

Living Power

For all who have made a living and now wish to make a life



North Carolina

Retired
Governmental
Employees'
Association

Volume 38, Number 1

January–February 2022

President's Message

Dear Fellow Public Servants,

Where did 2021 go? Well, we did survive — even during a pandemic — with the help of others; many of them were essential workers in government and private business. Fortunately, we are starting a wonderful new year 2022 where we will see a little more money in our bank accounts from a raise in Social Security. Many also received a bonus from the Legislature. Unfortunately, our local government folks did not gain from our efforts to help. That situation is very complicated but we continue to work on it (more on this situation in this newsletter). We remain very frustrated about this matter and commit ourselves to redoubling our efforts on behalf of our local members. Even so, it is our hope that our pension system will be able to generate an actual COLA next year!! You all deserve it. Yes! You do! Happy New Year.



As we implement our strategic plan for the Association, you will see more and more services and information available on our website — information which can help make your retirement life even better. We have sought closer cooperation with various government agencies and the Council of State to provide you more up-to-date information. Instead of your having to visit many different government websites, our goal is to consolidate the information from all these sites into our website. What kind of information, you might ask? How about warnings about the latest scams on your phones, computers, email, snail mail, etc.; health care information to help extend your life and its quality, nutrition and cooking information, personal finance information, estate planning, retirement information from the Treasurer's Office.

Your Executive Director, his staff, our lobbyists and our Governmental Relations Committee have been very busy working on your

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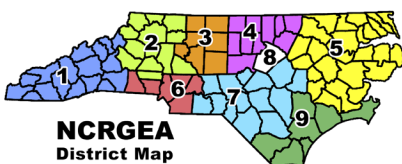
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NCRGEA
District Map

Continued on Page 2

President's Message *cont'd*

behalf during this legislative session. Our legislators heard often from them and they did deliver for us this year. Many of you spoke to your legislators and it helped. Thank you!

In this newsletter you will find information about advocacy training available to our members. Our greatest resource for our advocacy efforts is you — all 65,000 of you. Please study that article and follow up if you can. Our strategic plan calls for us to equip many of you with the skills necessary to influence our elected officials and the general public who elect them. That's right! It's time to start that campaign to lift up public service and public servants. This cannot be an event or a short-term campaign; it must become part of our DNA. Unless we can improve the general public's appreciation of public service, they will not see the need to fund governmental services — including retirement benefits. But don't wait for training — start now. Use every opportunity to point out the benefits of government services to your immediate friends. If our 65,000 members spoke up to 15 different friends over the next year, that would be almost a million contacts. Start now and keep it up. It seems that the cute little saying "The Government is the problem" is a very dangerous thing. You know that

people take for granted so many services from state and local government. They don't know what goes on behind the scenes to make good things happen. When we all expect good clean water to come out of the tap or gasoline from the pump to be what it says, a government employee worked to make that happen. When the water line or sewer line breaks, government employees show up and make it right, often in the middle of the night in freezing weather! When you need help with your deed, someone in the Clerk of Court's office is there to help you; and when you call 911, government employees show up to help. You are an expert in these matters — use that expertise to help friends understand the wonderful services they receive every day from public servants.

Folks, you've heard the saying, "The Good Lord helps those who help themselves." Although this saying is not in the Bible like many people think, it has been said in numerous cultures, starting with Sophocles and Euripides in Greek tragedies up through Benjamin Franklin. You can prove this adage to be true. Help yourself and your fellow retirees by doing your part in our public service campaign. Do not be bashful.

Vann Langston,
NCRGEA President

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Living Power is published to provide current information for NCRGEA's membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

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

Director's Message

Goodbye yesterday. Hello tomorrow.

I think we can all breathe a sigh of relief that we have survived the turmoil of both 2020 and 2021, now looking ahead toward a brighter, safer, healthier year ahead.

A New Year it is, and a year to come where we may return, or continue, living the Golden Rule: caring for each other as we wish to be cared for ourselves. While the world continues to tremble in the continued wake of COVID-19, as this new year unfolds for us, we may be able to champion a better life as we continue to collectively heal from the pandemic and its many societal wounds.

2022 is a year that requires healing: we are still suffering consequences of the pandemic, be they physical, emotional, financial, or familial. This year is one that requires bravery: so many of us sequestered ourselves through the pandemic in fear of severe illness or death, so much so the first steps outside are now forcing a bravery we have never experienced before. This year is one that may provide perspective: throughout the past two years, many of us have revisited the goals, dreams, and lifestyles of our pre-pandemic lives, reprioritizing what truly is important to us.

What has remained steady and constant are our association's priorities and our service to you. 2020 sparked our association to make many internal improvements, including a six-month process to create a three-year strategic plan, a first for the association. We are improving how we reach you, how we reach our elected officials, how we can best serve you in the years to come.

Change in any culture or subculture is always challenging, and often, many organizations fail to successfully move forward. We have taken that challenge seriously, and we are, day by day, building our association refocus on what is most important: you. Today, we are successfully moving forward.

While we look toward the future, we can also reflect on our recent past. By now, state retirees should have received the first of two bonus checks you will receive during this 2021-2022 legislative biennium. While we advocated for recurring money, with support in both the state house and the executive branch, we lost traction with the senate.

We are still working with trustees of the local government retirement system to provide a long overdue cost of living adjustment for local government retirees. If you are a local government retiree, please know that you remain a priority, and we are fighting for you at the legislature and with the trustees who shepherd the local government retirement system.

As we continue working for you, we want to thank the elected officials who worked with us this year, including Gov. Roy Cooper, House Speaker Tim Moore, Senate President Pro Tempore Phil Berger, and the more than 100 sponsors or co-sponsors of House Bill 269 and House Bill 583, both of which bills provide additional funds for local and state retirees.

Mostly, we continue to thank you. Thank you for your service to our state and its communities. Thank you for being part of our retiree family. May we look together at this bright new year; may you have ample blessings this and every year.

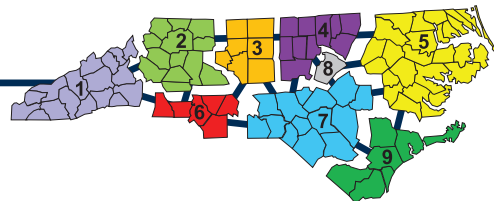


Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.) Be sure to keep the NC Retirement Systems informed of your current mailing address. Call 877-627-3287 for all questions about your retirement check or deductions.

January 25, 2022	July 25, 2022
February 25, 2022	August 25, 2022
March 25, 2022	September 23, 2022
April 25, 2022	October 25, 2022
May 25, 2022	November 23, 2022
June 24, 2022	December 22, 2022

District Community Connections



Deryl Davis Fulmer, PhD | Community Liaison

To My Fellow Retirees,

Happy New Year! This is the year that we celebrate us and the great service North Carolina Public Employees provide and have provided throughout history. Please consider telling us about you via the Member Spotlight link on the website. You may be featured! Please go to NCRGEA.com and click on Districts, then District Community Connections. You can then click on your district in the map and find information about events and meetings there, as well as other helpful information. Please check it out! It's a new look with new features!

Strategic Plan 2021—2024 Update

Pushing the needle forward toward a 10% gain in membership is paramount for growing NCRGEA. If you are not a member yet, please go to www.ncrgea.com and sign up for membership. If you have friends who have not yet joined, please encourage them to join too!

Get to Know the NCRGEA Trivia Game

January Trivia game is available and you will have until the end of January to submit your trivia answers. All members who answer correctly will be placed in a random generator to draw one bi-monthly winner. The winner will receive a \$50 gift card and be featured in a subsequent newsletter. So, please be sure to enter quickly. We are excited to get to know you and looking forward to your participation. Our \$50 winner for November is Judy Whitfield, from Burlington, NC, District 4. Please find her story in this newsletter. Thank you, Judy, for playing Trivia!

Go to our website at www.ncrgea.com to participate. Here are the answers for November, 2021:

Questions: When did the North Carolina Senior Games (NCSG) start? What was the vision for starting?

Answers: NC Senior Games started in 1983. Its vision was to create a year-round health promo-

tion and wellness education program for adults 55 years of age and better (the age is now 50+).



A brief update on the Recent District Community Advisory Board Meetings

During the month of November and December, six Community Advisory Boards (CABs) met to discuss activities as well as issues in their respective Districts. During November, **District 7** established their Community Advisory Board and had their very first meeting. At the end of November, **District 4** met to review a new Resource Booklet that is being developed. In December, **District 3** met to finalize plans for the first Retirement Workshop that will be held in early 2022. **District 8** met and discussed plans for the upcoming 2022 Spring District meetings. Guests from the Humana Neighborhood Centers met with Districts 3 and 8. Finally, there were initial meetings with **Districts 5 and 9** to begin working on activities relevant to members who live in those areas.

Did you "Save the Date"? **Districts 1** (Feb 10), **District 2** (Feb 8) and **District 6** (Jan 20) will host initial CAB meetings at 1:30pm-2:30pm on each of those dates. Zoom and phone information is available on the website District pages, along with other important information about your District. Please plan to attend your respective CAB meeting!

You can join your district's **Community Advisory Board** by attending a meeting or contacting me at deryl@ncrgea.com. In addition, you can complete this CAB survey online at the District Community website or by using this link: www.tinyurl.com/56b9dbyx. Many thanks to those of you who have already signed up!! Together, we can ensure that retirement is the best in North Carolina as we recognize the dedication public servants

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District Community Connections *cont'd*

have provided to our State!

Partnership Development and more....

During the past couple of months, I have been able to meet with people from various organizations to talk about collaborating and providing services to our membership. It has been an exciting experience in that others want to be of service to us as much as we would like to be of service.

I met with the Humana Neighborhood Center in Raleigh. Pictured are Humana staffers Lara Smith, Tiara Stephenson-Abel, and Nancy Martinez. These Centers are open to both state and local government retirees (and also for non-Humana insured) and are located in 5 cities across the State: Raleigh, Greensboro, Asheville, Charlotte and Winston-Salem (will open in February 2022).

They also offer a virtual Neighborhood Center that is accessible to everyone whether you are Humana insured or not. You will be able to take classes, i.e., cooking, exercise, health issues such as diabetes, high blood pressure, etc. and participate in personal consultation sessions with one of their staff.

I also visited with the Durham Meals on Wheels program and met with the executive director, Jason Peace, pictured below. They need volunteers and would welcome our participation. If you are in need

of the services from Meals on Wheels, then contact them at mowanc.org. They are 82 sites strong across North Carolina. The North Carolina executive director, Kimberly Strong, is partnering with us to maximize benefits and services across the State. At some of the sites, you will even find MOWs for your dog and/or cat. Please take advantage of the great volunteer opportunities available and contact them if you or someone you know needs their services.

I also had the opportunity to speak with the Prestige Club at Solid Rock Baptist Church in Garner and really enjoyed being with such great women! If you would like me to visit your group, please call or email me! I will be happy to visit with you!

And finally, we celebrate the birthday of Dr. Martin Luther King, Jr. in January and Black History Month in February.



We also celebrate Valentine's Day. So, in the words of Dr. King, "Life's most persistent and urgent question is: 'What are you doing for others?'" Be a Retiree Buddy and check on others!

Your Retiree Buddy!
Happy New Year!
Deryl
deryl@ncrgea.com



Fighting for You in '22

As we move forward into 2022, let us take a look at where we were, and where we plan to go.

As the pandemic sent us home to sequester in Spring 2020, budget writers feared for the financial future of the state. Fortunately, their fears were unfounded. The state did more than survive the pandemic, it thrived. And as the spigot of federal funding flowed to resuscitate a falsely ailing state economy, economic forecasts continue to project sunny times ahead for the state.

But the situation has not been so sunny for retirees. Pension values continue to erode, and today we are facing real inflation in goods and services. While state government retirees will receive a biennium 5 percent bonus, the largest in years, our efforts for local government retirees stymied.

The “whys” are complicated and require complex solutions. While we continue to request COLAs from the legislature and local government, this is not their statutory responsibility. And as local governments shoulder increasingly painful contribution requirements, the need for legislative action may become more necessary in the years to come.

Hurdles to provide local government cost of living money do not solely reside at the General Assembly. State and local pension systems are sister systems with mirroring investment and management practices under the Office of State Treasurer. One pension management contour that has proven problematic is the percentage threshold approved

to deliver an adjustment.

Currently, the system must earn above a 6.5 percent actuarial rate of return to provide an automatic adjustment. The 6.5 percent is used to reinvest into the system to offset unfunded liabilities and maintain pension health. Any amount above that 6.5 percent threshold may be used to provide an adjustment. Over the past 20 years, however, average rate of investment gains to the system have fallen short at 6.25%, so COLAs have not been produced by the system.

This year we have market returns in the double digits. This year too, for the first time, we had language drafted to provide a 2 percent bonus for local government retirees. So, while we had support from legislative members for an adjustment, in the end the General Assembly towed the line that such increases should be managed and afforded at the local level.

We are working closely with fellow associations representing local governments, as well as pension system boards of trustees, in developing a solution. For the first time in many years, the retirement system has adequate investment gains to provide a COLA for both local and state retirees. We are working with the cities and counties, the General Assembly and the retirements systems boards of trustees to ensure both local governmental and state retirees realize a long-awaited COLA.

Stay tuned as we keep fighting for you!

Government Relations: 2021 Recap

Raleigh—In a first for recent times, North Carolina legislators passed a historic budget that received the signature of Gov. Roy Cooper on November 18, 2021.

During a marathon legislative session that began in mid-January, lawmakers budgeted an enormous additional \$6.5 billion in surplus funds, mostly from one-time COVID-19 federal money. The entire budget spends \$25.9 billion for 2021—2022 and \$27 billion in 2022—2023. Because of the federal funding surge, many one-time projects and efforts took life in the budget.

While we as an association fought for recurring money for retirees, disputes among the executive branch and the two legislative caucuses negotiated a 5 percent bonus for state retirees over the two-year biennium. A bill (HB 583) providing a bonus for local government retirees was not included in the budget but remains live and in committee. A first bonus disbursement for state retirees was distributed in December 2021, with a second, 3 percent bonus coming in October 2022.

In what is a bright space after a long dark winter

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of the pandemic, North Carolina's fiscal health is stronger than ever. The state currently has the highest savings balance in its history, beginning last year with \$4.25 billion. Thanks to this surplus, a historic slate of tax cuts for individuals and businesses was made possible. Included in the tax reforms are an increase in the child tax deduction to \$500 per child, and personal income tax rates will decline from 5.25 percent to 3.99 percent by 2027.

As provisions of federal COVID-19 relief funding do not allow one-time bonus money for retirees, active employees including teachers will receive federally funded one-time bonuses. Active employees and teachers will also receive raises over the biennium. Community college employees will also now have a minimum wage of \$15 an hour.

Both the State Health Plan and North Carolina Retirement Systems will remain fully funded.

The pandemic exposed the many problems our state faces, and one of the most glaring is the lack of reliable broadband access in underserved and rural areas. A flurry of federal funding is coming to North Carolina to address this issue, including \$772.9 million in nonrecurring federal dollars, and an ad-

ditional \$277 million in nonrecurring capital project broadband funding. The competitive NC GREAT Grant program will manage approval and distribution of grant monies, with an emphasis to expand availability in rural areas.

Capital spending among the state's higher education institutions is the largest appropriation since the North Carolina voters successfully passed a general obligation bond in 2000. More than \$2 billion is appropriated for capital spending at our state's 17 universities and 59 community colleges.

This is the first time in three years that a full biennium budget passed both chambers and was signed by Gov. Cooper. The legislative session is the longest consecutive session since 1965. Legislative leaders tout the budget as a bellwether of growth and improvements across the state.

"While there were differences among the House, Senate, our Governor and the two caucuses, this budget reflects many months of hard work and good-faith negotiations," House Speaker Tim Moore told the Association. "We've come together and designed a budget that truly meets the needs of North Carolinians."

Do You ♥ Your Community? Yes? We Want You!

Join your fellow NCRGEA members in advocating for retirees. The NCRGEA is forming community groups across the state to provide an opportunity for a deeper, close to home engagement with your community. We want you to help spread the word about NCRGEA and to help us expand our effort to provide educational, advocacy and social opportunities for retired public servants across this great state.

You might be retired, but you are still a leader. Join us as we begin this grassroots, groundbreaking journey — it will give you an opportunity to serve your community and share the many ways Association members can continue improving retiree quality of life.

It is easy to participate with us and your retiree community. Visit www.ncrgea.com and complete a brief survey form. Please share with us your interests and how we may connect with you. If you do

not use the computer, please give our office a call at (919) 834-4652 and we can gather your information.

Who benefits from participating?

- **You!** A brand-new opportunity to serve your community is available to you. The sky is the limit on how much you can achieve!
- **Your community!** As a leader, you will help improve your community by sharing and advocating on behalf of retirees.
- **Retirees!** Watch the exponential benefits of reaching and helping fellow retirees.

It is a win-win-win. We look forward to connecting with you in 2022!



Coming Soon: A Sizeable Bump in Your Social Security Benefits

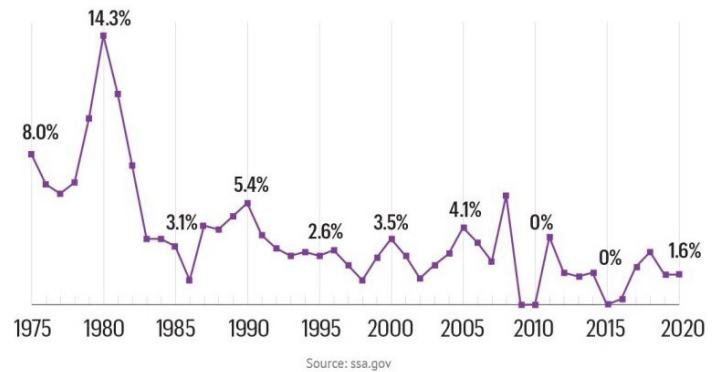
In October 2021, federal lawmakers approved a 5.9 percent cost of living adjustment for social security recipients and beneficiaries. Some recipients have already received the average \$92 per month increase. A majority of those on Social Security, some sixty-five million, will receive the increase in their January payments. In all, 70 million Americans will receive the increased benefit.

The bump is the largest of its kind in 40 years. In 1982, Social Security recipients received a 7.4 percent adjustment. This year's adjustment is directly tied to the Consumer Price Index, which has shown inflation increasing more than 6 percent over the past 12 months, according to the Bureau of Labor Statistics.

A large driver of rising inflation is energy pricing. Fuel prices continue to hit hard at home: gasoline in many places has increased up to 50 percent in 2021. While lawmakers hope the adjustment will help keep retirees safe from poverty, economists fear the adjustment may not stretch far enough, according to AARP.

Inflation or not, the average Social Security monthly payment has increased to \$1,657.

History of Social Security Cost of Living Adjustments



U.S. Rep. Greg Murphy told the Association, "I am grateful that the Social Security Administration has decided to increase the Cost-of-Living Adjustment to 5.9 percent, which is the biggest increase in nearly 40 years."

"Those on fixed incomes have been disproportionately hurt by rising costs at the gas station, grocery store, retailers, and home energy costs, and it is imperative that we get our financial house in order to safeguard American families from financial stress. I hope this much needed COLA increase will alleviate some pressure of rising costs for those who rely on Social Security."

November Trivia Winner!



My name is Judy Whitfield and I live with my husband of 48 years and have one adult daughter. I retired on September 30, 2021 from the City of Burlington as director of the Kernodle Senior Center. Being part of a group that recognizes local and state retired employees and works to improve

the lives of those retired employees is why I like the NCRGEA. When considering what is best about retirement, the main thing is that I am not a morning person so I enjoy sleeping in and there is no rush to have that hot cup of coffee when I do wake up. I have been able to join in on the things my previously retired friends are enjoying, such as playing cards,

eating long lunches and planning trips.

Although I retired as director of the Kernodle Senior Center, I still love the participants, my co-workers, and the mission of the Senior Center to bring quality and quantity to lives of the senior adults. I go to the center for a few hours each week to help with our upcoming evaluation by the North Carolina Department of Aging and Adult Services to once again be named a Center of Excellence. My advice for continuing to manage through the COVID environment is to get up and move – don't sit around all day – wear your mask when in a crowd – read a good book – research things on the internet that you have wanted to learn but never had the time.

Regarding being a Trivia winner, you can't win if you don't enter. Thanks to NCRGEA for having this fun and profitable activity.

Save the Date!

Coming soon to a community near you: 2022 Citizen Advocate Trainings!

The NCRGEA's Retiree Road Trip kicks off in February 2022. We are hosting a series of Citizen Advocate Trainings in six areas across North Carolina. NCRGEA Members can learn about:

- the legislature
- best methods of communicating with legislators and other elected officials
- Association strategies at the General Assembly and other agencies for 2022

The Retiree Road Trip Citizen Advocate trainings will be hosted in the following areas:

- Northeastern region (Halifax, Northampton, Gates, Camden counties)
- Coastal region (Craven, Onslow, Carteret,



Pender counties)

- Northwestern region (Wilkes, Surry, Ashe, Alleghany, Yadkin counties)
- Triad region (Forsyth)
- Uwharrie region (Randolph, Davidson and Montgomery counties)
- Foothills region (Gaston and Cleveland counties)

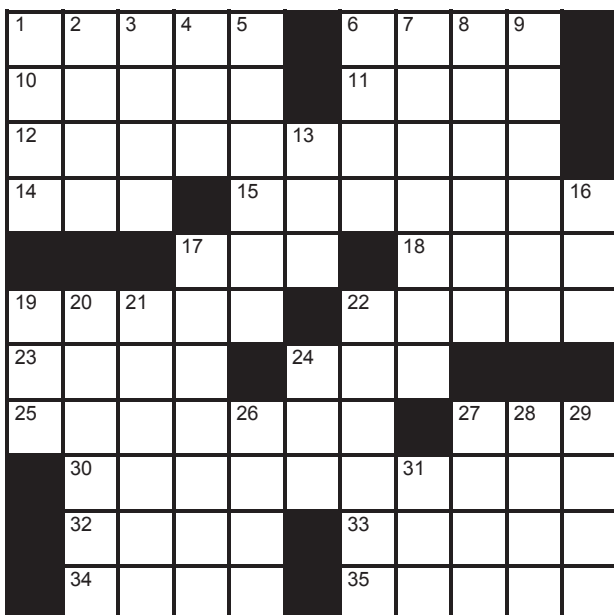
You don't have to live in the specified counties to participate. We will host following events with elected officials in those regions, and as a Citizen Advocate, you'll have an A List invitation to join these future events.

In the coming weeks, we will share confirmed dates, registration information, and other details via our website at www.ncrgea.com and through electronic email updates. There is no charge to participate. Don't use the computer anymore? Give us a call at (919) 834-4652 for more information.

If we are not coming to location near you, don't worry. Let us know your interest and we will schedule a training in your area soon.

To join the NC Retired Governmental Employees' Association, please enroll online or using the link www.tinyurl.com/2p9y8wuy.

Crossword Puzzle



Across

- Pass through Congress
- Shot on the ice
- Lama
- Switch off
- Nonphysical
- As well
- Menu at the edge
- Cyst
- Trick
- No later than
- Outmoded
- Sassy
- Rio, Texas
- Take a --- it (Go for it!)
- Frequently
- "On top of that ..."
- Female first name Ms. Minnelli rejected
- S American republic is cold by the sound of it
- Ultimate
- Irritably impatient

Down

- Prepare for publication
- "Small" prefix
- Voice below a soprano
- He came between J A G and G C
- Hollywood town?
- Kind of row
- Copious
- Everyone except
- Make happy
- Cotton seed remover
- Wine selection
- See
- Downs' partner
- Mike ---, "Harry Potter and the Goblet of Fire" director
- Inessentials
- What shamuses do
- Flatfish
- Tiny biter
- Elevating outfit?
- Experienced
- Small club, maybe
- Much-used article

Puzzle Solution is on Page 11

Medical Bills Are Making Retirement Unaffordable

**By Dale R. Folwell,
CPA State Treasurer of North Carolina**

Medical debt is crippling seniors' economic well-being. More and more seniors are declaring bankruptcy — the rate has more than doubled in the last three decades — and hidden medical costs are partly to blame.



The pandemic and economic shutdowns hit seniors hard. Some were forced to retire early. Others spent down their retirement savings. But North Carolinians looking to retire were already at a disadvantage. Everyone needs health care. But none of us can see the prices until the bill arrives.

A 65-year-old couple now needs to save \$280,000 to pay their medical expenses throughout retirement. That financial burden is rising. Retirees only needed \$160,000 in 2002. Older North Carolinians on fixed incomes are having to help foot the bill for million-dollar executive salaries and massive price increases.

Retirees already struggling with medical costs will sacrifice half of their average Social Security checks to out-of-pocket medical costs by 2030. Public service retirees have served our state loyally, sometimes for decades, but inflated medical costs are robbing them of their hard-earned economic security.

Patients are forced to pay prices that can vary by tens of thousands of dollars — even within the same hospital. A total knee replacement, for example, can cost \$4,155 to \$49,670.20 at UNC Medical Center. Complications, comorbidities, or quality dif-

ferences aren't to blame for the difference in these price tags. They are based only on patients' insurance cards.

Our leaders must not leave retirees at the mercy of hospital billing departments. Hospitals should not be allowed to put retirees in crippling debt by hiding the price of their care. State leaders should ban hospitals from reporting medical debt to credit agencies unless a price was disclosed before care.

We never buy groceries or gasoline without seeing the price. Yet patients are forced to hand over blank checks every day. If they can't pay for these checks, patients fall through the cracks and into debt collections.

One in five families in North Carolina has medical debt in collections. Half of the items on Americans' credit reports are for medical debt — hurting their ability to buy a house, get a job and build a better life for their families.

Hospitals shouldn't be able to drive families into crippling debt without ever naming a price for their care. But they will continue to do so unless stopped by state and federal leaders.

Change is coming. Retirees and all consumers now have the right to see hospital prices under federal rules, but only 5.6% of hospitals are willing to comply. The rest refused to abandon a business model built on secret contracts and hidden prices.

State leaders must take action to protect retirees from secret prices, and crippling medical debt. Retirees and all consumers deserve the right to protect themselves by knowing the price of their care before they get the bill.

This article has been edited due to limited space.

How to Use Your Life Insurance to Leave a Financial Legacy

We usually think of life insurance as income replacement, dollars that are necessary to sustain those we leave behind.

But there's another way to look at your life insurance coverage: It's a lump sum, tax-free financial legacy that could impact both your loved ones and your favorite causes for years to come.

Define your legacy

First, decide how you define "legacy." We may

pass down family recipes or Grandma's rocking chair and impart traditions and lessons to the next generation.

But we can share a financial legacy too, through our financial investments. Think about the impact you want to make on those who will benefit from your life insurance.

Continued on Page 11

Use Your Life Insurance *cont'd*

For your favorite people

Good news: According to the IRS, life insurance proceeds generally don't have to be reported as income by your beneficiaries. That's because you've paid the insurance premiums using your after-tax earnings.

Your family might need this money to live on right away, or to help your spouse stay in the family home. If not, this lump sum could help fund a life-changing college education for your grandchild or provide a nest egg for another favorite relative.

For your community

On a different scale, the proceeds of your life insurance policy could also allow you to make your mark on the next generation of your community. You can designate all or part of your life insurance benefits to help build a community center or park, to support the work of your favorite local charity, or to establish a college scholarship for students yet to be born.

Whatever you decide, be sure to speak with your tax and legal advisors, and ensure your wishes are detailed within your will.

Think it through

When you shift your thinking about life insurance, it can become a loving legacy to those who matter most.

You can contact Local Government Federal Credit Union (LGFCU) for your insurance needs. LGFCU partners with a leading agency to offer whole and term life insurance.

Visit lgfcu.org/#creditunion for more good ways to manage your money.

Article provided by Local Government Federal Credit Union, lgfcu.org. The advice provided is for informational purposes only. Contact a financial advisor for additional guidance.

Puzzle Solution

1	E	2	N	3	A	4	C	5	T		6	S	7	L	8	A	9	P	
10	D	A	L	A	I					11	K	I	L	L					
12	I	N	T	A	N	13	G	I	B	L	E								
14	T	O	O		15	S	I	D	E	B	A	16	R						
					17	W	E	N		18	R	U	S	E					
19	U	20	N	21	T	I	L		22	D	A	T	E	D					
23	P	E	R	T				24	D	E	L								
25	S	W	I	N	26	G	A	T		27	O	28	F	29	T				
		30	E	V	E	N	B	E	31	T	T	E	R						
		32	L	I	S	A			33	C	H	I	L	E					
		34	L	A	S	T			35	T	E	S	T	Y					

Happy New Year, NCRGEA friends!

We look forward to bringing you new tours in 2022. Here are just a few tours for your review:

APRIL 4 – 8, 2022 VIRGINIA BEACH, COLONIAL WILLIAMSBURG & HISTORIC NORFOLK

Join us as we depart from Raleigh/Rocky Mount and make our way over to Virginia Beach. On this VALUE TOUR, you'll enjoy the Virginia boardwalk, Colonial Williamsburg, Dinner Cruise aboard the Spirit of Norfolk, Nauticus Museum and the Aquarium and Marine Science Center. This tour is 5 days / 4 nights and is priced at \$739 pp (this tour includes transportation, hotel, breakfast daily, 4 dinners, admission to all parks, dinner cruise and museums listed).

APRIL 25 – MAY 3, 2022 PACIFIC COAST EXPLORER with VIKING CRUISES (Ocean)

Join us on this 8 night cruise sailing from Los Angeles to Vancouver – visiting San Diego; Santa Barbara; San Francisco; Astoria, Oregon and Victoria, British Columbia. All guests will receive a Verandah Stateroom, discounted airfare (RDU/CLT) and five complimentary shore excursions. Pricing from \$2799 - \$3499 pp.

MAY 27 – JUNE 3, 2022 ALASKA CRUISE ABOARD THE CELEBRITY "SOLSTICE"

Discover the last frontier aboard a premium cruise line. Roundtrip Seattle, Washington. Visiting ports of call: Ketchikan, Juneau, Skagway, and Victoria. Cruise pricing from \$1500 pp and includes gratuities, drinks and Wi-Fi.



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www.bookwithbritt.com



What Your Ears May Be Saying About Your Heart

Could a hearing loss be trying to tell you something about your heart's health? Listen carefully, because a growing body of evidence – based on six decades of research – points to a connection between hearing loss and cardiovascular disease.

In fact, several prominent experts call the ear a “window to the heart.”

“The inner ear is so sensitive to blood flow that it is possible any abnormalities in the cardiovascular system could be noted here earlier than in other less sensitive parts of the body,” explains David Friedland, MD, Ph.D., of the Medical College of Wisconsin in Milwaukee. Dr. Friedland has been studying the hearing-cardiovascular connection for years.

Conversely, a healthy cardiovascular system (heart, arteries and veins) may positively affect a person's hearing.

Another study, involving nearly 5,000 Icelandic

citizens, indicate that a hearing impairment and dual sensory impairment (involving both vision and hearing) in older men are associated with increased mortality from cardiovascular disease and other causes. Researchers also observed that men and women who used hearing aids had significantly lower mortality risk compared with hearing-impaired individuals who did not use hearing aids.

Find out what your ears may be saying, simply call **877-806-7054** to request an appointment for a professional hearing exam with an Amplifon Hearing Health Care provider at a clinic near you. Our Patient Care Advocates will answer your questions and guide you through the entire process.

 **amplifon** Hearing Health Care.
www.amplifonusa.com

SECU Members Can Skip the Line with Mobile Check Deposit!

Need to deposit a check? With State Employees' Credit Union's (SECU's) Mobile Check Deposit you can skip the line at your local branch to conveniently and securely deposit checks through the SECU Mobile App. Using the camera on your mobile device¹, follow the instructions and prompts to make deposits into any of your eligible SECU accounts².

More Mobile App features:

- Sign in securely using biometric authentication³ through fingerprint or facial recognition.
- View your account balances and transaction details.
- Move funds between your Credit Union accounts
- Make payments to your SECU loans and perform real-time loan and credit card advances
- View and schedule your BillPay payments.

To use the SECU Mobile App, go to the Apple App Store® (for iOS devices) or the Google Play® Store (for Android devices) to download the App. Once the download is complete, use your Member

Access User ID and Password⁴ to enroll in the Mobile App. During this process you will define a 5-digit PIN to simplify future App logins.

¹Eligibility requirements and other restrictions and limitations apply.

²Items transmitted using Mobile Check Deposit are subject to verification and are not subject to the funds availability requirements of the Federal Reserve Board's Regulation CC or to our standard Funds Availability Policy for other types of deposits; thus, funds may not be available for immediate withdrawal.

³SECU does not control the functionality of your mobile device's biometric authentication for sign-in to our Mobile App, and does not have any access to any biometric information stored on your device

⁴If you haven't enrolled in Member Access yet, visit <https://www.ncsecu.org/OnlineServices/MemberAccess.html> to establish your Member Access User ID and Password.

Article courtesy of:

State Employees' Credit Union®



Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today
and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://www.oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at [oig.ssa.gov](https://www.oig.ssa.gov)
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at [oig.ssa.gov/scam](https://www.oig.ssa.gov/scam)
- » Share this information with others



CAREGIVER TLC - THRIVE, LEARN, CONNECT
SUPPORTING FAMILY CAREGIVERS



Do you provide a broad range of assistance for an adult relative, partner, friend or neighbor with a chronic or disabling condition?

What is Caregiver TLC?



The Caregiver TLC Research Program offers **FREE ONLINE** support to adults providing care to older persons with memory loss, dementia, or chronic illness. Caregivers will complete six weekly virtual Zoom sessions led by trained facilitators. It will teach coping skills to deal with stress, depression and burden, and strategies to improve quality of life. Visit Caregivertlc.org

Is Caregiver TLC For Me?



- Do you consistently **provide care** (at least 4 hours a week) to a person with a chronic illness, dementia or memory loss?
- Do you help your family member to:
 - Remember appointments?
 - Get bathed or dressed?
 - Take their medications on time?
- Could you attend six weekly 2-hour Zoom* sessions?
- Would you like to connect with other caregivers near you?
- Do you have a personal email address?

** Technical support available to assist with Zoom access and usage*

How Do I Learn More and Register?



- **To Register:** Visit the Caregiver TLC Website at fcrc.charlotte.edu
- **To Ask Questions:** contact us at jmontoro@uncc.edu or call us at 704 687-6166



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2. Press "Total" and the select, "Charge" or, "F1-SFC Account" (touch screen only).
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Office Depot® Office Max® Associate Instructions:

NCRGEA member, get access to your special pricing and more with your Store Purchasing Card.

When you shop at any Office Depot or OfficeMax store, your Store Purchasing Card enables you to get the lower of the retail store price or your custom-discounted price. You will receive discounts on black & white copies, color copies, binding, folding and cutting at our in-store Print & Copy Services™ Center. In addition to your printed version, your Store Purchasing Card can be accessed via your mobile device.

Visit stores.officedepot.com to find a store near you.

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DOWNLOAD COUPONS from your computer or mobile app for Restaurants, Retailers, Hotel, Grocery Stores and More – Nationwide!

FREE PROGRAM

Coupons are available but the vendor base and discounts will be less than the Premium Access Perks.

- ① Go to: ncrgeafree.accessperks.com
- ② Click on **SIGN UP** and enter registration code **RETIRED**; enter your name, email address, set up a password and click signup.

That is it! Once you hit enter, you will be returned to the screen where coupons and vendors are made available to you. If you want more choices and deeper discounts, upgrade to the Premium Access Perks.

**SAVE 10%, 25%, EVEN 50%
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MAKE EVERY DAY!**

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PREMIUM ACCESS PERKS ENROLLMENT

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Mailing address _____

Email _____ Cell Phone _____

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Enrollment questions, please contact NCRGEA at 800-356-1190



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Weekly Legislative Updates

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

- Go to www.ncrgea.com.
- Click on: **Sign-up to Receive NCRGEA Communications Electronically!**

IMPORTANT PHONE NUMBERS

NCRGEA	1-800-356-1190
In Raleigh Area	919-834-4652
The Standard Dental	1-800-547-9515
Superior Vision	1-800-507-3800
NC Retirement Systems.....	1-877-627-3287
Seniors' Health Insurance Information Program ...	1-855-408-1212
In Raleigh Area	919-807-6900
NC State Health Plan	919-814-4400
Blue Cross/Blue Shield.....	1-888-234-2416
Amplifon Hearing Health Program	1-877-806-7054
Humana	1-888-700-2263
Social Security Administration	1-800-772-1213
State Employees' Credit Union	1-888-732-8562
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