

The official publication of the NC Grange

September / October 2018

GRANGE NEWS

HURRICANE
FLORENCE HITS
NORTH CAROLINA

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Events 2018

October 26-27	State Convention
November 13-17	National Convention

RECOVERING FROM FLO

Wilmington NC

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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.





Lately Hurricane Florence has been on all of our minds, even among those who were not directly affected. In eastern NC, flooded houses have been emptied of their contents, trees have fallen on structures, and crops have been destroyed. Fortunately, many charitable organizations have gone to various parts of eastern NC to serve food, donate needed items, and provide hands-on assistance.

We have been assessing damage among our members and reports of damage are coming in. Local Presidents and others have been helpful in providing us with information on impacted members. The NC State Grange has a disaster fund, and the Board will be considering possible assistance at the October Board

meeting. We fully realize that any assistance we can provide to our members will be a token in comparison to the vast amount of damage that has been incurred. There is no doubt that significant federal and state recovery resources will be needed to help our NC citizens to recover. Without assistance, we face the real possibility that some farms could go out of business. We would hate to see this happen.

When tragedy occurs, our true nature emerges. This has certainly happened as a result of the storm. There has been a true spirit of helpfulness, care, and concern for others. To a lesser extent, the worst in people has led to looting and price gouging. The good news is that people want to provide assistance in one way or another. One example of caring has been displayed by one of our state officers Caroline Tart, who is an agriculture teacher in Craven County. She and some of her FFA members assisted homeowners in New Bern by cleaning out their homes that had been flooded.

We know that Grange members care about others. There are opportunities for service as a result of this storm. Contributing funds is always an option so that the money can be used where needed. Donating items is quite popular, but sometimes a point

is reached in which certain items are no longer needed. Hands-on help is another need. I recently received information from the Baptist Men Disaster Team expressing the need for people to clean mud and furnishings out of houses.

You will see in this issue of Grange News an article on how our members have been affected. Many of our members were lucky, with no damage from wind or water. Others were not so lucky. We just hope that the recovery process can move as quickly as possible so that everyone can return to their normal lives.

After determining the extent of damages among Grange members, the Board will be determining the extent of payments to be made from our NC Grange Disaster Relief Fund during their meeting on October 26. It is quite possible that we could spend out most, if not all of the fund. New needs could emerge that we do not yet know about. If individuals or Granges would like to contribute toward replenishing the Disaster Relief Fund, Granges may contribute directly to the State Grange. For tax purposes, individuals should contribute to the NC State Grange Foundation, with the funds designated for Disaster Relief.



RECOVERING FROM FLO

By: Laurie Barnhart Photos by: Jessica Horton

Throughout North Carolina, most residents were affected by Hurricane Florence in some way, whether it was loss of electricity, school closings, or washed out highways or roads. Many North Carolinans continue to face the aftermath of Hurricane Florence well after it has passed. With flooding in so many different areas, more and more people were affected by the storm that dumped record rainfall as it moved extremely slow over land. As if Florence did not do enough damage, Michael came along the week of October the 8th dumping more rain across our state, bringing more flooding, and uprooting more trees.



Obviously loss of life is the most feared calamity during a storm like Florence, but loss of income follows closely behind. Agriculture, the number one industry in North Carolina, has taken a catastrophic blow due to the storm. NC Commissioner of Agriculture Steve Troxler has estimated over \$1.1 billion dollars in crop damage and lost livestock due to the brutal storm. This number easily tops the \$400 million in losses due to Hurricane Matthew in 2016. As September closed, it was estimated that the poultry industry lost approximately 4.1 million birds among 57 farms and 211 poultry houses. The swine industry losses stand at approximately 5,500 hogs. Commissioner Troxler stated, "We knew the losses would be significant because it was harvest time for so many of our major crops and the storm hit our top six agricultural counties especially hard. These early estimates show just what a devastating and staggering blow this hurricane leveled at our agriculture industry."

On September 23rd, NC Grange President Jimmy Gentry was invited to participate in a helicopter tour with Commissioner Troxler, Governor Cooper, and other state agricultural leaders, to see the scope of damage to the eastern part of the state. With impending bad weather, a road tour was schedule instead. With over 150 roads closed, planning a road tour was quite a feat. The group caravanned to see the damage that our NC farmers have

experienced which can only be described as devastating. We received reports of Grange members who have damage from Florence in eastern North Carolina. Taylor Woolard of Beaufort County Grange was photographed by *USA Today* walking through waist deep water in Washington, NC. A young adult in his first home and job after graduating with his MBA from East Carolina University, Taylor's home was flooded with two feet of water; his outside storage area flooded with three feet of water.

On October 10th, prior to Hurricane Michael making landfall, Grange staff Jimmy, Jessica Horton and I traveled to Wayne County and met with Grantham Grange President John Crawford to visit some of their Grange members who had suffered damage to their farms. Our first visit was with Douglas Williams and his son Michael who farm 1500 acres of cotton, tobacco and peanuts. The Williams' lost 50 acres of their tobacco crop due to wind damage. The wind broke the leaves of the plants, releasing the naturally occurring chemical, ethylene, which caused the plants to ripen quickly during the storm. Thankfully, they had harvested part of their crop prior to the storm, but we were saddened to learn that insurance will only cover 75% of their losses.

The next stop was a visit to Jeff Winter's home. Jeff and his family moved to North Carolina to avoid harsh winters of the north.

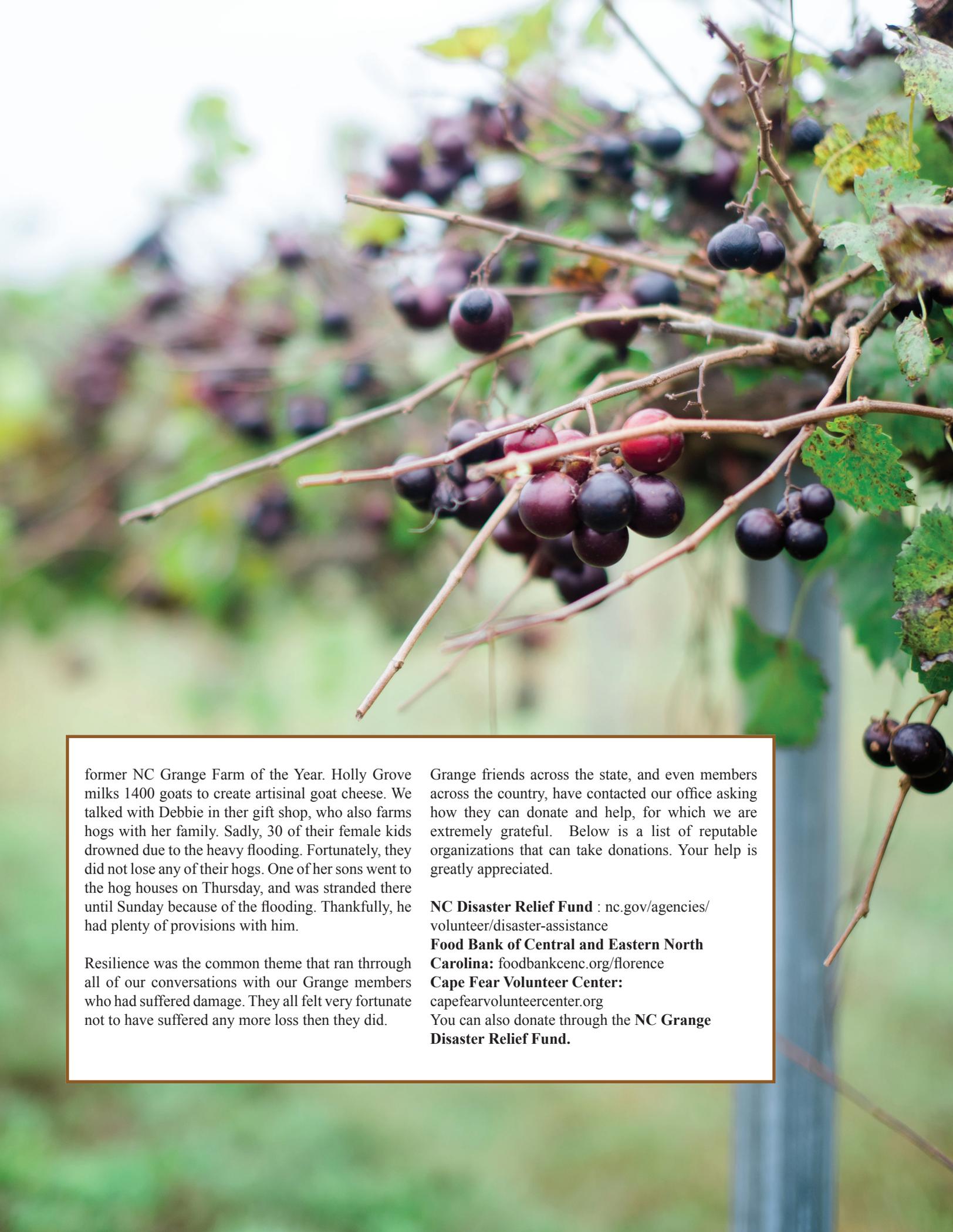
They sustained major flooding in their home for the second time since Hurricane Matthew hit two years ago. Jeff had already made a lot of progress in getting his basement cleaned out and back in order, with a patio filled with new doors waiting to be installed. Jeff and his wife picked up at least 60 large mouth bass in his backyard due to the flooding of the creek in the back of Jeff's property. They are working to build retaining walls from fallen trees to keep from losing any more dirt from their back yard.

Our group then visited Jerry Weaver who farms with his son Bryan. Hurricane Matthew put the Weavers out of the turkey business two years ago. To add insult to injury, Florence took 20% of their hay crop and 15 acres of their 80 acres of corn which had already suffered from the summer drought. We then stopped by Glenn Kennedy's turkey farm to see what damage he incurred. Fortunately, he did not lose any of his birds but his turkey houses suffered a lot of damage. Mr. Kennedy had installed temporary roofing on the houses until permanent roofs can be installed.

The Sanderson Farm (a former NC Grange Farm of the Year recipient) lost 1 1/2 acres of grapes and eight to ten acres of tobacco. Their tobacco was insured but the grapes were not. Even the grapes that looked okay, were waterlogged and did not taste as they should. The grapes that broke open, were taken over by bees. Our group commented on how lovely their farmhouse was, and Mrs. Sanderson remarked it was built using lumber from Hurricane Hugo.

Our last stop of the day was Holly Grove Farms, another





former NC Grange Farm of the Year. Holly Grove milks 1400 goats to create artisanal goat cheese. We talked with Debbie in their gift shop, who also farms hogs with her family. Sadly, 30 of their female kids drowned due to the heavy flooding. Fortunately, they did not lose any of their hogs. One of her sons went to the hog houses on Thursday, and was stranded there until Sunday because of the flooding. Thankfully, he had plenty of provisions with him.

Resilience was the common theme that ran through all of our conversations with our Grange members who had suffered damage. They all felt very fortunate not to have suffered any more loss than they did.

Grange friends across the state, and even members across the country, have contacted our office asking how they can donate and help, for which we are extremely grateful. Below is a list of reputable organizations that can take donations. Your help is greatly appreciated.

NC Disaster Relief Fund : nc.gov/agencies/volunteer/disaster-assistance

Food Bank of Central and Eastern North Carolina: foodbankcenc.org/florence

Cape Fear Volunteer Center:
capefearvolunteercenter.org

You can also donate through the **NC Grange Disaster Relief Fund.**

Hurricane Florence is at the forefront of everyone's concern in North Carolina. The aftermath has absolutely been devastating to many of our friends, families and acquaintances, especially in the eastern portions of our state. Thirty-six people lost their lives due to the storm. I-95 and I-40 were finally reopened after being closed for an unprecedented ten days. The storm affected all of us in one way or another. Coming on the heels of Hurricane Matthew two years ago, Florence certainly has added to more loss and financial hardships to North Carolinians who were already suffering. Hurricane Michael added insult to injury with more rain and flooding.

The North Carolina General Assembly returned on October 2nd for a special session to consider a disaster relief package for those affected by Florence. On October 15th, they returned to finalize funds appropriated for relief. Details are below:

The N.C. General Assembly voted Monday night to approve \$850 million in Hurricane Florence relief, including \$400 million that can be spent right away and \$450 million that state leaders will decide in the coming months how to spend. That's on top of the \$50 million legislators approved last week for initial disaster response efforts. "This is really an historic response to an historic crisis," said Rep. Nelson Dollar, R-Wake. (Will Doran, THE NEWS & OBSERVER, 10/15/18)

Details from the General Assembly's initial response to the Hurricane Florence's devastation:

In the wake of \$1.1 billion in agricultural losses from Hurricane Florence, the N.C. Department of Agriculture and Consumer Services is eyeing a \$310 million recovery request, including a \$250 million incentive package. "This is an unprecedented crisis for North Carolina agriculture," Agriculture Commissioner Steve Troxler told a joint legislative committee meeting. Florence could not have come at a worse

time for North Carolina farmers because it was harvest time -- many crops were still completely in the fields, while others were in the process of being harvested when the storm hit. "We're at a crossroads in a crisis in agriculture, and it's going to be your leadership that determines whether we lose a whole generation of farmers, or whether we help this foundation industry forward and out of this crisis," Troxler told lawmakers. Department of Agriculture Chief Deputy Commissioner David Smith laid out the request to lawmakers, saying that the state needs to find a way to keep farmers "afloat." The aid package would work as an incentive program to pay farmers who need assistance with under-insured and uninsurable crops, livestock and poultry losses. It wouldn't cover infrastructure needs. Beyond the \$250 million ask, the department is asking for an additional \$60 million for other designated aid programs. The committee did not take any action on the requests; instead the members discussed the funding requests in two parts -- the \$250 million recovery fund, and then the other \$60 million in requests. "I would stake my reputation and electability that this figure is not too high," Troxler said of the \$250 million request. Sen. Brent Jackson, R-Sampson, urged Troxler and his team to get the details down sooner rather than later, so lawmakers can have an idea of what the program would look like before they return to session on Oct. 15. Rep. Jimmy Dixon, R-Duplin, who was chairing the meeting Monday, pledged his support to Troxler but said before lawmakers can get behind any amount of money they'll have to know how the program will be run. "My last statement is: \$250 million might not be as much as we can do," Dixon said as he adjourned the meeting. (Lauren Horsch, THE INSIDER, 10/09/18)

To reiterate, Commissioner Troxler has reported that North Carolina farms have suffered more than \$1.1 billion in agriculture losses. The estimated breakdown of losses is based on acres that were not

harvested in the 35 North Carolina counties that were hurt the worst. This is devastating to many of our farmers across the state, especially those who are less diversified.

- Row Crop losses--\$987 million
- Livestock losses--\$23 million
- Forestry losses--\$69 million
- Green industry losses--\$30 million

US Secretary of Agriculture, Sonny Perdue, visited North Carolina to see the damage that our NC farms and crops suffered. Obviously crops that were yet to be harvested were severely impacted. Any produce that may have come in contact with rising flood waters cannot be sold for consumption due to possible contamination.

The US House approved a down payment package requested by U.S. Senators Thom Tillis, R-NC, Richard Burr, R-NC, Lindsey Graham, R-SC, and Tim Scott, R-SC for Hurricane Florence disaster relief. The relief includes \$1.14 billion for North Carolina and \$540 million for South Carolina. The senators made the formal request for a \$1.68 billion down payment in Community Development Block Grant Disaster Recovery (CDBG-DR) Program funding. These grants would support a variety of disaster recovery activities in North Carolina and South Carolina. Included will be housing redevelopment and rebuilding, business assistance, economic revitalization, and infrastructure repair. "This has been a truly Team Carolina effort, beginning before Florence even made landfall. We have had productive meetings and conversations with Congressional leaders to secure disaster relief and an initial down payment," Tillis said. "I'm pleased our \$1.68 billion request, including \$1.14 billion of relief for North Carolina, was included in the House bill, and we'll continue to work together with Senate leadership to see that a major down payment is included in the final legislation. This is only the beginning of our efforts to ensure North and South Carolina have

GENTRY ATTENDS MEETING WITH SECRETARY PERDUE

by: Jimmy Gentry

On Monday, September 24, agriculture and political leaders attended a gathering at the Duplin County Airport that included US Secretary of Agriculture Sonny Perdue, as well as NC Agriculture Commissioner Steve Troxler. The intent was to fly by helicopter over areas affected by Hurricane Florence. However, cloud cover prevented the flight, and a road tour was conducted instead. Along the roadsides were destroyed crops and piles of furnishings from homes that had been flooded. Many trees were down, some resting on houses. A poultry farm was visited that had been flooded. Fortunately, the chickens had been removed prior to the storm, but the farmer was left with the problem of cleaning out the houses. The NC Department of Agriculture has approval from FEMA to contract with companies to clean out the houses and compost the contents. Once composted, the material can safely be spread onto fields.

A briefing was held prior to the tour during which state leaders expressed the need for federal assistance to help with the recovery effort. Present around the table were agricultural leaders, NC Senator Brent Jackson, NC Representative Jimmy Dixon, as well as US Representative David Rouzer. Secretary Perdue listened intently and showed genuine concern for the situation in North Carolina. The event closed with a luncheon and comments by Secretary Perdue and Commissioner Troxler.





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A Second Spring

by: Jessica Horton

A 'second spring' is happening all along eastern North Carolina. Azaleas, dogwoods, cherry trees and more are blooming as if it were April. Hurricane Florence caused extreme stress on many plant varieties, ripping off bark, snapping limbs, and damaging shrubs and flowers. In response to the stress, the plant goes into defense mode, which causes the plant to bud. This process can also be called vernalization.

According to Lloyd Singleton, the Extension Director of The Arboretum New Hanover County Extension, *'the trees bloomed early enough this fall that the plants will be able to go through a dormancy period and regain strength and rebloom in the spring.'*

Health Insurance Changes for 2019

Our NC Grange agents are gearing up for the 2019 health insurance annual enrollments. For 2019 there are several enhancements for both the Senior and Under65 markets. Here are a few of those highlights:

Seniors have several options for the 2019 Annual Enrollment Period which starts on October 15, 2018 and runs through December 7, 2018 for a January 1, 2019 effective date. Here are a few highlights for 2019 plans:

Medicare Advantage:

- 86 of the 100 North Carolina Counties, reaching 92% of NC Medicare eligible consumers have a BlueCross BlueShield of NC Medicare Advantage product available to them.
- 70% of the NC Medicare eligible consumers have a BlueCross BlueShield of NC Medicare Advantage plan with a premium cost of less than \$25.00 per month, with statewide Rate Reductions on all BlueCross BlueShield of NC plans.
- BlueCross BlueShield of NC is offering two (3) HMO plans and one (1) PPO plan.
 - HMO Medical Only
 - HMO Essential (includes prescription coverage)
 - HMO Enhanced (includes prescription coverage)
 - PPO Enhanced (includes prescription coverage)
- Silver and Fit membership is included in the 2019 BlueCross BlueShield of NC Medicare Advantage Plans – with no additional cost.
- TruHearing is a new benefit for the BlueCross BlueShield of NC Medicare Advantage Plans. This benefit provided a copayment for the hearing exam as well as significant discounts on hearing aids.

Stand Alone Part D Plans (Prescription coverage):

- Blue Medicare Rx Standard –
 - Rate Reduction for 2019
 - Broad range prescription formulary
 - Rx Deductible required
- Blue Medicare Rx Enhanced
 - Rate Reduction for 2019
 - Enhanced prescription formulary
 - No Rx Deductible
- Basic BlueRX
 - Lower premium option
 - BCBSNC Partnership plan
 - Basic prescription formulary

The Under65 market will see an additional product for a January 1, 2019 effective date. MyChoice is a lower cost option for many of our Grange members seeking affordable individual or small group coverage. Premiums are estimated at 1/3 lower than a comparable ACA marketplace plan. This program is forging a new direction in consumer directed health care.

Here are some of the highlights of the MyChoice product that we know of at this time:

- Members can access any provider, as there is no defined network or referral needed.
- Members negotiate the charges with the provider, as well as having a member advocate to assist with provider negotiations.
- Members are reimbursed for provider charges up to a maximum of 140% of the Medicare approved charge(s). Members pay the provider directly.
- MyChoice is a High Deductible Insurance Plan – available on both the Individual and Small Group markets – and it is an Affordable Care Act (ACA) compliant plan.
- MyChoice is an HSA Eligible plan. This allows the insured to save money for health related expenses, up to the federal limit, and fully deduct those funds as an “above the line” tax deduction. An HSA saving account is the insured’s money and it is not “lost” if their expenses are less than their savings. The savings account continues to grow, tax deferred, and as long as the funds are used for “qualified medical expenses” the withdrawals from the account are never taxed.
- This plan is targeted to those who:
 - Are currently uninsured due to plan cost
 - Are not eligible for ACA premium subsidies
 - Self Employed
 - Small Groups

Agents should receive the training on this new product no later than mid-October and will have the complete details at that time. The premium rates on all the Under65 products will be released soon as well. Open Enrollment for the Under65 market runs from November 1, 2018 until December 15, 2018.

With this new Under65 product and upgrades to the Senior products, your local Grange Agent can tailor fit a health insurance plan for your and your family’s health insurance needs. Give us a call today, and we look forward to presenting new plans, plan enhancements and many reduced rates to you very soon!

GENTRY INVITED TO WORKFORCE DEVELOPMENT EVENT

Congressman Tedd Budd’s office invited Jimmy Gentry to attend an event at the NASCAR Technical Institute (NTI) in Mooresville, NC on October 3. The event featured Ivanka Trump, daughter of the President of the United States. The subject was about the need for high quality technical training that is designed to provide the workforce that is needed by employers. Mrs. Trump spoke about the importance of technical education and the positive effect it has on the economy of our nation. Other speakers included Congressman Tedd Budd, Congressman Richard Hudson, NASCAR race team owner Richard Childress, and NASCAR driver Austin Dillon. Three students from the school and an instructor spoke about the NTI and the role that the school plays in student success.

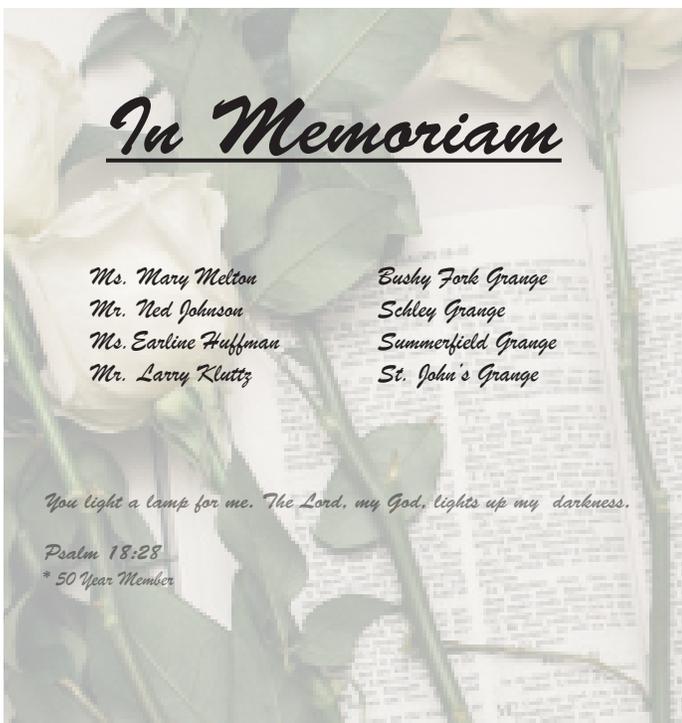
The Grange is an avid supporter of technical education, recognizing that a four year college degree is not for everyone. Many of the jobs gained through technical education are good, well-paying jobs that lead to happy careers.



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federal resources to recover from the devastation caused by Florence and that hardworking families, small businesses, and farmers have the assistance they need to rebuild and get back on their feet.” (THE [Southern Pines] PILOT, 9/24/18)

Unfortunately, the US Farm Bill did not pass before the September 30th deadline. October 1st was the first day that we did not have a farm bill although the general consensus in DC is little harm could be done before the bill will be up again following the November elections. Congressman Mike Conaway, chairman of the House Ag Committee, has reported that he is willing to continue to negotiate the bill through the pre-election recess. He also was quoted saying, “Producers don’t need the additional anxiety or uncertainty” of not having a five-year farm bill. The major dispute has been the SNAP (Supplemental Nutrition Assistance Program) changes, however Food Business Network reported 39 “orphan” programs lost both authorization and funding including conservation programs and most bioenergy, rural development and agricultural research programs. (Southern Farm Network, 10/2/18)





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