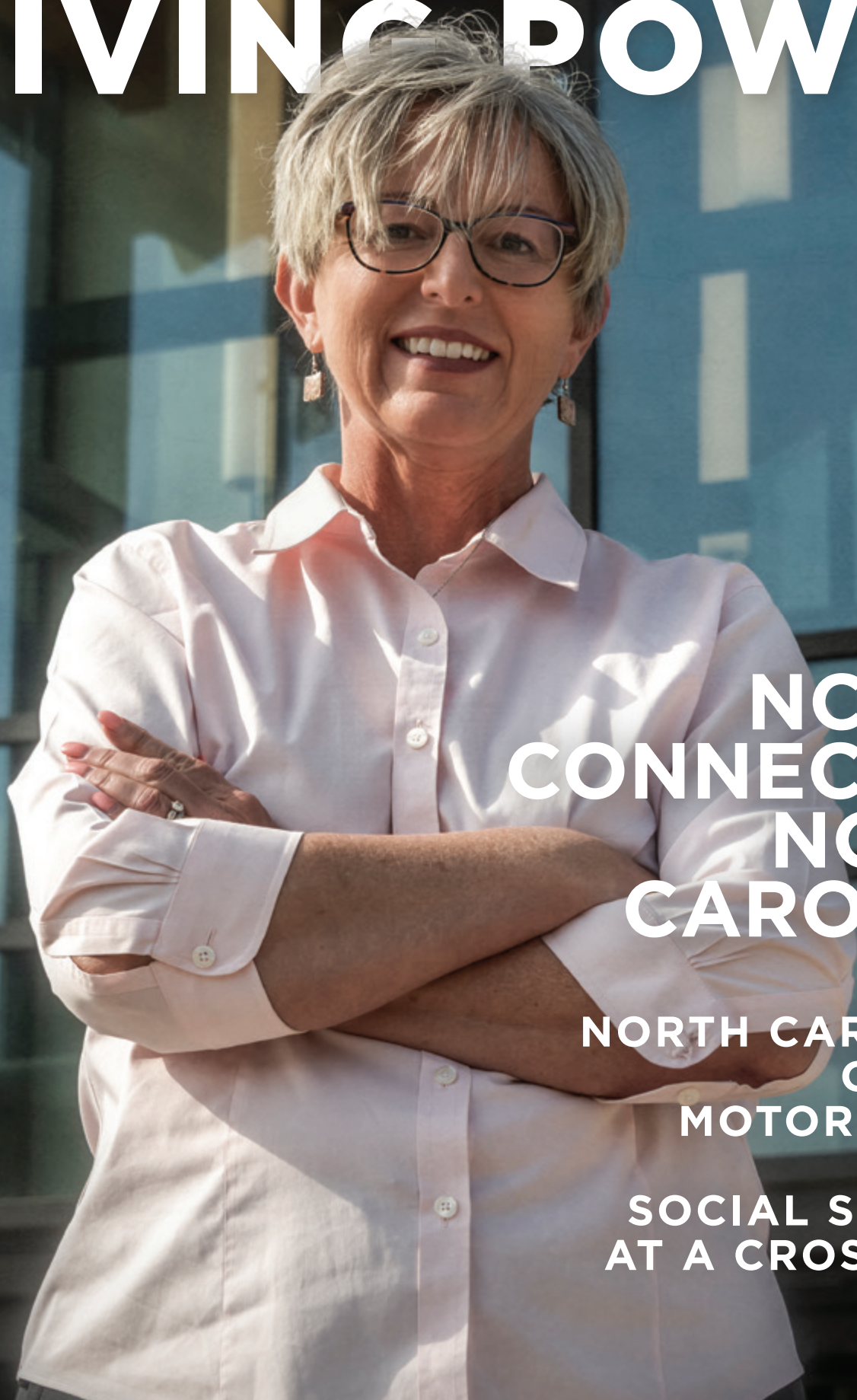


# LIVING POWER



**NCDOT:  
CONNECTING  
NORTH  
CAROLINA**

**NORTH CAROLINA'S  
COOLEST  
MOTOR LODGES**

**SOCIAL SECURITY  
AT A CROSSROADS**



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Stand up. Speak out. Bring a friend.

**The Louder Our Voice, The More We Can Do.** RGEA stands guard for public service retirees—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](https://RGEA.info/membership)**



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Photo courtesy:  
Dan Routh Photography

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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 at **[info@rgea.info](mailto:info@rgea.info)**

# PAY DAYS

## SCHEDULE

2026

### Retirement Benefit for the Month of:

May

June

July

August

September

October

November

December

### Date Retirement Payment Is Issued

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

May 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](https://Account.Humana.com) to find your ideal provider.**

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



## Celebrating Public Service

Warm weather makes me eager to hit the road and enjoy all that our great state offers. With more than 80,000 miles of roadway under its care, the North Carolina Department of Transportation oversees one of the largest state maintained highway systems in the nation, second only to Texas. This structure has deep historical roots. In the early days of the automobile era and through the Great Depression, many counties struggled to fund even basic road construction. To ensure every community could be part of this developing road network, the legislature centralized responsibility at the state level. Today, while NCDOT maintains the vast majority of our roadways, nearly 20% of North Carolina's streets and roads rely on the essential work of city and town public works departments whose efforts keep communities moving. From mountain switchbacks to coastal byways, our state is filled with places worth traveling to this summer or anytime, and this issue of *Living Power* celebrates those who work and have worked in public service to design, build, and maintain the roads that connect us all.

Continuing our theme of celebration, Public Service Recognition Week, coming up May 3–9, offers North Carolinians a meaningful moment in time to honor both today's public servants and the retirees whose work has strengthened our communities for decades. The week is far more than a symbolic gesture. It is a reminder of the essential role you played in shaping the systems, services, and safeguards that millions of residents rely on every day.

Recognizing public service also highlights an essential truth: your voice, experience, and advocacy remain vital long after retirement. You have an important role as a steward of public service. It means protecting the integrity of the institutions you

helped build and ensuring that future generations of public workers are valued. The credibility you earned through years of service cannot be replicated, and the wisdom you bring is irreplaceable.

When government retirees speak up, they remind North Carolina of the human effort behind every public service. Your stories cut through the noise and refocus attention on what has strengthened our state and its people across generations. Your engagement also helps protect the benefits you have earned, including pensions and health coverage, which represent deferred compensation for years of work. These commitments can come under pressure, and your advocacy helps ensure they are honored.

You are not on the sidelines of public life. You are guardians of institutional memory, champions of fairness, and powerful advocates representing an important value: service. Celebrating public service means celebrating you and recognizing the enduring impact you continue to have on North Carolina's future. I thank you for your RGEA membership and for coming together to recognize the importance of public service at this time.

Wishing you health and happiness.

Sincerely,

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

**Tim O'Connell**  
RGEA Executive Director

# UPCOMING EVENTS

**You're Invited!** As an RGEA member, you're part of a community that has many great opportunities to learn, stay informed, and enjoy time with fellow retirees. Join us at the next RGEA outreach event near you or tune in to one of our online webinars.

**May 8**

## **Discovery Friday**

Intro to Selling Online  
Events.AARP.org/RanODW

**Virtual**

**May 12**

## **Community Outreach Meeting**

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

**May 18**

## **Community Outreach Meeting**

1:30-2:30 pm  
Lenior County COA  
112 E Blount St  
Kinston, NC 28501

**May 20**

## **Lunch and Learn**

When the Rules Change:  
Navigating Aging in Today's  
World, Presented by Anna  
Watkins, Kildare Counseling

**Virtual**

**May 28**

## **Community Outreach Meeting**

1-2 pm  
Lexington Public Library  
602 S Main Street  
Lexington, NC 27292

**May 29**

## **Community Outreach Meeting**

1:30-2:30 pm  
Onslow County Public Library  
58 E Doris Ave  
Jacksonville, NC 28540

**June 10**

## **Lunch and Learn**

CPR Month—Irini McCarthy,  
American Heart Association—  
Hands Only CPR + Life's Essential  
8 Heart Month

**Virtual**

**June 11**

## **Community Outreach Meeting**

1:30-2:30 pm  
New Hanover County Senior  
Resource Center  
2222 S College Rd  
Wilmington, NC 28403

**June 12**

## **Discovery Friday**

Intro to Chatting with AI  
Events.AARP.org/OaAGAB

**Virtual**

**June 16**

## **Community Outreach Meeting**

1:30-2:30 pm  
Chowan Senior Center  
204 E Church Street  
Edenton, NC 27932

**June 17**

## **Community Outreach Meeting**

Extended Meeting: 11 am-2:30 pm  
NC Cooperative Extension  
Cleveland County Center  
130 S Post Road, Suite 1  
Shelby, NC 28152

**June 24**

## **Community Outreach Meeting**

1:30-2:30 pm  
Whiteville Senior Center  
827 Washington St  
Whiteville, NC 28472

**June 26**

## **Community Outreach Meeting**

10:30-11:30 am  
Thrive  
605A Pennton Ave SW  
Lenoir, NC 28645

**July 14**

## **Community Outreach Meeting**

1-2 pm  
Wilson County Senior Center  
1808 Goldsboro St  
Wilson, NC 27893

**July 22**

## **Community Outreach Meeting**

1:30-2:30 pm  
Louisburg Senior Center  
279 S Bickett Blvd Suite 400  
Louisburg, NC 27549

**July 22**

## **Lunch and Learn**

Social Security 2026 Updates  
- Heather Burkhardt, Associate  
State Director for Outreach &  
Advocacy, AARP

**Virtual**

**August 12**

## **Lunch and Learn**

MyChart - RJ Reyes, CEO &  
Founder Growing Older Living  
Digitally, Inc

**Virtual**

**August 14**

## **Discovery Friday**

Passwords, Passkeys, and More  
Events.AARP.org/NaboMB

**Virtual**

Scan the QR code or visit our website [RGEA.info/events](https://RGEA.info/events) to register. You are always welcome to bring a friend, perhaps another State or Local Retiree who will benefit from our association. See you then! -Josephine





## Counting the Days

**S**pring is here! I've been counting the days since January, sitting in my recliner in front of the fireplace to stay warm while the snow, wind, and cold stayed longer than I remember. Doggone that groundhog!

The countdown to spring made me think of all the other events that we count down to, such as the primary election, which by now has come and gone. I hope the changes that will occur because of this election will be positive for both TSERS and LGERS in 2026, including (hopefully) the adoption of a state budget.

We each are counting down to our own events—summer vacation with family, graduations, weddings, playing with grandchildren, and so much more. As we count down to all the upcoming events both political and personal, remember the only constant is change. As retired government employees, we have adjusted to many changes throughout our careers, and each one brought challenges and opportunities. We know we can adjust and remain hopeful that future change will be positive.

I'm also counting the days to celebrations such as America's 250th birthday—I'm sure the Fourth of July events will be showstoppers. This is also a special year for **RGEA, celebrating our 55th anniversary**. It's a chance to remember where RGEA started, where we are today, and where the association is going in the future.

I am now counting down my days of serving as president of RGEA. It has been a learning experience, a challenge, and an exciting opportunity. I thank each of you for your support—it has been a privilege to work for and with you.

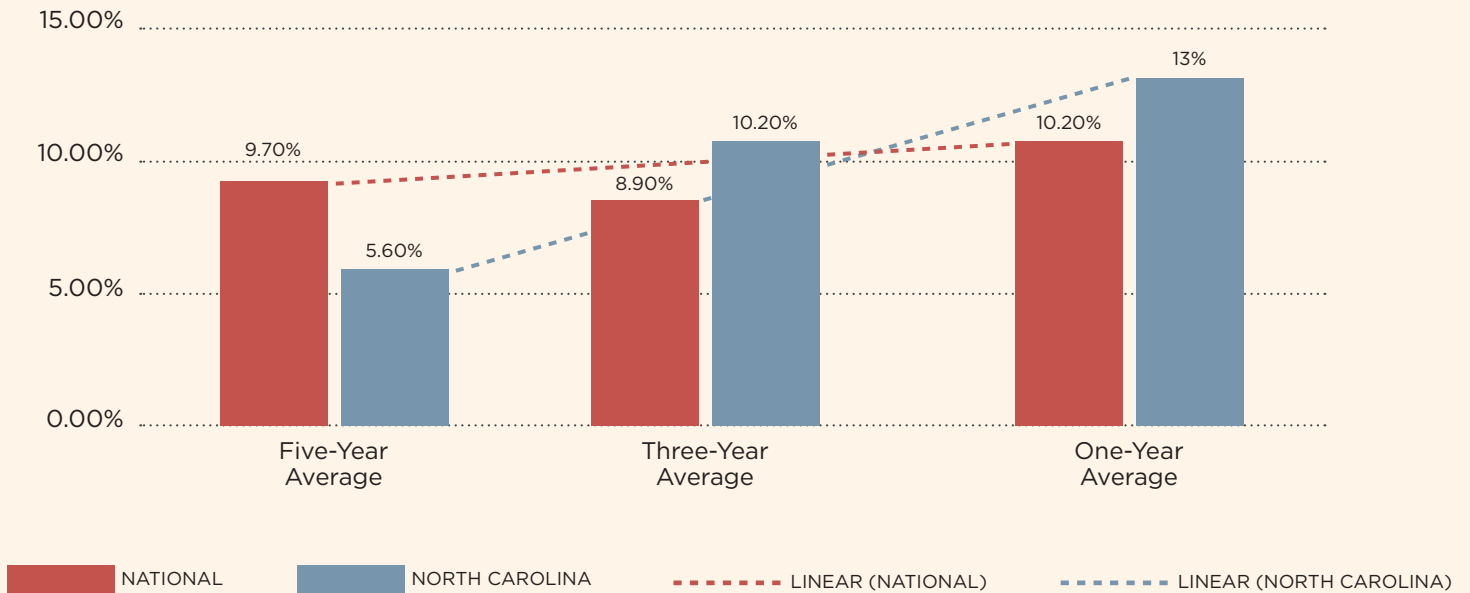
Sincerely,

*Mary Ann Hinshaw*

**Mary Ann Hinshaw**  
RGEA President

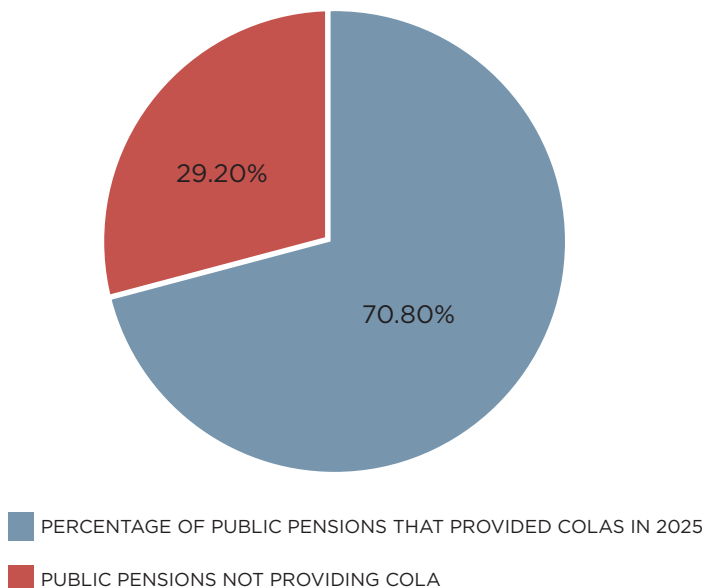


## NORTH CAROLINA PENSIONS SHOWING IMPROVEMENT IN INVESTMENT RETURNS



Source: The National Conference of Public Employee Retirement System's 2026 Public Retirement System Study and the North Carolina Retirement System.

Improving returns mean increasing probability of future COLAs for state and local government retirees. To learn more about how and when COLAs could happen, visit the RGEA YouTube channel [YouTube.com/@rgeainfo](https://www.youtube.com/@rgeainfo) to see our recent Lunch and Learn webinar with NC Treasurer Brad Briner on "Cola Considerations: The Data and Discipline Behind Determinations."



North Carolina is among the minority of states that have an ad hoc approach to COLAs where others have automatic COLAs. Last year, the average COLA awarded was 2.9%.

In North Carolina, 344,861 state and local government retirees and beneficiaries receive monthly benefit payments.

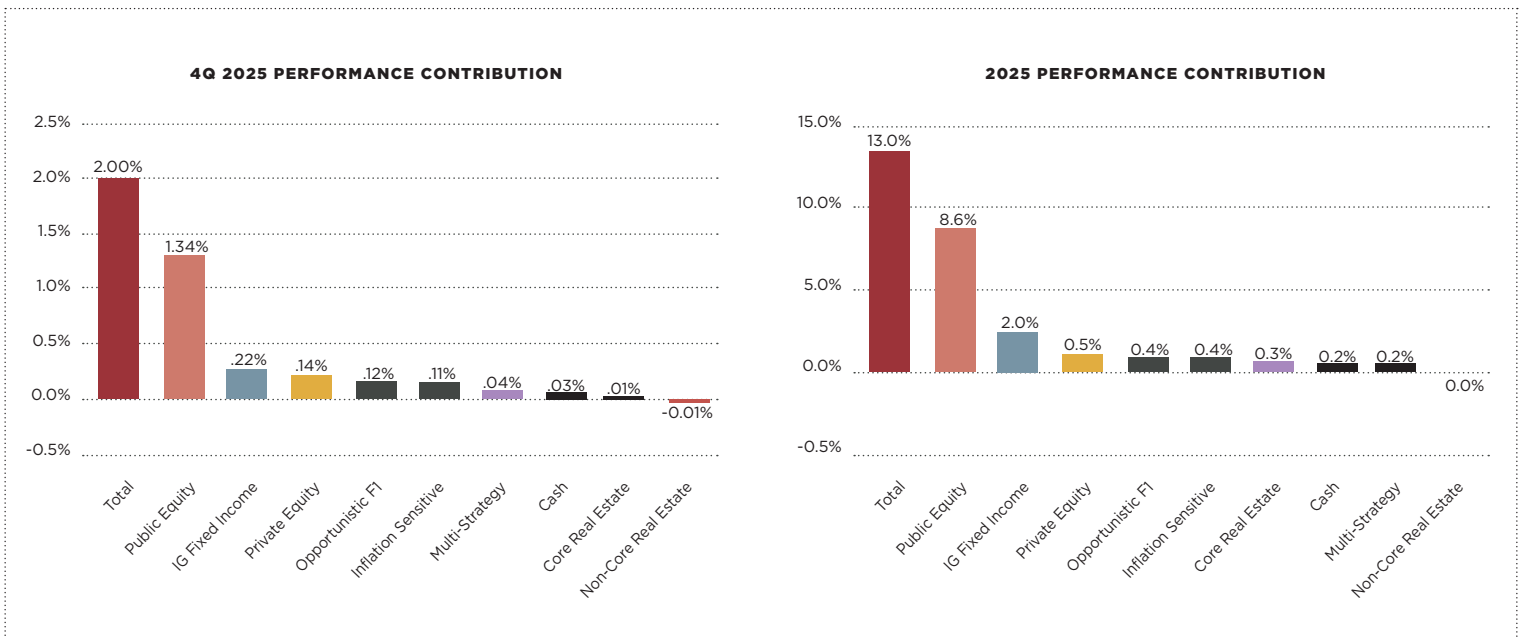
Each month, roughly \$760M in benefit payments go to retirees and the vast majority of these funds go right into supporting North Carolina's economy.

Source: The National Conference of Public Employee Retirement System's 2026 Public Retirement System Study

# 4Q 2025

## NORTH CAROLINA RETIREMENT SYSTEMS PERFORMANCE ANALYSIS

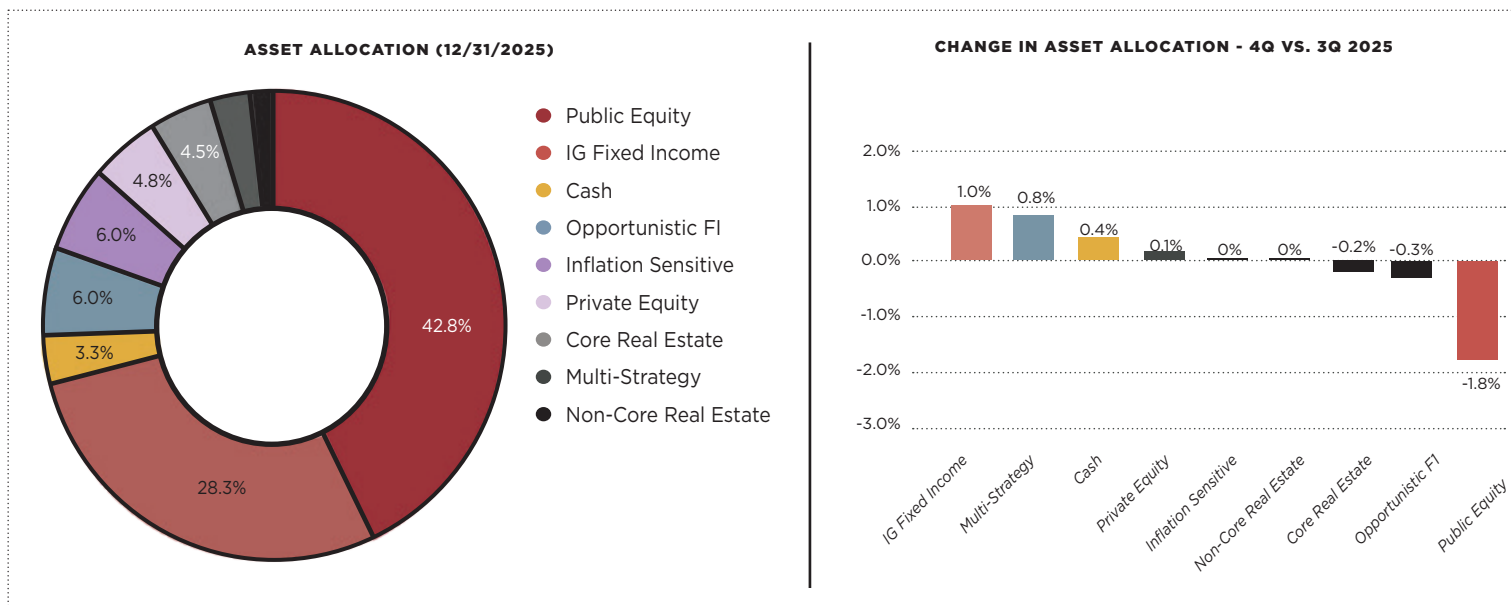
The North Carolina Retirement Systems (NCRS) returned 2.0% in the fourth quarter of 2025, bringing the full-year return to 13.0%. This performance was driven primarily by Public Equity and the year's return is double the plan's assumed investment return of 6.5%. These results are consistent with the institutional plan median returns of 2.0% for the quarter and 12.7% for the year.<sup>1</sup>



Source: North Carolina Treasurer's Office, Addepar Analysis

The fourth quarter of 2025 maintained positive momentum as markets reacted to further easing of Federal Reserve policy. Amid a softening labor market, persistent inflation, and data gaps from the government shutdown, investor sentiment was supported by two rate cuts during the period. The S&P 500 gained 2.7% for the quarter – building on a robust 8.1% return in Q3 – to conclude the year with a 17.9% return. This performance reflected a continued broadening of market participation across diverse sectors beyond mega-cap technology. International equities also extended their rally, bolstered by the ongoing weakness of the US dollar. In fixed income, the decline in short-term interest rates following the Fed's initial pivot in September helped the Bloomberg US Aggregate Bond Index finish the quarter with a 1.1% return.

NCRS’s asset allocation remained largely consistent through the end of 2025. The most notable change was a marginal shift away from Public Equity toward IG Fixed Income and Multi-Strategy, compared to the prior quarter. This tactical adjustment contrasts with earlier periods in 2025, where decreasing Cash balances were primarily used to increase Public Equity exposure.



Source: North Carolina Treasurer’s Office, Addepar Analysis

**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](http://NCTreasurer.gov/about/transparency/commitment-transparency).

<sup>1</sup> Wilshire Trust Universe Comparison Service Report (February, 2026). The median return is across all institutional plans tracked by Wilshire TUCS.

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

## *Happy Spring to Everyone!*

Every issue of *Living Power*, I try to update you about the work I oversee that directly affects your bank account and your way of life. But today, since the Department of Transportation is being highlighted in this issue, I am going on a detour to talk about the work of a different division, our State and Local Government Finance Division, which oversees the Local Government commission.

Last year around this time, North Carolina once again demonstrated the power of smart financing through the issuance of GARVEE bonds—an important step in accelerating transportation improvements across our state. These bonds allow us to use future federal transportation funding (from gasoline taxes) to invest in infrastructure today. For many residents, that may sound like a technical finance tool. But for retirees across North Carolina, it represents something much more tangible: safer roads, stronger communities, and responsible stewardship of public resources.

As State Treasurer, one of my core responsibilities is helping ensure that North Carolina manages its debt wisely and transparently. We were cautious in proceeding with the issuance of new GARVEE debt but recognized how essential transportation infrastructure is to keeping North Carolina such a great place to live.

At the same time, we were successful in reducing state general fund debt by over \$180 million, or 11% of the general obligation debt of NC, in 2025. One way we did this was by using the first-ever bond tender by this office. I often

talk about how we have to be more forward thinking and modernize government functions where possible. This refunding is a great example of that. For you, better financial management will mean everything from reliable infrastructure to well-maintained public facilities.

The Local Government Commission, which is run by our State and Local Government Finance Division, plays a unique role in this debt process. North Carolina is one of the few states where an independent commission must approve most local government borrowing. This oversight helps ensure that projects are affordable and debt is structured responsibly. For you—who spent your careers in public service—this reflects the same values that guided your work: accountability, prudence, and planning for the future.

It wasn't always this way in North Carolina. Back in the midst of the Great Depression, our state was one of the worst-off in the entirety of the country. Over 60 of our 100 counties defaulted on their debt, with well over 100 towns and cities joining them. The Local Government Commission was conceived during that mess, and while the work of the LGC may not always be visible, it is foundational to being such a well-managed state.

Sound financial oversight is not just about numbers. It is about trust. It is about ensuring that communities remain strong, infrastructure remains reliable, and public resources are always there for you, particularly on rainy days. We're proud of the role we play in keeping our state on the straight and narrow road, financially!

# *Social Security at a Crossroads:*

## WHY RETIREES NEED CONGRESS TO ACT—AGAIN

For more than 50 million Americans, including countless retired state and local government workers, Social Security remains the backbone of retirement security. Alongside pensions, it provides the steady, earned income that helps retirees manage rising costs, healthcare needs, and economic uncertainty. But the program's long-term finances are under growing strain, and the next decade will be decisive.

According to the most recent Trustees Report, the Old Age and Survivors Insurance (OASI) Trust Fund is projected to be depleted in the next six years if Congress takes no action. Depletion does not mean Social Security disappears. It means ongoing payroll taxes would cover about 75% of scheduled benefits. For retirees living on fixed incomes, especially those already stretching modest pensions, such a reduction would be deeply felt. Every democratic and market-based economy in the world offers some type of old-age security system, and with the world's largest economy, the United States has the advantages and option to fully fund a program like Social Security that others do not.

The core challenge is that Social Security's finances are being strained by a combination of long-term demographic, economic, and structural factors. Americans are living longer, birth rates have declined, and the Baby Boom generation has fully entered retirement, but the system is also affected by slower wage growth, rising income inequality, and periodic economic downturns that reduce payroll tax revenue. Together, these forces have placed sustained pressure on the Trust Fund and accelerated the timeline for depletion.

This is not the first time the nation has faced such a moment. In 1983, Congress enacted a bipartisan rescue package, signed into law by President Ronald Reagan, that stabilized Social Security for four decades. That landmark legislation gradually increased the full retirement age to

67, raised payroll taxes, and began taxing a portion of Social Security benefits for higher income households. The reforms were politically difficult but ultimately successful, protecting benefits for an entire generation of retirees.

Today, the situation calls for the same level of seriousness and cooperation.

Congress has a wide range of proven tools available, and none requires dismantling or privatizing the program. Options include:

### 1. Strengthening Revenue

- Adjusting the payroll tax rate.
- With earnings above \$176,400 completely exempt from Social Security tax, increasing the taxable wage cap would require high-income individuals to contribute a percentage of their income more proportionally just as middle- and lower-income workers do on every dollar they earn.
- Applying payroll taxes to certain forms of compensation not currently covered.

Even modest, phased-in changes would significantly extend solvency.

### 2. Adjusting Benefits Progressively

Rather than across-the-board cuts, Congress could redesign benefit formulas to protect lower- and middle-income retirees while moderating growth for the highest earners. Options include updating the benefit formula, revising cost of living adjustments, or—more controversially—raising the full retirement age again.

### 3. Diversifying Trust Fund Investments

Allowing a portion of the Trust Fund to be invested in broad index funds could increase long-term returns, provided strong safeguards prevent political interference.

### 4. Combining Multiple Reforms

Historically, the most durable solutions blend revenue increases with targeted benefit adjustments. This balanced approach spreads responsibility and protects vulnerable retirees.

*What can you do? Contact your U.S. Representative or Senator through the Capitol Switchboard (202) 224-3121 and let them know that Social Security is important to you and you want them to take action to ensure its future!*

## A PROCEDURAL FIGHT WITH HIGH STAKES: WHERE WE ARE WITH THE LAKE CASE

The long-running *I. Beverly Lake v. State of North Carolina* case has taken a consequential procedural turn, underscoring how legislative decisions and politics can reshape the rules governing our courts.

On the eve of trial, and in an apparent attempt to delay the trial after 13 years of litigation, the State filed motions to: a) decertify the case as a class action; b) a motion for summary judgment, and c) a motion to exclude Plaintiffs' expert. The trial court judge, the Honorable Edward Wilson, denied the motions, and the State appealed immediately to the North Carolina Supreme Court. Denials of such motions are normally not immediately appealable and the State's appeal appears to have been for the primary purpose of delaying the trial.

The case was certified more than eight years ago, and the State already lost on summary judgment at the North Carolina Supreme Court. Despite the mandate from the Supreme Court to have a trial on the remaining issues, the State filed these motions to delay trial and to attempt to reverse the Supreme Court's prior summary judgment ruling. As for the class decertification issue, if the State is successful, it would limit relief to individual plaintiffs rather than all similarly situated retirees. Class certification often determines whether a case can meaningfully proceed for everyone affected or be reduced to a handful of individual claims. Again, this issue was settled over eight years ago.

What makes this moment especially notable, however, is not just the State's motion, but how such a motion became possible.

In 2017, the General Assembly enacted a law that altered the normal course of judicial procedure. N.C. Gen. Stat. § 7A-27(a)(4) allows class certification decisions to be immediately appealable to the North Carolina Supreme Court. However, the statute does not mention and does not apply to class decertification decisions. The State via the Lake Case is seeking to expand the statute to decertification issues. If the State

is successful, many class action cases may never go to trial. Instead, Defendants could file continuous decertification motions and appeal indefinitely to the North Carolina Supreme Court to forever delay the trial.

That is exactly what has occurred here, even as retirees have prevailed on every substantive issue in this case at each level of court in the state. In the meantime, Class members continue to suffer financially and emotionally.

For retirees, this is more than a technical legal maneuver. It illustrates how politics can shape outcomes. By asking for immediate Supreme Court review, the process introduces delay and prolongs uncertainty for those seeking relief.

### So Where Does the Case Stand Today?

Both parties have submitted their briefs, and the good news is that oral argument between both parties is now scheduled to be heard by the Supreme Court in Raleigh on the morning of April 14, 2026. RGEA staff, board members, and retirees who are plaintiffs will be in attendance.

It is important to note that the Supreme Court has no deadline for issuing a ruling. Decisions in such appeals typically take six to 18 months after briefing is complete and oral arguments are heard. If the Supreme Court dismisses the appeal or rules in favor of the Class, the case will return to the trial court for a trial to assess damages to be awarded to the retirees.

It is also worth remembering that this is the same Court that ruled in favor of retirees in 2022, recognizing that the retirees did have a contract with the State for premium-free retirement health insurance.

At its core, the Beverly Lake case is about the State's breach of its promise to retirees. It is also about whether retirees can realistically seek justice under the rules that govern the process. A resolution is long overdue, and our retirees need to be made whole.

# LGERS

## IN A WORLD OF CHANGING CERTAINTY

By Tim O'Connell  
RGEA

The latest long-term study of the Local Government Employees' Retirement System (LGERS) brings encouraging news for its retirees: the pension fund is on a healthy path and is expected to remain strong for decades to come.

The analysis presented at the newly formed N.C. Investment Authority's meeting on February 25 shows that LGERS is projected to grow steadily from its current 85% funded status to roughly 96% by 2035 and nearly 100% by 2045. Even in the most challenging economic scenarios, those representing the worst 5% of market outcomes, the plan remains resilient, with funding levels staying within a range that experts consider manageable.

To further strengthen the plan's stability, North Carolina uses a rigorous planning process called Asset-Liability Modeling (ALM), also known as a "stress test." ALM tests the fund against thousands of possible economic futures, including high inflation, energy price spikes, market downturns, and geopolitical conflict. These types of studies allow the State Treasurer's Office, Investment Authority, and Trustees to anticipate challenges early and adjust strategies before risks threaten the fund's long-term health.

With the current global volatility, energy markets are swinging sharply, supply chains remain fragile, and military conflicts abroad are influencing financial markets. We believe it is important for your peace of mind to know that those responsible for managing your pension's performance have been preparing for some time to ensure that assets are shielded and risk is appropriately managed during a time like this, using the tools described above.

As a counterpoint, retirees who rely solely on 401(k)s—as many Americans now do—are feeling the sharp swings of the first months of 2026. Unlike pensions, these individual accounts absorb every market rise and fall, leaving retirees more exposed during turbulent periods. Pensions like LGERS offer a distinct advantage in times like these because they pool risk across many thousands of workers and retirees. This shared structure allows the system to focus on providing guaranteed lifetime income rather than fluctuating account balances. Your pension benefits do not change week to week, and they cannot be "used up" if someone lives longer than expected or if the market drops just as unexpected expenses arise.

As we reported in the February 6 edition of *News from Jones Street*, our weekly advocacy update newsletter, there was big news for LGERS when a motion was passed to provide the Trustees greater latitude in their decision-making criteria for awarding COLAs. Specifically, it approved authorizing the Local Government Employees' Retirement System (LGERS) to use investment gains, when sufficient, to provide COLAs or supplemental increases to retirees, without requiring a simultaneous increase in the employer contribution rate. Unlike the state pension plan, the local plan does not require General Assembly approval for benefit increases. This approved motion was significant and adds another tool to the toolbox for providing COLAs to local government retirees.

Finally, the next LGERS Board of Trustees meeting is scheduled for April 30, or just about the time you receive this issue of *Living Power*. As always, RGEA will be present and report outcomes to our members.

Photo courtesy: Dan Routh Photography

By Jennifer Bringle

# CONNECTING NORTH CAROLINA

When we think of the North Carolina Department of Transportation (NCDOT), our first thought usually centers on the state's many crisscrossing roadways. But the NCDOT is so much more than roads, and the division encompasses everything from engineers drafting highway plans to biologists protecting wildlife to the management of roads and bridges, ferries, the ports, aviation, and even rail travel in the state.

Over the years, RGEA members have played a big role in that complex and important division of North Carolina government. Here, we share a few of the stories of retirees who spent their careers ensuring North Carolinians and anyone visiting our state are able to travel to their destinations efficiently, safely, and enjoyably.

## BY DESIGN

As a young teen during the 1960s, Len Hill and his family set out on one of the quintessential midcentury American experiences—the cross-country road trip. At a time when the federal interstate system was in its infancy and automobile travel was faster and easier than ever, families such as Hill's took to the open road to see the country as never before.



Photo: Dan Routh Photography

Peering out the car window, observing the landscape whizzing by, Hill says he discovered a love for road travel that would influence his future career.

“The interstate system was going full blast, and you'd see sections under construction with signs that said, ‘Your tax dollars at work,’” he says. “It was so interesting to see that, and that trip lit a bit of a fire in me.”

After earning a degree in civil engineering at NC State, Hill joined the DOT's training program in 1972 before moving into the Roadway Design division in 1974, where he worked until 1997 before taking on a management role he held until retiring in 2003.

During his tenure in roadway design, Hill helped design a number of major thoroughfares in North Carolina, such as the South Charlotte leg of the outer loop, expansion of

Independence Boulevard in Charlotte and the Durham Freeway (NC-147).

The 1989 Highway Trust Fund, which mandated four-lane expansion of major highways, coincided with computerization of highway design and stricter environmental regulations. Hill played a role in coordinating with environmental agencies to allow the road expansion to proceed.

“I don't think the widening could have been done without the computerization that occurred at the same time,” Hill explains. “It was a lot of work, but we got it done.”

While every DOT project requires the work of a wide range of employees, Hill says he draws a sense of pride from being part of the creation of so many roadways across the state.

“It's gratifying to know you had a part in it, even if it was a small part,” he says.

## NURTURING NATURE

In a state as rich in natural beauty as North Carolina, protecting the sanctity of wetlands, mountain ecosystems, and Piedmont native plants and animals is a key component of any NCDOT project. During two stints with the DOT over the past three decades, Susan Thebert worked to ensure that road projects did not impede on their natural surroundings.

Thebert came to the NCDOT in 1990 after completing her master's degree at NC State, taking the sole biologist role in the division at that time, within the Planning Development and Environmental Analysis department. As a biologist for the NCDOT, Thebert spent many hours in the field, surveying the placement of natural areas in relation to proposed road projects.

“We'd look at the footprint of where they were proposing to put in a road and identify where wetlands and streams were,



their size, and how they crossed the project,” she explains. “That way they would know the impacts in case they needed to mitigate for them.”

Thebert also surveyed wetlands and streams across the state for the presence of federally protected species of plants and wildlife that also would have to be considered before constructing roadways.

“I’ve done surveys for the red-cockaded woodpecker in the Sandhills area and various plants such as the dwarf flowered heartleaf in Hickory,” she says.

When Thebert discovered the existence of protected species, the NCDOT would sometimes relocate plants or reroute a proposed road to protect the flora and fauna. She says the effort to protect natural resources has grown over the years as the DOT added more biologists and the public has become more widely aware of conservation.

Thebert says her role at the NCDOT allowed her to not only play an important part in protecting ecosystems across the state, but it also afforded her the opportunity to eschew a traditional office job for something more enriching.

“I loved being outside,” she says. “And I got to work with a variety of people within the DOT, such as the historic preservationist, archaeologists—I would go to the engineers and talk about the biological aspect of a project. I enjoyed it a lot.”

### SAFE TRAVELS

Ensuring travelers reach their destinations in North Carolina safely has always been one of the top priorities of the DOT. Ann Ringland played a major role in that mission during her career with the DOT.

Ringland, who has a master’s in injury prevention in public health, joined the division in 1993 as part of the Governor’s Highway Safety Program. The program works to reduce the number of traffic crashes and fatalities, promoting highway

safety through various initiatives. Two of its most well-known—Click It or Ticket and Booze It & Lose It—were both created during Ringland’s tenure with the division.

“At that point (in 1993), NC had low seatbelt usage, and the legislature had just introduced a seatbelt law,” she says. “We were working with the Highway Safety Research Center in Chapel Hill, and the idea was to have a big campaign to raise seatbelt use.”

The ubiquitous Click It or Ticket campaign, which is still in use today, shot North Carolina to one of the top states in the nation for seatbelt usage within a year of its introduction.

Ringland said the initiative became a model for similar programs in other states, and it also inspired an equally successful campaign, Booze It & Lose It, designed to reduce drunk driving.

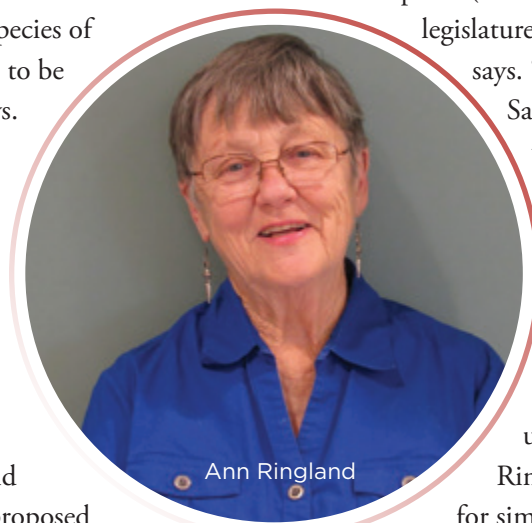
“Booze It & Lose It follows the same model of strict enforcement and lots of advertising,” she says. “We had shirts, bumper strips, a booth at the State Fair—all of that to promote the campaign. And now, it’s a done deal.”

Ringland, who was trained in childhood injury prevention, also served as coordinator for North Carolina Safe Kids, a NCDOT initiative to promote proper child car seat usage. She led the charge to offer free seat installation at easily accessible locations such as hospitals, health departments, and fire departments, helping to ensure seats were properly installed to offer maximum protection for children.

“It can feel like rocket science to install a child safety seat correctly,” Ringland says. “So we looked at places that are accessible in every community that people would feel comfortable going to, such as fire departments.”

Ringland says she knows that the Governor’s Highway Safety Program initiative continues to make North Carolina’s roads safer.

“I used to be a public school teacher, and as a teacher,



Ann Ringland

you could see in the eyes of a child when they learned something,” she says. “When you do a safety program, you don’t know what you’ve prevented or the number of lives saved. It’s a different feeling of impact, but I know that I rarely see people without their seatbelts and that makes me feel good.”

**MOVING MOUNTAINS**

In September 2024, Hurricane Helene barreled through Western North Carolina, carving a path of unprecedented destruction across the mountainous region of the state. Catastrophic flooding damaged nearly 9,400 sites, including 818 state-maintained bridges and 1,400 roads which were closed following the storm.

In the aftermath, the NCDOT embarked on a cleanup and repair mission that still continues today. At the time, Wanda Payne served as division engineer for the 10 counties of Western North Carolina, helping lead the recovery effort until her retirement in April 2025.

Payne says that mountain weather can often be unpredictable, but the wrath of Helene’s wind and rain challenged her DOT teams in ways they’d never experienced.

“Around here it’s kind of a joke—there’s no normal. ‘Normal’ is that weather in the mountains is unpredictable,” she says. “But Helene crippled Western North Carolina.”

Despite the level of road damage and travel disruption, Payne says NCDOT crews responded immediately and

worked around the clock to reopen roads and bridges, giving access to communities that had been essentially cut off by the floods. She says those NCDOT teams showed the same level of dedication and expertise that they exhibit for the lesser-known challenges they face year-round building and maintaining mountain thoroughfares.



Wanda Payne

Photo: Dan Routh Photography

“We did what we always do—there are so many times when things happen and it doesn’t make the news,” she says.

“Crews are trained to react to mudslides and flooding. When we were able to go out and check on people, we found little pockets of crews working and doing what they knew to do



without anyone telling them to—they just said, ‘This is my county and my neighbors, and we’ve got to go out there and fix it.’”

Payne says just like along the coast where storms can carve new inlets and force the rerouting of roads, even without an event such as Helene, mountain roadways can shift due to geological movement.

“There are several places where the mountains move—one of our geologists used to call them ‘slow movers,’” she says. “For years, the DOT watches these roads slowly move, and eventually we have to do repairs.”

And whether tackling storm repair or engineering roadways that can accommodate the demands of millions of drivers each day, Payne says the NCDOT meets the challenge.

“There’s a lot of innovation going on,” she says. “And there are a lot of great thinkers, from the worker on the street all the way up to the engineer. The mentality is there’s nothing too hard for the DOT to fix.”



Photo courtesy: Dan Routh Photography

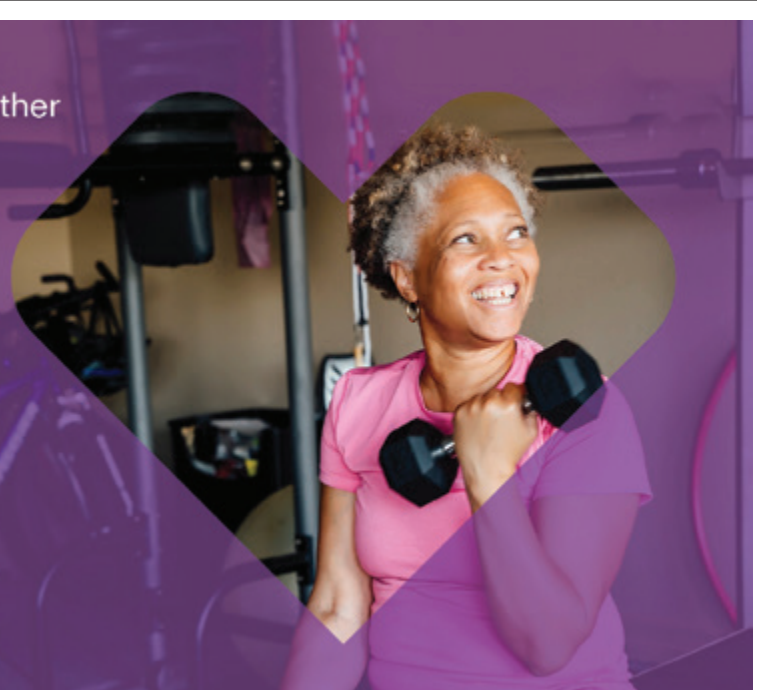
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## MAIN ATTRACTION

Like so many cities in the 1970s, Hendersonville, North Carolina, had a downtown problem. Department stores and other businesses left the area for shiny new shopping malls or due to increased high-speed traffic on the then four-lane Main Street—essentially a highway ferrying people through Hendersonville rather than encouraging them to stop and experience the town.

Looking for a solution, city leaders traveled to Grand Junction, Colorado, where a serpentine-design traffic calming project had revitalized the city's downtown. The winding street allowed for traffic flow while forcing vehicles to slow down. The delegation from Hendersonville saw the design not only as a solution for their traffic issue, but also an authentic design choice for the natural curves of the city's mountain landscape.

“They made a wider sidewalk, and the curved street slowed traffic,” says Jamie Carpenter, downtown manager, City of Hendersonville Community Development, Downtown Division. “It was more focused on people walking rather than on people driving. And that served Hendersonville really well for a long time.”

Hendersonville has been designated a North Carolina Main Street Community by the North Carolina Department of Commerce. The Main Street Communities program is a comprehensive downtown revitalization initiative developed by the National Trust for Historic Preservation to encourage economic development within the context of historic preservation.

“(The city) was worried about the buildings and architecture getting torn down or falling into disrepair,” Carpenter says.

“So they looked at redevelopment with a holistic view of if we want to save the buildings, we’ve got to have businesses in the buildings, and we need people shopping the businesses.”

In 2006, the city incorporated an additional commercial block, extending the serpentine street design, which led to a refresh of the existing Main Street corridor. For the Downtown Main Street Renew project, city leaders included downtown business and property owners in the redesign process to ensure their needs were met along with those of the public.

Between 2008 and 2013, the downtown Main Street corridor and several adjacent blocks got new crosswalks, larger sidewalks, and tree-shaded mini-plazas with movable outdoor seating and planters.

“From the 1970s on, there’s always been an investment from the city, the city council, and mayor of Hendersonville in pedestrian-oriented development, particularly on Main Street,” Carpenter says. “And it has shown in our success—our downtown businesses and restaurants do really well.”

Last year, downtown Hendersonville added eight new businesses and welcomed 2.3 million annual visitors. Carpenter says the work the City of Hendersonville has done to Main Street and surrounding districts has made the town a destination and revitalized the community in ways that continue to grow each year.

“Our Main Street and downtown area have become one of the top attractions in the county,” she says. “Most people who are coming to our area are going to visit downtown because it’s such a special place.”

# Roadside Attraction: *North Carolina's Coolest Motor Lodges*

By Jennifer Bringle

From the mountains to the coast, North Carolina has thousands of miles of roads to explore. And when it's time to take a break from all that road tripping, the vintage vibes of these classic motor lodges harken to the golden days of auto travel with all the comforts of modern hospitality.



Photo credit: LongleafHotel.com

**THE LONGLEAF HOTEL**  
Raleigh

[LongleafHotel.com](http://LongleafHotel.com)

Originally built as a Travelodge in the 1960s, this midcentury gem in the heart of downtown Raleigh exudes the cool swank of its era with a contemporary twist. Details such as the iconic starshine breeze blocks and Mad Men-style furnishings set the scene while plush, pillow-top Kingsdown mattresses—made just down the road in Mebane—and robes designed by North Carolina artisans ensure the Longleaf is as comfy as it is cool. The local touches extend to the lobby espresso bar, which serves Counter Culture coffee, Tin Roof teas, and Yellow Dog Bakery pastries every morning. In the evening, sidle up to the bar in the onsite Longleaf Lounge, a Rat Pack-esque hangout serving classic cocktails, wine, and local beers. And parking, of course, is free.



Photo credit: MotherEarthMotorLodge.com



**MOTHER EARTH MOTOR LODGE**

Kinston

MotherEarthMotorLodge.com

Once known as the Mid-Town Motor Lodge, this 1963 classic has welcomed everyone from beach-bound families to the Godfather of Soul himself, James Brown, who bunked here with his band while on tour. After years of decline, the motel got a revival thanks to the owners of nearby Mother Earth Brewing, who've revamped the space to reflect its midcentury charm while appealing to the needs of modern travelers. Rooms decked out in colorful, mod furnishings and bedding come with free amenities such as in-house laundry service, continental breakfast, and afternoon popcorn, cookies, and lemonade. Guests also can enjoy kitschy fun at the three-ring pool, 9-hole mini golf course, and shuffleboard court. And pet lovers take note—your furry friends are welcome in designated rooms.

**THE BEACON HOTEL**

Salter Path

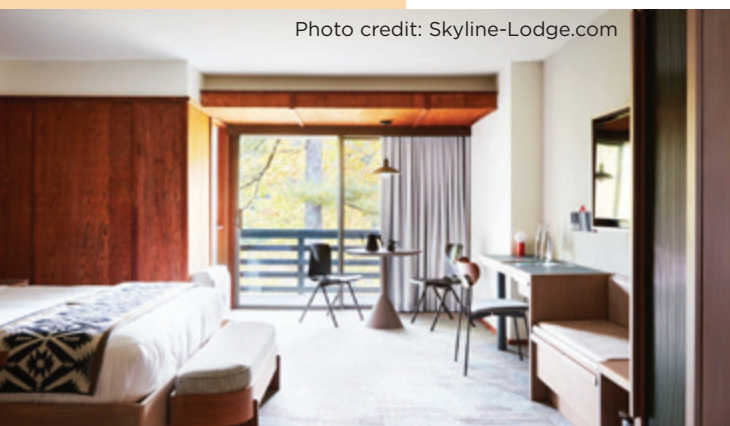
TheBeaconHotelNC.com

Like so many beach motels of yore, the Beacon sat in a state of disrepair until a crew from HGTV—led by designer Mika Kleinschmidt and her husband, Brian—revamped the property for the network's *100 Day Hotel Challenge*. The duo revamped the outdated office into a swank reception lounge complete with a cozy sitting area while also outfitting the exterior with an alfresco hangout, including a bar flanked with swinging seats. The Beacon appeals to everyone from solo travelers to families on vacay with its room assortment that includes efficiencies with a kitchenette, living room, and bedroom. Boogie boards, beach towels, and other necessities are available to ensure seaside fun.



Photo credit: TheBeaconHotelNC.com

Photo credit: Skyline-Lodge.com



**SKYLINE LODGE**

Highlands

Skyline-Lodge.com

Nearly a century ago, the Skyline Lodge's original owner commissioned Frank Lloyd Wright protégée Arthur Kelsey to design a hotel perched amid the wild beauty of the Appalachians. The result is a structure rich in signature Frank Lloyd Wright details that also pay homage to the surrounding natural beauty—native stone, chestnut wood, hand-cut cedar shakes. The property got an overhaul in 2021, with in-room upgrades such as heated tile floors in the bathrooms and custom-crafted all-foam mattresses.

Indoor fireplaces set a cozy mountain vibe while outdoor fire pits beckon guests to linger long after the sun sets. The on-site Oak Steakhouse—the first and only steakhouse in Highlands—serves everything from angus beef to locally sourced trout.

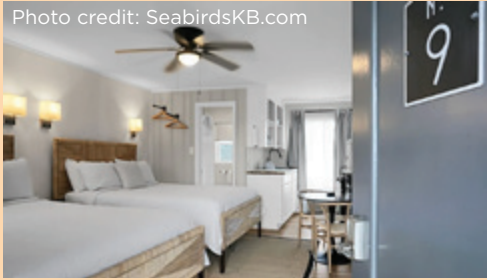


Photo credit: SeabirdsKB.com

**SEABIRDS**  
Kure Beach

SeabirdsKB.com

Kure Beach is one of the few coastal towns still boasting multiple old-school motels, and Seabirds is one of its best. Totally renovated with a coastal-chic vibe, the 100% pet-friendly motel offers a range of room options from full- and bunk-bed combos for families to suites with full kitchens outfitted with vintage-style refrigerators. Situated in the heart of the beach community, Seabirds is a short walk (or drive!) to restaurants, shops, and the Kure Beach Pier. If the beach gets too crowded, take a dip in the pool at Seabirds, which is available even without a stay with the motel's day pass program.

**RHODE'S MOTOR LODGE**

Boone

RhodesMotorLodge.com

What started as a simple 12-room roadside motel blossomed like the surrounding rhododendrons—the property's namesake—into a 54-room midcentury chalet after being purchased by Loden Hospitality in 2023. Original details like speckled terrazzo floors and the classic drive-up layout remain, upgraded with all the modern tech bells and whistles. The onsite restaurant—Over Yonder—serves elevated Southern classics such as crispy okra with smoked remoulade and cornmeal-dusted rainbow trout. After dinner, take in the mountain view on Rhode's spacious porch or gather around the midcentury-style hearth in the lobby lounge.



Photo credit: RhodesMotorLodge.com



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<sup>1</sup> Comparison based on a study by American Public Health Association published in January 2021 that shows that the average primary care exam was 18 minutes. CenterWell does not discriminate on the basis of race, color, national origin, ancestry, sex, sexual orientation, gender, gender identity, disability, age or religion in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.



## DISTRICT CONNECTIONS

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

# WELCOME SPRING 2026:

For many households, spring marks more than a change in weather; it's a cue to reset routines, declutter our environments, and prioritize habits that support better health. As one wellness reminder notes, "The arrival of spring offers us a natural moment to reset—reassessing health goals, reconnecting with healthy routines, and embracing habits that help us stay active and independent." It's an ideal time to renew your commitment to staying active, engaged, and informed.

Over the past year, our webinars have supported that goal. Retirees have shown strong interest in the Mediterranean diet, regular movement, and staying alert to conditions such as Alzheimer's disease and diabetes. We've also shared opportunities for enrichment, from travel tips and the Passport benefit to practical tools for daily life, including reducing medications safely, financial and estate planning, using AI and technology to navigate Medicare and Social Security, and staying ahead of fraud and scams. We closed 2025 with a Legislative Recap to help you understand how General Assembly decisions affect your pensions and retiree benefits.

### Meals on Wheels Update

Meals on Wheels March Champion Week was a tremendous success, and we could not be prouder of the role our members played in making it happen. This year, 158 retirees stepped up to volunteer for this vital initiative—an extraordinary show of commitment to supporting older adults and strengthening communities across North Carolina. Now, in its fourth year, the MOW/RGEA partnership continues to grow, and we are honored to stand together in this meaningful work.

"We are so thankful that your members are willing to take time out of their busy schedules to help serve their community and hope this turns into a lasting relationship with their local Meals on Wheels



Scan code to visit our  
YouTube channel.



Susan Alden

Alexander Williams

programs,” said Ron Bellini, MOW Nutrition Program Manager, Davidson County. “Thank you again for this partnership.”

### A Champion for North Carolina’s Aging Community

Mary Bethel, an active member of RGEA and a dedicated volunteer, was awarded AARP’s Andrus award. Mary serves as the president of the board of directors of the NC Coalition on Aging and has played a crucial lead role in the development and implementation stages of the statewide multi-sector plan, All Ages All Stages.

“The Andrus Award for Community Service is AARP’s most prestigious volunteer tribute. I can’t think of a more fitting recipient than Mary Bethel,” said Heather Burkhardt, associate director, AARP. “Mary willingly gives her time and expertise to advance policies in our state that improve the lives of older North Carolinians. “



Mary Bethel (center)

I can personally say that I have witnessed and served alongside Mary on many occasions. She works every day to ensure that North Carolina continues to be one of the best places to age!

### Community Advisory Board (CAB)

CABs are a great way to meet fellow retirees, stay informed on legislative updates, and stay connected with RGEA. It means one hour every three months of your time and occasional fun and informative outings. District 2’s CAB recently visited the Sam J. Ervin Library and Museum, located on the campus of Western Piedmont Community College in Morganton. Get involved and join us!

### Lunch Groups Are Growing

The Forsyth Lunch Cruisers (District 3) continue to meet monthly. District 8 met in April at the Craft Public House in Cary and District 6 has a Teacher group that has formed. If you want to start one in your area, contact me at [deryl@rgea.info](mailto:deryl@rgea.info).

### Virtual Lunch and Learns

Held monthly on a Wednesday from 12:30–1:30 pm, RGEA’s virtual Lunch and Learn webinar series brings pertinent information into your homes. We are excited to offer you the following topics for our Spring Lunch and Learn Series:

- May 20:** When the Rules Change: Navigating Aging in Today’s World
- June 10:** Hands Only CPR + Life’s Essential 8 Heart Month
- July 22:** Social Security 2026 Updates
- August 12:** MyChart

As always, if you have an idea for a topic, be sure to email me at [deryl@rgea.info](mailto:deryl@rgea.info).

### Digital Discover Friday Series

Co-sponsored by RGEA, AARP, and Senior Planet, the Digital Discover Friday Series 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. Links can be found at [RGEA.info/events/calendar](http://RGEA.info/events/calendar).

- May 8:** Intro to Selling Online
- June 12:** Intro to Chatting with AI
- August 14:** Passwords, Passkeys, and More

Happy Spring Everyone!

Deryl  
[deryl@rgea.info](mailto:deryl@rgea.info)

# Go, NCDOT, Go!

## WORD SEARCH

K F M C V R C P R G G R N T B H E W O I B Z Q L S  
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Find these words related to the wide-reaching umbrella of the NC Department of Transportation.  
Words can be across, up, down, diagonal, or backwards.

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AVIATION	FERRY	NETWORK	STATIONS
BRIDGES	FREIGHT	OPERATIONS	TERMINAL
CARGO	HIGHWAYS	PASSENGER	TRANSPARK
CONES	INNOVATION	PAVEMENT	TRANSPORTATION
CONSTRUCTION	INTERSECTION	PEDESTRIAN	TRUCKS
CORRIDOR	LICENSES	PORTS	TURNPIKE
DEVELOPMENT	MAINTENANCE	RAILROAD	TOLLS
DRONES	MOBILITY	ROUTES	VEHICLE

# HOUSING WITH PURPOSE — TAKE ADVANTAGE OF CIVIC HOMEBUYER GRANT PROGRAMS

Civic Credit Union is committed to providing housing with a purpose to help make homeownership more accessible and affordable for our members. For a limited time, Civic has grant funds available through the Federal Home Loan Bank of Atlanta Special Mortgage Programs to support you along the way. All mortgage programs described below are subject to approval and include terms and conditions.

Expenses such as realtor fees, closing costs, potential renovations, and moving costs can add up to likely the largest cash outlay you will ever make. It is a lot! But you can breathe easier because even in retirement, Civic has mortgage options you can consider whether downsizing, restoring, or buying a new home.

### Community Partners Program

Maybe you just need a bit of assistance in purchasing a primary residence. This program is just for employed or retired essential workers (or other qualified Civic members) and provides a subsidy – up to \$20,000 – for those with an income at or below 80% of the area median income.

### Workforce Housing Plus+ Program

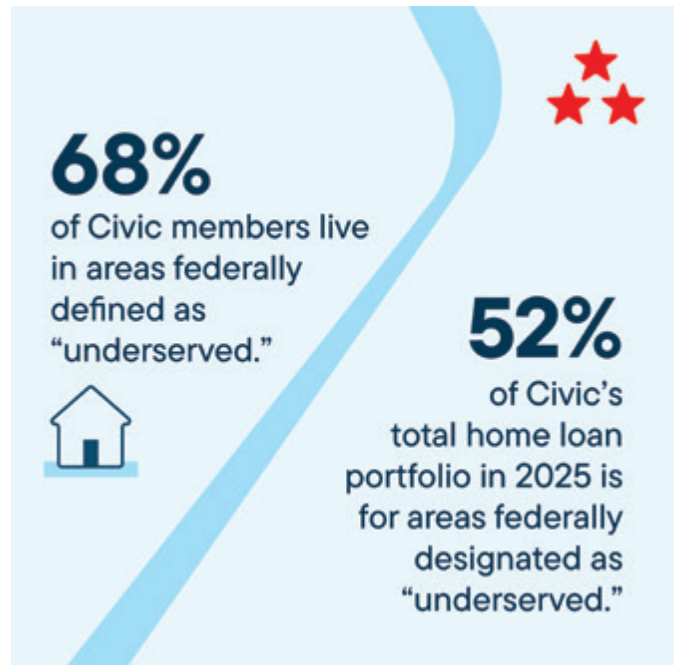
This program is like the Community Partners Program, except the subsidy – up to \$15,000 – is for those with an income between 80.1% and 120% of the area median income.

### Community Rebuild and Restore Program

If your home is in a declared disaster area and in need of rehab, this program provides a maximum subsidy of \$25,000.

### First-time Homebuyer Program

Through your career, you may not have had an opportunity to purchase a home, but now that you are retired, the feeling of stability and something you can leave to your loved ones is appealing. With the Civic First-time Homebuyer Program, members can use funds – up to \$17,500 – toward a down payment or closing costs, or to reduce the principal loan amount.



### ACT NOW!

Together, RGEA and Civic are committed to affordable housing and helping members access the resources they need to move forward with confidence. Visit [civicfcu.org/special](http://civicfcu.org/special) to learn more about Civic's Special Mortgage Programs and use the income limits calculator to find out if your household meets income eligibility. **Act now! Grants are available on a first come, first served basis until the funds are gone.**



# REAL MEMBERS. REAL STORIES.

## *A Lifetime of Teaching with Gary Ackley*

RGEA member Gary Ackley dedicated more than 40 years to education in Durham Public Schools and the Wake County Public School System. He began his career as an educator in 1974, teaching ninth and tenth grade social studies before later becoming a school administrator. His passion for teaching has continued into retirement, and he still enjoys staying in touch with former students—including some who now work in the General Assembly.

Today, Gary continues to find meaning in sharing knowledge, staying engaged, and encouraging the next generation—including his own grandchildren. We recently caught up with Gary to discuss his teaching career and how it shapes his life as a retiree.



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

### **What did you enjoy most about teaching?**

**Ackley:** The interaction with all the people: students, other faculty, administrators, and adults. I enjoyed sharing with the students my joy of history and government.

### **What lessons from teaching still resonate with you today?**

**Ackley:** Treat everyone the way you want to be treated. The way you want everyone to be treated is like the way you treat your mother—with love, patience, understanding, compassion, trust, respect, and thinking that your last interaction with them may be your last. Listen, listen, listen. Think from their point of view and understand, then respond. Ask for clarification and understand and if necessary, provide more clarity. Yet, confirm they understand.

### **How does being a retired teacher influence your relationship with your grandchildren?**

**Ackley:**

During COVID, the grandkids were not allowed to go to daycare. One was two and the other was four. Their parents worked from home and couldn't teach them during the day. So Monday through Friday, I went to their house and we had school. The curriculum was reading, writing, math, science, and physical education. I would read to them and we would have flash cards for words and then they would make sentences with them after they read each word. Writing was writing the alphabet and later the words we read in the books and making sentences. Math was with Fruit Loops cereal. Science was experiments. PE was sword fighting and then reading stories about knights and sword fighting, or tag, or riding bikes.

### **How do you continue to guide and inform your grandchildren today?**

**Ackley:** The grandkids learned to enjoy travel at a young age, to experience other cultures and food. We started with trips to Disney, then Europe, and next is Japan. Every chance we get, they travel. They have a globe that talks to them about what to see and do where they go. They do research beforehand and enjoy the discovery, from watching whales to seeing the arches in the desert.

# 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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**RGEA** NORTH CAROLINA  
RETIRED GOVERNMENT EMPLOYEES  
ASSOCIATION

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