The official publication of the NC State Grange

September / October 2017

GRANGE NEWS

2017 State Convention







We recently lost two of our wonderful Grange members who were strong and active in our organization. Hubert Hege served many years on the State Grange Board. In addition, he very faithfully served Arcadia Grange. Upon his death, he was serving as an *Emeri*tus member of the State Grange Board. He was truly an inspiration to a lot of us. In April, I visited with him at his home. I picked up one of his famous bird houses that he donated for a fundraiser at Mount Olive University. It was a pleasure just to sit on the front porch and have a conversation with Hubert. While he was a generous man, he was also a man of wisdom, kindness, and patience.

Lee Morton Jernigan served as President of Westbrook Grange and was working hard to move that Grange forward. Anytime or anywhere I encountered Lee Morton, he would shake my hand, smile, and genuinely let me know that he was glad to see me. Then he would ask about my family! He was a well-respected figure in his community, and well-known by a lot of people. In stature, he was a big man, with a gentle, serene demeanor. When I visited Westbrook Grange, I could always tell that there was a lot of love for him among his fellow members.

Both of these gentlemen were devoted Christians. You could tell by the way that they lived and interacted with others. I never heard

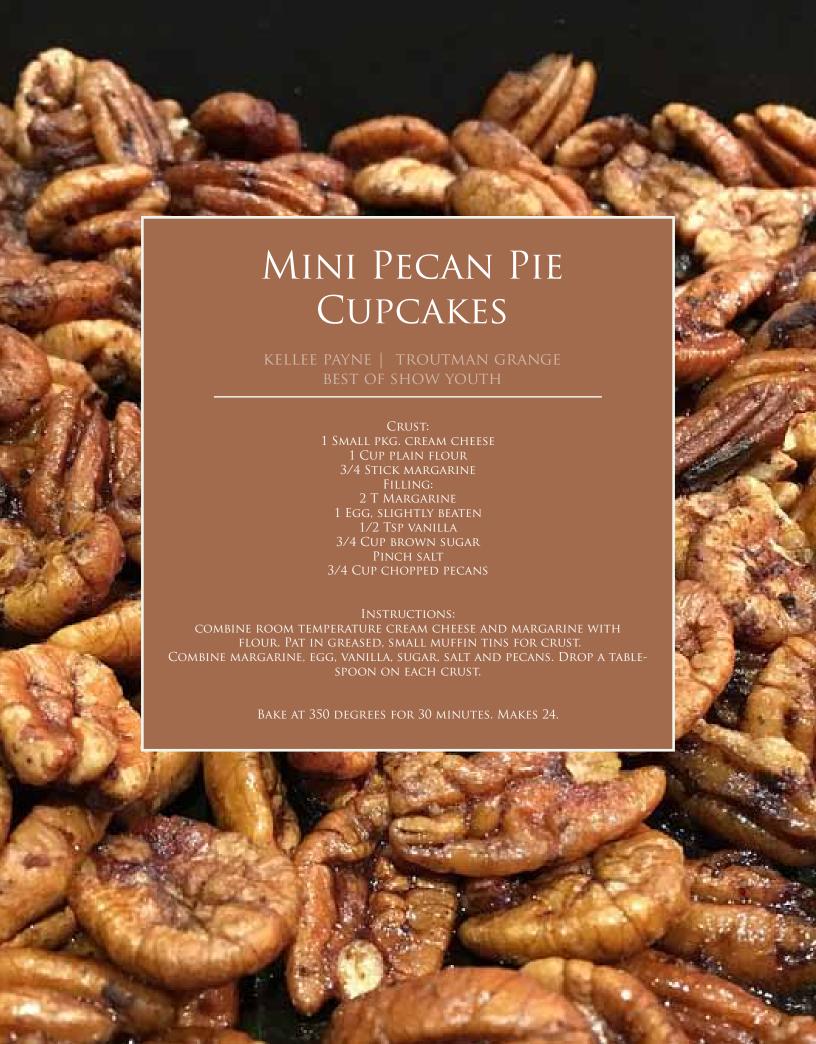
either of these men make harsh statements or say unkind things about others. They provided great examples for all of us on how we should live our lives and be better people. Hubert and Lee Morton will be greatly missed and our thoughts and prayers are with their families.

On the cover: Lucille Rice's first place crochet entry, a baby blanket and hat

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The Grange is a grassroots, community service, family organization with a special interest in agriculture and designed to help meet the needs of people, young and old, through a cooperative effort with government and other organizations that also seek the greatest good for the greatest number.



NUTTY FOR NUTELLA Cookies

Elijah barker Arcadia Grange 1st place nut cookie junior ii

1 CUP (50Z/150G) ALL-PURPOSE FLOUR 1 CUP (80Z/240G) NUTELLA 1/2 CUP CHOPPED HAZELNUTS 1 LARGE EGG

INSTRUCTIONS:

HEAT THE OVEN TO 350 DEGREES AND LINE A BAKING SHEET WITH PARCHMENT PAPER. ADD THE NUTELLA, FLOUR AND EGG TO A LARGE BOWL. MIX UNTIL WELL COMBINED. THE MIXTURE WILL FORM A THICK DOUGH BUT SHOULD BE MOIST ENOUGH TO ROLL INTO BALLS. USING YOUR HANDS ROLL ABOUT 2 TABLESPOONS OF DOUGH INTO BALLS. PLACE COOKIES ON YOUR BAKING SHEET AND FLATTEN THEM SLIGHTLY WITH YOUR FINGERTIPS OR THE BOTTOM OF A GLASS.

Bake for 8-10 minutes, until they are cooked around the edges and still slightly soft in the middle. Let the cookies sit on the baking sheet for 5 minutes and then cool on a baking rack. Enjoy!

REAGAN'S CHOCOLATE CHIP COOKIES

reagan Warlick Troutman Grange 1st Place chocolate chip Junior II

1 1/2 CUPS OF BUTTER OR MARGARINE, SOFTENED
1 1/4 CUPS OF GRANULATED SUGAR
1 1/4 CUP PACKED BROWN SUGAR
1 T VANILLA
2 EGGS
4 CUPS OF ALL-PURPOSE FLOUR
2 TSP OF BAKING SODA
1 TSP SALT
1 PACKAGE (24 OUNCES) SEMISWEET CHOCOLATE
CHIPS

INSTRUCTIONS:

Preheat oven to 350 degrees. Mix butter, sugar, vanilla and eggs in a large bow with a spoon. Mix in flour, baking soda and salt. Stir in chocolate chips. Drop dough by measuring tablespoonful about 2 inches apart on an ungreased baking sheet. Bake 12 to 15 minutes or until light brown. Cool slightly. Remove from baking sheet to a wire rack, cool.

SWEET POTATO PIE

PEARL WARREN
WESTBROOK GRANGE
1ST PLACE SWEET POTATO PIE

2 CUPS COOKED SWEET POTATOES
1 TSP VANILLA
1 STICK MARGARINE
1 TSP CINNAMON
1 CUP SUGAR
1/4 TSP NUTMEG
2 T SWEET MILK

INSTRUCTIONS:

MIX TOGETHER AND POUR IN 1 DEEP PIE CRUST. BAKE 1 HOUR AT 350 DEGREES.

TOFFEE BUTTER CRUNCH

SUSAN ALBRIGHT Troutman Grange Best of Show Adult

1 CUP BUTTER
1 CUP SUGAR
3 T WATER
1 T LIGHT-COLOR CORN SYRUP
3/4 CUP MILK CHOCOLATE PIECES OR SEMISWEET
CHOCOLATE PIECES
1/2 - 3/4 CUP CHOPPED NUTS, SUCH AS ALMONDS,
PECANS, WALNUTS, AND/OR CASHEWS, TOASTED

INSTRUCTIONS:

Line a 13x9x2-inch baking pan with foil, extend-ING THE FOIL OVER EDGES OF PAN; SET PAN ASIDE. IN A 2-QUART HEAVY SAUCEPAN MELT BUTTER OVER LOW HEAT. STIR IN SUGAR, WATER, AND CORN SYRUP. BRING TO BOILING OVER MEDIUM-HIGH HEAT. STIR-RING UNTIL SUGAR IS DISSOLVED. AVOID SPLASHING SIDE OF SAUCEPAN. CLIP A CANDY THERMOMETER TO SIDE OF PAN. COOK OVER MEDIUM HEAT, STIRRING FREQUENTLY, UNTIL THERMOMETER REGISTERS 290 DEGREES F, SOFT-CRACK STAGE (ABOUT 12 MINUTES). MIXTURE SHOULD BOIL AT A MODERATE, STEADY RATE WITH BUBBLES OVER ENTIRE SURFACE. (ADJUST HEAT AS NECESSARY TO MAINTAIN A STEADY BOIL AND WATCH TEMPERATURE CAREFULLY DURING THE LAST 5 MIN-UTES OF COOKING AS TEMPERATURE CAN INCREASE QUICKLY AT THE END.) REMOVE FROM HEAT; REMOVE THERMOMETER. CAREFULLY POUR CORN SYRUP MIX-TURE INTO PREPARED PAN; SPREAD EVENLY. COOL 4 TO 5 MINUTES OR UNTIL TOP IS JUST SET. SPRINKLE EVENLY WITH CHOCOLATE PIECES; LET STAND FOR 2 MINUTES. SPREAD SOFTENED CHOCOLATE INTO AN EVEN LAYER OVER TOFFEE LAYER. SPRINKLE WITH NUTS; LIGHTLY PRESS INTO CHOCOLATE. LET STAND AT ROOM TEMPERATURE SEVERAL HOURS OR UNTIL CHOCOLATE IS SET. USE FOIL TO LIFT CANDY OUT OF PAN; BREAK INTO PIECES. STORE WITH WAXED PAPER BETWEEN THE LAYERS IN AN AIRTIGHT CONTAINER AT ROOM TEMPERATURE FOR UP TO 2 WEEKS.

f you are a Grange member and have never been to our Annual State Convention, I strongly urge you to block off September 14th, 15th and 16th of 2018! Honestly, I never really understood the full meaning of being a Grange member and all the amazing implications that it has until I attended. I did not grow up in a Grange nor have I ever been a member or part of a fraternal organization, so five years ago at the opening ceremony of my first convention, I thought "what in the world is this all about!" Now, after my fifth convention, I fully understand and appreciate all of the meaningful and beautiful ritual of this organization that began 150 years ago this year. I was fortunate enough to grow up in a farming family in rural North Carolina, so the sense of community spirit, generosity and the willingness to help each other was something I was very familiar with. At our Sunday worship service on the last day of our convention, I looked around the room at all of the "now" familiar faces of those that were present and thought about those members and dear friends that have passed on over the past year. Joining the NC Grange staff four and a half years ago meant a new job, but at the time I did not realize it would mean meeting friends that I know I will keep for a lifetime.

Zipporah Hayes holds the American flag for the National Anthem on Saturday morning

2017 State Convention

Our NC State Grange President, Jimmy Gentry, opened our session on Friday morning by reading a letter that Rosemary Hege wrote. Rosemary is the daughter of Hubert Hege who passed away this past year. Mr. Hege and his wife, Mary Lillian, were both longtime Arcadia Grange members. He served on the Board of Directors and then later as a member *Emeritus*. He and Mary Lillian both were well loved by all of the Grange. They brought amazing support and integrity to the Grange table as well as a history and knowledge that was irreplaceable. Rosemary's letter was a testimony of what Arcadia Grange had meant not only to her parents but to their whole family; again, a testimony to what the Grange is

all about. After Jimmy's address, committees broke out to review the resolutions that were submitted this year for our 2018 policy book.

When we begin to plan for state convention, we work hard to have guests and activities that all ages can enjoy. On Friday, we were fortunate enough to have Jason Brown, a former NFL player, from First Fruits Farm now a "paying it forward" farmer, along with his precious family to join us for lunch. Several of us heard Jason speak previously, and because we were so moved by his message, we wanted our Grange membership to hear him as well. Jason has an incredible story about his journey with the NFL and what things happened in his life that led him to make some pretty amazing changes in order to live a life of faith and serving others.

Following lunch, Sharon Bormann from the Quilts of Valor Foundation spoke on their mis-contest room sion which is "to cover service members and veterans touched by war with comforting and healing Quilts of Valor". What an amazing gift these women give to our servicemen. Three of our members from Corriber Grange have received these Quilts of Valor. We are enthusiastic and hopeful that our membership will participate in this labor of love by assisting in making and/or assembling these quilts.

We had a good showing for our art, photography, crafts and baking contests this year. It is so amazing to see the talent we have with our children as well as our adults. I hope next year we will have more entries. Please encourage your Grange members to enter these contests. We want to see your talent! Friday night was the traditional Tasting Party. Cheers to our wonderful Grange bakers! We look forward to the recipes in *Grange News*.

After the tasting party, Ned Hudson led our annual auction. The proceeds for this are held in an account for Grange members that may need emergency assistance in a time of need or crisis. This year we also held a silent auction.

Saturday morning, the youth opened session with an amazing march that got all of us "jump-started" for the day. This year was an election year so in the essence of time, Jimmy incorporated elections with the presentation of our resolutions. During lunch, 2nd Harvest from the Second Harvest Food Bank of Metrolina, made a presentation about their food bank, the people and the ar-

> eas they serve and exactly how it all comes together. Also after lunch, a couple came to pick up all the donations that were donated from our Granges across the state for the Pajama Program. They gave a brief talk about how they distribute the donations and what it meant to their little daughter that they foster to have a new pair of pajamas.

> After lunch, Jimmy held the officer installation ceremony and the Fifth Degree Conferral which was followed by the Sixth Degree Conferral. Following the ceremony, it is traditional to gather around a table filled with fresh fruit; delicious and very apropos following the 6th Degree presentation. Saturday evening is always the time for our Youth Banquet which recognizes the Juniors and our Youth. Awards are given at this time for summer camp. It is interesting to hear about how they did as individuals and as a team.



Holiday craft entries on display in the

Sunday morning's send off is always a service that honors our Grange members that have passed away during the previous year. Sadly, there were several that I knew quite well who had welcomed and supported me when I began working for the Grange. They will all be missed. Deb Welch gave a beautiful sermon which we all so appreciated. It was a lovely ending to a weekend that was absolutely filled with friendship, support and camaraderie. So...until next year, remember "In essentials, unity; in non-essentials, liberty; in all things, charity". Mark your calendars for next year-you will not regret it!



Left column: speaker, Jason Brown, contest entries and Pajama Program loading Middle column: Evan Hill receiving letters written to him during boot camp, Margie Griffin recognized by Jimmy Gentry, J Sullivan Farm recogized as Farm of the Year, Fire Dept. of the Year accepted by Steve Lopez on behalf of Hope Mills Fire Dept., Firefighter of the Year Wesley L. Metcalf and Sixth Degree Team

Right column: Pajamas and books display, grand prize photograph, Lucille Rice with her first place crochet blanket and hat

Making a Splash in Charlotte

By; Jennie Gentry

Youth from across the state gathered in Charlotte for the 2017 State Grange Convention in September for a fun weekend together. They fellowshipped and participated in activities for a great weekend with friends.

Youth came in for the weekend on Friday, September 15th where they played games and enjoyed the annual tasting party. Some of our students attended lunch to meet Jason Brown, past pro NFL football player, who had an incredible message for all who were able to hear him speak. They were inspired by Brown's amazing story of following God's calling for his life to leave the NFL to become a farmer.

Each year, youth engage in a service project at the convention, and this year's was a bit different. On Friday afternoon, our students helped finalize a continuing project by making baggies for candle holders that they made at Grange Camp this year. Those candles were a gift that were later given out to all who attended the convention's Youth & Junior Banquet as a way of thanking our members for supporting our youth programs. Other projects youth participated in were mentoring juniors, selling raffle tickets for different causes, and selling *Good News* magazines for the National Grange.

Instead of going on a field trip this year, youth and juniors enjoyed a pool party at the hotel pool with lunch, snacks and getting to relax with their friends. With beautiful blue skies and perfect weather, this gave everyone a chance to reunite and continue growing the close friendships our youth have with each other.

As always, leaders emerged throughout the weekend. The youth opened the session on Saturday morning under the leadership of State Youth President, Margie Griffin. Our State Youth Team emceed the evening's banquet where awards were presented. Among those award winners were Kirsten Cash, named the Youth Granger of the Year, and Ryleigh Hartsell, named Junior Granger of the Year. The Leonard family was also recognized as Family of the Year. The Youth Team ended the banquet by speaking on the vast, positive impact that the Grange has made on each of their lives.

The convention closed on Sunday morning after our young Grangers assisted with the memorial service, an annual tradition honoring all Grangers who passed away during the previous year. Although the weekend felt short, our youth loved getting to visit with each other. They are already looking forward to the next time they will meet.







Left: Youth at convention, Youth Team at convention, Nahaive Gonzalas leading the march on Saturday morning as Lady Assistant Steward

Rural and Small-Town North Carolina Needs Federal Tax Reform

Op Ed

Americans from coast to coast can agree that our tax code is costly and confusing. Many other North Carolinians, have been long awaiting reforms to our tax code. Thankfully with the tax reform plan released last week, we are finally seeing some progress on what many are calling a "once-in-a-generation opportunity."

A new and comprehensive tax reform package is essential to the success of rural and small-town residents, as well as farmers and others in the agriculture industry. Just like the industries in urban America, our community needs private-sector investment in order to grow, and our current tax system is stifling to our economic potential.

There are numerous—and egregious—issues with the federal tax code. Our U.S. corporate tax rate is currently higher than in any other industrialized nation. This makes it exceedingly difficult for U.S. businesses to compete in a globalized world, given that our overseas competitors benefit from a built-in pricing advantage. This hurts American sales, negatively impacts wages, and impedes job creation. A competitive tax rate will not only help our businesses compete globally, but will increase domestic investment, which will positively impact growth, wages, and employment. There is also broad consensus that lowering personal tax rates would have similar positive impacts, and are an absolutely essential piece to a meaningful tax reform package.

For rural and small-town North Carolina specifically, it is vital that Congress keep in place cash accounting for the agriculture industry. Our farmers and ranchers invest significant dollars upfront, and often wait years before seeing returns. Given the fluctuations in commodity prices and uncertainty about crop yields season-to-season, it is essential that agriculture businesses be taxed on what they produce and bring to market, not on their investments. It is also critical that Congress preserve interest deductions for the purchase of land, capital investments and operating loans, repeal the death tax that makes it harder and harder to pass down family farms from generation to generation, and reduce capital gains taxes.

Tax reform will be a benefit to all businesses—not just big corporations. Small businesses create two out of every three jobs in the United States, and more than 99% of employers are small businesses. In North Carolina, there are more than 800,000 small businesses—accounting for roughly 98% of the state's total—which employ roughly 1.6 million people (about 46% of North Carolina employees). These businesses are the heart and soul of our local, state, and national economies, and desperately need the relief from tax reform so they can continue to generate the growth and jobs our communities need and deserve.

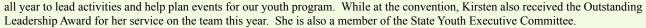
The time for tax reform is now, and it's gratifying to see leaders in Washington finally move forward with their broad tax reform plan, as they did on September 27th. The plan is a critical first step in an undoubtedly long process. But now it is time to turn plans into actual legislation, and legislation into law. Our nation's businesses—especially small businesses, including those in North Carolina's rural and small towns—cannot afford to wait any longer for tax relief.

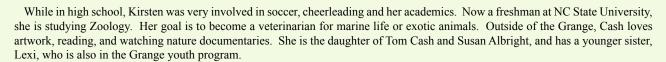
Kirsten Cash Named Grange Youth of the Year by: Jennie Gentry, NC Grange Youth Director

At a special awards banquet at September's State Convention, Kirsten Cash of Mooresville, NC, was named this year's State Grange Youth of the Year. A member of Troutman Grange, Cash got involved in our organization at the age of 12 after attending Grange Camp for the first time.

Kirsten is extremely involved in the Grange on local, state and national levels. Locally, she serves her community with her Grange through projects such as making pillows for the local women's shelter, promoting the Grange at local community events such as Front Porch Fest in Troutman, and assisting with their community Spelling Bee for elementary students.

Kirsten also attends all State Grange events including Grange Camp, Winter Youth Conference, State Convention and Family Conference. She is a current member of the 2017 State Grange Youth Team, one of the highest honors of our youth program. As part of the team, she has worked hard





In her essay about how the Grange has impacted her, Kirsten states, "Grange helped me a lot with public speaking. I used to be very shaky and nervous to speak, but Grange helped me get over those fears and gave me confidence to be a better speaker." When talking about her Grange experiences, she commented, "I like the way I can go to any of my Grange friends or leaders with anything. I can always get support and encouragement no matter what I am going through."

It is easy to see why Kirsten was selected as this year's Youth Granger of the Year. Her countless hours of hard work as a Grange youth leader, as well as her love and passion for the organization are evident. We congratulate Kirsten Cash on receiving this special honor.



Meet Ryleigh Hartsell: Junior Granger of the Year by: Jennie Gentry, NC Grange Youth Director

Ryleigh Hartsell of St. John's Grange in Concord, NC, was named the Junior Granger of the Year for 2017. The daughter of John and Emily Hartsell, Ryleigh received the award at the State Convention in September. Born into a Grange family, she is very active in local and state events and activities.

A third grader, Ryleigh is very involved in the Junior Grange. Locally, she serves her community through projects such as filling Christmas stockings for the Salvation Army, collecting box tops for education for her school, collecting books for a book drive for children, and collecting can tabs for the Ronald McDonald House.

Ryleigh also attends State Grange events including Grange Camp, State Convention and Family Conference. She served this year as a member of the State Junior Executive Committee at Grange Camp and received the Friendliest Camper Superlative. She also presented the Grange flag as part of the youth drill at the convention this year.

Outside of the Grange, Ryleigh absolutely loves to dance. She is very involved in various types of dance classes and participates in dance competitions. She also works hard in school where math and science are her favorite subjects.

When asked what she loves about the Grange, Ryleigh stated, "I like going to Grange Camp and having fun. I like what Grange does for the community, too." When reading her Junior of the Year application, it is evident how much Ryleigh Hartsell loves the Grange and how involved she is in the organization's many activities and programs. This young lady has a bright future ahead of her and we congratulate her for being selected for this special award.

The last few months at the North Carolina General Assembly have been a bit unusual. After their adjournment of long session on June 30th, members reconvened on August 3rd to take up the redistricting maps as well as Governor Cooper's veto of several bills. District maps are tweaked or redrawn every ten years to reflect population shifts in state and congressional districts. The district maps were redrawn in February of 2016 after the 2011 maps were deemed to be unconstitutional. After a review by three Federal Judges these maps were also ordered to be redrawn by September 1st by the NC General Assembly. The General Assembly met the September 1st deadline and the newest maps are now before the Judges for review.

The fine art of "gerrymandering" has long been an issue in American politics. The term "gerrymandering" was coined after an action of Governor Elbridge Gerry of Massachusetts. In 1812, Governor Gerry's administration enacted a law that defined new state senatorial districts. It has now become the language when we speak of the division of a state, county, etc. in election districts which gives one political party a majority in many districts, while at the same time diminishing the minority's voting strength. Below is a political/satirical cartoon that was drawn by Elkanah Tisdale which represented the aggressiveness of the gerrymandering procedure by depicting a draconian style animal. This cartoon appeared in the Boston Gazette in 1812 during Elbridge Gerry's Governorship. Clearly, things have not changed; Gerrymandering has been a longtime political strategy no matter what party has the majority.



The House and the Senate voted to override two of Governor Cooper's vetoes of bills that were passed earlier this year. The bills are highlighted below:

House Bill 140 ~ Dental Plans Provider Contracts/ Transparency would make entities that write stand-alone dental insurance subject to the disclosure and notification provisions for fee schedules, reimbursement policies, and claim submission policies contained in G.S. 58-3-227.

House Bill 770 ~Various Clarifying Changes to Amend Environmental Laws 3 will amend various environmental and natural resources laws.

Specific details of these bills can be found at www.ncleg.net. As always if you have trouble navigating or locating these two particular bills, please call me and I will be happy to walk you through it.

During September, Schley Grange members Kat Cheek and Bonnie Houser, Susan Cashion and Steve Hamlin with Piedmont Electric Membership Corporation, Jim Northup with Orange County along with Laurie and Jeff Barnhart joined Representative Szoka (R-Cumberland County) and Representative Meyer (D-Durham & Orange County) to discuss HB 68~Bright Futures Act. This bill in affect will begin the process toward broadband accessibility in rural areas. Many of our Grange members are affected by the lack of broadband connectivity and effectiveness in rural areas of our state. This bill passed the House during Long Session and hopefully will be passed by the Senate during Short

Session this Spring. We will need our Grange members' support in passing this bill. Unfortunately, this is a very complicated issue but hopefully this will be the beginning of making broadband accessible in rural areas of North Carolina that currently do not have it or have low connectivity.

The NC General Assembly will reconvene again Oct. 4th. Meanwhile, various oversight committees are continuing to meet as is typical of any interim period between long and short sessions.



From the Hill

The US Congress was back in session on September 5th after their July 4th holiday break. With the exception of the holidays, they will continue to be in session for the remainder of the year. During their summer break, the NC State Grange had the opportunity to meet with two members of our North Carolina delegation. On August 25th we joined representatives of PhAR-MA (Pharmaceutical Research & Manufacturers of America) as they presented their Legislative Leadership Award to US House of Representative and Deputy Majority Whip Patrick McHen-Also joining us was Lori Giang with NC MedAssist and Vinnie and Philip Duncan from Corriher Grange. We attended a round table discussion afterwards to voice our continuing



concerns around healthcare issues and the rise of healthcare premiums. Visiting members in their districts as opposed to DC is always less stressful and more relaxed.



On August 30th I was able to accompany PhARMA representatives as they met with Congressman Mark Walker who represents Greensboro, Burlington & Asheboro. Congressman Walker was very gracious and receptive to hearing about the frustrations with the slow moving process of drug approval due to stiff Federal Regulation.

Currently, the most discussed legislation in DC is Senate Bill 1615 better known as the Dream Act of 2017. This bill directs the Department of Homeland Security (DHS) to cancel removal and grant lawful permanent resident status on a conditional basis to an alien who is inadmissible or deportable, or is in temporary protected status who: (1) has been continuously physically present in the United States for four years preceding this bill's enactment; (2) was younger than 18 years of age on the initial date of U.S. entry; (3) is not inadmissible on criminal, security, terrorism, or other grounds; (4) has not participated in persecution; (5) has not been convicted of specified federal or state offenses; and (6) has fulfilled specified educational requirements. As predicted this bill has been highly controversial.

Other bills of current interest:

HB 2810~National Defense Authorization Act for Fiscal Year 2018 authorizes FY2018 appropriations and sets forth policies for Department of Defense (DOD) programs and activities, including military personnel strengths. It does not provide budget authority, which is provided in subsequent appropriations legislation. This Act is extremely important with the threat of North Korea looming.

HR 601~Continuing Appropriations Act 2018 and Supplemental Appropriations for Disaster Relief Requirements Act, 2017 was introduced, past by the Senate and the House, signed by the President and was made law rather quickly in the wake of the horrific damage much of our country as well as areas of the Caribbean have suffered during this year's hurricane season. This law is multifaceted and like many bills fairly complicated. More details can be found on www.congress.gov.

FROM JOYCE!

Joyce Clodfelter, Community Service & Family Living Director

A wonderful weekend at State Convention! A big THANK YOU to everyone who supported our craft and baking contests and also the art and photography. You are to be commended for the wonderful talents that many of you have in all these areas. I had a lot of nice compliments.

Then, we had our state community service project! WOW! Because of you, a lot of young children and teens will have pajamas



and books soon. 4000 plus items is unbelievable! I have already heard from the New York headquarters for Pajamas Program and this could possibly be the largest donation they have ever had! Thank you, from the bottom of my heart, for your loving and caring support,

We have not selected a community service project for 2018 but will let you know something in the near future. If you would like to offer me a suggestion, email me within the next week at community@ncgrange.com and we can take a look at anything you might suggest. Look forward to hearing from some of you.

Wishing your Grange the best year yet in 2018 and hope to see many of you during the coming year.



Take a look around the kitchen for a quick inventory of utensils. Probably you will find items that may include things like a rolling pen, spatula, eggbeaters, a huge array of knives of all shapes and sizes, nut crackers, baking dishes, pans and cookie sheets. This would represent basic tools for a typical kitchen in most households. Then other folks will have these items plus specialized items such as fancy cake pans and all associated the decorating supplies to go with them. In the area of cake decorating alone, I think there are as many options of equipment/tools for individuals with this interest and talent as there are fishing tackle options or tools for the mechanic. My point with this opening is, with the right tool for the job you can complete it much quicker and efficiently than you can use a tool not designed for that purpose. Imagine trying to scramble the morning eggs with a nutcracker or hand food chopper. It can be done, but with what effort and wasted time and effort when a fork, or eggbeater is available. So which tool is best in the kitchen? Obviously, the one that designed for the current task, and as the task changes, so does the tool.

Just like the kitchen equipment, fishing tackle or mechanic's tools, there are several health insurance "tools" available. Which one is the best, just like the kitchen example above, depends on your needs and budget. Let us take a look at some of the old as well as new tools available this year. Since the senior market Medicare Advantage/Part D program annual open enrollment period come first (Oct 15th – Dec 7th) I will focus on that market segment first.

This year, BCBSNC will offer a Medicare Advantage (MA) plan in 82 of our 100 counties in North Carolina. The plans offered will vary by county where the insured lives. With a MA plan, the insured assigns their Medicare benefits over to the insurance carrier and then the insurance carrier assumes the responsibility for the medical coverage payments for that insured for the year. Typically, with a MA plan, the insured will pay a copayment for services, except the annual wellness exam. The MA plans also have a maximum out-of-pocket limit as well to limit the financial risk of joining this program. MA plans must offer at a minimum the same covered services of original Medicare. Although, many offer additional benefits in addition to the required coverage. Some MA plans are medical service cost only while other MA plans cover both medical services as well as prescription drugs costs. Typically, the medical only plans are a good option for state employee retirees (who use their State 70/30 plan for their prescriptions only), Veterans (getting their prescriptions thru the VA), or other individuals with creditable drug coverage from another source. For those disabled under the age of 65 and receive Medicare, if it is available within their county. For the senior that does not have access to VA or other retirement prescription drug plans, the MA may be an appropriate option as well.

Seniors and those under age 65 that qualify for Medicare also have the option of obtaining a Medicare Supplement, often referred to as either a Med Sup, or MediGap policy. Providers accepting original Medicare reimbursement also accept Medicare Supplement plans as well. There is no network provider or state line issues with a Medicare Supplement plan. Medicare Supple-

ments typically pay the balance of the approved cost that Medicare did not cover, subject to the Medicare Supplement plan deductible/limitations. Medicare Supplements are available in all 100 counties of North Carolina. Three of the most popular Medicare Supplement plans are "F", "G", and the Hi-Deductible "F". New Plan "F" sales conclude 1/1/2020. Insureds currently with Plan "F" or enrolled before January 1, 2020 can maintain these plans.

With a Medicare Supplement, seniors need to purchase a companion stand-alone Part "D" plan for their prescription drug coverage. BCBSNC will offer two versions of their Blue Medicare Rx (PDP) for 2017. The first is a Standard plan and the second an Enhanced plan. Both of these plans are available in all 100 counties as well. The major differences between the two plans are in the prescription formulary as well as the deductible and copayments/ coinsurance for the different tiered prescriptions. Beginning January 1, 2018, BCBSNC is offering an additional partnership plan with MII Life, Inc. to offer a lower cost Basic Blue Rx (PDP) plan. This plan is a partnership with BCBS of Michigan, BCBS of North Carolina, and Highmark BCBSNC in the states of Michigan, North Carolina, Pennsylvania, and West Virginia for 2018. This plan is available through select agents (including some NC Grange agents) in all 100 counties of North Carolina as well. Basic Blue Rx (PDP) has a lower premium and all of these covers more than 3,200 drugs in their 5-tier formulary. All these PDP plans have the required coverage gap (with the BCBSNC Enhance plan having a copayment for Tier 1 generics in the gap). Insureds enter the coverage gap when the insured and plan has paid \$3,750 for prescriptions. Once the insured has paid a total of \$5,000 for covered prescriptions, they exit the coverage gap and enter into the catastrophic coverage phase of the plan. Seniors are encouraged to check their plan to see if they continue to have the best plan for their current need during the annual enrollment period.

For the under 65 individuals, there will also be different health insurance options for 2018. The open enrollment period for these individuals starts November 1st and concludes December 15th for a January 1, 2018 effective date. During this period, individual and families receiving premium subsidy are encouraged to submit their updated income information in order to receive the updated subsidy amount for their 2018 premiums. This is also the time to change their plan design if their need has changed as well. The open enrollment period has shortened significantly this year to only 45 days and it is highly unlikely that an extension of this time will occur. Agents should receive the specific plan details and coverages in Mid-October for under 65 offerings from BCBSNC.

So heading back to the kitchen example and question, which plan is best for my family and myself? The answer solely depends on your individual needs and what you are trying to accomplish with your premium dollars. Just like the kitchen tools, one tool does not encompass all the needs. There are some general plans that will work well, but a specific plan tailored to your individual/family needs is much more efficient and cost effective. This is where your NC State Grange agent is more than happy to assist you with your needs. Give us a call today and let us work for you!

Win \$150 for Our 150th

December 4, 2017 will mark the National Grange's 150th birthday, which is a huge accomplishment for any organization! The Grange has changed over the years, but we are still thriving. However, we want more people to experience all that the Grange has to offer by encouraging them to become members of our awesome organization. To help do this, we have launched our 150 for 150th Campaign.

How would you like some extra cash in your pocket? All members of the Grange have a chance to win \$150 by recruiting new members! How do you win the \$150? Here's how...

- Individual Grange members will recruit as many people as they can to join the Grange between now and December 4, 2017. Our goal...at least 150 new members for our 150th Anniversary.
- The Grange member with the highest amount of people recruited with a minimum of 10 new members will win \$150 from the State Grange.
- Any Grange member recruiting more than 20 people will automatically receive \$150.00.
- Results and winners will be announced on MONDAY afternoon, December 4, 2017 on all social media sites and the Grange Website. Winners will also be notified by email.

Every great contest also comes with a few rules. These are the guidelines that Grange members need to follow to help us reach this goal.

- All new members who join the Grange need to be reported ON OR BEFORE NOON of December 4, 2017 through an online reporting system designed just for this campaign. (All new members must still be recorded by the secretary as usual on the Grange's regular quarterly reports.)
- A new member is one who has paid dues to the local Grange, so money must be collected and given to a local Grange to confirm membership.
- Grange members who recruited someone are responsible for reporting the information online of the individuals they recruited to join the Grange.
- Any NC Grange member can participate, including all ages, staff, and new members who join the Grange during this time.

We should be honored and proud to be part of our organization. Many lives have been changed by the wonderful things our Grangers have done across our state, and we want more people to join us in making an impact. Let's start spreading the word about the Grange by gaining new members, and put \$150 in your pocket! For questions, please contact Jennie Gentry: jenniegentry@ncgrange.com.



PERIODICAL POSTAGE PAID

NC Grange members donated over 4,000 items at convention to the Pajamas Program!

