



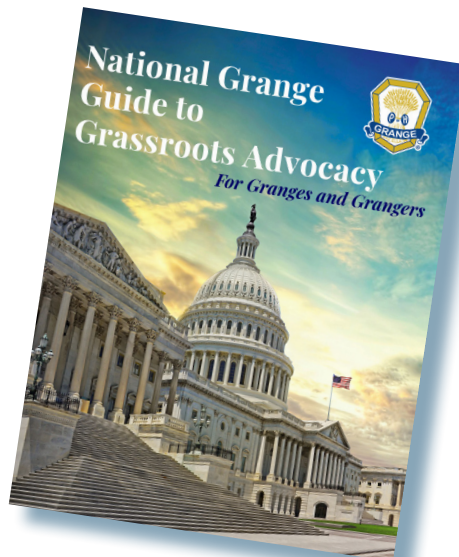
INTRODUCING THE “GUIDE TO GRASSROOTS ADVOCACY”

For generations, Grange members have spoken up on issues affecting their farms, families, communities, and rural way of life. Now, a new National Grange resource is designed to help members do that work with greater confidence and effectiveness.

The **National Grange Guide to Grassroots Advocacy** offers practical tools and resources for Granges and Grange members who want to become more involved in local, state, or national issue-based advocacy.

The guide walks members through many of the basics of effective advocacy, from understanding how Grange policy is developed to building relationships with elected officials and communicating clearly about the issues that matter most. It also provides guidance on writing letters and emails, making phone calls, attending public meetings, working with coalitions, and organizing advocacy efforts around a particular issue.

For a Community Grange, that might mean approaching township supervisors about a local concern, speaking before a school board, supporting farmland preservation efforts, or raising awareness about an issue affecting local families. At the state level, members might use the guide to organize support around legislation or



help lawmakers better understand how a proposal would affect communities in rural areas. The same tools can also help members advocate for National Grange policy with members of Congress and federal agencies.

At its heart, the guide is intended to make advocacy feel more accessible.

Grange members do not need to be professional lobbyists or public policy experts to have an impact. Often, the most effective advocates are the people who can explain how an issue affects their own community, share a personal story, and build a relationship with the people making decisions.

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**CONVENTION
COUNTDOWN:
74 DAYS**

REPORTS AND CONTESTS DUE SOON

September 1 is the deadline for many National Grange programs

Before the excitement of National Grange Convention begins this fall, there's one important date every Grange should have circled on the calendar: September 1.

This date marks the close of submissions for many of the National Grange's annual reports, recognition programs, and contests. Whether your Grange completed an outstanding year of community service, has a family with generations of Grange membership to celebrate, or has talented Junior and Youth members ready to showcase their skills, now is the time to get those entries together.

Applications for [Distinguished Grange](#) are due September 1 for Community, Pomona, State, and Junior Granges. If your Grange had a successful year, don't assume you aren't "Distinguished." Take a few minutes to review the application. You may be surprised by how many requirements you've already met, and even if you don't qualify this year, the application is a great roadmap for planning an even stronger year ahead, and you should submit a [Grange In Action](#) application, instead. This is also a reminder that State Grange Presidents should submit

their State President in Action reports, too.

The deadline also includes [Legacy Family](#) applications recognizing multi-generational Grange families, and a wide variety of [Junior](#) and [Youth](#) contests and awards. From photography, creative writing, public speaking and craftsmanship, to leadership, community service, and membership challenges, there are opportunities for members of all ages to be recognized at the National Convention. And although [Community Service](#) reports aren't due until December, now is a good time to think about those, too!

Don't wait until the last minute. Gather your photos, reports, and supporting materials now, submit your entries by September 1, and make sure your Grange's accomplishments are part of this year's National Grange celebration. You can't be recognized for the work you did if no one knows about it!

Information on all National Grange contests and programs can be found at nationalgrange.org/programs.

ACCEPTING NOMINATIONS FOR FOUNDATION ADVISORY BOARD



The Grange Foundation will accept nominations for members of the Foundation Advisory Board through Close of Business on October 16.

Interested persons should submit a letter of intent, bio, and a headshot to ngfb@grange.org and champ@nationalgrange.org.

Election will occur on November 8 at the National Grange Convention in Broken Arrow, Oklahoma.

WHY FRATERNITY STILL MATTERS

by **Amanda Brozana**

National Grange Membership & Leadership Development Director

The Grange has a long and proud history of service. For generations, Grangers have raised money, fed neighbors, supported schools, responded to disasters and taken on countless projects that made their communities better places to live.

But the origin of that service tradition is more nuanced.

The Grange was founded as a fraternity, and at the heart of that fraternity was collectiveness. Early Granges brought farm families together to learn from one another, socialize, share information and strengthen their economic and social well-being. Grange halls provided a physical place for that connection, while meetings, suppers, dances, visits and other gatherings built a network of people who could rely on one another.

Service was part of that from the beginning, but much of it meant investing in one another – supporting, encouraging and caring for fellow members and their families. Before service to the broader community became such a visible part of Grange life, there was service to one another.

That distinction matters today, when there are many places someone can volunteer. From serving meals and cleaning a roadside to raising money or helping at a local event, that service is valuable and should continue. But far fewer organizations offer the combination of service, social connection and mutual investment that can begin to feel like family.

A strong Grange is a place where people know more than your name. They notice when you miss a meeting. They know your granddaughter made the varsity team, that you're counting down to retirement or that you're nervous about an upcoming surgery. They celebrate when something wonderful happens and show up when something terrible does.

That is fellowship, and in a world where loneliness and social disconnection are increasingly common, it may be one of the most important things we have to offer.

The relationships established through fictive kinship – relationships between people who are not related by blood or marriage but function in meaningful ways like family – can be extremely powerful. This idea was reinforced for me through my recent dissertation research, which examined how Grange membership may impact college students' perceptions of returning to rural communities after graduation.

The Grange is particularly well suited to create these relationships. A fellow member can offer advice, make a helpful introduction, celebrate a milestone, check in during a difficult season, give someone a ride, encourage a young person or simply make someone feel there is a place where they are known and wanted.

For generations, Grangers have called one another Brothers and Sisters. The language may sound old-fashioned today, but the idea remains powerful:

You belong here, and we have some responsibility for one another.

That belonging does not happen because someone signed an application or paid dues. It grows through small interactions: saving a newcomer a seat, calling someone who has missed meetings or showing up in the bleachers to cheer for a member's grandson, over a potluck table, or when someone says, "I heard you're having surgery Thursday. Do you need a ride or can I cut your lawn next week?"

Most of these things cost little and take little time. Together, though, they create something people are hungry for: a network of people who care what happens to them.

That is why fellowship cannot be treated as the fun thing we do after the "real work" of the Grange is finished. Fellowship is part of the real work. In many ways, it is where our work began.

Strong relationships give new members reasons to return and longtime members reasons to stay connected. They make it easier to ask for help, recruit volunteers and work through disagreements. They turn membership from something a person joins into something a person belongs to.

Over the coming months, you will see a series in *Grange Today!* called **The Fellowship Factor**, exploring practical ways Granges can strengthen these relationships and asking some harder questions: How welcoming is your Grange, really? What happens after a new member walks through the door? Do people notice when someone begins drifting away?

Fellowship is rarely created by one spectacular event. It grows when people consistently notice one another, care about one another and act accordingly.

Community service shows the caring spirit of Grange members. Fellowship invests that same spirit in one another – and shows what it means to belong to the Grange.

**Submit your
stories and Grange
successes to...**

GRANGE



Today!

<https://grange.biz/grangetodaysubmit>

PAVE THE “ROUTE TO THE FUTURE” AT THE 160TH ANNUAL NATIONAL GRANGE CONVENTION



160th National Grange Convention November 2026 - Broken Arrow, OK



Sun. 8

- Officer & Delegate Meeting
- Welcome Dinner - Speaker: Dr. Bill Chapman, NREA

Mon. 9

- Official Opening of the Convention
- Game Night: Bunco

Tue. 10

- Workshops & Activities
- Oklahoma State Poet Laureate: The Cowboy Poet

Wed. 11

- Veterans Day Wreath-Laying & Tour
- Project Sustenance Workshops
- Karaoke for All

Thur. 12

- Opening by Youth Officers
- Memorial Program & Installation of Officers
- Movie Night

Fri. 13

- Group Tour: Route 66 Historical Village
- Conferral of Seventh Degree
- Workshops & Activities

Sat. 14

- Leadership Lab & Grange Academy
- Tour: Woody Guthrie & Bob Dylan
- Junior Tour
- Celebration Banquet



Register:
nationalgrange.org/160thconvention

Join Us for a Veterans Day Wreath-Laying Ceremony

The National Grange invites all convention attendees to participate in a special **Veterans Day Wreath-Laying Ceremony** during this year's National Grange Convention in Broken Arrow, OK.

Veterans Day - November 11

7:30 a.m. (0730 hours) CST

Veterans Park, 1111 S. Main St, Broken Arrow, OK

This meaningful ceremony is open to everyone attending the convention, and we encourage all members and guests to join us as we honor the service and sacrifice of our nation's veterans.

Veterans Needed for Ceremony Participation

We are seeking veterans representing all six branches of the U.S. Armed Forces to assist with the wreath-laying ceremony. If you are a veteran and will be attending the convention, please contact Mark Gibbons at mark@retiresafe.org.

When responding, please include:

- Your branch of service
- Your rank at the time of separation or retirement

One representative from each branch will be selected to participate in the ceremony.

This year's Veterans Day observance is proudly sponsored by Potomac Grange #1.

Showcase Your Grange at the 160th National Grange Convention!

The 160th National Grange Convention in Broken Arrow, Oklahoma, is shaping up to be a memorable event—and a wonderful opportunity to showcase your Grange while supporting the convention.

For the first time, sponsorship opportunities have been created to fit every budget, allowing State Granges, Pomona Granges, and local/community Granges to promote their

organization by sponsoring an event or activity during the convention.

Sponsorship opportunities span many convention activities, workshops, and events. Every sponsor will receive recognition for their support, along with the opportunity to provide promotional materials at their sponsored event.

If your Grange would like to learn more about these sponsorship opportunities, please contact Mark Gibbons (Potomac Grange #1) at mark@retiresafe.org to request a sponsorship information sheet. We encourage every Grange to take advantage of this unique opportunity to support the convention while highlighting the great work happening in your community.

Help Shape the Future of National Grange Conventions

The future of our National Grange Convention starts with YOU!

Do you have experience in event planning, budgeting, member engagement, marketing, promotions, or program evaluation? Or do you have great ideas and a passion for creating meaningful experiences?

The Convention Management Team (CMT) is looking for Grange members from across the country to help design not only this year's convention in Broken Arrow, but the future of National Grange Conventions for years to come.

If you're ready to make an impact, we'd love to hear from you!

Interested? Contact CMT Chairpersons Jody and Jodi Ann Cameron at convention@nationalgrange.org to learn more.

Volunteer at Convention!

The National Grange Convention would not be possible without the incredible volunteers who step up to serve!

We are looking for enthusiastic volunteers to help make this year's convention a welcoming, successful, and memorable experience for everyone attending. Whether you can help greet guests, assist with events, support activities, or simply lend a helping hand where needed, your time and talents can make a huge difference.

Volunteering at Convention is a wonderful opportunity to:

- Meet Grangers from across the country
- Build connections and friendships
- Serve the organization we all care about
- Be part of something meaningful and memorable

No matter your experience level, there is a place for you to get involved. We encourage members of all ages to join us in helping make Convention a success.

If you are interested in volunteering, we would love to have you on the team! Please fill out the [volunteer form](#) to express your interest.



NATIONAL GRANGE

OF THE ORDER OF PATRONS OF HUSBANDRY

View from the Hill



NATIONAL GRANGE POLICY UPDATES & ISSUE NEWS

August 2026

AGRICULTURE AND FOOD

Grange urges passage of the Senate farm bill

The National Grange joined 263 farm, ranch, food, conservation, research, education, rural, and other groups to urge the Senate Agriculture Committee to expeditiously pass the Agriculture Act of 2026 in a bipartisan manner. The letter to Chairman Boozman (R-AR) and Ranking Member Klobuchar (D-MN) highlighted the significant pressures facing U.S. agriculture and the urgent need for a farm bill to get across the finish line to provide certainty and support for America's farmers and ranchers. The Committee failed to reach that milestone, however, amid a partisan feud over Supplemental Nutrition Assistance Program (SNAP) provisions. Negotiations continue, and another attempt to pass the farm bill is expected in September after the Senate returns from its August recess.

House budget package with ag aid heads to the Senate

The House passed a \$95 billion budget measure, or "reconciliation 3.0," which includes around \$12 billion to help the struggling ag sector. The package also includes funds for the war in Iran and the SAVE America Act, which would require proof of citizenship to register to vote and photo ID to vote in federal elections. Its future in the Senate may be shaky as Majority Leader Thune (R-SD) looks for a strategy to fund the government beyond September and avoid a government shutdown.

Secretary Rollins proclaims National Farmers Market Week

Agriculture Secretary Brooke Rollins signed a proclamation recognizing August 2-8, 2026, as National Farmers Market Week. She called on Americans to make the week a nationwide celebration by visiting and supporting their local farmers markets. Observed the first full week of August annually, National Farmers Market Week recognizes the important role farmers markets play in strengthening local communities, creating new market opportunities for producers, and connecting consumers with fresh, American-grown food.

Harvest to Hallways for schools

The USDA and HHS (Department of Health and Human Services) will invest \$70 million in cafeteria infrastructure, \$25 million to incorporate locally produced foods into child nutrition programs, and \$30 million in research to identify practical, cost-effective ways to improve the quality of school meals under their new Harvest to Hallways Initiative.

AG WORKFORCE

Massive support for House ag labor bill

The National Grange and over 460 state and national organizations signed a letter to all members of the House in support of the Securing Agriculture's Workforce Act, H.R. 9535. This bipartisan legislation was drafted and introduced by House Agriculture Committee Chairman Glenn "GT" Thompson (R-PA) to reform the outdated H-2A program. Given the increasing unavailability of domestic workers, the H-2A Temporary Agricultural Worker Program is the only option for many agricultural producers to secure the workers they need. The cosigners urged the House to pass the bill swiftly. H-2A is costly, administratively burdensome, slow, and was designed for larger producers who need large numbers of workers. The Grange is disappointed that the legislation did not include a program outside H-2A for smaller producers who need only a few workers. A new program lacked the political will for such a debate, plus it was opposed by the administration..

Ag worker bill opens GOP rift

Immigration hawks are crying "betrayal" of the party's immigration agenda and are mobilizing President Trump's base to tank the years-long effort aimed at helping farmers secure scarce labor as introduced by Chairman Thompson. Many objectors are referring to the effort as granting amnesty to undocumented immigrants, a claim that Thompson readily rejects. For now, President Trump and House Judiciary Committee Chairman Jim Jordan (R-OH), whose panel has jurisdiction over the bill, are noncommittal on Thompson's legislation. .

HEALTH CARE

Hamp urges approval of cancer screening technology

National Grange president Chris Hamp filed comments with FDA's Molecular and Clinical Genetics Panel to support the approval of the cancer screening Galleri technology. Established screening programs exist for a limited number of cancers. Galleri can detect dozens of cancers at early stages with a simple blood draw. Early diagnosis and treatment of cancer is vital to patient recovery. Hamp pointed out that cancer is one area where geography, distance, and time continue to matter far too much. Cancer centers are not in rural areas. Commuting to distant cancer centers for treatment after the disease has progressed creates major upheavals for the patient and the patient's family, time commitment, business, expenses, caregivers, and quality of life.

Grange addresses end-stage renal disease

In a letter to Dr. Mehmet Oz, Administrator of the Centers for Medicare and Medicaid Services, National Grange President Chris Hamp called for CMS to reverse a recent policy that bundles phosphate-lowering therapies with all other dialysis center services. Rural kidney patients are left navigating a system where geography, provider access, and food insecurity compound one another. Managing blood phosphorus levels is a life-or-death consideration that can be managed by the kidney patient's own local doctor without having to travel for hours for mandatory in-center treatments.

Grange joins Hill briefing panel

National Grange's Burton Eller joined American Cancer Society and Partnership to Fight Chronic Disease panelists for a congressional briefing on emerging cancer treatment innovations. Many cancer therapies depend upon hours-long intravenous infusions at a major cancer center. Now, it is possible to treat several cancers with subcutaneous injections at a local doctor's office. Approval of targeted subcutaneous injection cancer treatments will save rural cancer patients considerable time, expense, travel distance, and fatigue.

TELECOMMUNICATIONS

GAO says broadband access is improving

The Government Accountability Office (GAO) testified before the House Energy and Commerce Committee that broadband has improved over the last four years despite continuing issues with interagency coordination. In 2022, GAO found significant fragmentation in rural broadband programs. There are 130 federal broadband programs administered by 15 agencies. GAO found that this myriad of programs created a fragmented, overlapping patchwork of funding that could lead to wasteful duplication of funding and effort. GAO noted that it had previously recommended agency coordination and collaboration to understand what each agency is doing, where it is deploying broadband, and whether it is leveraging resources to bring communities up to speed. Progress has been made, but the recommendations have not been fully implemented. The largest agencies administering broadband programs are the USDA, the Federal Communications Commission, the National Telecommunications and Information Administration, and the Department of the Treasury.

OF INTEREST

Work requirements kick in, SNAP enrollment drops

Enrollment in the largest federally funded food aid program dropped more than 13% in a 12-month span, a decline far steeper than the government estimated for the Supplemental Nutrition Assistance Program. Another SNAP impact is expected when states are required to pay part of the cost of benefits if their error rate (when recipients receive more or less than they should) is above 6%. These requirements, an attempt to initiate welfare reform, were part of the President's One Big Beautiful Bill Act passed by Congress last year.

Did data centers creep up on rural communities?

Rural America is rapidly becoming the next frontier for digital infrastructure, and the scale of the transformation is without modern precedent. According to Pew Research Center, 67% of the approximately 1,500 data centers now in various stages of development are planned for rural locations. Of these, 39% of planned projects are targeting counties that currently have no data centers. Grange members are encouraged to become engaged with their county governments and local planning bodies as data center expansion comes to fly-over country. Data centers are necessary to support the country's technology explosion. The issue is not whether we must deal with data centers, but it's how to deal with them. This is a local issue, and Grange members have the opportunity to help shape their community's future.



VIEW FROM THE HILL

is written and compiled by
Burton Eller

National Grange
Government Affairs Director
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PERSPECTIVES - ON FRIENDSHIP

"Many people will walk in and out of your life, but only true friends will leave footprints in your heart."

- Eleanor Roosevelt, First Lady of the United States (1933-1945), diplomat, and activist

"'Tis a great confidence in a friend to tell him your faults, greater to tell him his."

- Benjamin Franklin, American author, inventor, scientist, and diplomat

"A friend may be waiting behind a stranger's face."

- Maya Angelou, American memoirist, essayist, poet, and civil rights activist

"A day without a friend is like a pot without a single drop of honey left inside."

- Winnie the Pooh, beloved literary figure

GUIDE TO ADVOCACY

continued from page 1

The grassroots approach is already built into the way the Grange develops policy. Resolutions begin with members and local Granges, move through the organization's policy process, and ultimately establish the positions that Grange members can advocate for together. The new guide helps members take the next step by showing how that policy can be translated into action.

The guide also makes an important distinction about the Grange's role in the political process. The Grange is, and has always been, nonpartisan. Advocacy on behalf of the Grange must focus on issues, legislation, regulations, or public policy, not political parties or individual candidates.

The tools in the *Guide to Grassroots Advocacy* should not be used to endorse, oppose, campaign for, or otherwise directly support candidates for public office. Instead, Granges should use their voice to educate policymakers, communicate the impact of public policy decisions, and advocate for positions established through the Grange's grassroots policy process.

That nonpartisan approach allows the Grange to work with elected officials across the political spectrum while bringing

members with different viewpoints together around shared community concerns.

The new guide was compiled by the 2026 National Grange Summer Interns, Hailey Lincoln Williamson, Savannah Mangold, and Holland Warren, who brought together advocacy best practices, practical examples, and Grange-specific information into one resource for members across the country. Their work has created a tool that can continue serving Granges long after their summer with the National Grange concludes.

Grange legislative committees, officers, advocacy teams, and individual members are all encouraged to explore the guide and think about where they might put it to use. For some, that may mean becoming more comfortable contacting a legislator. For others, it may mean organizing a coordinated advocacy effort around an issue their community is facing.

Whatever the issue, effective grassroots advocacy begins with informed people who are willing to speak up.

The **National Grange Guide to Grassroots Advocacy** is available to read online at: <https://grange.biz/grassrootsadvocacy>

THIS NATIONAL IMMUNIZATION AWARENESS MONTH, MAKE A PLAN TO STAY UP TO DATE ON YOUR VACCINES

Courtesy of Champions for Vaccine Education, Equity and Progress

August is **National Immunization Awareness Month** and a reminder that now is the perfect time to prepare for respiratory illness season. Knowing which vaccines are recommended and covered for you, as well as where to get vaccinated, can help make staying protected simple.

Vaccine recommendations vary based on factors like your age, health conditions, and vaccination history, so talk with a healthcare provider or pharmacist about which vaccines are right for you.

Vaccines are available in many healthcare and community settings, including doctor's offices, clinics, pharmacies, community health centers, and local and state health departments. For most people, recommended vaccines are covered at no cost through private insurance, Medicare, Medicaid, or the Vaccines for Children (VFC) program.

Visit cveep.org to learn which vaccines are recommended for you, understand your coverage, and find a vaccination location.



#NIAM26

August is National Immunization Awareness Month!

Learn more about which vaccines are recommended for you.

CVEEP

GREAT EASTON CLEANUP

A “Share Your Project’s Story” submission

by Randee Farmer & Bonnie Mitson McCann

National Grange Community Service Co-Directors



Thank you to Easton Grange #196 (MA) for submitting the electronic **SHARE YOUR PROJECT’S STORY** form located at <https://www.nationalgrange.org/community-service-programs/>. Details of their **Great Easton Cleanup** are shared below.

It is our hope that by sharing a project’s story, details might be helpful suggestions to other Granges on future projects. Thank you and great work, Easton Grange!

Project Name: Great Easton Cleanup

Grange: Easton Grange #196, North Easton, Massachusetts

Approximate Member Hours Expended:

25 Grangers / 300 Hours

Approximate Member Hours Expended:

200 volunteers / 400 Hours

Funded by: Applied for and received a \$1,500 Massachusetts State Grange Opportunity Grant and received \$3050.00 in donations from additional local businesses and organizations

History of a good idea: During the November 2025 Easton Grange meeting, a comment was made about the increased amount of trash along the roadsides and parks in their town. Several members noted how much they missed the townwide spring cleanup day that previously took place throughout Easton. These comments sparked a discussion about how important that day was for Easton and what a shame it was that the organization called “Keep Easton Beautiful” had been disbanded and no longer existed. Discussions also included possibly reinstating this cleanup day as a new program for their Grange. A member suddenly made a motion to begin this new program, and it was quickly seconded and approved by all. They decided to hold their first event during Earth Day week, on April 19th, 2026.

Grangers in action. The planning process began by dividing the members into a few different committees. The committee categories included marketing and development, fundraising, planning/organizing the cleanup day, and celebration planning. The committees designed posters, yard signs, and t-shirts; sent fundraising letters to several local businesses; developed a participant registration sign-up list, street list, and expense list; and planned and researched local food options. Posters were hung, yard signs were put out, t-shirts were ordered, fundraising letters were sent out, the Department of Public Works was contacted, and appearances were made on a local cable television station. Members advertised as much as possible on social media platforms and online newspapers, hung posters at 50 local businesses and organizations, placed strategically positioned yard signs, and most importantly, used word of mouth! They told everyone at every chance they had! The Grange knew this preparation was of utmost importance as it was their first year for holding the event, and the community wasn’t expecting it.

The big day of work and celebration. April 19th came, and the



Grangers in action during the Great Easton Cleanup in April.

Photos provided

day was a huge success! It was a damp and dreary day, but that didn’t hold the participants back! There was an enormous amount of trash picked up in Easton on that day! Over 6,000 pounds in two hours! Many participants expressed their enjoyment and enthusiasm for the event and wished they could have done more! They also shared their gratitude for the Grange being able to bring back such an important day for the town. Even people driving by shouted out many words of praise and thanks! The after-celebration was as successful as the trash removal itself. It was the perfect way to end the event - a community coming together to celebrate a strong sense of accomplishment and appreciation for this wonderful day and the return of a very worthy project!

Editor’s note: Do you like this kind of content? If so, be sure to check out Good Day! magazine which includes a “Share Your Project’s Story” in every issue. Please also submit your story online to the National Grange Community Service Team - the more stories that are submitted, the more frequently we can feature them. We know we can feature a story in EVERY issue of Grange Today!

THAT PAYMENT REQUEST MIGHT BE FAKE: WHAT TO LOOK FOR BEFORE YOU SEND MONEY

Courtesy of StatePoint

Digital payments are part of everyday life. Fraud experts warn that scammers are increasingly inserting themselves into these routine digital payment transactions, redirecting money in ways that can be difficult to recover.

Many payment scams start with a message that looks real. It may appear to come from a vendor, service provider or someone you are already working with. The message asks you to send a payment or update payment details.

Because the request fits into a typical situation, such as paying an invoice or completing a purchase, it can be hard to detect scams. By the time the payment is sent, the money is often gone.

“Payment and invoice scams are effective because they often look like routine transactions people are expecting to make. Fraudsters may use compromised accounts, impersonate trusted contacts or create a sense of urgency to redirect funds,” said Joshua Del Valle, executive director of enterprise fraud at PNC Bank. “Taking a moment to independently verify payment requests and payment instructions can help consumers and businesses avoid a costly mistake.”

What to Know About Payment and Invoice Scams

Messages may appear legitimate: Emails, texts or invoices can closely resemble real communications, including familiar names, logos or ongoing transactions. Sometimes they’re even from real communication channels, like a person’s email, after that communication channel was compromised.

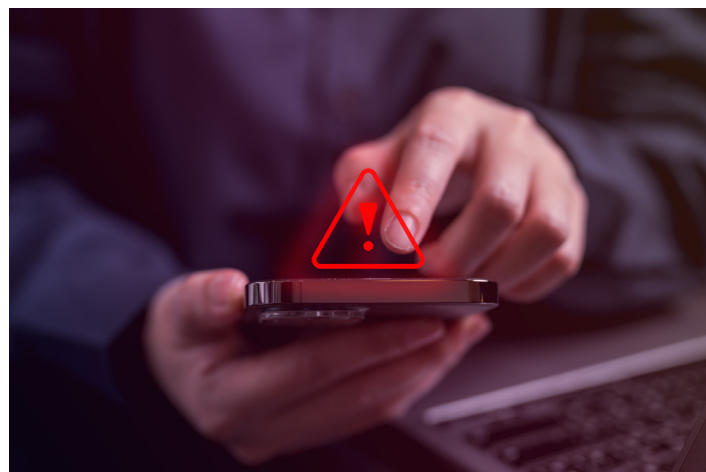


Photo (c) Ton Photograph / iStock via Getty Images Plus

Payment details may suddenly change: Requests to “update” wiring instructions or send money to a new account are a common warning sign.

Scams often involve fast, irreversible payment methods: Wires, payment apps and gift cards are commonly used because funds can be difficult to recover once sent.

Fraud can move across channels: A message may be followed by a phone call or text to reinforce the request and create urgency.

The Anatomy of a Scam

1. **Contact:** You receive a message about a payment, invoice or transaction
2. **Trust:** The message appears tied to a real service or relationship
3. **Urgency:** You are asked to act quickly to avoid a delay, penalty or disruption
4. **Request:** You are directed to send money or change payment details
5. **Extraction:** Funds are sent to a fraudulent account

Five Ways to Protect Yourself

1. **Verify payment requests directly.** Contact the business or person using the official phone number or website rather than relying on the information provided to you.
2. **Pause before sending money.** Urgency is a common tactic. Take time to confirm the request.
3. **Check payment details carefully.** Even small changes in account information or small typos in email addresses can signal a scam.
4. **Use payment apps carefully.** Treat them like cash. Only send money to people you know and have verified.
5. **Be cautious with unusual payment methods.** Requests to pay with gift cards or other nontraditional methods are a red flag.

For more information on best practices to help prevent fraud, visit PNC’s Security and Privacy Center.

Scams tied to everyday payments can be easy to miss. Taking a moment to verify requests and confirm details can help protect your money and reduce the risk of sending it to the wrong person or place.

Recipes from the Heartland

The America's 250th Grange Workgroup is celebrating our country's 250th Anniversary by "throwing back" to some classic recipes from Grange cookbooks. Do you have favorite recipes that evoke the American spirit which you would like to see published again? Send them to Lew Gaskill at olgaskill@comcast.net. Please include which Grange cookbook your recipes come from.

This week's recipes are from
The Williamsburg Grange #225 and Community Cook Book - Massachusetts (1952)

Under the Sea Salad

Courtesy of Theresa Walpole

- 1 package lime gelatin
- 1 package cream cheese
- 1 can pear halves

Dissolve gelatin with 1 cup hot water and 1 cup pear juice. Place one half the gelatin in mold and let set until firm. When the other half of the gelatin is beginning to set, stir it into the cream cheese which has been creamed until soft and smooth. Place layers of pear halves over the first half of the gelatin and pour cream cheese mixture over them. Allow to set. Invert it onto lettuce and serve with favorite dressing.

Rhubarb Crunch

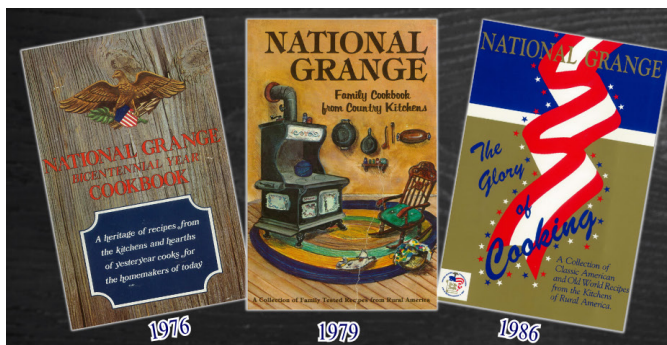
Courtesy of Sarah T. Shea

- 1 Cup sifted flour
- 3/4 cups oatmeal
- 1 cup brown sugar
- 1/2 cup melted butter
- 1 teaspoon cinnamon

Mix above ingredients until crumbly. Reserve enough crumbs for topping. Press rest in the bottom and sides of pan.

Cover with: 4 cups diced rhubarb.

Combine: 1 cup sugar, 2 Tablespoons cornstarch, 1 cup water, 1 teaspoon vanilla. Cook until thick and clear. Pour over rhubarb. Top with crumbs. Bake in moderate oven 1 hour at 350 degrees F. Cut in squares, serve plain or with cream.



Available through the Grange Store
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NATIONAL GRANGE

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