

***WARREN COUNTY  
BOARD OF COMMISSIONERS***

***August 21, 2013***

***6:00 PM***

***Board Work Session***

***WARREN COUNTY  
ARMORY CIVIC CENTER  
COMMISSIONERS' MEETING ROOM  
WARRENTON, NC***

***2<sup>nd</sup> REVISION***  
***August 21, 2013***  
***Work Session Agenda***

**1. Department Head Report to the Board:**

**Register of Deeds – Yvonne Alston**

**Animal Control – Elma Greene, Director**

**Economic Development Activities Update – Peggy Richardson &  
Gabe Cumming**

- 2. Update on VGCC Activities & Accomplishments – Dr. Stelfanie Williams, President**
- 3. Cancer Prevention Study-3 – Sandra Abbott of American Cancer Society**
- 4. Request for Easement Across Armory Property – Atty. Al Thompson & Jane Wilson**
- 5. Proposed Revisions to Sexual Harassment Policy - Com. Downey**
- 6. Request for Authorization to Use County Seal on Historical Marker – Gary M. Tanner**
- 7. NACo Dental Discount Program**
- 8. Loan Modification – Barry Mayo, Finance Officer**
- 9. Adjourn Work Session**

*August 21, 2013*  
*Work Session Agenda*

Item # 1

**Department Head Reports:**

**Register of Deeds – Yvonne Alston**

**Animal Control – Elma Greene, Director**

**EDC Updates – Gabe Cummings & Peggy  
Richardson**

*August 21, 2013*  
*Work Session Agenda*

**Item # 2**

**Update on VGCC Activities & Accomplishments  
for 2012-13**

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**Dr. Stelfanie Williams, President**  
**Vance Granville Community College**

*August 21, 2013*  
*Work Session Agenda*

**Item # 3**

**Cancer Prevention Study-3**

**= = =**

**Sandra Abbott**  
**American Cancer Society**



## Save the Date Warren County!



**On October 22, 2013 you have a chance to prevent future generations from hearing the diagnosis, "You Have Cancer"**

**YOUR participation in the study will create a world with more birthdays!**



**Add your candle to the Warren County CPS-3 Enrollment on October 22, 2013 4:00pm-8:00pm Warrenton Rural Fire Department 236 South Main Street**

**For more information on CPS-3 & to make your appointment visit: [www.cps3guw.org](http://www.cps3guw.org)**



### What if you could prevent even one family from hearing the words "you have cancer"?

What if you could help save lives from cancer and give people more of their most precious resource: *TIME*? More time with family and friends, to help create a world with more memories, more celebrations ... and more birthdays.

This year, you can join the movement to help create a world with less cancer and more birthdays by enrolling in the American Cancer Society's research study called Cancer Prevention Study-3 (CPS-3).

### Who can join the study?

The study is open to anyone in the United States and Puerto Rico who is willing to commit to the study long-term which means completing periodic follow up surveys at home for the next 20-30 years, is between 30 and 65 years old, and has never been diagnosed with cancer (not including basal or squamous cell skin cancer)

### How can you participate?

The enrollment process involves two steps. One step takes place at a local enrollment event, where you will be asked to read and sign an informed consent form, complete a brief written survey, provide a waist circumference measurement and a small blood sample. The blood sample will be taken by a certified, trained phlebotomist. The other step takes place at home, where you will complete a more detailed survey. This survey will ask information on lifestyle, behavioral, and other factors related to your health. Periodically, you will receive a survey at home to update that information.



For more information, please visit: [www.cps3guw.org](http://www.cps3guw.org)

### **Sandra Abbott**

Office Manager

8300 Health Park  
Suite 10  
Raleigh, NC 27615

919-334-5222 Main  
866-227-9371 Toll-Free  
919-841-1422 Fax

[Sandra.Abbott@cancer.org](mailto:Sandra.Abbott@cancer.org)



South Atlantic Division, Inc.

Serving DE, GA, MD,  
NC, SC, VA, WV and  
Washington, D.C.



# CANCER PREVENTION STUDY-3

*Research today for a cancer-free tomorrow*



Scan for Enrollment Sites & Information!

1 in 3 Women will get Cancer in her lifetime

1 in 2 Men will get Cancer in his lifetime

Cancer Survivors have a voice to save future generations

Ask family and friends to participate in the study in your Honor

For more information, visit [cancer.org/cps3](http://cancer.org/cps3) or call toll free at 1-888-604-5888

*What if you could prevent even one family from hearing the words, "you have cancer"?*

This year, you can fight back against cancer by enrolling in the **American Cancer Society's** new research study called the Cancer Prevention Study-3 (CPS-3). By joining CPS-3, you can help researchers better understand the genetic, environmental and lifestyle factors that cause or prevent cancer, which will ultimately save lives.

## Who can join the study?

The study is open to anyone who:

- Is between 30 and 65 years old
- Has never been diagnosed with cancer (not including basal or squamous cell skin cancer)
- Is willing to make a long-term commitment to the study, which involves completing periodic follow-up surveys at home for the next 20-30 years

## How can you participate?

Participation is easy. Your enrollment and participation requires just three steps and will involve the following:

- After scheduling your enrollment appointment, you will receive a confirmation e-mail with instructions to go online and complete your first, most comprehensive survey. This survey will ask you questions regarding medications you are taking, family history of cancer, lifestyle and other behaviors. This survey must be completed prior to your appointment time.
- At your appointment, you will be asked to sign an informed consent form, complete a brief survey, provide a waist circumference measurement and a small blood sample (similar to a doctor's visit). The blood sample will be taken by a certified, trained phlebotomist. Your appointment should last approximately 20 - 30 minutes.
- After your initial enrollment, you will be asked to complete mailed questionnaires every 3-5 years to update your lifestyle, environmental, and medical information.

## To schedule your appointment visit:

[www.cps3gvw.org](http://www.cps3gvw.org)

### Warrenton Rural Fire Department

Fire Hall  
236 South Main Street  
Warrenton, NC 27589

Tuesday, October 22, 2013, 4:00pm – 8:00pm

### Butner Town Hall

Multipurpose Room  
415 Central Avenue, Suite A  
Butner, NC 27509

Tuesday, October 22, 2013, 3:00pm – 7:00pm

### Masonic Home for Children

York Rite Memorial Chapel – Fellowship Hall  
600 College Street  
Oxford, NC 27565

Thursday, October 24, 2013, 3:00pm – 7:00pm

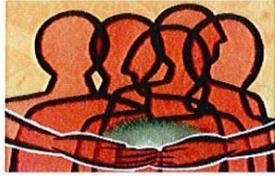
### South Henderson Pentecostal Holiness Church

Family Life Center  
905 Americal Road  
Henderson, NC 27537

Saturday, October 26, 2013, 9:00am – 1:00pm

## What else can you do?

If you are not eligible to enroll, be an advocate for Cancer Prevention Study-3. Encourage those close to you to take part in this potentially life-saving study in your honor. Spread the word to everyone you know.



# CANCER PREVENTION STUDY-3

## Frequently Asked Questions...

**Who is running the study?** CPS-3 is funded and managed by the American Cancer Society Department of Epidemiology & Surveillance Research (Analytic Epidemiology Program). This program conducts, analyzes, and publishes original research on the causes and prevention of cancer utilizing these large follow-up studies.

**Who makes sure this study is safe and scientifically sound?** There will be ongoing peer review of CPS-3 by cancer researchers from many prominent university and research institutions. Review and oversight by the Emory University IRB (Institutional Review Board) continues throughout the study. When a study has completed active enrollment, the IRB continues to provide oversight while investigators analyze questionnaire and biological data.

**Why do you need people to be willing to make a long-term commitment to CPS-3?** There are two equally important pieces to building a study like CPS-3. The goal is getting at least 300,000 individuals to enroll into the study and for those individuals to stay connected with the study. Large-scale studies like CPS-3 are scientifically valid only if you can successfully track and follow your participants over time. We need individuals who not only meet the eligibility criteria, but also are willing and able to make the long-term commitment to the study.

**Will my information be kept confidential and how will this be done?** YES, every effort will be made to protect the identity of the participants in this study. All of the study staff sign confidentiality forms and undergo training in research ethics. When your data is collected, they are labeled with a unique identification number. Your collected data, blood samples, surveys, and other study materials are stored separately from ALL personal identifiers, such as your name, address, phone number, and social security number. All study materials will be stored in a locked facility and secured computer files, and your personal contact information will be kept in separate files accessible only to a limited number of CPS staff. This information will not be shared with anyone, including other staff at the American Cancer Society, unless they are directly involved in managing CPS-3.

**How will you use all of my information?** We begin the study by collecting information on various exposures from individuals who do not have cancer and we continue to update this information over time. As cases of cancer or other diseases develop, we will compare those participants who develop cancer with those participants who do not. By doing so, we are able to understand the differences (in lifestyle, environment, and genetic factors) between people who get cancer and those who do not, what the likely risk factors are for cancer, and how to best prevent disease in the future.

**Why is a blood sample required?** We need a blood sample to measure things such as hormones, nutrients, vitamins, chemicals, metals, and genetic factors that may be related to your risk of developing cancer.

**What happens to my blood sample?** All blood samples will be frozen and stored in a secured bio repository facility. Samples will be analyzed as cancer cases occur.

**Will I be notified of any results from test done on my blood?** NO-By enrolling in CPS-3, you are donating your blood sample for research purposes only. You will not be informed of any of the result of any tests that may be performed using your blood sample. Although, we will not be able to provide you with your individual test results, we will share results from our overall analyses with all study participants through newsletters, e-mail, articles on our website.

**Why would I want to participate in this research study?** Most people who participate in research studies hope they will contribute to a better understanding of how to prevent disease. For CPS-3, this knowledge will help reduce the burden of cancer for this and future generations.



THE OFFICIAL SPONSOR OF BIRTHDAYS.™

*August 21, 2013*  
*Work Session Agenda*

**Item # 4**

**Request for Easement Across Armory  
Property**

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**Atty. Al Thompson  
&  
Jane C. Wilson, Property Owner**

## **Public comments**

During public comments, Warrenton resident Len Stemle told the board about plans to develop Veterans Park and Gardens

See **GRANT**, page 2

# **Grant**

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Continued from page 1

at Warrenton on 9.5 acres of woodland just outside the town limits.

The property, currently owned by Jane Connell Wilson, is situated by the Armory on Highway 58 east. Stemle said that a 501(c)3 nonprofit would be established to purchase the land and solicit donations to fund its development.

He said plans include a botanical garden and walking paths, and that the park would serve as public recognition of citizen soldiers and serve as a social and educational site.

Stemle said he hopes to have the park developed and open for next year's Wounded Warrior Project 5k, which is planned for Saturday, April 12.

P.O. Box 535  
Warrenton, NC 27589  
Telephone: (252) 257-3166  
Fax: (252) 257-2053

**Banzet, Thompson &  
Styers, PLLC**

# Memo

To: Jennifer Jordan, Ulysses S. Ross, Ruth Downey, Bertadean Baker,  
& Barry Richardson, Warren County Commissioners  
Linda T. Worth, Warren County Manager  
Karlene Turrentine, County Attorney

From: Lewis A. Thompson, III

Date: June 11, 2013

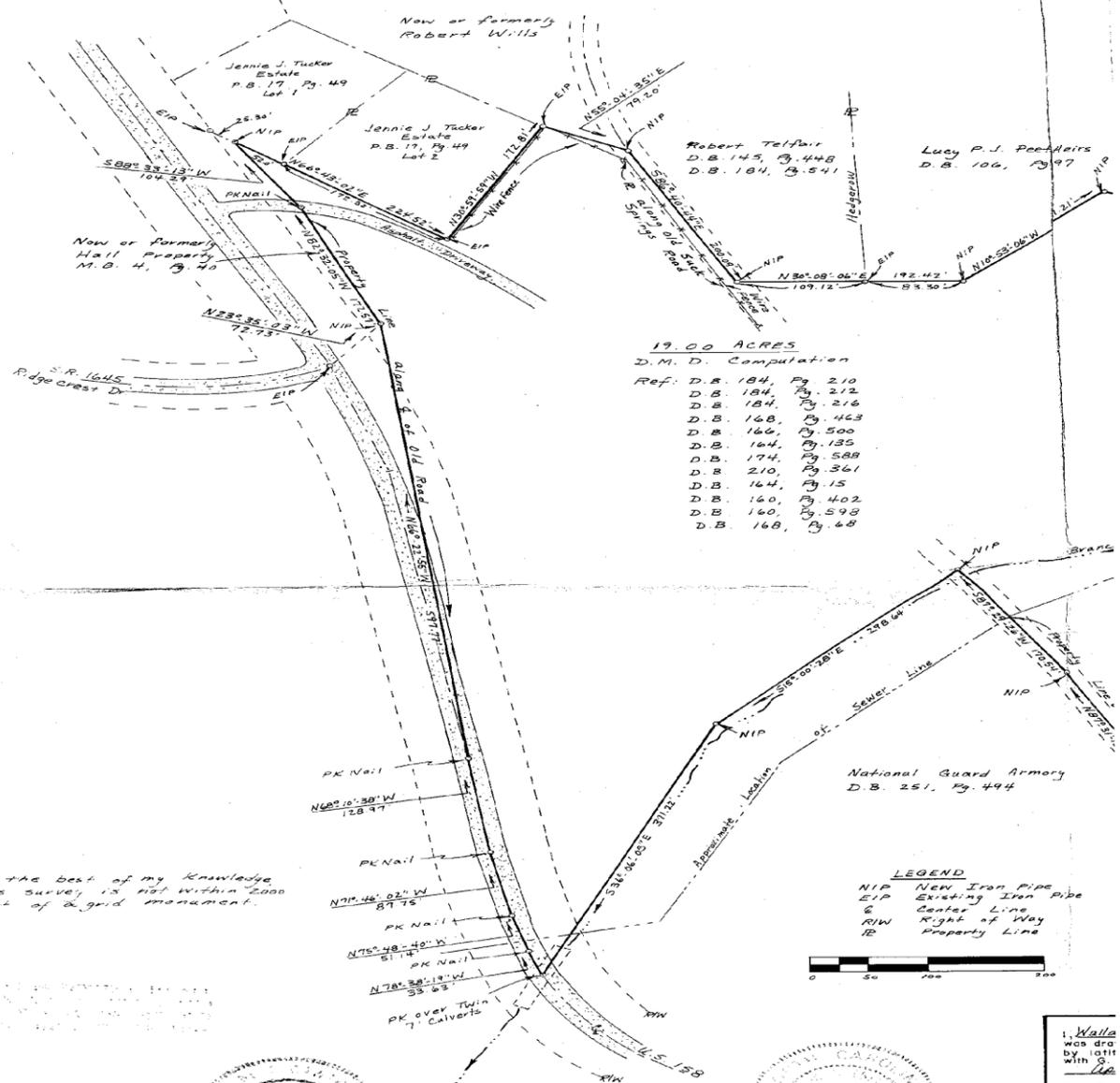
Re: Jane Connell Wilson Property – Warren County, NC

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Please review the enclosed tax map and plat. Ms. Jane Connell Wilson has title to that open area adjacent to the Armory ballfield which the County has been using for parking. She would be willing to donate this area to the County in exchange for an easement to the remainder of her property which lies to the East of the branch shown on the enclosed survey map. The non-exclusive easement could be located along the existing driveway and entrance to the Armory. Please consider this and let me hear from you. Thank you.



# Map Page 1 of 2



19.00 ACRES  
 D.M.D. Computation  
 Ref: D.B. 184, Pg. 210  
 D.B. 184, Pg. 212  
 D.B. 184, Pg. 216  
 D.B. 168, Pg. 463  
 D.B. 166, Pg. 500  
 D.B. 164, Pg. 135  
 D.B. 174, Pg. 588  
 D.B. 210, Pg. 361  
 D.B. 164, Pg. 15  
 D.B. 160, Pg. 402  
 D.B. 160, Pg. 598  
 D.B. 168, Pg. 48

To the best of my knowledge  
 this survey is not within 2000  
 feet of a grid monument.

National Guard Armory  
 D.B. 251, Pg. 494

**LEGEND**  
 NIP New Iron Pipe  
 EIP Existing Iron Pipe  
 CL Center Line  
 RIW Right of Way  
 PL Property Line



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116  
 R. L. S.  
 NORTH  
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JOHN H. HARRIS - GEORGETOWN, N.C.



Wallace G. Cawthorne, certify that under my direction and supervision this map was drawn from an actual field survey, that the error of closure of the survey as calculated by latitudes and departures is 1/10000, that this map was prepared in accordance with G.S. 47-30 as amended. Witness my hand and seal this 19th day of April 1985

L. S. L-2500 *Wallace G. Cawthorne*  
 WARREN COUNTY  
 I, *Josephine J. Cawthorne*, a Notary Public for said county and state do hereby certify that *Wallace G. Cawthorne*, a Registered Land Surveyor, personally appeared before me this day and acknowledged the due execution of the foregoing instrument. Witness my hand and official seal this 19th day of April 1985  
 My commission expires 3-28-87 *Josephine J. Cawthorne*  
 NOTARY PUBLIC

**CAWTHORNE AND ASSOCIATES**  
 REGISTERED LAND SURVEYORS, P.A.  
 HENDERSON, NORTH CAROLINA

SURVEY FOR  
**JANET P. CONNELL**  
 WARRENTON TOWNSHIP  
 WARREN COUNTY, NORTH CAROLINA  
 SCALE 1" = 100' APRIL 19, 1985

*August 21, 2013*  
*Work Session Agenda*

**Item # 5**

**Proposed Revisions to Sexual Harassment Policy**

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**Commissioner Downey**  
**County Attorney Turrentine**

# Warren County Sexual Harassment Policy

KST May 2013

**DRAFT**

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## **Purpose:**

The purpose of this policy is to establish that Warren County prohibits, in any form, the sexual harassment of County employees or applicants—whether by management, elected or appointed officials, or by other employees—and to require every County Department to endorse and establish a “zero tolerance” attitude and ready-response to any such behavior, insuring that each Department therefore shall be free of sexual harassment.

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## **Scope of Policy:**

Sexual harassment is defined as intentional, deliberate, unsolicited, and unwelcome verbal and/or physical conduct of a sexual nature or with sexual implications by a supervisor or co-worker:

- 1) that has or may have direct employment consequences resulting from the acceptance or rejection of such conduct, or;
- 2) that creates an intimidating, hostile or offensive working environment, or;
- 3) that has the purpose or effect of unreasonably interfering with an individual’s work performance.

Sexual harassment does not include personal compliments welcomed by the recipient, or social interaction or relationships freely entered into by County employees or prospective employees. (However, the County explicitly prohibits County employees in supervisory positions to engage in dating and/or relationships of a sexual nature with any other County employee working under that supervisor’s authority—regardless of whether the relationship is consensual. In such cases, both the supervisor and the employee are hereby obligated to report such relationship to the County Manager. Failure to report such relationship by either of the parties involved shall be grounds for discipline up to, and including, termination.)

The policy of Warren County is that no County employee may engage in conduct of sexual harassment as defined above. No personnel decisions shall be made on the basis of a grant or denial of sexual favors. All employees are guaranteed the right to work in an environment free from sexual harassment.

Sexual harassment shall henceforth be deemed a form of sex discrimination prohibited by N.C.G.S. § 126-16 and 42 U.S.C.A. § 2000e-16b.

Each department head shall deliver a copy of this sexual harassment policy to each and every employee under his/her authority once a year during that employee's annual evaluation and have the employee read and sign off on the policy to be filed in his/her Human Resources' employment file. Additionally, the County shall conduct sexual harassment training sessions, and require every employee to attend, at least once every two (2) years to ensure every supervisor and manager, as well as every employee understands their legal rights and obligations under this policy.

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#### **Grievance Procedures:**

Any employee (or applicant), male or female, who feels he/she has been subjected to sexual harassment, should *immediately* file a complaint directly with the Human Resources Director, the County Manager or the County Attorney. Said complaint must be *in writing*, signed and dated, and should give enough detail as to put the County on notice of the actual behavior alleged to have occurred and when such behavior occurred.

It is not enough for a complaining employee to *anonymously* allege he/she has been sexually harassed, either by refusing to give names and dates of the inappropriate actions or by advising that he/she will refuse to repeat the allegations in front of the accused. Further, an allegation of a "hostile work environment" must be supported by outlining the specific acts or omissions alleged to have occurred in order that the County may have sufficient information to investigate.

A complainant's failure to notice the County of alleged sexual harassment within a reasonable time (ten days), shall be considered acquiescence of the later-complained-of conduct, and shall relieve the County from any duty to act up to the time of complainant's actual notice thereto. (Such acquiescence shall not determine acceptability of the conduct by the County but shall be deemed acceptable by the complainant in any later-filed legal action.)

Employees who have observed sexual harassment in the workplace by a supervisor toward them or other employees are also obligated to report such conduct to the Human Resources Director.

Upon receipt of a written complaint, the Human Resources Director shall notify the County Manager and the County Attorney, who will notify the Board of Commissioners as soon as practicable. All complaints will initially be treated confidentially, investigated and analyzed promptly upon receipt.

In the course of investigation, the complainant is obligated to assist the County in its investigation in whatever way the County deems necessary. The alleged harasser shall be put on notice of the County's "No Retaliation Policy" as outlined below, and the County shall look to shield complainant from any such retaliation. Upon completion of the investigation, the County Manager along with the County Attorney shall review the entire record and the totality of the circumstances, to determine whether the alleged conduct constitutes sexual harassment.

Thereafter, the County Manager, County Attorney or other appointing authority shall advise the complainant and appropriate management officials of the conclusions of the investigation, and; the County Manager (or Board of Commissioners) shall take whatever actions are deemed necessary and appropriate to preserve the integrity of the County and to insure the efficiency and effectiveness of County operations. Whether (and to what degree) the accused is disciplined shall be in the sole discretion of the County Manager and/or Board of Commissioners and shall be handled as a matter separate and apart from any notification given the complainant.

It is noted that full success of this policy depends on the efforts of both management and employees of Warren County at all levels. All employees are responsible for ensuring that sexual harassment does not occur by conducting themselves at all times in an appropriate and professional manner. The Warren County Management is responsible for setting the tone for a harassment-free work environment and for taking appropriate measures, whether or not a complaint has been received, whenever they witness or learn of a behavior which could be perceived as sexual harassment.

\*For any complaint of harassment made by employee against the County Manager or County Attorney, the complaint shall be filed with the Board of Commissioners and the Board, through its Personnel Committee, shall follow the procedures outlined herein for investigation and resolution.

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**“No Retaliation” Policy:**

Filing a complaint of sexual harassment in good faith is a protected act under the law. Therefore, pursuant to N.C.G.S. § 95-241, it shall be unlawful for any supervisor or manager to retaliate against an employee who has acted in good faith and filed a complaint of sexual harassment against the supervisor/manager or any other employee within the department. The County hereby specifically prohibits any internal interference, coercion, restraint or reprisal against any person complaining of alleged sexual harassment. Thus, upon a finding that a supervisor or manager has retaliated against a reporting employee who acted in good faith, that supervisor/manager shall be subject to discipline up to and including termination.

It shall not, however, be a violation of this policy for a supervisor/manager to discharge or take any other unfavorable action with respect to an employee who has engaged in protected activity as set forth under this policy if the supervisor/manager proves, by the greater weight of the evidence, that he/she would have taken the same unfavorable action in the absence of the sexual harassment reporting by the employee.

**Resulting Discipline:**

In any case where sexual harassment is confirmed to have occurred, the harasser is subject to discipline, up to and including termination. However, a substantiation of sexual harassment falls outside of the County's usual discipline policy and, as such, the harasser may *not* be entitled to prior warning before being terminated. The County Manager in conjunction with the County Attorney, and pursuant to law, shall determine the appropriate disciplinary actions to be taken on a case by case basis on the facts of each complaint and its substantiation.

In any case where the complaint of sexual harassment is found to be completely without merit and filed in bad faith, the complainant shall be subject to discipline up to, and including, termination.

Adopted this \_\_ day of \_\_\_\_\_, 2013.

\_\_\_\_\_  
Bertadean Baker, Chairman  
Warren County Board of Commissioners

Attest:

\_\_\_\_\_  
Angelena Kearney-Dunlap  
Clerk to the Board

**ACKNOWLEDGEMENT  
OF RECEIPT OF WARREN COUNTY SEXUAL HARASSMENT POLICY**

I, \_\_\_\_\_, hereby acknowledge the receipt of a copy of the Warren County Sexual Harassment Policy. By my signature below, I acknowledge that I have read and understand that I am responsible for adhering to this Policy. I further acknowledge that any violation of this Policy by me is grounds for my immediate discipline up to, and including, termination.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee's Printed Name

*August 21, 2013*  
*Work Session Agenda*

**Item # 6**

**Request for Authorization to Use County Seal on  
Historical Marker**

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**Gary M. Tanner**  
**(presented by Clerk)**

Mrs. Dunlap,

John Tanner, who donated land to build Tanner's Meeting House, was my direct ancestor. He was born in Virginia and came to Edgecombe County, NC about 1751. He died in 1805 in Warren County, NC. He owned a plantation in Warren County around Purchase Patent Road and Owens Creek. He had two sons by his first marriage, John and David. His son John also became a Baptist minister. These two sons came to Kentucky in 1781 and 1784 respectively. There are historical markers for both of these Tanners here in Kentucky. If at all possible I would like to see a historical marker erected for the Tanner Meeting House as it was one of the earliest churches in Warren County where many people of that area worshiped regularly.

Hope this sheds light on the history of Tanner's Meeting House and about John Tanner.

I am sending you the proposed text of the historical marker I am trying to have erected at the intersection of Read Road and US Highway 158. As we discussed on the phone I would like to get the copyrights to use your Warren County seal at the top of this historical marker.

### **TANNER'S MEETING HOUSE**

**John Tanner donated land to build a church at this site and was the first pastor (1785-1790). It was relocated to Warren Plains ca 1885.**

If you need any more information please let me know.

Thanks for you help

Gary M. Tanner  
2918 Windsor Forest Drive  
Louisville, KY 40272  
(502) 935-5333

*August 21, 2013*  
*Work Session Agenda*

**Item # 7**

**NACo Dental Discount Program**

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**County Manager Worth  
&  
Clerk to the Board Dunlap**

**Dental Discount Card Providers in  
27536 (Vance County)**

Center	Provider	Network
<b>CAROLINA DENTAL ARTS OF HENDERSON -</b>		
General Dentistry	KYLE ROTH, DDS 511 RUIN CREEK ROAD SUITE 201 HENDERSON, NC 27536 Phone: 2524388146 <a href="#">Google Map View</a>	AETNA
<b>KIRBY J. RANSOM DMD P.A. - GP</b>		
General Dentistry	KIRBY RANSOM, DMD 215 CHARLES ROLLINS ROAD HENDERSON, NC 27536 Phone: 2524927563 <a href="#">Google Map View</a>	AETNA
<b>PARADISE FAMILY DENTISTRY - GP</b>		
General Dentistry	ELISE NEWSOME, DDS 895 SOUTH BECKFORD DRIVE HENDERSON, NC 27536 Phone: 2524928080 <a href="#">Google Map View</a>	AETNA
<b>CAROLINA DENTAL ARTS OF HENDERSON -</b>		
General Dentistry	CHRISTOPHER POWELL, DDS 511 RUIN CREEK ROAD SUITE 201 HENDERSON, NC 27536 Phone: 2524388146 <a href="#">Google Map View</a>	AETNA
<b>PARADISE FAMILY DENTISTRY - GP</b>		
General Dentistry	THEODROS ABRAHA, DDS 895 SOUTH BECKFORD DRIVE HENDERSON, NC 27536 Phone: 2524928080 <a href="#">Google Map View</a>	AETNA
<b>SMILE STUDIO OF HENDERSON - GP</b>		
General Dentistry	TINA GUPTA, DDS 451 RUIN CREEK ROAD SUITE 201 HENDERSON, NC 27536 Phone: 2525722520 <a href="#">Google Map View</a>	AETNA
<b>HENDERSON FAMILY DENTISTRY</b>		
General Dentistry	HUSHANG GHODRAT, DDS 560 DABNEY DR STE C HENDERSON, NC 275363946 Phone: 2524926004 <a href="#">Google Map View</a>	CAREINGTON

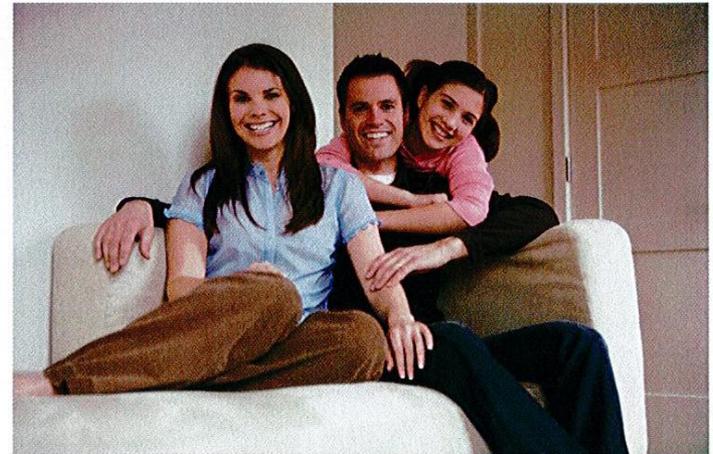
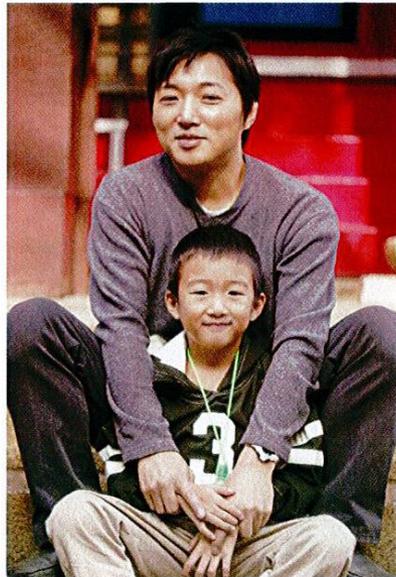
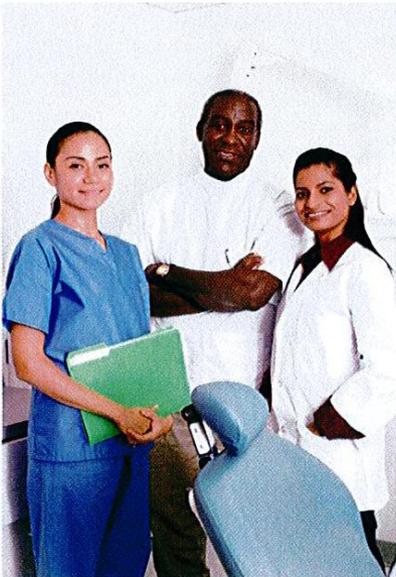
**Dental Discount Card Providers in  
27549 (Franklin County)**

Center	Provider	Network
<b>AGHERA, AKASH M., DMD</b>		
General Dentistry	AKASH AGHERA, DMD 311 SOUTH BICKETT BLVD. LOUISBURG, NC 27549 Phone: 9198536458 <a href="#">Google Map View</a>	AETNA
<b>FRANKLIN PLAZA DENTIST</b>		
General Dentistry	HOWARD YEE, DMD 311 S BICKETT BLVD LOUISBURG, NC 275492701 Phone: 9198536453 <a href="#">Google Map View</a>	CAREINGTON
<b>FRANKLIN PLAZA DENTIST - GP</b>		
General Dentistry	WILLIAM KO, DDS 311 SOUTH BICKETT BLVD. LOUISBURG, NC 27549 Phone: 9198536453 <a href="#">Google Map View</a>	AETNA
<b>FRANKLIN PLAZA DENTIST - GP</b>		
General Dentistry	WILLIAM DRAKE, DDS 311 SOUTH BICKETT BLVD. LOUISBURG, NC 27549 Phone: 9198536453 <a href="#">Google Map View</a>	AETNA
<b>YEE, HOWARD GENE, DMD</b>		
General Dentistry	HOWARD YEE, DMD 311 SOUTH BICKETT BLVD. LOUISBURG, NC 27549 Phone: 9198536453 <a href="#">Google Map View</a>	AETNA



## NACo Dental Discount Program

**Save 5% to 50% on dental procedures including routine oral exams, cleanings, dentures, crowns, and more!**



Administered by:  
**Careington**  
Promoting Health and Well-Being

**NACO** National Association of Counties

Save on your  
**DENTAL NEEDS**

**Dental Discount Program**

Save 5% to 50% on dental procedures including routine oral exams, cleanings, dentures, crowns and more!

Administered by  
**Careington**  
Promoting Health and Well-Being

NACo and **Careington** have created a Dental Discount Program that is affordable and can save your county residents money on most dental procedures.

- Individual Rate: **\$6.95/month or \$59/year**
- Family Rate: **\$8.95/month or \$69/year**

# Dental Discounts

- Save 5% to 50% on dental procedures including routine oral exams, cleanings, dentures, crowns and more!
- Savings of 20% on normal fees for all specialties – including endodontics, oral surgery, orthodontics, pediatric dentistry, periodontics and prosthodontics – where available.
- Can be used at participating dentists and specialists nationwide.
- Savings of 20% on orthodontics for both children and adults.



# Sample Savings

## Dental Sample Savings Chart

Description	Regular Cost	Program Cost	Savings
Periodic Oral Evaluation	\$49	<b>\$24</b>	<b>51%</b>
Bitewings-Four Films	\$63	<b>\$31</b>	<b>51%</b>
Prophylaxis-Adult (light)	\$91	<b>\$48</b>	<b>47%</b>
Amalgam-Three Surface, Primary or Permanent	\$210	<b>\$99</b>	<b>53%</b>
Crown-Porcelain Fused to High Noble Metal	\$1,070	<b>\$600</b>	<b>44%</b>
Root-Canal Molar (Excluding Final Restoration)	\$1,000	<b>\$580</b>	<b>42%</b>
Periodontal Scaling and Root Planing	\$248	<b>\$124</b>	<b>50%</b>
Extractions-Erupted Tooth or Exposed Root	\$167	<b>\$81</b>	<b>51%</b>
Comprehensive Orthodontic Treatment of the Adolescent Dentition	\$5,581	<b>20% Discount</b>	<b>20%</b>

## Discount programs are easy to use

- Existing medical conditions OK
- No waiting or administrative forms
- Family plan includes all family members and anyone living with you
- Everyone is accepted
- Unlimited number of visits



### Did you know?

Nearly one-third of all adults in the United States have untreated tooth decay. Plus, one in seven adults aged 35 to 44 years has gum disease. In addition, nearly a quarter of all adults have experienced some facial pain in the past six months.

- Centers for Disease Control and Prevention



# How County Residents use the NACo Dental Discount Program

- Visit [www.nacodentalprogram.com](http://www.nacodentalprogram.com) or contact Member Services at 877-354-NACo (6226) to sign up and locate a participating dentist in your area.
- When calling to make an appointment with a participating dentist please identify the network name (**Careington** or **Aetna**) which is printed on the NACo Dental Program member ID card.
- Show your Dental membership ID card at the time of visit to receive the discount at the time of your visit.
- Pay the discounted rate at the time of service.
- Call Customer Service for answers to any questions you may have.



## Frequently asked Questions

### How do county residents join the program?

1. Phone: (877) 354-NACo (6226)
2. Online: [www.nacodentalprogram.com](http://www.nacodentalprogram.com)
3. Fill out an application, and mail it to: **Careington International Corporation**, P.O. Box 2568, Frisco, Texas 75034-9929 or fax to (877) 335-7811.

### How often can residents use their program?

There are no limits on how often residents can use their plan.

### Is this insurance?

**No, this is not an insurance plan.** This program provides discounted prices on a wide range of dental care services and products. Anyone can join, existing needs are accepted and residents can use it right away.

### Can residents use their discount card when they travel away from home?

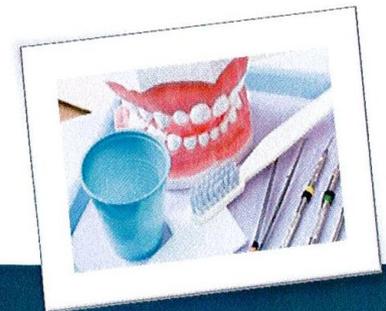
Yes, the program membership can be used at any participating dentist in the United States.

*Not available in MT, VT, WA.*



## Sign up your County today: How to get Started

- For a list of participating dentists in your area or to get additional information on the program, please contact the NACo Membership Staff at **888.407.NACo (6226)** , e-mail [membership@naco.org](mailto:membership@naco.org) or [www.naco.org/dentalprogram](http://www.naco.org/dentalprogram)
- Once contracting with the program is finished, then your county point person will interact with **Careington** and our client management team to develop marketing materials with your County logo.
- **Careington** provides approved marketing materials (visible for viewing at the county admin portal at [www.naco.org](http://www.naco.org)) within 30 days to the County—including brochures, posters, PSAs, press releases.



# NACo Dental Program and the ACA

## No Adult Coverage in ACA for Dental

- ✓ Pediatric care is mandated as an EHB (Essential Health Benefit)
- ✓ Adults must purchase coverage for their children
- ✓ Not all employers offer dental coverage—limited to voluntary
- ✓ Adult dental insurance rates can be expensive
- ✓ Adults with children likely will forgo expensive insurance options for themselves

## Limited Pediatric Dental Coverage

- ✓ Orthodontia not included, unless medically necessary
- ✓ Preventive and restorative procedures only with limited care
- ✓ Plan designs and pricing will vary based on coverage options
- ✓ Can be embedded, but will drive up cost of medical plan
- ✓ Medical plan market not inclined to include dental as it drives up cost and is not competitive

## Exchanges may be Restrictive and Expensive

- ✓ Plan designs may be very limited, especially for small employer groups and individuals
- ✓ Extra fees may be charged and passed to consumers as carriers must pay a fee to participate

## NACo Dental Program

- ✓ A high value solution for adult dental care
- ✓ Ortho and all other elective procedures included
- ✓ Low monthly and annual rates to participate
- ✓ NACo dental program can be used nationwide at any participating dentist
- ✓ Unlimited usage with no savings caps

## Disclosure

**THIS PROGRAM IS NOT INSURANCE.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The plan provides discounts at certain health care providers for medical services. The range of discounts will vary depending on the type of provider and service. The plan does not make payments directly to the providers of medical services. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization. You may access a list of participating health care providers at [www.nacodentalprogram.com](http://www.nacodentalprogram.com). Upon request the plan will make available a written list of participating health care providers. You have the right to cancel within the first 30 days after receipt of membership materials and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5). Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This program is not available in Montana and Vermont. This plan is not currently available in Washington.

*August 21, 2013*  
*Work Session Agenda*

**Item # 8**

**Loan Modifications**

===

**Barry Mayo**  
**Finance Officer**

**MEMO**

To: Board of Commissioners  
County Manager  
Clerk to the Board

From: Barry J. Mayo

Date: August 19, 2013

Re: Loan Modification

Branch Banking and Trust Company (BB&T) has presented a proposal to modify four (4) of the County's existing loans. Currently the County has approximately \$3,354,926 in outstanding debt financed by BB&T. The proposed financing would modify the loan payments on the following:

New Library  
Law Enforcement Center  
Recreation Complex Phase I / Animal Shelter  
County Bldg Renovations / EMS Ambulance Storage Facilities

The County will be responsible for paying \$16,775, a ½ percent prepayment fee on the existing balance of the loans. The County's first year savings after ½ percent prepayment fee on the outstanding balance is \$75,833. Over a 15 year period the County will save \$317,554. A Resolution approving the terms is needed to revise the interest rates modifying the 4 loans. The interested rates stated are valid for 45 days.

<b>Project</b>	<b>Remaining Balance</b>	<b>Old Rate</b>	<b>New Rate</b>
New Library	1,538,062	3.91	2.59
Law Enforcement	774,999	3.82	1.97
Rec/Animal	506,667	3.89	2.46
County Bldgs/EMS	535,200	4.76	2.97

Thank you.

Please find attached the loan modification spreadsheets based on the interest rates provided by BB&T, these rates are good for 45 days. Our first year savings after ½ percent prepayment fee on the outstanding balance is \$75,833. The ½ percent fee can be paid from each of the individual loan's savings. Over a 15 year period the County will save \$317,554. A Resolution approving the terms is needed to revise the interest rates. BB&T's resolution is attached.

Please let me know if you would like this presented at the upcoming Commissioner's Work Session.

Thanks,  
Barry

Barry J. Mayo  
Finance Director

## Warren County Estimate

### LOAN MODIFICATIONS

Years	County Savings	BB&T Pre-Payment Fees	County Annual Savings Totals
13/14	92,608	16,775	75,833
14/15	50,913		50,913
15/16	43,995		43,995
16/17	37,077		37,077
17/18	30,158		30,158
18/19	23,957		23,957
19/20	19,906		19,906
20/21	15,855		15,855
21/22	12,031		12,031
22/23	5,834		5,834
23/24	1,397		1,397
24/25	599		599
25/26			-
26/27			-
27/28			-
<b>Totals</b>	<b>334,329</b>	<b>16,775</b>	<b>317,554</b>



**BB&T LOAN MODIFICATION**

Library

	Refinance		Modification	
	1/16/2008		FY14	
	3.91%		2.59%	
	\$ 2,428,520		\$ 1,538,063	
	<u>P &amp; I</u>	<u>Principle</u>	<u>P &amp; I</u>	<u>Savings</u>
13/14	220,457	161,901	176,048	44,409
14/15	214,127	161,901	188,863	25,464
15/16	207,796	161,901	184,879	23,117
16/17	201,466	161,901	180,895	20,771
17/18	195,136	161,901	176,712	18,424
18/19	188,805	161,901	172,728	16,077
19/20	182,475	161,901	168,745	13,730
20/21	176,145	161,901	164,761	11,383
21/22	169,814	161,901	160,778	9,037
22/23	82,533	80,951	78,895	3,638
23/24				
24/25				
25/26				
26/27				
27/28				
	1,838,754	1,538,063	1,652,704	186,050
	<b>1/2 percent prepayment fee</b>			<b>7690</b>
			<b>Savings</b>	<b>178,360</b>

**BB&T LOAN MODIFICATION**  
**County Buildings - Renov & Construction**  
**MH Bldg/ Amb Stor/ Armory/ Old Lib**

	Refinance		Modification	
	5/26/2010		FY14	
	4.76%		2.97%	
	\$ 669,000		\$ 535,200	
	<u>P &amp; I</u>	<u>Principle</u>	<u>P &amp; I</u>	<u>Savings</u>
13/14	69,545	44,600	53,541	16,004
14/15	67,422	44,600	58,840	8,582
15/16	65,299	44,600	57,515	7,784
16/17	63,176	44,600	56,190	6,986
17/18	61,053	44,600	54,866	6,187
18/19	58,930	44,600	53,541	5,389
19/20	56,807	44,600	52,216	4,591
20/21	54,684	44,600	50,892	3,792
21/22	52,561	44,600	49,567	2,994
22/23	50,438	44,600	48,243	2,196
23/24	48,315	44,600	46,918	1,397
24/25	46,192	44,600	45,593	599
25/26				
26/27				
27/28				
	694,422	535,200	627,922	66,500
	<b>1/2 percent prepayment fee</b>			<b>2,676</b>
			<b>Savings</b>	<b>63,824</b>

***Resolution Approving Terms of Re-financing***

**WHEREAS**, Warren County, North Carolina (the "County") has determined to change the terms of the Payment Schedules to that Financing Agreements and Deed of Trusts (the "Original Agreement") granted to F. Louis Loyd, III (the "Deed of Trust Trustee") for the benefit of Branch Banking and Trust Company ("BB&T") for contracts #9933004020-00001, -00002, -00003 and -00005; and

**WHEREAS**, the changes to the terms of the Payment Schedule include revising the interest rates from 3.91% to 2.59% for loan 00001 with a final maturity now of 10/24/2022; 3.82% to 1.97% for loan -00002 with a final maturity of 3/14/2018; 3.89% to 2.46% for loan -00003 with a final maturity of 10/28/2021 and 4.76% to 2.97% for loan -00005 with a final maturity of 5/26/2025; and

**NOW, THEREFORE BE IT RESOLVED** by the governing body of the County of Warren, North Carolina that the proposed changes to the Payment Schedule of the Original Agreement are hereby approved and the officers designated to sign financing documents are hereby authorized and directed to take such action as may be necessary to effectuate such changes. All other terms and conditions of the Original Agreement and the Payment Schedule thereof remain in full force and effect.

Adopted this \_\_\_\_ day of \_\_\_\_\_ 2013

Attestation:

By: \_\_\_\_\_  
Clerk

By: \_\_\_\_\_  
Manager or Chairman

SEAL

*August 21, 2013*  
*Work Session Agenda*

**Item # 9**

**Adjourn Work Session**