizing Pension Governance

A significant step toward strengthening the pension's long-term health was the passage of the 2025 State Investment Modernization Act (HB 506). This legislation shifts North Carolina away from the "sole fiduciary" model first established by the General Assembly in 1784. The responsibilities of the Treasurer have evolved considerably since those early days, and this change was overdue. RGEA played a leading role in supporting this reform, informed by our own extensive financial modeling to examine the factors affecting LGERS' ability to provide cost-of-living adjustments over such an extended period. This new law transitions the state from a sole fiduciary model to an appointed investment authority board, aligning North Carolina's governance with 48 other states' and it provides the Treasurer with the structure that many of the higher-performing public pension systems across the country have had at their disposal.

This five-member investment authority board, which includes the Treasurer as a voting member, adds broader expertise, stronger oversight, and more stability during political transitions. A research study published by The National Conference of Public Employee Retirement Systems shows that improved governance can increase returns by about 1% annually. For LGERS, that **could mean nearly \$400 million in additional yearly revenue**, roughly the cost of a 2% COLA. These are meaningful improvements, and RGEA is proud to be part of this change process.

Who Serves on the Investment Authority Board?

- **Brad Briner**, State Treasurer
- **Dan Ward**, CIO, Greenhawk Family Office
- **Mark Roberts**, CIO, Ironside Asset Advisors
- **Stephanie Lynch**, Co-founder & Managing Partner, Global Endowment Management
- **Kevin SigRist**, Interim CIO



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

Reflecting on Year One, Looking Ahead to 2026

As we head into 2026, it is a natural time to reflect on my first year in office. My team has worked tirelessly to make some hard but necessary decisions, resolve problems, establish winning strategies, and implement forward-looking policies. A big focus of our energy has been on issues that directly impact our retirees.

Most notable is our work with the pension fund. The North Carolina Retirement Systems' assets earned approximately a 12% return through October, translating to roughly \$15 billion in earnings. That sounds like a lot of money—and it is—but we need to continue this work next year as we aim to close the pension deficit we faced when I came into office.

Part of our effort to ensure your money works harder for you included implementing what is known as active rebalancing. This meant, in part, redeploying about \$6 billion in excess cash that wasn't working for you and instead investing in higher earning asset classes. We're happy to report this strategy proved to be successful—with our portfolio substantially outperforming our required return in 2025.

This often leads to the question of when cost-of-living adjustments for you become feasible. That is a much harder question to answer. It's not only about the money we earn each year, but also several other factors such as how big a pension deficit remains to be paid, how high employer contributions are, how fast wages have grown, and even life expectancy. Plus, there are restrictions set into law about who can give COLAs.

- **TSERS:** It is up to the **General Assembly** to decide whether to increase benefits for TSERS and whether to appropriate funds to support that goal. *While the TSERS Board can provide a recommendation to the General Assembly based on actuarial reporting, it cannot grant retiree benefit increases; it is solely within the purview of the General Assembly to enact legislation to provide for an increase for TSERS retirees.*

- **LGERS:** It is up to the **LGERS Board of Trustees** to decide whether to increase benefits for LGERS and whether to require that the funds of the Retirement System be used to support that goal. *The General Assembly has delegated to the LGERS Board of Trustees the ability to grant an increase within certain statutory limitations. If any increase is provided, either there must be investment gains to pay for it, or there will have to be additional employer contributions to pay for it.*

Total investment returns for 2025 would have to have been more than 17% for each system to consider the feasibility of an increase or one-time supplement. Even with our strong performance, we haven't hit that mark—yet.

Know that as we head into the new year, we are continuing to work every day with you in mind. Our new NC Investment Authority is at the helm and has some of the best financial minds collaborating to keep our pension funds growing. I look forward to keeping you informed on the progress we are making. I hope everyone has a healthy, happy, and prosperous 2026!



ONE-ON-ONE

with

SECRETARY OF STATE ELAINE MARSHALL



In 1996, Elaine Marshall made history as the first woman elected to a statewide executive office in North Carolina when she became Secretary of State—a position she has held since. RGEA Executive Director Tim O’Connell recently met with Secretary Marshall to learn more about the responsibilities of her office and the leadership journey that led her to it.

Secretary Marshall’s roots trace back to rural Maryland, where she was raised by parents she describes as “a hard-driven farmer and a music teacher.” She credits her involvement in 4-H and the encouragement of a club leader with shaping her early leadership skills, leading her to serve as a 4-H state president.

“The 4-H leaders I had really gave their all to the girls’ club,” Marshall said. “They really would build you up.” Her lifelong support for the group led to her induction into the North Carolina and the National 4-H Hall of Fame.

Public service, she notes, was less a career goal than a way of life that she observed in her small community, where neighbors regularly helped one another. Her service to the state has included teaching home economics in Lenoir County, teaching in the community college system, and serving in the North Carolina Senate. Before attending law school, Marshall owned and operated a book and gift store, an experience she says gave her empathy for entrepreneurs and insight into the challenges of starting a business.

The Secretary of State’s Office oversees several key functions: establishing the legal framework for business formation, safeguarding intellectual property, maintaining public records, and, perhaps familiar to retirees, protecting seniors from scams.

Since taking office, Marshall has prioritized streamlining processes through technology and reducing barriers for those pursuing their own ventures. During her leadership, more than 2.2 million businesses have been formed in North Carolina.

“It is the economy of the state. People come to us with their hopes and dreams. Some just want to do better,” she said.

Beyond business filings, the Secretary of State’s office enforces state securities laws, regulates investment advisers and brokers, and investigates fraud and misrepresentation in financial transactions. Marshall has made consumer protection a cornerstone of her public service, taking aim at counterfeit goods and unsafe products that, in some cases, put children at risk.

“This is the type of work that gets me up in the morning,” she says, holding examples of fake stuffed toys and Delta 8 THC (a chemical compound found in hemp and cannabis plants) items packaged with logos distinctly resembling popular children’s snacks.

For her work in protecting intellectual property, Marshall was recently honored with the “2025 Champions of IP Protection Award” by the U.S. Chamber of Commerce in Washington, D.C.



Photo courtesy: Dan Routh Photography

Jaki Shelton Green

HITTING THE BOOKS:

How Teaching Fuels
the Creativity of
North Carolina Authors

By Jennifer Bringle

Of the many things North Carolina is known for—barbecue, Cheerwine, college basketball and the like—one of the state's biggest claims to fame seems to fly a bit under the radar. That's why you may not know the state is, and has been, home to some of the nation's most celebrated authors. *New York Times* bestselling-authors, National Book Award-winning authors, BookTok-famous authors.

Quite a few of these literary giants have shared their love of the written word in the classroom, as well. Whether in a high school English class or a master's level creative writing seminar, these authors prove that the joy of writing can transcend the page and add depth and fulfillment to a career in public service.

We recently spoke with three of North Carolina's most-celebrated authors who've also dedicated their careers to sparking the love of writing in students.

JAKI SHELTON GREEN

Growing up in tiny Efland, NC, Jaki Shelton Green never dreamed she'd one day be the first African-American woman appointed as North Carolina Poet Laureate. But she says that upbringing in a rural community has informed her writing over a decades-long career as a poet and educator.

"I grew up in a rural community, and yet there was so much vibrancy and richness in the everydayness of people getting up and going to work," she says. "I'd watch these women in my community during the week in aprons with bonnets on their heads, who'd come into church on Sundays and materialize into a black Marilyn Monroe. And I'd be like, 'Who are these women?'"

Shelton Green began writing at an early age, filling tiny notepads she received from her grandmother with stories and notes about the world around her. After earning a degree in early childhood education, Shelton Green taught in elementary schools before realizing that the structure of teaching that age group didn't fit her teaching style. Since then, the poet has spent her career teaching adults and writing poetry.

Shelton Green has published eight collections of poetry along with her work being included in more than 80 anthologies and magazines such as *Essence* and *Ms.* In 2020, she released a poetry LP, *The River Speaks of Thirst*.

Over the years, Shelton Green has earned a laundry list

of accolades, including the North Carolina Award for Literature, appointment as North Carolina Piedmont Laureate, induction into the North Carolina Literary Hall of Fame, Frank B. Hanes Writer in Residence at UNC-Chapel Hill, and the American Academy of Poets Laureate Fellowship.

In 2018, Governor Roy Cooper appointed Shelton Green as the North Carolina Poet Laureate, a title she still holds today. In the role, Shelton Green serves as an ambassador of North Carolina literature, participating in literary activities and events across the state.

"It was very humbling to be named," she says. "I'm standing there with generations of people behind me who made it possible—people who told me that my voice was worthy, my stories were worthy, my life was worthy."

As Poet Laureate, one of Shelton Green's focuses has been promoting documentary poetry, which she also teaches at the Duke University Center for Documentary Studies.

"I love introducing people to the idea of documentary poetry and explaining how it helps them tell their stories even more powerfully," she says.

Shelton Green has introduced many students to this form of poetic storytelling through her company, SistaWrite, which hosts writing retreats for women in inspirational locations such as Ocracoke Island and Sedona, Arizona. And

whether through one of these workshops, the classroom, or Poet Laureate events, Shelton Green says creating an open, welcoming environment for writers to explore their creativity is the most important aspect of her work.

"I believe that my role right now is to make space and not be a gatekeeper, to open doors," she says. "A lot of young people are playing this game the wrong way, thinking they need to be gatekeepers. They don't understand the psychology, the anatomy of what power and leadership really is—it's how many people you can bring along and nurture and guide."



Photo: Kate Medley

DANIEL WALLACE

Success as an author didn't happen overnight for Daniel Wallace. He began pursuing a career in writing during his early 20s, after "I had tried and failed at everything else," he says. Wallace published short stories and wrote several novels that did not get published. Along the way, he began to develop his distinctive narrative style.

"I eventually eliminated all the other narrative possibilities for my work and came upon this odd mixture of myth,

folktales, and family drama, and combined all of them in my first book," he says.

That book, which published when Wallace was 39, was *Big Fish*, the novel adapted into a major motion picture starring Ewan McGregor and directed by Tim Burton. And while some may have seen the overwhelming success of *Big Fish* as instantaneous, Wallace says his long journey to becoming an author prepared him to manage all that came with a hit book and movie adaptation.

"If it happened to me at 24 instead of 39, it would have had an effect on me that might have been harmful to my writing and career," he says. "But I had already established myself as a writer even though I wasn't published at that time, and I had become the writer I was going to be."

Since then, Wallace has written eight more books—including a memoir, *This Isn't Going to End Well*, which was published in 2023—as well as essays and stories for publications, including *Slate*, *Garden & Gun*, and *Our State*.

Shortly after publishing *Big Fish*, Wallace began substitute teaching at UNC-Chapel Hill and fell in love with the classroom. In 2008, he was offered a permanent position in the university's creative writing department, which he later directed for more than a decade. Wallace still teaches at UNC, and he says the time in the classroom offers a sense of fulfillment and purpose.

"I love working with students and being able to get to know them over the course of sometimes just a semester, but at other times, the course of their entire college career, which is an opportunity very few people have," he says. "It's almost like watching your children grow—without the responsibility, and sometimes the friendships continue for decades after they graduate."

Wallace says his interaction with students also inspires him as a writer, and being in the classroom helps him to continue to hone his craft.

"Being a writer or any kind of creative, there's this constant

learning and openness to change and getting better,” he says. “Teaching does that for me—it feeds my creativity by allowing me to see through teaching things that I still need to learn. Being immersed in this space of creativity and experimentation is just perfect.”



LEE SMITH

When you think of Southern literary luminaries, Lee Smith always makes the list. A native of the Appalachian region of Virginia, Smith began writing stories at the age of nine, selling them for a nickel apiece to her neighbors. From those industrious roots, Smith has gone on to publish more than a dozen novels, a memoir, short stories, and even a Broadway play, *Good Ol' Girls*. She has won the North Carolina Award for Literature, the Thomas Wolfe Award, and been inducted into the North Carolina Literary Hall of Fame, among other accolades.

Smith attended Hollins University, which at the time offered one of the few creative writing programs in the country, and after graduating she worked as a newspaper journalist before focusing her work on fiction. Smith published her first novel, *The Last Day the Dogbushes Bloomed*, in 1968, and she achieved national recognition with her fifth novel, *Oral History*, which became a Book-of-the-Month Club featured selection.

In 1974, Smith and her family moved to Chapel Hill, and she taught at UNC for several years before accepting a teaching job at NC State. Smith says she'd always felt drawn to the classroom, whether as a Sunday school teacher or teaching creative writing at summer programs, so taking on the role at State was a natural fit.

“I loved the variety of people I was teaching in those classes,” she says. “Along with undergrad students, I also taught in the evening at creative writing workshops for older people. I taught people from all kinds of backgrounds and places, and many of them have gone on to publish. It has been a great pleasure to teach writing.”

Smith says that working with students helped fuel her own creativity by reminding her to stay open to the stories we all encounter in our everyday lives.

“Stories are everywhere,” she says. “It’s a question of knowing how to listen for them and knowing how to find them—being open to the world in a certain way enriches the writer’s life.”

WHAT IS BookTok?

A relatively new phenomenon, “BookTok” is the community of readers and writers on the social media platform TikTok that have gained so much traction with users, they’ve literally catapulted otherwise unknown books and authors to bestselling fame.

The Write Stuff

Many retirees enjoy reading, and a few of RGEA's members have taken that passion for books to the next level by publishing. We chatted with two of these retirees about their books and how publishing helped them continue the life of service they enjoyed during their careers.



Jeffrey Hammerstein, author of
Hi, I'm a Paramedic: How a Timid Soul Found Purpose

Growing up during the 1970s, Jeffrey Hammerstein was captivated by the television show *Emergency*. Watching the show's paramedics respond to crises, Hammerstein knew he wanted to do the same thing. He began as a volunteer in Garner and took on a full-time EMS

role with Wake County in 1988, where he stayed until his retirement in 2021.

Hammerstein's experiences on that job guide the narrative of his memoir. But he says the book is less a harrowing string of emergencies and more focused on the nuances of helping others.

"The critical intervention calls are just a small percentage of what we respond to," he says. "But we have the ability to make a positive impact with every call by how we treat and interact with people."

The book published in August, and Hammerstein says the feedback he's received from other paramedics has been rewarding.

"People said that I articulated things they couldn't figure out how to say, and that helped them deal with things they wrestled with," he says. "That was the most validating and moving feedback."

Hi, I'm a Paramedic: How a Timid Soul Found Purpose
By Jeffrey Hammerstein



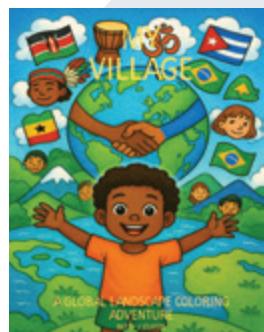
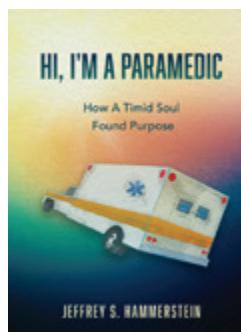
Betty Staton, author of
My Village: A Global Landscape Coloring Adventure; Heritage in Hues: A Coloring Book for Black Women; and Power Moves: Word Puzzles for Women Who Refuse to Quit

Betty Staton worked for many years in the Department of Health and Human Services, serving at the state and county levels until her retirement in 2024. And even before transitioning from the working world, Staton started working on her coloring and puzzle books that offer diversion with a healthy dose of inspiration.

Staton says that she always served as a mentor to women during her career, and her books continue that work while also enriching her post-retirement life.

"I created the books to celebrate Black heritage, the global black community, and to help women—especially those who are 50-plus—to stay sharp, hopeful, and also live with intention," she says. "The books are another way to keep serving people in the next season of my life."

My Village: A Global Landscape Coloring Adventure
By Betty Staton



More Than Just Books: *How Public Libraries Serve NC Communities*

By Jennifer Bringle

Frannie Ashburn



Frannie Ashburn has always loved books. Growing up with a father who avidly read mysteries and usually had a book or magazine on hand, Ashburn says reading just felt like a natural part of her life. She cultivated her own love of books at her town's public library.

"My lifelong public library journey began in my hometown library in Danville, Virginia," she says. "I'd walk to the public library and take the city bus home with an armful of books."

That love of reading stayed with Ashburn throughout her life, and around the time her kids were leaving home for college, she saw an opportunity to pursue that passion in a new way—as a librarian. During her library career, Ashburn worked in both North Carolina and South Carolina, implementing reading and discussion projects for adult readers in public libraries, as well as serving as a library development consultant for the State Library of North Carolina.

Through that work, Ashburn realized the true power of public libraries, not only to promote lifelong learning, but as multifaceted resources for the communities they serve.

“Libraries are community cultural centers,” she says. “If you want to know about something, we can help you. If you want to engage in civil discourse, we have spaces for that open to the public. Public libraries serve you all your life.”

That dedication to community drew David Singleton to a career in libraries. Growing up in Western North Carolina, Singleton saw firsthand the impact a public library could have, particularly in rural communities.

“That’s one of the things that drew me to public libraries,” he says. “Public libraries have the opportunity to make a difference in the everyday lives of people and in the communities in which they live.”

After graduate school, Singleton served as library director in Brevard before moving to Georgia, where he went on to become deputy state librarian. There, he oversaw development of the innovative PINES system, which allowed libraries to share a catalog and collections, as well as Evergreen software to operate the system more effectively. NC Cardinal is based on the PINES model and uses Evergreen software.

Singleton returned to North Carolina in 2008, eventually becoming director of libraries for the Charlotte Mecklenburg Library. He later served as executive director of Live Oak Public Libraries in Savannah, GA.

Throughout that career, much of Singleton’s work focused on one of the greatest benefits of libraries—access. Be that to books, the internet, meeting spaces, or educational opportunities, access for all has always been a hallmark of public libraries.

“Public libraries are open to everyone—you don’t have to have a card to come in and sit and study or use computers even,” he says. “And we try to make our buildings available—meeting rooms for public meetings or for students studying after school, and many libraries are polling locations for elections.”



David Singleton

Community access reaches far beyond the walls of library buildings. Both Ashburn and Singleton worked on programs during their careers that expanded digital collections and catalogs, as well as simplified access for library patrons.

During her time at the State Library of North Carolina, Ashburn worked on the large digitization projects, which made collections more widely available. And around the time she retired, the State Library began the launch of NC Cardinal, a consortium of the state’s public libraries sharing a catalog system, making resources available to all state residents. The program spans 56 library systems across the state, with a total of 8.1 million items in the catalog. Ashburn says that NC Cardinal has significantly expanded resource access for North Carolinians, particularly those living in rural and underserved communities.

“My local library (High Point Public Library) was optimistic when NC Cardinal launched,” she says. “The first month’s statistics showed that our patrons borrowed thousands of things, so we know it’s working well.”

Singleton says programs such as NC Cardinal, which provides access to physical resources, and NC Live, which focuses on digital resources, give North Carolinians in rural areas, or without transportation, access to a robust cache of information.

“NC Live includes national and regional newspapers, digital magazines, and a treasure trove of other online resources,” he says. “There are many resources that people can get from home, and all they need to unlock them is a library card. And most systems, including Cardinal, allow you to apply for a card from home.”

Expanding access played a major role in Singleton’s work, as well. During his tenure with the Charlotte Mecklenburg Library, he oversaw the launch of a program that gave every public-school student access to the public library via their student ID number.

"They didn't need to carry a library card if they knew their student ID number—that's all they need to check out books," he says. "That's one of the things I'm really proud of doing."

Since retiring, both Ashburn and Singleton have continued to stay involved with North Carolina's libraries. Ashburn serves on the board of the Friends of the High Point Public Library, which is celebrating its 100th year in 2026—a testament to the enduring role the institution plays in its community.

Singleton serves as a consultant to libraries across the state, helping public libraries formulate and execute planning and management strategies. He says that work has allowed him to help smaller libraries make the most of what they have and formulate pathways toward growth and success.

"A rural county often doesn't have the resources to help them understand how they can, for example, better develop staff," he says. "I give them an overview of what's available and what might be appropriate for their staff, then they have the ability to choose what they want and how they learn."

Ultimately, both Ashburn and Singleton continue to support public libraries because they believe in their mission to offer knowledge, opportunity, and a place to gather for all members of North Carolina's communities.

"Today, more than ever in history, the public library stands strong as a community resource for everyone—providing service, information, materials, and online access," Ashburn says. "The public library is a safe space and is generally understood to be neutral territory—policies, procedures, and usage of materials apply equally to all."



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DISTRICT CONNECTIONS

By **Deryl Davis Fulmer, PhD**
RGEA Community Liaison

WELCOME WINTER 2026:

STAYING CONNECTED,
INFORMED, AND INSPIRED



The New Year has arrived! To help you start strong and thrive this season, we're excited to share insights from our Holiday Fitness webinar with Andrea Henry of Brookdale Senior Living. She introduced four pillars designed to support your wellness all year long:

1. Movement is Medicine
2. Food is Fuel
3. Restfulness for Renewal
4. Companionship is Comfort

You can watch this webinar—and explore many others—on our YouTube channel at [YouTube.com/@rgeainfo](https://www.youtube.com/@rgeainfo). If you missed any sessions, don't worry! All webinars from 2023 onward are available and organized by year for easy browsing.



Scan code to visit our
YouTube channel.

As we continue to welcome the new year, it's time to prepare for our annual **March for Meals/Meals on Wheels (MOW)**, happening **March 16–20**. Last year, over 200 members joined us in this meaningful effort—and we're excited to grow even more this year!

There are several ways you can participate:

- **Deliver meals** to community members
- **Pack food** for distribution
- **Donate** food items or financial support
- **Support pets** by donating food for dogs and cats
(Note: pet support varies by site)

Ready to get involved? Here are the steps to take:

1. Go to MOWANC.org
2. Click on the March for Meals tab
3. Click on the Sign Up Form

If you or someone you know could benefit from Meals on Wheels services, please reach out to your local MOW agency to get started. To qualify, you must be 60 years or older, homebound, and unable to prepare your own meals. If you have a disability, the age requirement does not apply.

Get Involved with Your District Community Advisory Board (CAB)

Your Community Advisory Board (CAB) needs you! Watch your email and our website for upcoming events and opportunities. CABs are a great way to meet fellow retirees, stay informed on legislative updates, and stay connected with RGEA.

Lunch Groups Are Growing!

Forsyth Lunch Cruisers (District 3) meet monthly, and Districts 6 and 8 are launching their own groups. Want to start one in your area? Contact Deryl at deryl@rgea.info, or Robin at reklc1@yahoo.com—we're here to help!

Virtual Lunch and Learns are held monthly on a Wednesday from 12:30–1:30 pm. Through the virtual Lunch and Learn webinar series, RGEA is able to bring pertinent information into your homes. We are excited to bring you the following topics for this Spring Lunch and Learn Series:

January 28:	Medicare Scams and Elder Fraud
February 11:	Long-Term Care and What to Expect in a Senior Living Community
February 2026:	Tax Prep for Seniors (TBD)
March 11:	Estate Planning with the State Employees Credit Union

Registration information can be found on our events calendar on the RGEA website. We offer these webinars based on member suggestions, so if you have an idea for a topic, be sure to email me at deryl@rgea.info.

Digital Discover Friday Series, co-sponsored by RGEA, AARP, and Senior Planet, is a great way to continue to build your knowledge and skill around a variety of technologies. The time is always at 11:00 am to noon on the second Friday of the month. The schedule and registration links for each are below. Send me an email if you have any concerns with registering. These sessions are often recorded and the link will be sent directly to those who registered. Please review it by the deadline indicated upon receipt. Here is what is coming up:

January 9:	AI & Disinformation Events.AARP.org/gb0rxo
February 13:	My Chart Events.AARP.org/xEzRkq
March 13:	Emojis, GIFS and More Events.AARP.org/EO21vV
April 10:	Tech Basics for Caregiving Events.AARP.org/wgbqBN

Finally, if you missed our 2025 recipe book collection *Table Traditions* from the RGEA community, recipes can be enjoyed and shared throughout the year! You can find it online at RGEA.info/table-traditions.



Scan code to browse *Table Traditions* online.

Happy Winter Everyone!

Deryl
deryl@rgea.info

WORD SCRAMBLE FOR READERS

TRERIE

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*Unscramble these five jumbles,
one letter to each square,
to form four ordinary words.*



Wendy's book about anti-gravity was so compelling... She couldn't _____.

Now arrange the circled letters to form the surprise answer, as suggested by the cartoon above.
Print your answer here:

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REAL MEMBERS. REAL STORIES.

Making a Difference with Cynthia Ferebee

During her 30-year career as a teacher and assistant principal, Cynthia Ferebee found fulfillment through giving back to her community as an educator. Upon retiring, Ferebee began frequenting the Durham Center for Senior Life, getting involved in everything from playing cards with new friends to taking yoga classes.

The latter led Ferebee to discover a new pursuit that marries her desire to give back with her passion for staying active—teaching yoga to seniors. We recently caught up with Ferebee to find out how yoga and other activities, such as competitive swimming, keep her connected to her community and enrich her post-retirement life.



Want to hear more from our conversation with Cynthia Ferebee? Scan the QR code to see her video interview.



What drew you to teaching yoga?

Ferebee: When I was teaching, I was out there making a difference, trying to help others, and that gave me pleasure. So that's what I'm doing now—trying to help others lead a healthy life.

How do you make yoga accessible for seniors?

Ferebee: There are so many people who think that they can't do yoga, but I wanted to let them know that it can be done, whether you're in a chair or have arthritis or whatever. I wanted to let them know that it's something that they could do and they would be happier. They would feel better emotionally and physically if they participated in yoga.

Why is it important to you to participate in a variety of activities?

Ferebee: I love to learn new things and meet new people. I've made lots of friends by participating in different things, such as competitive swimming. When you meet new people, you grow, and when you learn something new, you grow.

How have these activities enriched your retirement life?

Ferebee: I've gained lots of friends, and I've been lots of places I never thought I'd go, such as to the 2017 National Senior Games cycling competition in Birmingham, Alabama, where I finished 7th in my age category. All of the activities I participate in allow me to experience new things and keep my mind and body active.

What's your advice to retirees who want to improve their post-work life?

Ferebee: First of all, have an open mind—just because you've never done something, don't say you won't. Giving and sharing are important, too. Helping someone, even if it's just by giving them a smile, can make them feel better or be encouraged.

Health-wise, put good things into your body, foods that will make you stronger and healthier. And instead of *scrolling* on your phone, I suggest changing that "c" to a "t," and *stroll*. Scrolling on your phone all day is bad for your posture, so instead, go outside and *stroll*.

Membership Has Its Benefits



As part of your membership with RGEA, you and qualifying family members have opportunities to save on senior living. 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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