



## PRESIDENTIAL PERSPECTIVE

by Christine E. Hamp  
National Grange President

### ***The Importance of Active Participation***

The vitality and longevity of the Grange depends on the active participation and involvement of each of us as members. Without regular participation from the greatest number of members possible, the organization risks losing relevance. Active members bring fresh ideas, energy, and enthusiasm, which are essential for sustaining the Grange's activities and ensuring its growth. The engagement of active members also attracts new members, creating a cycle of renewal and continuity.

The Grange thrives when its members are actively engaged. When members attend meetings, volunteer for events, and contribute to discussions, they forge stronger bonds with their neighbors and fellow members. This sense of community is essential for fostering mutual support, understanding, and collective problem-solving. Additionally, participating in all that the Grange has to offer helps us as members acquire new skills, expand our knowledge, and gain valuable experience that can be applied in other areas of our lives.

Indeed, active participation is the lifeblood of the Grange. It strengthens community ties, fosters personal growth, amplifies advocacy efforts, sustains the organization, and helps fulfill its mission. For Grange members, being actively involved is not just beneficial—it is essential.

Thank you for your engagement and participation.

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### ***UPCOMING DEADLINES***

**July 31** - Early Bird Registration  
Deadline for 158th Annual  
National Grange Convention  
[nationalgrange.org/158thconvention](https://nationalgrange.org/158thconvention)

**August 1** - Distinguished Grange  
Applications Due  
[nationalgrange.org/distinguished](https://nationalgrange.org/distinguished)

**September 1** -  
Applications/Entries due for most  
National Grange Contests



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# REGISTER FOR NATIONAL GRANGE'S 158TH CONVENTION

The banks of the Mighty Mississippi are calling, as this year's National Grange Convention is just over three months away!

Wednesday, July 31 marks the end of the Early Bird Registration period - saving \$5 per registration if you register and make your payment prior to the deadline.

Grangers from all over the country will be flying, driving, and arriving by train into Bettendorf, one of the Quad Cities of Iowa and Illinois, for a week of fellowship, educational and entertaining programs, in addition to the ongoing work of the National Grange.

"Everybody is welcome - our members as well as all those interested in the work of the Grange," said National Grange President Christine Hamp. "It's exciting to see our annual convention growing in scope and relevance with a robust schedule of informative and interactive workshops, more options for tours and activities, as well as

increased time for fellowship, building friendships, and having fun."

Previously, as Vice President, Hamp served as the chairwoman of the National Convention Advisory Work Group which had the charge to identify ways to



make our conventions more inviting and interesting to all members and not just focused on the work of the Delegates.

"I am thrilled with the overwhelming positive response to our updates and changes and look forward to being a part of this continued growth now and into the foreseeable future," Hamp adds.

With focus on local experiences, tours this year will take place more frequently, allowing more convention attendees to see more of the Quad Cities and to

support local businesses. There are many tours scheduled, including Lagmarcino's Confectionery - a local chocolate and ice cream store with over a hundred years of history, the Rock Island Arsenal, the Figge Art Museum, John Deere Davenport Works and John Deere Pavilion, the Davenport Distillery, Cinnamon Ridge Farms, and, for Junior Grange members, the Putnam Museum & Science Center, plus a quilt shop hop for those interested.

"We really want to focus on highlighting the best of the Quad Cities and giving a taste of our local flavor and flair," said Karie Blasingame, the Host Committee's tour chairperson. "There's truly something for everyone on our list, and even more to see and do that we can't provide tours to, but we hope members will take advantage of."

This year's convention will also feature a robust series of workshops, overseen by Blasingame, Emma Edelen, and Membership/Leadership Development Director Amanda Brozana.

"The team is working to build a schedule for workshops that appeal to Grange members of all ages, experience, and backgrounds - with ideas that can be used in programs, and some workshops that are simply for fun," said Edelen.



The Celebration Belle riverboat will welcome convention attendees onboard for the Host Banquet on Monday, November 11.

*Photo via Wikimedia, CC BY-SA 4.0*

## Convention events will include:

- Host Banquet<sup>^</sup> aboard the *Celebration Belle* riverboat - Monday, 11:30 a.m.
- Welcome Reception<sup>^</sup> - all are invited! - Monday, 5:30 p.m.
- Opening of 158th Annual Convention\*, with the President's Addresses - Tuesday, 10:00 a.m.
- Advocacy Lunch<sup>^</sup> - Tuesday, 12:15 p.m.
- National Grange Story Slam - Tuesday, 9:00 p.m.
- Salute to Agriculture Lunch<sup>^</sup> - Wednesday, 12:15 p.m.
- Quilts of Valor presentation, Celebration of Remembrance, and Grange Hall of Fame - Wednesday, 7:30 p.m.
- Youth party - Thursday, 7:30 p.m.
- Session Opening by Youth Officers - Friday, 8:30 a.m.
- Sign-a-Song & Public Speaking Contest - Friday, 2:00 p.m.

- GROW Club Social<sup>^</sup> - Friday, 5:30 p.m.
- National Grange recognition night - Friday, 7:30 p.m.
- Ice Cream Social<sup>^</sup> - Friday, 9:45 p.m.
- Sixth Degree Conferral<sup>^</sup> - Saturday, 10:00 a.m.
- Junior Grange Activities Day - Saturday, 11:00 a.m.
- Seventh Degree Conferral<sup>^</sup> - Saturday, 1:00 p.m.
- Grange Strong Banquet<sup>^</sup> - Saturday, 6:00 p.m.
- Trivia Contest - Saturday, 7:45 p.m.

\* Opening of Session only open to Seventh Degree members, all others will be admitted before the Addresses.

<sup>^</sup> Ticketed Event

\* The Seventh Degree Conferral is open for any member to watch. Those obtaining their Degree should pre-register.



# REGISTRATION INFORMATION

**Early Bird Registration** (\$40) is open until July 31, 2024

**General Registration** (\$45) will be open from August 1 through September 30, 2024

**Late Registration** (\$50) closes for meal options on November 1, 2024

**Registration on Site** will be available at the late registration cost, but you will not be able to obtain tickets to any meals

Register at <https://www.nationalgrange.org/158thConvention> or scan the QR code

One of the key components to the workshops will include a “toolbox series” and departmental roundtables to help train Grange leaders. “There’s always something new to learn, especially when talking with other Grangers.”

Some workshops will include:

- US Patent & Trademark Office
- Rural Minds - Rural Youth Mental Health Peer-to-Peer Support
- How to Write a Resolution
- Vertical Thinking
- Wreaths Across America
- Meteorology
- Connecting with the Homesteading Community
- Using Associate Memberships
- Fundraising 101 & 201
- Learning how to decorate cookies
- Civility in the Grange
- Internet Safety
- First Aid (CPR)
- Meetings with National Youth, Junior, Lecturer, and Community Service Teams
- ... and more!



## Community Service Project

Each year, the host region also selects a local organization to highlight for

community service. This year, the Midwest Host Region selected Wreaths Across America as our project.

Every December, Wreaths Across America honors all fallen heroes with placing a wreath at their markers. This endeavor started out small in 1992 when Worcester Wreath Company found themselves with a surplus of wreaths. The company was able to place them on markers in one of the older sections of Arlington. It became an annual event and has now grown to placing 2.7 million sponsored wreaths at 3,702 locations in 2022.

“Of course, this is no easy feat, as cost and labor have an impact each year,” says Connie Johnston, chair of the community service project. “We would like to be a part of the 2.7 million sponsored wreath placements this year, and this is where you can help.” Each wreath costs \$17.00 to sponsor. The host committee is encouraging Granges to make a donation in any amount to go toward one (or more) wreath. A donation form is located on the National Grange Website (<http://nationalgrange.org/158thConvention>).

The 2024 National Wreaths Across America Day is December 14, with the theme “Live with Purpose.” Besides sponsoring a wreath, Grange members can join the service project by helping to lay wreaths at any of the participating locations. “To follow the mission statement, as you place the wreath, you will say their name to remember them so they are never forgotten, honor them for their service and sacrifice, and teach the next generation the value of freedom.

Additionally, during the National Grange convention, attendees can learn more about the program by visiting



**On the bank of the Mississippi River, the Isle Casino Hotel Bettendorf will be this year’s convention location.**

*Photo provided*

their table in the Showcase or attending their workshop session. Learn more at [wreathsasscrossamerica.org](http://wreathsasscrossamerica.org).

## Hotel information

This year’s host hotel is the Isle Casino Hotel Bettendorf. Right on the bank of the Mississippi River, the hotel features plenty of amenities, room for fellowship, and is also just steps away from some fantastic casino action.

For just \$109 per night (plus tax), make your reservations using Group Code NGC24, either online or by calling 1-800-843-4753. A direct link to book is available on the National Grange’s website at: <http://www.nationalgrange.org/158thconvention>.

**We hope you’ll  
Meet Us at the River!**

# SHIPMATES PROGRAM WELCOMES SECOND CLASS ABOARD

by Carolynn Chamlee

Senior Communication Fellow  
High Desert Grange #22 (NV)



Seven Grange members from around the country have been named to the second class of the **SHIPmates** program after a competitive application process representing each of the five regions designated by the National Grange and a special assignment participant.

Class II includes **Vic Jameel** (WA), Special Project; **Heidi Henderson** (NY), Special Project; **Christina Webster** (CA), Western Region; **Theresa Kenney** (MA), Northeast Region; **Melanie Hudson** (NC), Eastern Region; **Katie Hunt** (IA), Midwest Region; and **Audrey Trowbridge** (KS), Great Plains Region.

Launched in 2023, SHIPmates is a specialized training program designed to enhance Grange membership, leadership, and fellowship development. Annually, the program actively recruits new members from diverse regions to augment existing classes, fostering a collective effort to navigate a path toward progress. Participants benefit from professional-grade training sessions encompassing an array of leadership subjects, alongside an in-depth exploration of Grange regulations, customs, and organizational protocols.

At the helm is Amanda Brozana, National Grange Membership Director. Brozana meets with the crew throughout the year for continuing mentorship and training so the SHIPmates can provide representation within their region.

Jameel said he has “a love for connecting people to resources and empowering people to be the best version of themselves possible,” so participating in a program that develops leadership skills, encourages greater fellowship-building and creates a culture to address members’ needs and seek new ways to connect with individuals who are good fits for Grange is of great interest.

Hunt and Webster both expressed excitement in being

selected and their love for Grange as motivation to get more involved and invest in its future. Kenney said she is looking forward to working with young people, especially those that may have a connection to FFA and 4-H, to introduce them to the Grange and ensure the Grange is harnessing their talents and knowledge.

Hudson wants to get to know more people in her region and share her excitement with them as a way to renew the energy of the Grange, while Hunt is hoping to help support her region by gaining some new ideas that can help grow membership, and said “I would love to get more of our members involved in wanting to hold an office.”

Trowbridge said she is excited to learn more about the Grange, since she has been in the organization for just a few years, and find ways to increase efficiency with communication and bridge a gap in fellowship through technology. She is looking forward to learning more about the Grange’s unique challenges and to apply her passion to progress the organization.

Henderson is looking forward to the learning experience. “I think I know a lot about what’s going on in the Grange and the laws and things, but it’s nice to have a refresher or to learn without asking past delegates and asking million-dollar questions,” she says.

Crew members have provided workshop seminars at various conferences as well as hosted sessions for all members via Zoom.

“This year as the next class comes on board, I am looking forward to mentoring and passing on some of what I learned and learning from them too,” said Scott Lyle, the Class I SHIPmate representing the Western Region.

Kelly Riley, the Class I SHIPmate representing the Northeast Region, said she spent the first year of the program “learning and growing - personally and professionally - by building relationships with each other and regional leadership.”

She has been at the forefront of welcoming the new class aboard and looks forward to setting sail with the expanded crew while learning even more in Class II of the program.



# NEW IDEAS, NEW APPROACHES

Join the National Grange for this webinar | August 7, 2024 - 8:00pm ET / 5:00pm PT

We invite you to register for a special program from the National Grange.

Join us for “**New Ideas, New Approaches**” led by Beth Westbrook, Senior Director of Outreach for the Vasculitis Foundation and a member of the Grange Advocacy Board.

If your Grange is stumped about how to raise funds, if it has been doing the same project every year but not getting results, please register! If you are thinking about what else you can do at your Grange that hasn't been done before, or if your Grange has the Best Idea Ever but it costs too much to implement, this call is for YOU!

Even if you have a fully planned event coming up, you won't be sorry you signed up.

Beth will give a very concise presentation filled with concrete examples of what success and failure looks like and how to avoid the mistakes and pitfalls so your effort - whatever form it takes - will be successful.

Beth Westbrook has extensive experience in helping small and large non-profit organizations identify and attract support for their programs and activities. Currently a member of the Grange Advocacy Board, Beth lives in a small community in Virginia's

Shenandoah Valley when she is not traveling to speak at conferences, or meet with potential supporters of the Vasculitis Foundation, the many non-profits she volunteers for and, of course, Grange.



Beth Westbrook  
Headshot provided

**New Ideas, New Approaches** answers to your questions from an expert who is also already working closely with Grange, it's a ZOOM that's too good to miss.

Submit your in advance to [pvnada@nationalgrange.org](mailto:pvnada@nationalgrange.org).

Registration Link: <http://grange.biz/IdeasZoom>

\*Anyone who pre-registers AND attends the Zoom event will receive a special treat from the National Grange\*



**NEW IDEAS,**  
*New Approaches*

**Wednesday, August 7 | 8pm ET/5pm PT**  
Register: <http://grange.biz/IdeasZoom>

## NATIONAL GRANGE'S CONTEST DEADLINES APPROACHING

Granges and individuals have the ability to enter a variety of contests, or apply to be a part of special teams and events, with winners being announced at the National Grange Convention in Bettendorf, Iowa this November.

Check out the National Grange website ([www.nationalgrange.org](http://www.nationalgrange.org)), the National Grange Youth website ([www.nationalgrangeyouth.org](http://www.nationalgrangeyouth.org)) or the National Grange Guide to Contests and Programs (<http://grange.biz/NGcontestguide>) for details about each of these contests or applications. Do not miss your opportunity to apply!

### AUGUST 1

- Distinguished Grange - State & Subordinate

### SEPTEMBER 1

- Ag Awareness Award Submissions (Juniors)
- Cape of Honor (Juniors)
- Creative Art Contest (Juniors)
- Creative Writing Contest (Juniors)
- Design-a-Program Contest (Lecturer)
- Distinguished Youth Program (Youth)

- Garden Design Contest (Lecturer)
- G.R.A.N.G.E. Youth Pillar Project (Youth)
- Grange in Action (Programs/Membership)
- Grassroots Advocacy in Action Award (Legislative)
- Grange Legacy Family (Programs/Membership)
- Heirloom Program Contest (Membership)
- John Trimble Youth Legislative Experience Applications (Youth)
- Junior Mentor Award (Juniors/Youth)
- National Junior Grange Ambassador Applications (Juniors)
- Publicity Item (Communications)
- Quilt Block Contest (Lecturer)
- State Junior Director Reports (Juniors)
- TikTok/Reels Contest (Communications/Membership/Youth/Junior/Lecturer)
- Virtual Photo Contest (Juniors/Lecturer)
- Weather Watcher Challenge (Lecturer)
- Wib & June Justi Youth Community Service Award (Youth)
- Youth & Young Adult Ambassador Program Applications (Youth)
- Youth Membership Recruitment Award (Youth/Membership)

*continued on page 8*



# NATIONAL GRANGE

OF THE ORDER OF PATRONS OF HUSBANDRY

## *View from the Hill*



### NATIONAL GRANGE POLICY UPDATES & ISSUE NEWS

July 2024

#### AGRICULTURE & FOOD

##### Federal Milk Marketing overhaul proposed by USDA

USDA is proposing to drop the way fluid milk is priced under the federal milk marketing orders established by the 2018 Farm Bill. The proposal would restore a rule that makes the Class 1 milk (fluid milk) price the higher of the price of Class 3 (milk sold for cheese) and class 4 (milk sold for butter and powder) for the month, plus a differential that would vary by location. Extended shelf-life milk would also get a new pricing formula. The proposals are the result of an extended USDA hearing process that took place last year following an appeal by the National Milk Producers Federation to restore the old formula. The proposed changes must be approved by a dairy producer referendum.

##### USDA funds meat processing expansion

USDA is making \$110 million available to expand local meat processing capacity through grants for projects in 30 states. The Meat and Poultry Processing Expansion Program will distribute \$83 million, and the Local Meat Capacity Grant Program will distribute \$26.9 million. Funds will be used for building or expanding processing facilities, installing new equipment, meeting packaging and labeling requirements, and meeting staffing goals. Increasing local meat and poultry processing capacity is a top priority for the National Grange.

#### CONSERVATION & ENVIRONMENT

##### Iowa approves controversial carbon pipeline

The Iowa Utilities Board has approved Summit Solutions' main liquid carbon dioxide pipeline through the state. The board ruled that the proposed service "is in the public convenience and necessity" and vested the company with the right of eminent domain across all requested parcels. However, Summit cannot start construction until it gets approval for a sequestration site in North Dakota and approval of pipeline routes in that state and South Dakota. Summit will be required to maintain an insurance policy to ensure landowners and tenants are compensated for damages that may result.

#### HEALTH CARE

##### Multi-cancer screening test passed by key committee

The Nancy Gardner Sewell Medicare Multi-Cancer Early Detection Screening Coverage Act (H.R. 2407) has been approved with strong bipartisan support by the House Ways and Means Committee. The Act authorizes Medicare to cover a simple blood draw screening test that detects a multitude of cancers with a single procedure. The National Grange shared the results of its rural cancer disparities study with committee members, which found that compared to urban areas, rural communities have overall higher rates of cancer incidence, late-stage diagnoses, and mortality. National Grange also sent 108 letters of support to committee members, their staff and committee staff. Ways and Means Chairman Jason Smith (R-MO) gave the National Grange a shout-out for their support in his press release following the bill's passage.

##### Support for Share the Savings with Seniors Act

The National Grange joined key patient groups on letters of support to the Hill for the bipartisan, bicameral Share the Savings with Seniors Act. The Act would require savings from rebates on medicines for chronic conditions to be passed along to Medicare beneficiaries at the pharmacy counter. Medicare beneficiaries are often charged coinsurance based on the list price of a medicine rather than a percentage of the discounted net price the insurance plan pays. The Act remedies this disconnect by requiring the cost-sharing for chronic care medicines be based on the net price of the drug. Rebates for patients at the pharmacy counter has been a long-term priority for the National Grange.

##### Nearly half of U.S. counties lack a single cardiologist

Most counties without a cardiologist are rural, with lower income levels, less access to healthy food, and fewer health care providers overall. Millions of Americans likely to develop and die from heart disease live in cardiology deserts, according to new research by the American College of Cardiology. People living in these counties have a much higher prevalence of the entire spectrum of cardiovascular risk factors, including obesity, diabetes,

smoking, high blood pressure, and high cholesterol. Although heart disease is the nation's No.1 killer, people living in rural areas are dying earlier and more often from heart disease that could have been prevented, according to a recent report from the Centers for Disease Control and Prevention.

## OF INTEREST

### What's all the hype about the Chevron Doctrine?

In June, the Supreme Court overturned the so-called Chevron deference that required courts to defer to federal agencies' interpretation of ambiguous laws. On a vote of 6-3, the court said the 1984 Chevron decision "defies the command of the Administrative Procedure Act that the reviewing court - not the agency whose action it reviews - is to decide all relevant questions of law and interpret statutory provisions." The decision is considered a huge win for the dozens of industry groups that supported the challenge by fishing companies to a National Marine Fisheries Service rule requiring fishermen to pay for the cost of observers on board their vessels. The deference rule permitted federal agencies, rather than the courts, to determine the meaning of ambiguous federal statutes. Farmers, ranchers, forest owners, and landowners have long opposed the Chevron deference, and they most recently cited the Waters of the United States rule as a prime example of federal regulatory overreach. The Supreme Court decision will likely force Congress to give agencies more specific direction in the laws it passes.



### **VIEW FROM THE HILL**

is written and compiled by  
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## PERSPECTIVES

*"Optimism is the faith that leads to achievement.  
Nothing can be done without hope and  
confidence."*

- Helen Keller, American author and activist

*"Once you choose hope, anything's possible."*

- Christopher Reeve, actor and filmmaker

*"All kids need is a little help, a little hope, and  
somebody who believes in them."*

- Magic Johnson, basketball player and  
businessman

*"If you lose hope, somehow you lose the vitality  
that keeps moving, you lose that courage to be,  
that quality that helps you go on in spite of it all.  
And so today I have a dream."*

- Martin Luther King, Jr., minister and activist

*"When you're at the end of your rope, tie a knot  
and hold on."*

- Theodore Roosevelt, 26th President of the  
United States

## **"IMPACT OF THE INFLATION REDUCTION ACT ON NEW TREATMENTS FOR MENTAL ILLNESSES"**

SAVE THE DATE

**08**

MONTH

**21**

DAY

**24**

YEAR



**Register:**

<https://www.ruralminds.org/rural-mental-health-connections-webinar>



# CONTESTS

*continued from page 5*

- Youth Officer Council (Youth)
- Youth T-Shirt Design (Youth)

## OCTOBER 1

- Firefighter/EMT/LEO/Teacher of the Year Nominations (Community Service)
- State Cultivator of the Year (Membership)

## OCTOBER 20

- GROW Club Travel Scholarship Applications (Youth)

## NOVEMBER 1

- Grange Ritual Contest (Youth)
- Parliamentary Procedure (Youth)
- Public Speaking (Juniors & Youth^)
- Sign-a-Song (Juniors & Youth^)

*^Advance from State Contests - notify National Youth or Junior Team of your intent to compete.*

## NOVEMBER 11\*

- Junior Grange Community Service (Juniors/Community Service)
- State Community Service Book Winners (Community Service)

*\*due to the Community Service Team by Monday morning at the National Grange Convention.*

## AUGUST 2024 NATIONAL GRANGE EVENTS

TAKE FULL ADVANTAGE OF YOUR MEMBERSHIP  
JOIN US ON ZOOM FOR THESE EVENTS!

ALL TIMES  
EASTERN

ALL TIMES  
EASTERN

### 2: FELLOWSHIP FIRST FRIDAY

8:30 P.M.

Connect: [grange.biz/FirstFriday](https://grange.biz/FirstFriday)

Join us for a time for fellowship, thought-provoking conversation, and connecting with Grange members. Includes a short program, activity, and time to socialize around topics of your choice.

**August topic: Mental Health for Back to School**

### 7: NEW IDEAS, NEW APPROACHES

8:30 P.M.

Registers: [grange.biz/IdeasZoom](https://grange.biz/IdeasZoom)

Fundraising professional Beth Westbrook will present a program focused on Granges finding new ways to access support for their programming.

### 21: MEMBERSHIP MATTERS

8:30 P.M.

Connect: [grange.biz/matters](https://grange.biz/matters)

Join Membership/Leadership Development Director Amanda Brozana to learn about various membership challenges and growth opportunities.



### JUNIOR GRANGE FOCUS AREA:

DEAF AWARENESS

YOUTH FOCUS AREA:

GRASSROOTS ADVOCACY

### 27: LECTURER'S FORUM

8:30 P.M.

Connect: [grange.biz/lecturerforum](https://grange.biz/lecturerforum)

National Grange Lecturer Tom Gwin will lead this interactive forum, providing updates and fun for Grange Lecturers and members across the country

### 28: 1-IN-1,000 CLUB MEETING

8:30 P.M.

Connect: [grange.biz/1in1000](https://grange.biz/1in1000)

The Grange Foundation's 1-in-1,000 Club is a group of donors and supporters who believe in the longevity and mission of the National Grange. Join us for our semiannual meeting. You can join the Club by visiting <http://grangefoundation.org/foundations/1-in-1000-club/>

### SEPTEMBER 1

Deadline for most National Grange Convention contests & applications





## July 22-27, 2025 | Torrey, UT



**Thousand Lakes RV Park and surrounding properties**  
Register today: [grangerevival.com](https://grangerevival.com)





## SET SAIL FOR THE 2025 NATIONAL GRANGE CONVENTION ~ AT SEA!

LEARN MORE: [WWW.NATIONALGRANGE.ORG/159NGCONVENTION](https://www.nationalgrange.org/159NGCONVENTION)



# 6 SCAMS EVERY OLDER AMERICAN SHOULD KNOW ABOUT

Courtesy of StatePoint

Amid technology advances enabling scammers to commit fraud, elders and their loved ones need to stay informed.

Typically, elder scams involve the transfer of money to a stranger or imposter for a promised benefit or good. In 2023, banks reported more than \$27 billion in suspicious activity related to elder scams, according to the Financial Crimes Enforcement Network, and reports filed by the public to the Federal Bureau of Investigation indicated an average loss of more than \$33,000 per case. And these numbers may be conservative, as elder fraud cases may be underreported.

One technology behind these staggering figures is artificial intelligence (AI). Advanced methods of masking one's identity using AI make it difficult to detect fakes. Voice print – or voice clone – scamming is becoming more of an issue when it comes to impersonation fraud. Using voice clips from social media or by calling and having a brief conversation with someone, criminals can generate an imitation to be used as part of their ruse. “Older adults are often easier prey for these types of fakes, because a recognized voice when applied to certain scam strategies is often enough to elicit action,” says Mark Kwapiszeski, head of Enterprise Fraud at PNC.

## Two Scam Strategies to Watch For

Most scams targeting elders generally follow one or two main strategies: 1) elicit strong feelings and apply a sense of urgency to get someone to act quickly before thinking, and/or 2) entice someone with an offer that seems too good to be true, yet too alluring to pass up. Here are some of the more common types of elder scams:

### Scams That Apply a Sense of Urgency:

- **Tech Support.** Someone will claim they need to remotely access the victim's computer to fix a software problem, then use that access to steal personal or financial information.
- **Government Imposter.** The fraudster may tell the victim they owe a debt that must be paid immediately or face arrest, asset seizure or termination of benefits.
- **Grandparent.** An elaborate story is given by phone and sometimes involves a voice print of an actual grandchild, claiming a loved one is in trouble and needs money to be protected.

### Scams That Offer Something Too Good to Be True:

- **Investment.** The scammer makes claims of a high-return investment to trick the victim into giving them

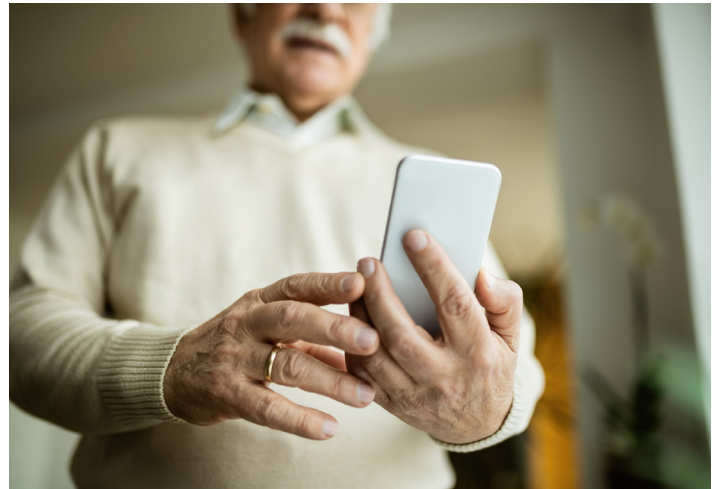


Photo (c) Drazen Zigic / iStock via Getty Images Plus

money, often asking to be paid in an unconventional way, like cryptocurrency, where there's little to no chance of recovering the funds.

- **Romance.** The scammer develops a fake identity and creates the illusion of a romantic relationship to manipulate or steal from the victim.
- **Lottery/Sweepstakes.** Scammers make contact by phone or mail to tell the victim they've won the lottery or a sweepstakes but claim the elder has to remit a processing fee before they can get their prize.

## Take Protective Measures and Stay Alert

The most effective way of preventing fraud is to pause when being rushed and take time to verify the legitimacy of both the person making contact and their claims. To reduce the odds of your voice being cloned, experts suggest exercising caution when speaking on the phone with strangers. If someone unfamiliar contacts you, disconnect from the original communication channel, verify their identity, then attempt to make contact through a different channel. For instance, hang up the phone, get a number for the company, government agency or family member from a trusted source (such as a company's official website) and use that to call back and verify.

When it comes to scammers that establish a relationship over time, verify legitimacy using third-party resources before investing. Be leery of anyone asking for nontraditional payment forms, and when logic may be clouded by romantic feelings, confide in someone you trust for an objective opinion.

To learn more about cyber fraud, visit PNC Bank's Security & Privacy Center for educational resources.

If you believe you or someone you love has been a victim of fraud, contact the Department of Justice Office for Victims of Crime's National Elder Fraud Hotline website or call 1-833-FRAUD11.

# GRANGE MEMBER BENEFIT

The National Grange now offers **Aflac**. Staying fully informed about these benefits, how they work, and what to expect is the best way to help you choose the right plan for you and your family. Contact the dedicated advisor and representative, Theon Karabatsos, to schedule a time with him at your convenience to learn about your options!

Theon Karabatsos, Aflac Advisor and Representative

- Phone: (561) 398-1204
- Email: [theon\\_karabatsos@us.aflac.com](mailto:theon_karabatsos@us.aflac.com)

[CLICK HERE](#) to view the Aflac insurance policies you are eligible to apply for/enroll in.

## We're here when you need us, ask about:

- Applying for our insurance policies
- Changing beneficiaries
- Adding/deleting family members from your coverage
- Going on a leave of absence
- Submitting a claim
- Updating Information
- Wellness Benefit - Payable for routine medical exams to encourage early detection and prevention.
- Maternity Coverage
- Covid-19 (Protection during treatment and recovery)
- Keeping your coverage when you retire or change jobs



## SUPPLY STORE

[www.grangestore.org](http://www.grangestore.org)



Grange Jewelry is now in stock at the Grange Store. Pins include years of service and member recognition pins from 5-80 years, past officer pins, Degree recognition pins, and much more!

*Some jewelry is now on clearance!*

**Prices vary**

Order online through the Grange Supply Store at [www.grangestore.org](http://www.grangestore.org) or by calling Loretta at (202) 628-3507 ext. 109.



# NATIONAL GRANGE

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