

A New Year Brings Opportunity to Help Our Retirees

By Richard Rogers, Executive Director, the North Carolina Retired Governmental Employees Association: Say what you will about the state of things in North Carolina, but Florence's raging floodwaters and fierce winds couldn't stop us from living out the Golden Rule.

This is especially true for our state's public servants. Men and women trained to serve under the worst of conditions; our first responders, educators, law enforcement among others built the backbone of hurricane recovery.

Representing more than 300,000 public sector retirees throughout North Carolina, our mission as an association is clear: we are charged to insure the well being of those once employed in public service as well as those currently employed in public service. Our work is to protect those today and for generations to come.

For 2019 an important goal is to make sure all public sector retirees, those from both state and local governments, receive an appropriate cost of living adjustment. Local and state government retirees have lost significant pension value over the last ten years, ranging from 13.5 to 18.5 percent respectively.

The average state public pension is less than \$20,000, a meager earning requiring thrifty management. As inflation continues to rise and pensions remain flat, these retirees increasingly compromise their quality of life. And stagnant pensions affect more than the pensioner; they hurt our communities. Pensions are good for state and local economies. Last year, pensions had almost \$7 billion in total economic output, with \$1.4 billion in federal, state and local tax revenues.

Perhaps the most important goal is to maintain the integrity of our public pensions systems. Recent studies show that providing a pension is a way to both recruit and retain good educators. And North Carolina, with its history of conservative investments for its retirement systems, has safeguarded the public pension to continue providing for generations to come.

Other states, such as Illinois and Kentucky, did not share our investment strategies and oversight, and today are wrought with unfunded liabilities and exhausted assets. This is not the case in North Carolina, where we rank among the nation's largest and healthiest pensions.

As the Golden Rule is about treating one as one would like to be treated, it's time to reciprocate with our public sector retirees. May we all live by this same rule as North Carolinians.

Insurance Companies Propose 17.4% Homeowners' Rate Increase

North Carolina Insurance Commissioner Mike Causey has set Sept. 4, 2019, as the hearing date for the North Carolina Rate Bureau's proposed statewide average 17.4 percent homeowners' insurance rate increase.

"There is a pervasive lack of documentation, explanation, and justification of both the data used, as well as the procedures and methodologies utilized in the filing," Commissioner Causey said in his hearing notice to the NCRB. "The proposed rates appear to be excessive and unfairly discriminatory." The hearing will begin at 10 a.m. in the Second Floor Hearing Room in the Albemarle Building, 325 N. Salisbury St. Raleigh.

The hearing will be held unless the N.C. Department of Insurance and NCRB are able to negotiate a settlement before that date. State law gives the Insurance Commissioner 45 days to issue an order once the hearing concludes. Once the order is issued, the NCRB has the right to appeal the decision to the N.C. Court of Appeals. A Court of Appeals order could then be appealed to the N.C. Supreme Court.

The Department of Insurance and NCRB can settle the proposed rate increase at any time during litigation.

The NCRB filed the average statewide 17.4 percent increase on Dec. 20, 2018. The filing covers insurance for residential property, tenants, and condominiums at varying rates around the state. Under the NCRB proposal, the biggest increases would be felt along the coast. The NCRB has requested certain areas in western North Carolina receive small rate decreases. These areas include Cherokee, Clay, Graham, Jackson, and Macon counties. Rates for tenants and condominium insurance would see proposed decreases in other counties.

The NCRB represents insurance companies that write the state's homeowners', auto and workers' compensation policies. It is a separate entity from the Department of Insurance.

The public comment period for the proposed rate hike is open until Feb. 26, 2019. There are 3 ways to comment:

- A Public Comment forum will be held to listen to public input on the Rate Bureau's rate increase request at the N.C. Department of Insurance's Second Floor Hearing Room on Feb. 26, 2019, from 10 a.m. to 4:30 p.m. The Department of Insurance is in the Albemarle Building, 325 N. Salisbury St., Raleigh, N.C.
- Emailed public comments should be sent by Feb. 26, 2019, to 2018Homeowners@ncdoi.gov.
- Written public comments should be mailed to Tricia Ford, Paralegal Administrator, to be received by Feb. 26, 2019, and addressed to 1201 Mail Service Center, Raleigh, N.C. 27699-1201.

All comments will be shared with the N.C. Rate Bureau.

The last Rate Bureau homeowners' rate filing was in 2017. That year, the NCRB requested an average 18.9 percent statewide increase in homeowners' insurance rates, but Insurance Commissioner Causey settled, instead, on an average 4.8 percent increase.

ACDVC BBQ FUNDRAISER

ANSON COUNTY DOMESTIC VIOLENCE COALITION
FRIDAY FEB 22nd 10am-6pm

Calvary Episcopal Church • Wadesboro
304 East Wade Street

Anson County Domestic Violence Coalition is having their annual BBQ to raise funds for ACDVC and to promote community awareness against Domestic Violence & Sexual Assault.

Plates Include: Chopped BBQ, Slaw, Baked Beans, Rolls & Dessert...Yum!!

Plate \$9 • Sandwich \$4 • BBQ Quart \$20
BBQ Pint \$10 • Drinks included for eat-in

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Deliveries courtesy of Anson Sheriff's Office

The Anson County Domestic Violence & Rape Crisis Center is a nonprofit organization funded solely by grants and fundraisers. We thank you for your donations and continued support!!

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Union County



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City of Monroe



Lancaster County Water & Sewer

Union County / Anson County / Monroe, NC / Lancaster County Water & Sewer District

Regional Water Quality Preventative Maintenance Program

What are we doing? In a continuing effort to distribute high-quality, potable water, the above listed water utilities will conduct a routine Water Quality Preventative Maintenance Program. This program will involve temporarily switching water disinfectants from the present chloramines to chlorine in order to optimize water quality within the distribution systems.

When Monday, February 25, 2019 through Sunday, March 31, 2019

Where Health Springs, and Kershaw, and unincorporated areas of Lancaster County served by LCWSD.

- Union County: Public water systems in Weddington, Wesley Chapel, Waxhaw, Marvin, Indian Trail, Stallings, Wingate, Marshville, Fairview, Unionville, and unincorporated areas of Union County served by Union County Public Works.

- Anson County: Public water systems in Wadesboro, Morven, Lilesville, Peachland, Polkton, Marshville, & Ansonville, and unincorporated areas of Anson County, as well as portions of Richmond County and Chesterfield County, SC, served by Anson County Public Works.

- Monroe: Public water system in Monroe, NC

Comments During the Preventative Maintenance Program, some water customers may notice temporary taste, color or odor differences in their water. This is a normal component of the process and customers should be reassured that water quality is not affected and remains safe for drinking, bathing, cooking and other general uses. Most customers will notice no change.

There are three groups of water users that should take special precautions during the Preventative Maintenance Program:

- 1) kidney dialysis providers/patients,
- 2) fish, pond, pool and aquarium owners/ operators, and
- 3) some businesses that use water in their production process.

Those who fall in to any of the above categories are strongly encouraged to seek professional advice concerning the removal methods for chlorine and chloramines from their water supply.

This maintenance program is being performed at this time of year when water usage is low, as to limit stress on the system. You may see crews performing flushing operations at hydrants to ensure chlorinated water is dispersed through the entire water system.

When the program is completed on March 31, the disinfection process will be switched back to chloramines. For further information or with specific questions, residents may contact their local water provider.

These organizations work in cooperation with one another to provide potable drinking water to portions of the 5-county region including Union, Anson, and Richmond counties in North Carolina and Lancaster and Chesterfield counties in South Carolina.

For more information on these utilities, please visit:

Anson County - www.co.anson.nc.us

Lancaster County Water & Sewer District - www.lcwsd.org

Union County - www.unioncountync.gov

City of Monroe - www.monroenc.org