



The Official Publication of the Missouri National Active and Retired Federal Employees

Get Involved to Help Your Chapter Thrive



EMERSON KRETZER
Missouri Federation President

Greetings Missouri NARFE members,

Hope this finds you all well at this time. I would like to thank Chapter 11, Springfield, for all their hard work putting on an excellent federation conference. A good time was had by all, and we were presented with lots of valuable information we can use in our daily lives, whether it be financial or health oriented. I would like to especially thank Laura Cowart, Will Cooper, Connie Cronin, Alice and Wes Duwe, Bill Deal, Leslie McCormick, and Cynthia Roderique. They went above and beyond to insure we had a successful conference. We really appreciated all your efforts. A wealth of information was shared with us as well. I would like to thank our sponsors for everything they provided to us. We had Blue Cross Blue Shield, Aetna and GEHA supporting our conference and providing us with valuable information. In closing out the conference, I would like to thank Brent Davis, VP Consumer Lending, and Stephanie Robb, Director of Lending Services, from BluCurrent Credit Union for their valuable information on credit scores and identity theft. It seems like the scammers and hackers like to take advantage of us seniors and we were presented with information and ideas to keep us safe from that happening to us.

Our membership keeps dropping; and, even though we recruit new members, we are losing more members than we add. As of this writing, we have 1442 chapter and 1407 national only members for a total of 2849 members. This is down 70 members from my last report in April. My challenge is still for each and every one of you to recruit at least one new member this year. I know we have challenges in getting into government buildings because of 9/11 and Covid, but I'm sure a lot of us know a federal employee we could approach outside of work in an effort to get them to join NARFE. Please everyone, let's really try to get at least one new recruit. It's great if you can get more than one signed up. Thanks in advance for all your hard work.

On the legislative front, it's so great to finally see postal reform passed after all these years. Hard work and persistence pay off!! Many thanks to all for your hard work in convincing Congress to pass this much needed legislation. We now need to focus our attention on the GPO/WEP, the Fair COLA Act, and the new HR 7095(Schedule F) bills. These are at the forefront, but we also need to be vigilant against any new bills which may affect us as current or retired federal employees. It's time to finally pass the GPO/WEP while there are still some federal employees who are affected by these laws. I believe if we could get the GPO/WEP laws repealed, it would make it easier to pass the COLA bills that would give us fair and equitable COLAs. The new Schedule F bill would re-institute former President Trump's executive orders and basically make tens of thousands of federal employees "At Will," meaning they could be fired for no reason and not have any recourse to keep their jobs. This would lead to political appointees, instead of the merit system now in place. We all need to become proactive and have our voices heard not only in Congress, but also at the upcoming elections. It's time to speak up and let Congress know where we stand on these matters. Please reach out to your congressional representatives. You can also find out advocacy positions

and congressional contacts on the national NARFE website, with some having pre-written letters, you only need to sign. Let's all work at the local, state, and national level to achieve our goals.

The last thing I'm going to ask is for everyone to get as involved as you can with your chapters. NARFE needs people to step up to become officers in their chapters so that our chapters can keep running and be viable. It's in our best interests to have a local voice in our cities, along with our contacts

at the state level with our federation. We must all get involved to keep NARFE viable as an organization that advocates for pay and benefits for federal employees and retirees.

In closing, I hope to see you at a meeting soon. Please contact me with any questions or concerns you may have. Thanks to all Missouri NARFE members for your hard work! May God bless you and keep you safe and healthy till we meet again.

Thank You for Your Advocacy Efforts

SHERRY HASKINS
1st Vice President & Legislative Chair

Summer greetings, everyone, and thank you to our federation Congressional District Leaders (CDLs) and chapter officers who continue to reach out to NARFE chapter and national members residing in Missouri.

In the May/June *NARFE Insider* (a bi-monthly newsletter published by NARFE headquarters for association officials/leaders), NARFE National President Ken Thomas noted that Johann De Castro is now serving as acting NARFE Executive Director. President Thomas also reminded readers that the NARFE Election, Grassroots Advocacy Month, and FEDcon22 (the bi-annual conference) would all be taking place in August.

Also in the *Insider*, NARFE Grassroots Program Manager Marsha Padilla-Goad pointed out that as the 2022 midterm elections heat up, "[NARFE's] focus is to continue building a grassroots network that puts members in front of decision-makers to educate them and amplify federal employees' and retirees' interests and concerns."

In the July NARFE Voices Grassroots Newsletter, Ms. Padilla-Goad noted that NARFE advocacy leaders serving as CDLs and Senatorial Leaders (SLs) were invited to participate in a training webinar scheduled for July 14. The



webinar was to be part of ongoing training evolved from the 2020 federation and 2022 CDL and SL surveys conducted to understand the needs of advocacy and challenges for leaders serving in those roles.

Also in the newsletter, Ms. Padilla-Goad mentioned that proposals for NARFE's advocacy positions for the 118th Congress (2023-2024) would be accepted from federation boards, chapters, and individuals through July 15. NARFE's advocacy positions detail the association's specific policy stances, directing NARFE's leadership and staff regarding whether to support a position—or not—when actions are taken by Congress or the administration. After the July 15 deadline, the NARFE advocacy committee, appointed by NARFE's National President, would consider proposed changes to NARFE's advocacy positions, in addition to considering changes recommended by NARFE advocacy staff and pursuant to its own review of the current positions. The advocacy committee would then recommend updated NARFE Advocacy Positions to the National Executive Board for adoption for the 118th Congress.

Finally, Ms. Padilla-Goad noted that the
(See *Advocacy*, page 4)

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 - Taxes: Annuitant Express, Change Tax Withholding: 1-800-409-6738
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 - National NARFE website: www.narfe.org
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 - NARFE Legislative Hotline: 1-877-217-8324
 - Fed. Legislation - White House: 1-888-225-8418 • Direct Line to Congress: 1-866-220-0044
 - Congressional Voting Records: www.votesmart.org • www.issues2000.org

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Contributor's Instructions: *The Missouri NARFE News*, The Official Publication of the Missouri National Active and Retired Federal Employees will be in print every third month (tri-monthly). To ensure a quality product we need help and support from you, the members. Material may be edited for grammar, clarity and length. Because of the volume, they will not be acknowledged. Please use the following instructions as a guide for your article submissions. If you have questions please feel free to contact the Editor.

It is incumbent on all federation officers to submit appropriate articles and pictures of events occurring in their area of responsibility. Chapter officers and members are encouraged to submit brief articles and pictures of general interest about Chapter happenings.

Please identify the event and the individuals in the picture and mark the Chapter number on the back of each photo. Photos cannot be returned, so you should not send originals. Articles related to legislative matters and recruiting techniques are especially encouraged. All materials should be submitted to the Editor, Mary Lamping, 117 N. Van Buren Ave, Kirkwood, MO 63122, or MLMary47@gmail.com. You are encouraged to use email as much as possible to submit your articles. Articles should be submitted in MS WORD or WORKS (either by mail or email attachment) to the Editor. If you cannot submit in Word or Works, copy and paste the article in the text of an email. Typed, single-spaced material is also acceptable. In order to meet the publisher's deadline, the editor must receive material no later than the date published in the Editor's box on the next page.

Privacy: The Federation respects your privacy and will do everything to protect it in the *Missouri NARFE News*. The Federation Executive Board has adopted a policy to only print individual names and phone numbers, but not mail or email address (except the Federation Executive Board). Contributors should be aware and comply with this policy when submitting your articles.

Federal Income Tax: Dues payments and gifts or contributions to NARFE are not deductible as charitable contributions for federal income tax purposes. Membership dues include subscription to this newspaper.



The Missouri NARFE News

2022 PUBLICATION SCHEDULE

Articles must be submitted to the editor by: **Nov. 14** for the **December 2022** issue.

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Advocacy

(Continued from page 1)

NARFE Advocacy Team was preparing for Grassroots Advocacy Month which is held in August each year in conjunction with the summer congressional recess. As lawmakers leave their Capitol Hill offices and return to their states and districts to engage in constituent outreach, NARFE members have the opportunity to discuss NARFE legislative priorities with their representatives

and senators.

Please continue to review the “NARFE Bill Tracker” in the monthly *NARFE* Magazine for a concise summary of legislation NARFE is following. Then, please visit the NARFE Legislative Action Center at www.narfe.org/advocacy/legislative-action-center to reach out to legis-

lators. The Action Center also allows us to sign up for legislative alerts, search for legislation, and view how our officials voted on key actions.

Thank you, Missouri NARFE members, for your advocacy efforts.




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MO Federation Added Five New Members in 2022



LAURA COWART
Immediate Past President

July, the beginning of a new two-year term with the election of officers, as well as the taking of oaths for their positions was held during the May Federation State Conference in Springfield, MO.

As reported at our Conference, the vote for the off-year election to be held virtually was approved. Therefore, the 2023 Federation Conference will be held virtually. This change was approved by National Secretary-Treasurer Kathryn Hensley.

As part of my position as Immediate Past President, I serve as the FEEA (Federal Employees Education & As-

sistance Fund) coordinator. Here is the website <https://feea.org/our-programs/> for you to visit that explains ALL the various programs that FEEA provides to federal employees active or retired. Please take a few moments to review. On this site, in the lower right-hand corner you have an opportunity to sign up for their free newsletter. This is an excellent way to keep abreast of what’s happening over at FEEA.

*** In checking the FEEA website for declared disasters, the St. Louis area flooding that occurred in July 2022 is not shown. If it were, an application is required, along with certain documents to apply for a \$500.00 relief check.**

Our current membership status continues to decline. As of July 20, 2022, our membership is holding at 2,852 members: 1,441 Chapter/National members; 1,411 National Only members. However, I do have good news

to report. From January 1 to July 20, 2022, five new members were recruited. Geraldine Jones joined Chapter 0112 Greater St. Louis and was recruited by National only member, Kathleen Simons. August D. Rowold joined Chapter 1843 MO State Chapter; Rachel Matthews joined Chapter 0307 St. Joseph; and Paul Ponder joined Chapter 1843 MO State Chapter. All three new members were recruited by Federation President, Emerson Kretzer, Chapter 0307. Virginia Kaps joined Chapter 1012 Cass County and was recruited by Wanda Kiefer, National only member. MY congratulations to Kathleen Simons, Emerson Kretzer and Wanda Keifer for their recruitment efforts. AND welcome to NARFE, Geraldine Jones, August Rowold, Rachel Matthews, Paul Ponder and Virginia Kaps!

Keep up your spirits in these dog days of summer!



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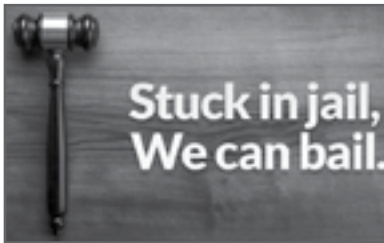


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Hail a CAB!



LAURA COWART
Region 5 CAB Representative

As many of you know, each of the ten NARFE regions are represented by a CAB member. Our mission is to assist all users of the AMS (Associated Management System) whether you are a member or a Federation/Chapter officer. The AMS system is most commonly used by officers. It's NARFE's IT database that was implemented June 2019.

If you are familiar with using AMS, you know of the

many frustrations that come along with this new system, albeit now 3 years old!

Here are some ways that you can become familiar with the various aspects of AMS.

- Check out CAB on YouTube <https://tinyurl.com/4prdvvdv> There are several videos that may be of help to you as an officer of either a Federation or Chapter.
- Join the "Hail a CAB" community on FedhHUB: <https://fedhub.narfe.org/home>
- CAB also has step-by-step tutorials <https://tinyurl.com/2p8tnxkz>

And, as always, please contact me at any time.
Email: LNCowart@gmail.com OR phone: 417-496-6792



Walter Cowart, longtime Federation officer and Chapter 11 member, is shown with **Amanda**, a friend, at a fundraiser in Springfield, Missouri

NARFE Missouri Federation Executive Board Minutes

Second Quarter Meeting – July 28, 2022 – *Virtual Via Zoom*

1st Vice President Sherry Haskins called the meeting to order at 9:30 a.m. A moment of silent reflection immediately followed.

The Pledge of Allegiance was led by 2nd VP Laura Cowart.

Secretary Kay Crayton called the roll. All board members were present with the exception of Emerson Kretzer and Ronny Lenzy. Also present was Region V Vice-President Cindy Reneé Blythe.

Linda Kurz moved that the minutes from the May FEB meeting be approved as distributed. Seconded. Carried.

Treasurer Marcy Nelson's reports were previously distributed.

Linda Kurz moved that the Treasurer's reports be approved and filed for audit. Seconded. Carried. Three chapters – Chapter 19, Chapter 1278, and Chapter 1915 – asked Marcy to file their 990-Ns (IRS Form 990-N, Electronic Notice – e-Postcard – for Tax-Exempt Organizations not Required to File Form 990 or 990-EZ) which was done.

Region V Field Vice-President Cindy Reneé Blythe reminded the board that national NARFE ballots are open for voting either via mail or online. For the candidates for NARFE President, NARFE voting members have to vote for all four – ranking them from 1 to 4. She also stated that the Bylaw Proposal BC-22-04 to remove the Executive Director position from NARFE Bylaws means this position is

no longer required to exist as stated in the Bylaws.

President Emerson Kretzer's report was previously distributed.

1st VP/National Legislative Chair Sherry Haskins' report was previously distributed. She reported that the GPO and WEP (Government Pension Offset and Windfall Elimination Provision) are closer to being successfully repealed than ever before, with a possible House floor vote after a required 25-day waiting period with 290 or more sponsors.

2nd VP/Immediate Past President/Membership Chair/FEEA Coordinator Laura Cowart's report was previously distributed.

(See *Meeting*, page 6)



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Meeting

(Continued from page 5)

Most Congressional District Leaders (CDLs) submitted a quarterly report. See the newsletter for details.

1st CDL Craig Pettibone continues to actively work with Representative Cori Bush's office and says she works hard for her constituents, particularly those most in need of government help. She is a candidate for re-election.

2nd CDL Linda Kurz informed the board that, following recent redistricting, she now resides in the 2nd Congressional District. Sherry Haskins also reminded the board that August is Grassroots Advocacy Month.

5th CDL Joanne Collins told the board that Congressman Cleaver is active in her district. All three chapters will be meeting in person as of August. With the primary and mid-term elections coming up, she encourages everyone to vote.

With the CDL 4 position currently open (vacant), Ms. Collins offered to cover those duties until the position is filled.

For those with NARFE dues withholding from their annuities, discussion revealed that some are having no problem having chapter dues deducted along with national dues while others are not having their chapter dues included in the monthly withholdings. Members whose chapters have closed and have been transferred to other chapters may be experiencing this issue. For those chapters without CDLs, anyone with such issues is encouraged to reach out to any of the MO Federation officers for assistance. Contact information is in the quarterly newspaper.

Alzheimer's Coordinator Lois Nowlin's report was previously distributed although it will be updated once the national report is received along with updating the numbers thanks to the many contributions. The updated report, received July 30th, had no changes. She encourages the purchase of the Alzheimer's stamp available through the US

Post Office which raises money to support research and medical discoveries in the fight against Alzheimer's.

NARFE-PAC Coordinator Elbert Williams' report was previously distributed although he expects to send a revised report with updated figures. The revised report has been received and distributed. In Region V, Illinois and South Dakota have received disbursements. There have been no PAC disbursements in Missouri.

Newsletter Editor Mary Lamping reported the latest issue was sent late in July. When she asked the printer about this delay, the response was that the newsletters were held up at the Post Office. The deadline for submissions for the next issue is August 12th.

Public Relations Officer/Webmaster Michele Brown will work on providing a link of the MO Federation website to the NARFE National election.

UNFINISHED BUSINESS

1 - NARFE Advocacy Positions for the 118th Congress - Prior to the board meeting, Craig Pettibone distributed materials relevant to the advocacy discussion. Details on the issues can be found on the NARFE website and the July/August edition of NARFE Magazine. Background: A national committee was put together to "seek comments on this update from NARFE members ... and present recommended changes to the NEB" (National Executive Board) before their next meeting at FedCon22 in August. Response time was short - July 8th-15th -- to express changes or edits. Craig left this meeting to attend a Zoom call on this topic.

2 - Bylaws Revision - Laura Cowart has sent the board the template required by the National Secretary/Treasurer and asked that the board members review it. Although the template includes an Executive Vice President, this is not required as some Federations, such as the Missouri Federation, have a 2nd Vice President. It is important to have

the wording of the revised Federation Bylaws exact to meet national requirements. The MO Federation membership has to vote to approve any Bylaws change(s). This revision will be worked on this fall.

NEW BUSINESS

1 - Conference Account Transfer - Marcy Nelson proposed to move the MO Federation conference account from Bank of America to US Bank in Springfield because this account is only used for the biannual conference. This will save the cost of fees charged by the Bank of America. Alice Duwe has signatory authority. This proposal is to document adding Marcy Nelson to the account to give her signature authority. Joanne Collins moved to proceed with this proposal. *Linda Kurz seconded the motion. Carried.*

2 - Configuration Advisory Board (CAB) and FED-Hub - Laura Cowart reported that NARFE headquarters staff, Helen Mosher's team, are overseeing development of micro sites to supplement and/or update Federation and Chapter web sites. The expected cost is \$50 - \$60 per year. Also, FEDHub (NARFE's online social media community) is now offering communities centered around topics so it would be possible to have, for example, a Missouri community of FEDHub. Each community has to have an Administrator. David Bowman is the contact for FEDHub communities. Lastly, Laura updated the board regarding meetings being held virtually with AMS (Association Management System; NARFE's database/user reports system) users sharing both issues and tips. The legacy systems which are the OAM and ORM databases used until 2019 are no longer being updated since NARFE changed the database to AMS.

Laura Cowart moved to adjourn the meeting at 11:39 a.m. *The motion was seconded by Paul and carried.*

Next FEB meeting: October 27, 2022 at 9:30 a.m. in Jefferson City and via Zoom.



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CRAIG PETTIBONE
District 1 CDL

On June 30, Representative Cori Bush's office invited me to tune into a St. Louis Community Town Hall on Zoom Video. In this town hall, she called on President Biden to declare a National Public Health Emergency caused by the recent U.S. Supreme Court decision overturning the case of Roe vs. Wade which protected women's right to abortion. In response to this emergency, she called for abolishing the Senate filibuster and codifying Roe vs. Wade as federal law. She also called for abolishing the Hyde Amendment which bans use of federal funds for abortion and for expanding the Supreme Court "to reflect the needs of the majority of the people in this country." Cori believes "abortion care is health care and health care is a human right." She is a candidate for re-election in MO-1's August primary and in November's general election. If you are a constituent and have an opportunity to meet her, let her know you are a member of NARFE and want her to help advance and protect pay and benefits for federal and postal employees.

On April 28, I met with Rep. Bush's St. Louis Office staff and asked that Rep. Bush cosponsor HR 82, Repeal of the Windfall Elimination Provision; HR 2337, Reform of the Windfall Elimination Provision; HR 4315, the Fair COLA for Seniors Act; and HR 304, the Equal COLA Act.

NARFE also asks that Rep. Bush and Missouri Senators Josh Hawley and Roy Blunt support S. 4221, the Equal COLA Act, companion legislation to HR 304 in the House. The bill would ensure that cost-of-living adjustments (COLAs) to Federal Employees Retiree System (FERS) annuities match the measured change in consumer prices. NARFE urges all its members to go to www.narfe.org and click on the Legislative Action Center and use draft letters there to ask local members of Congress to support these bills.

In the April meeting, I also told Bush's staff that NARFE is asking its members to call and write their local members of Congress urging them to oppose consideration of HR 7095, the Accountable Federal Employees Act. This legislation would codify several rescinded executive orders from the Trump administration, including the executive order creating a new, broad, excepted service category (Schedule F) that threatens the integrity of a professional, nonpartisan civil service. NARFE supports a merit-based civil service where employees are hired and fired based on the quality of their work, not political affiliation. This practice has served our country well for many years.

NARFE Chapter 112, Greater St. Louis Area, continues to hold in-person monthly chapter meetings. Chapter 112 also makes its meetings available to NARFE members on Zoom Video. Members of all four St. Louis area chapters—112, 1240, 1278 and 2071—are invited to participate. Chapter 112 offered its members an interesting variety of speakers during the spring quarter. The April 12 meeting featured Ben Samuels. He was then a Democrat

candidate for the MO-2 Congressional District seat currently held by Rep. Ann Wagner. He told us he was committed to creating jobs and bringing people to the St. Louis area to build it as a thriving region. Unfortunately, he was redistricted out of MO-2 by the Missouri Legislature in May, and he withdrew his candidacy. The May 10 meeting featured reports from Chapter 112 members who attended the MONARFE Conference May 4-5 in Springfield, Missouri. Kathryn Hensley, NARFE National Secretary/Treasurer, gave the Keynote address and reported that operations at NARFE headquarters are returning somewhat to normal as Covid infections and restrictions ease. Cindy Renee Blythe, NARFE Region V Vice President, called members' attention to the upcoming election of NARFE National Officers and voting on by-law amendments. Marsha Padilla-Goad, NARFE's Director of Grassroot Advocacy, spoke about NARFE's "Legislative Advocacy," and NARFE PAC. Dave Bowman, NARFE's Senior Director of Membership Development, spoke about "Why FED-Hub." Our June 14 chapter meeting featured reports from NARFE members who recently sailed the Suez Canal in Egypt. Speakers were Lois Nowlin (C 112) and Olivia Stallings (C 112). They had a grand, albeit hot, time and shared several pictures of ancient sites they visited.

In lieu of a regular monthly chapter meeting on July 12, Chapter 112 organized a bus tour to Augusta, Missouri, wine country. Members of all four St. Louis area chapters and their guests were invited to attend, including C 112 Greater St. Louis Area, C 1240 Florissant, C 1278 Jefferson County, and C 2071 West County. Thirty people joined the tour and had a great time.

Please inform NARFE Headquarters when you change your e-mail or regular address by calling 1-800-456-8410 or e-mail: memberrecords@narfe.org



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Chapter 2071 Held Freedom Luncheon July 7

LINDA KURZ
District 2 CDL



Chapter 2071 met with 11 members and 2 guests present at the meeting on May 12. Two 30-somethings presented a very spirited invitation to visiting Washington, Missouri. Tyler King is with Downtown Washington, Missouri, the local Chamber. of Commerce which sponsors several festivals and activities each year and helps economic development. Emily Underdown is the Tourism Director, whom you can call at 636-239-7575 to arrange pickup at the Amtrak station and be toured through Washington. Amtrak now has two trips daily which stop there around 10 am and 2 pm. The same train will take you to a stop in Herman and in Kansas City for a fun day or more.

I reported on the FEB meeting in Springfield. We learned that chapter 991 of Washington, Missouri, has closed and that chapters 2056- North Kansas City and 1437- Branson are in the process of closing. Our bylaws request for changing from an annual to a biennial Federation Conference also passed, but we are advised to update our bylaws since it will become increasingly difficult to achieve the 20% of membership quorum for elections and the annual virtual meeting required per NARFE Articles of Incorporation. The Federation Conference started at noon, May 4, with fewer than 80 attending. The Alzheimer's auction was successful and brought in over \$1300.

Most items were donated by individuals rather than chapters.

The Missouri Senate pulled redistricting from the redistricting committee which couldn't agree on a map by the deadline. It approved a map late Friday, May 13. All



of Franklin County, where I live, moved to District #2 which I represent as CDL. However, transforming chapters to congressional districts, as proposed by one of the national officer candidates wouldn't work here because all chapters include members from several districts. Interesting legislation in May included extending student loan forgiveness to promote working for the federal gov-

ernment. It canceled \$6.8 billion in student debt since 2007, translating to an average of \$60,000 per federal recruit.

A survey of 2000 persons by the Partnership for Public Service found that whereas the government in general is mistrusted, individual agencies are not. The highest score was given to the National Park Service, followed by Social Security, Centers for Disease Control, and Veterans Affairs. The IRS received the lowest score, preceded by the State Department and Immigration and Border Control.

In 2023 the Retirement Service of OPM expects to go digital and increase staff to reduce call waiting time. Although the Postal Commission now has mostly Biden appointees, postal rates will continue to increase over several more years.

The latest Met Life study of Employee Benefits Trends found that retirement benefits are a key component of employee loyalty. Four of ten say that retiree benefits, especially by millennials, are a key reason to stay with their employer.

Ann Wagner was the only Republican from Missouri and Kansas to vote for adding \$28 million to the FDA budget to address the baby formula shortage. She co-
(See *Luncheon*, page 9)

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Luncheon

(Continued from page 8)

sponsored the Police Officers Protecting Children's Act, which would help qualified and retired law enforcement officials carry concealed weapons onto school grounds if the school board approves.

Legislation passed in June showed that better-than-expected economic recovery assures Social Security benefits will be at 100% until 2034; thereafter only 77% of benefits will be paid out. Medicare will be able to pay full benefits until 2028, thereafter only 90%, unless Congress takes appropriate action.

Proposed legislation of a bipartisan committee on Veterans Affairs in the House passed "The Honoring Our Promise to Address Comprehensive Toxics (PACT) Act" which they hope will also be passed by the Senate. This Act would include 1) extending VA health care eligibility to Post-9/11 combat veterans; 2) establishing a framework for future assumptions on conditions related to toxic exposure; 3) adding 23 burn pit and toxic exposure-related conditions to VA's service presumptions; 4) extending presumptions relating to Agent Orange exposure; 5) improving federal research on toxic exposure; 6) improving VA's services for toxic-exposed veterans; and 7) investing in personnel and facilities for claims processing.

On July 7 Chapter 2071 celebrated our annual Freedom luncheon with 18 members plus two guests- including five from Chapter 112, two from Chapter 1278, and one from Chapter 1240. We had fun and enjoyed the socialization with friends.

If you would like a refund of your increased Missouri gas tax, you can print an application and see the requirements on <https://dor.mo.gov/forms/4923-H.pdf>. Application must be submitted before the end of September 2022.

The House Appropriations Committee forwarded their FY 2023 recommendations but failed to mention any pay increase for federal employees. If the full House, the Senate, or the reconciliation bill follow through, the federal pay raise will be stuck at the 4.6% suggested in the President's budget.

Oil prices fell below \$100/barrel at the end of June, and wholesale gas futures dropped 10%. That is still bringing gas prices down in anticipation of a recession and further actions to increase production.

In July Americans' confidence in the Supreme Court dropped to 25%, in Congress to 7%.

OPM extended Schedule A authority (expedited hiring for jobs related to pandemic purposes) through March 1, 2023, and advertising these jobs on USAJOBS.gov remains voluntary.

The Infrastructure Investment and Jobs Act (P.L. 117-58) authorized a temporary annual pay increase of \$20,000 or 50% of base pay for federal wildland firefighters, effective July 3, 2022, followed by a retroactive pay increase to October 1, 2021, until September 2023 and creates a separate wildland firefighters occupation series

and pay scale for future recruitment. The Senate is now considering better health and workmen's compensation benefits for federal firefighters.

Hope you signed up to transfer your government online accounts like OPM retirement, IRS, Social Security etc. to login.gov. It's required to avoid cybersecurity threats to government websites.

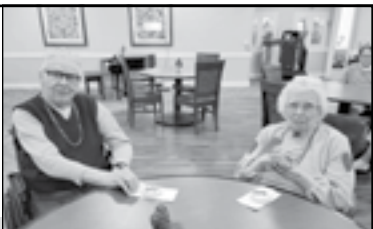
The Supreme Court, on June 27, denied a petition from the National Postal Policy Council to review the Postal Service's authority to set market-determined mail rates above the inflation rate. Mail prices will be allowed to increase as in DeJoy's 10-year strategic plan.

Robin Carnahan of Missouri was confirmed in early June by the Senate to run the GSA and promises to work productively to modernize government website systems for better customer service and cybersecurity.

The IRS raised the standard mileage rate for business travel to \$0.62 starting July 1, 2022.

Representative Ann Wagner (MO #2) asked the Administration in early June to rescind a Solicitor General amicus brief to the Supreme Court which would limit Missouri farmers' access to Monsanto products which help them grow their crops. USDA was not consulted before the brief was sent to the Supreme Court. She continues to serve on the Financial Services Committee, doing what she can to reduce cost of housing, gas, and groceries and to increase mental health care for young children and students.

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Congressman Cleaver to Visit NARFE Chapter Meeting



JOANNE COLLINS
District 5 CDL

For those of us who were able to travel to Springfield, Missouri, for the 2022 State Conference in May, we were well-hosted by the first chapter established in Missouri, Chapter 11. They planned and executed a great conference highlighting our nation-

al/regional presenters with training classes, exhibitors, entertainment and special hospitality. We were encouraged to promote how powerful and influential our membership is locally and nationally. I was very pleased to be in attendance and learn more about the power of NARFE advocacy for the benefit of all federal retirees and employees.

The Fifth District NAFRE Chapters are all scheduled to meet in person this fall with Chapter 20 starting on August 6th at the Metro Police Station, 7601 Prospect

Avenue, Kansas City, Missouri, at 1:00 pm. The Independence and Blue Springs Chapters have been successfully meeting in person all this year. We are scheduling our Fifth District Congressman Emanuel Cleaver for his annual Federal Legislative Report followed by a Q & A period. Those meetings are always well-attended by members and guests. Please remind all our members to vote, help in registering others, and provide rides on election day in their communities. We are essential to protecting our democracy for future generations.

Quarterly Treasurer’s Report by Marcy Nelson



March 31, 2022 – June 30, 2022



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August: Grassroots Advocacy Activity

A Good Meeting at Congresswoman Ann Wagner's (MO District 2) Office By Linda Kurz

On August 18, 2022, Linda Kurz (MO NARFE Federation CDL-2), Craig Pettibone (Chapter 112), and Mary Lamping (Chapter 112) visited Jordan Fears, District Relations Development Director in Congresswoman Ann Wagner's office. Issues discussed were HR 8550, the Public Service Reform Act, which NARFE opposes. Also up for discussion was HR 82, the Social Security Fairness Act, which would eliminate WEP/GPO penalties on federal retirees. Another item discussed was HR 304, the Equal COLA Act, which would give FERS retirees the same COLA as CSRS retirees to keep up with inflation. The discussion turned to HR 4315, the Fair COLA for Seniors Act, which would use the CPI-E (the Elderly) to calculate COLA instead of the CPI-W. We called for support from Congress of federal employees against the threats of extremist groups for following their orders.

NARFE Chapters Meet with Congresswoman Cori Bush's (MO District 1) Staff By Craig Pettibone

On Friday, August 26, Craig Pettibone, CDL-1 for MO NARFE Federation and President of Chapter 112, and Bill Otto, 1st VP for Chapter 1240, met at Representative Cori Bush's St. Louis District Office at 6224-A Page Avenue, St. Louis, MO 63133. We met with Representative Bush's District Office Director, Ms. Rachell Nord-Roseau, and four members of her district office staff.

We discussed the two leading NARFE legislative priorities: repeal or reform of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO); and improving cost-of-living adjustments (COLAs) for



Linda Kurz, Craig Pettibone, and Mary Lamping met with Jordan Fears in Rep. Ann Wagner's office August 18.

FERS federal retirees. We emphasized that NARFE's top WEP/GPO priority is gaining support for the Social Security Fairness Act, H.R. 82, which would fully repeal both WEP and GPO. These two provisions unfairly reduce Social Security benefits for federal retirees covered by the Civil Service Retirement System (CSRS) simply due to their receipt of a federal pension. We explained that at this time, total cosponsors of H.R. 82 have surpassed 290 allowing it to be placed on the consensus calendar for a vote. But for that to happen, the bill must maintain at least 290 cosponsors for 25 legislative calendar days. To ensure we maintain the 290, our advocacy effort will continue to get as many Representatives as possible who have not already cosponsored the bill to do so. NARFE earnestly requested that Representative Cori

Bush cosponsor H.R. 82.

We also expressed that NARFE is very concerned about two house bills, HR 7095, the Accountable Federal Employees Act, and H.R. 8550, the Public Service Reform Act, which threaten the integrity of a professional, nonpartisan civil service. NARFE supports a merit-based civil service where employees are hired and fired based on the quality of their work, not their political affiliation. This practice has served our country well for many years. NARFE urges Representative Cori Bush to oppose enactment of these bills.

To date, we found no indication that Representative Cori Bush has indicated support for these issues. However, we advised that we had a mutual interest in serving our MO District 1 constituents and helping active and retired federal employees in MO

District 1 defend and enhance their earned pay and benefits. We noted that Representative Bush had supported USPS Reform which NARFE was instrumental in getting passed. We asked that Ms. Nord-Roseau share our request for supporting NARFE's priorities with Representative Bush's Chief of Staff Abbas Alawieh and Legislative Assistant Saul Levin back in Washington, DC. Ms. Nord-Roseau's staff studiously took notes of our request.

I reported our visit to NARFE, including an email to Ross Apter recommending that he follow up with Representative Bush's Chief of Staff, Abbas Alawieh, in Washington, DC, to try to confirm Representative Bush's support for HR. 82 and other NARFE priorities.

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NARFE Alzheimer’s Research fundraising National totals as of 5-31-2022 (FY22 – July 1, 2021 - June 30, 2022)



LOIS NOWLIN
Alzheimer’s Coordinator

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in our 10 regions. Great
job Region V for your con-
tinued fundraising efforts.
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continues to do a phenom-
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V in fundraising!**

	As of 5/30/2021	As of 5/31/2022	
Goal \$15 Million by December 31, 2024	\$13,870,924.12	\$14,589,385.76 (\$410,614.24 from \$15M goal)	Includes \$3,960.00 from the Longest Day and \$79,778.98 2021 Walk to End Alzheimer’s
	May of FY 2021	May of FY 2022	Difference of
FY Comparison	\$17,170.81	\$130,610.52	up \$113,439.71
	May 2021	May 2022	Difference of
During the 1st 11 months of FY 2022 (comparison to 1st 11 months FY21)	\$227,722.83	\$570,668.72	up \$342,945.89
	May 2021	May 2022	Difference of
Region V totals	\$29,567.34	\$36,939.56**	up \$7,372.22

Some NARFE Chapters may still not be meeting due to the COVID Pandemic. Please commend the chapters for their continued efforts in fundraising, and encourage our chapter members to continue their donations to NARFE Alzheimer’s Research Fund.

To make an automatic, recurring monthly gift/donation to the Alzheimer’s Association online with a credit card:

- A donor can simply call in to the following number **800-272-3900** and ask to be directed to Donor Services to set up their NARFE recurring monthly gift. A member on the Alzheimer’s Association’s Customer Service Team will work with the donor over the phone to set up their payment. The donor can also contact the Alzheimer’s Association by email at DonorServicesInfo@alz.org. When emailing, for security purposes, it is strongly recommended that the donor not type his/her credit card

number in the email message. Simply by providing their contact information, the Alzheimer’s Association’s Customer Service Team will follow up with the donor. Let me know if you have any questions regarding the monthly donations by credit card online.

Reminders:

- Remind your Chapters that they should not be holding their NARFE Alzheimer’s Research donations. Per the Chapter and Federation manuals, the donations are to be submitted monthly to the Federation Alzheimer’s Coordinator. The Federation Coordinator should be sending in the donations monthly.
- NARFE Members are to make their checks payable to NARFE Alzheimer’s Research and not the Chapter for their Tax Credit. These checks are then sent to the Federation Alzheimer’s Coordinator to send to the Alzheimer’s Association in Chicago, IL.

Alzheimer’s Association Walk to End Alzheimer:

- If you have pictures of your Walk Team, please send them to me so they can be posted on the NARFE Walk to End Alzheimer’s website.
- Please remind your chapter members the funds raised through The Walk to End Alzheimer’s stay with your local Alzheimer’s Association and community.
- Now is a good time to begin developing your team/s for the 2022 Walk to End Alzheimer’s and fun fundraising strategies. Don’t forget to include family, friends, church members and other members of your community. You can find the dates and locations of your states on the Walk to End Alzheimer’s website (some dates may be subject to change so also check for changes).
- Remind your NARFE chapters to register their Walk
(See Alzheimer’s, page 13)



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Alzheimer's

(Continued from page 12)

teams under NARFE National Walk Team, so that the funds raised will be counted under NARFE TEAMS totals.

- Sign your team up and be the federation with the highest amount of funds raised for 2022.
- ***Please remember that funds raised through Walk to End Alzheimer's support the full mission of the Alzheimer's Association, which includes care and support programs for communities across the country. Beginning in 2019 any funds raised by NARFE through its national Walk team will count toward our goal of raising \$15 million for the Alzheimer's cause by the end of 2022. Funds raised outside of Walk to End Alzheimer's will continue to fund U.S. based research. The Breakdown is: 77% Alzheimer's Care, Support, Research, Awareness and Advocacy; 17% Fundraising and 6% Administrative charges. Please share this information with your Chapters. Please share this information in your letters that are going out with the new NARFE National Totals.

Alzheimer's Semipostal Stamp Update

As of the end of June 2022, 10 million Alzheimer's stamps had been sold, bringing the total revenue raised to more than \$1.2 million. By law, 100 percent of the net amount raised is transferred to the National Institutes of Health to support research and medical discoveries in the fight against Alzheimer's disease.

The semipostal stamp will raise awareness of Alzheimer's and Dementia Disease and critical research funds. Using the Alzheimer's stamp honors the memory of those whom we've lost and signals our support for those still facing the challenges of this most difficult disease. Please continue buying and using the stamp and help to raise awareness of the Alzheimer's semipostal stamp. Many caregivers and fellow advocates 1) don't know of the stamp's existence and 2) are unable to purchase it at their local post offices. The easiest way to get the Alzheimer's semipostal stamp is to purchase it online at The Postal Store®: https://store.usps.com/store/product/buy-stamps/alzheimers-S_564204.

Please encourage people in your network to purchase

and use the Alzheimer's Semipostal Stamp. Please inform your family, friends, church members and neighbors and encourage them to purchase the Alzheimer's Semipostal Stamp. They make great gifts.

Alzheimer's/NARFE e-newsletter

I hope that everyone was able to sign up for the Alzheimer's/NARFE monthly e-newsletter from information previously sent to you. Here is the direct link to sign up for the NARFE monthly newsletter (the link also lives on alz.org/narfemembers) <https://alz.org/forms/narfe>. Please encourage through all communication channels that individuals can sign up to receive this free monthly NARFE/Alzheimer's newsletter. This is a great resource for NARFE members; and, especially now, may be a critical resource for information and hope. Please let me know if you are having any difficulty signing up for the Alzheimer's/NARFE monthly e-newsletter.

Thank you for your diligence in facilitating our fundraising efforts and raising awareness toward seeing a world without Alzheimer's and other dementias.

Join Team NARFE MO Federation for the Alzheimer's Association Walk to End Alzheimer's

On behalf of the more than six million Americans living with Alzheimer's disease and their over 11 million caregivers, thank you for supporting this important cause. As an Alzheimer's Association Walk to End Alzheimer's® National Team, the National Active and Retired Federal Employees Association (NARFE) is forming teams and raising funds and awareness for events across the country, earning national recognition benefits in return. Every dollar your team raise makes a difference in the lives of those facing this devastating disease and helps bring us closer to the vision of the Alzheimer's Association®: a world without Alzheimer's and all other dementia®.

Those living with Alzheimer's and their caregivers needs us now more than ever. You are all invited join our National NARFE Team in the fight to End Alzheimer's and other dementias. To join our team go to NARFE

Walk To End Alzheimer's. You can join team NARFE MO Federation. You can also create your own team under NARFE MO Federation. Please ensure that you join or create your team under NARFE MO Federation to ensure NARFE and MO Federation are credited for your Teams donations. The donations raised go toward our \$15 million goal.

Whether you want to start a team, join a team, or walk as an individual, there is still time to register. A great way to jump-start your team is to reach out to your past team members/donors, family members, neighbors, church members, and ask them to join your team or donate today!

Every dollar you raise benefits those affected by Alzheimer's disease in your community.

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- 79% Alzheimer's care, support, research awareness and advocacy
- 17% Fundraising
- 4% Administrative



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Alzheimer’s Walk Locations: Greater Missouri Area

Belleville, IL	December 31, 2022	Joplin, MO	October 1, 2022	St. Charles County, MO	September 24, 2022
Cape Girardeau, MO	October 8, 2022	Kirkville, MO	December 31, 2022	St. Louis, MO	December 31, 2022
Centralia, IL	December 31, 2022	Lake of the Ozarks, MO	September 24, 2022	Washington Area, MO	September 10, 2022
Columbia, MO	December 31, 2022	Lincoln County, MO	October 8, 2022	KS City, KS/MO	October 2, 2022
Edwardsville, IL	December 31, 2022	Macon, MO	December 31, 2022	Liberty, MO	October 9, 2022
Farmington, MO	October 15, 2022	Poplar Bluff, MO	September 17, 2022	St. Joseph, MO,	September 25, 2022
Hannibal Area, MO	October 1, 2022	Rolla, MO	October 2, 2022		
Jefferson City, MO	October 16, 2022	Sedalia, MO	September 17, 2022		
Arnold, MO	October 16, 2022	Springfield, MO	September 24, 2022		

Thank You for Your Ongoing Support of NARFE-PAC



ELBERT WILLIAMS
NARFE PAC Coordinator

Thank you for your ongoing support of NARFE-PAC. We are in the final months of the 2021-22 congressional PAC cycle. The NARFE-PAC contributions and disbursements to date are about \$361,000 less than at this time in the previous (2019-20) cycle, but our current 2-year collection and distribution goals are still within reach. After the August primaries, the candidates for the November congressional elections will have been identified and there should be three months of intense fundraising and campaigning – where our PAC monies can be used to influence and educate the candidates. We need to be alert for those opportunities. As always, it is critical that we retain and increase the number of NARFE friendly legislators in Washington.

As of June 30, 2022, the nationwide grand total for contributions to NARFE-PAC was \$1,369,974 from 21,800 contributors. This includes \$768,481 from 10,665 chapter members, \$537,251 from 9,645 national-only members who are not associated with a chapter, \$470 from 6 international members not residing in the states, and \$63,773 from 1,484 “other” members whose current membership is temporarily lapsed and cannot be associated with a membership category.

Within Region V as of June 30, contributions to date totaled \$86,483 from 1,100 chapter members. From Mis-

souri the total contributions were \$19,112 from 236 chapter members.

The nationwide disbursement during just the last quarter, Apr-May-Jun 2022, was \$157,000. The disbursements included \$122,500 directly to 68 legislators, 22 of which received their first PAC money for this 2-year cycle. Other disbursements totaling \$34,500 went to 10 Leadership PACs, each in support of a specific legislator, all having received NARFE-PAC money previously this cycle.

Within Region V this quarter, there were three disbursements. Iowa Democrat Rep Cindy Axne received an additional \$2000, upping her total this cycle to \$5000. Nebraska Republican Rep Don Bacon got \$3000 bringing his total to \$5000. Republican Senator John Thune of South Dakota got a \$5000 PAC check this quarter, his first for this cycle. Missouri and North Dakota legislators have not yet received any PAC money this cycle.

2021-2022 SESSION OF CONGRESS	Contributions by Members		Disbursements	
	MISSOURI	REGION V	USA	USA
Qtr-1 Jan-Feb-Mar 2021	\$5,125	\$21,418	\$379,478	\$158,000
Qtr-2 Apr-May-June 2021	\$3,593	\$15,261	\$192,762	\$127,500
Qtr-3 Jul-Aug-Sep 2021	\$4,049	\$16,929	\$280,409	\$121,000
Qtr-4 Oct-Nov-Dec 2021	\$1,016	\$4,712	\$49,693	\$153,000
Qtr-5 Jan-Feb-Mar 2022	\$3,285	\$15,198	\$289,754	\$265,000
Qtr-6 Apr-May-June 2022	\$2,044	\$12,965	\$177,878	\$157,000
Chapter Members Total:	\$19,112	\$86,483		
National-Only Total:	\$9,532	\$35,863		
TOTAL TO DATE:	\$28,644	\$122,346	\$1,369,974	\$981,500
2021-22 NARFE Goals:			\$1,850,000	\$1,350,000
(Amount below Goal)			(\$480,026)	(\$368,500)

You may contribute to PAC at any time, and also become a NARFE-PAC sustainer, online at the narfe.org website, or by mail using the Magazine form. For NARFE-PAC sustainers, OPM now allows automatic monthly annuity withholding.



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of its members. NARFE's years of experience on Capitol Hill and in federal agencies have made NARFE a respected name among members of Congress and a key player in the federal community. Members who become active in monthly chapter meetings become good friends, and we have a great time when we get together.

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Healthy Eating Slows Cognitive Decline, Alzheimer's Study Shows

One St. Louis couple put this to the test and saw near immediate results.

By Jenna Rae

ST. LOUIS, Mo. (KMOV) - It's a disease with no cure, no medication, and one that can be extremely debilitating. Alzheimer's affects each brain differently, but one new study shows there's a natural, more simple way of treating and slowing this disease. Research shows it starts in your kitchen.

"We eat real light at night," Andy Rachelski showed News 4 in their kitchen Sunday.

Andy Rachelski and his wife, Mary Rachelski, were planning to munch on some winter squash soup for din-

ner. It's a food neither of them thought they'd ever be privy to.

"In the morning I'm not coherent yet, until I have food in me, and things start making sense. I can come out here and look at this wall of pictures and think 'who are these people?'" Mary Rachelski said.

In 2016, Mary Rachelski was diagnosed with mild cognitive impairment, which has developed into Alzheimer's.

"Scary. Generally speaking, [it's] scary," Mary Rachelski explained.

Doctor after doctor dismissed the Rachelskis and told

them there was nothing that could treat memory loss. However, Andy Rachelski didn't give up. He said he did his own research and found a functional medicine doctor who recommended a different type of change, a nutritional one.

"Getting away from anything that generated a lot of sugar, which processed food does a lot of that. We got away from the way we were eating completely," Andy Rachelski explained.

Their fridge is now packed top to bottom, shelf to shelf, with all naturals, fruits, veggies, plant-based goods and organic meats. After years of nutritionally focused

(See *Healthy*, page 16)



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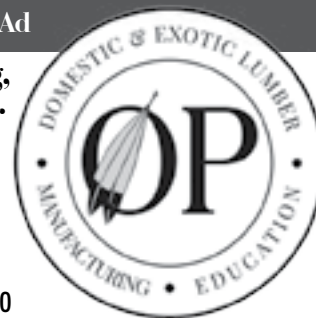
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Healthy

(Continued from page 15)

living, the Rachelskis said Mary’s cognitive decline slowed, and a recent Alzheimer’s Association study agrees.

Sarah Lovegreen with the Missouri Alzheimer’s Association said more than 10,000 people were studied, focusing on processed foods.

“For those folks who had a high amount of ultra-processed foods in their diet, that they had an accelerated rate of cognitive decline,” Lovegreen said.

Lovegreen said it’s the food we all love, pizza, white bread, waffles and sugary drinks. Again, food we love,

but some that raise red flags. Lovegreen said her concern lies with the underserved communities and getting them access to healthy foods.

“Really looking at some of our diverse and underserved communities who may not have the same access to healthy foods, quality education, quality housing, this just creates another hill they have to climb,” Lovegreen added.

While the Rachelskis know their way of living isn’t sustainable for everyone, they said it’s worth even the smallest diet change, that could have an even bigger impact on your way of life.

“We’re not dying with Alzheimer’s, we’re living with Alzheimer’s. We are really wanting to be, maybe represent a group of people, that will give hope to those people out there who go ‘oh I’m dead’. That’s not the case,” Andy Rachelski said.

The Missouri Alzheimer’s Association offers local programs that focus on nutritional health and living. They also are partnering with local nonprofits to ensure resources are adequately available to everyone.

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FTC: Enforcing the Law Against Illegal Sharing of Sensitive Data

By Kristin Cohen, Acting Associate Director, FTC Division of Privacy & Identity Protection
July 11, 2022

Among the most sensitive categories of data collected by connected devices are a person’s precise location and information about their health. Smartphones, connected cars, wearable fitness trackers, “smart home” products, and even your computer’s Internet browser are capable of directly observing or deriving sensitive information about users. Standing alone, these data points may pose an incalculable risk to personal privacy. Now consider the unprecedented intrusion when these connected devices and technology companies collect that data, combine it, and sell or monetize it. This isn’t the stuff of dystopian fiction. It’s a question that consumers are asking right

now.

The conversation about technology tends to focus on benefits. But there is a behind-the-scenes irony that needs to be examined in the open: the extent to which highly personal information that people choose not to disclose even to family, friends, or colleagues is shared with complete strangers. These strangers participate in the often-shadowy ad tech and data broker ecosystem where companies have a profit motive to share data at an unprecedented scale and granularity.

When consumers use their connected devices – and sometimes even when they don’t – these devices may be regularly pinging cell towers, interacting with WiFi networks, capturing GPS signals, and otherwise creating a comprehensive record of their whereabouts. This location

data can reveal a lot about people, including where we work, sleep, socialize, worship, and seek medical treatment. While many consumers may happily offer their location data in exchange for real-time crowd-sourced advice on the fastest route home, they likely think differently about having their thinly-disguised online identity associated with the frequency of their visits to a therapist or cancer doctor.

Beyond location information generated automatically by consumers’ connected devices, millions of people also actively generate their own sensitive data, including by using apps to test their blood sugar, record their sleep patterns, monitor their blood pressure, or track their fitness, or sharing face and other biometric information to use app or device features. The potent combination of loca

(See *Enforcing*, page 17)

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Enforcing

(Continued from page 16)

tion data and user-generated health data creates a new frontier of potential harms to consumers.

The marketplace for this information is opaque and once a company has collected it, consumers often have no idea who has it or what's being done with it. After it's collected from a consumer, data enters a vast and intricate sales floor frequented by numerous buyers, sellers, and sharers. There are the mobile operating systems that provide the mechanisms for collecting the data. Then there are app publishers and software development kit (SDK) developers that embed tools in mobile apps to collect location information and provide the data to third parties.

The next stop in the murky marketplace may be data aggregators and brokers – companies that collect information from multiple sources and then sell access to it (or analyses derived from it) to marketers, researchers, and even government agencies. These companies often build profiles about consumers and draw inferences about them based on the places they have visited. The amount of information they collect is staggering. For example, in a 2014 study, the FTC reported that data brokers use data to make sensitive inferences, such as categorizing a consumer as “Expectant Parent.” According to the report, one data broker bragged to shareholders in a 2013 annual report that it had 3,000 points of data for nearly every consumer in the United States. In many instances, data aggregators and brokers have no interaction with consumers or the apps they're using. So people are left in the dark about how companies are profiting from their personal information.

Now let's consider a particularly sensitive subset at the intersection of location and health: information re-

lated to personal reproductive matters – for example, products that track women's periods, monitor their fertility, oversee their contraceptive use, or even target women considering abortion.

The concerns many have expressed about the risk of misuse are more than just theoretical. In 2017, for example, the Massachusetts Attorney General reached a settlement with marketing company Copley Advertising, LLC, and its principal for using location technology to identify when people crossed a secret digital “fence” near a clinic offering abortion services. Based on that data, the company sent targeted ads to their phones with links to websites with information about alternatives to abortion. The Massachusetts AG asserted that the practice violated state consumer protection law.

And just recently, the [FTC reached a settlement with Flo Health](#), alleging the company shared with third parties – including Google and Facebook – sensitive health information about women collected from its period and fertility-tracking app, despite promising to keep this information private.

The misuse of mobile location and health information – including reproductive health data – exposes consumers to significant harm. Criminals can use location or health data to facilitate phishing scams or commit identity theft. Stalkers and other criminals can use location or health data to inflict physical and emotional injury. The exposure of health information and medical conditions, especially data related to sexual activity or reproductive health, may subject people to discrimination, stigma, mental anguish, or other serious harms. Those are just a few of the potential injuries – harms that are exacerbated by the exploitation of information gleaned through com-

mercial surveillance.

The Commission is committed to using the full scope of its legal authorities to protect consumers' privacy. We will vigorously enforce the law if we uncover illegal conduct that exploits Americans' location, health, or other sensitive data. The FTC's past enforcement actions provide a roadmap for firms seeking to comply with the law. What should companies consider when thinking about the collection of confidential consumer information, including location and health data?

Sensitive data is protected by numerous federal and state laws. There are numerous state and federal laws that govern the collection, use, and sharing of sensitive consumer data, including many enforced by the Commission. The FTC has brought hundreds of cases to protect the security and privacy of consumers' personal information, some of which have included substantial civil penalties. In addition to Section 5 of the FTC Act, which broadly prohibits unfair and deceptive trade practices, the Commission also enforces the [Safeguards Rule](#), the [Health Breach Notification Rule](#), and the [Children's Online Privacy Protection Rule](#).

Claims that data is “anonymous” or “has been anonymized” are often deceptive. Companies may try to placate consumers' privacy concerns by claiming they anonymize or aggregate data. Firms making claims about anonymization should be on guard that these claims can be a deceptive trade practice and violate the FTC Act when untrue. Significant research has shown that “anonymized” data can often be re-identified, especially in the context of location data. One set of researchers demonstrated that, in some instances, it was possible to uniquely

(See *Enforcing*, page 18)


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Enforcing

(Continued from page 17)

identify 95% of a dataset of 1.5 million individuals using four location points with timestamps. Companies that make false claims about anonymization can expect to hear from the FTC.

The FTC cracks down on companies that misuse consumers' data. As recent cases have shown, the FTC does not tolerate companies that over-collect, indefinitely

retain, or misuse consumer data. Ad exchange OpenX recently paid \$2 million for collecting children's location data without parental consent. The Commission also took action against Kurbo/Weight Watchers for, among other things, indefinitely retaining sensitive consumer data. The settlement requires the company to pay a \$1.5 million fine for violating COPPA, delete all illegally col-

lected data, and also delete any work product algorithms created using that data. Just a few weeks ago, the Commission entered a final order requiring CafePress to pay redress and minimize its data collection because, according to the Commission's complaint, it improperly collected and retained consumer data, and failed to respect consumers' deletion requests, among other things.

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BBB Tip: Calculate your Cost of Owning a Pet

By Better Business Bureau. August 9, 2022.

Owning a pet can bring your family much joy, but taking care of a dog, cat, or other animal comes with significant costs too. Unfortunately, this year, many pet owners have found themselves in a heartbreaking situation, forced to give up their pets for financial reasons.

If you are thinking about taking home an adorable furry friend, it's wise to check your budget first. According to the American Kennel Club, dog owners can expect to spend about \$15,000 over the lifetime of their pet. Here are the costs you should consider before getting a new dog, cat, bird, or other pet.

How to calculate the cost of a pet

- Consider the initial investment. Any new pet comes with substantial expenses. For example, if you purchase a puppy from a breeder, you can expect to spend anywhere from \$500 to \$2000 or more. Purebred cats can be costly too. If you don't have your heart set on a specific breed, you can cut costs by adopting a mixed breed pet from a shelter, but there will still be a modest expense, usually in the \$50 to \$200 range. After the purchase cost, factor in your pet's first vet visits, which may include vaccines and boosters, deworming, and spaying or neutering. The cost for these items and treatments can quickly go over \$1,000. You can save money by adopting an older pet that is up to date on vaccines and has already been spayed or neutered. Finally, don't forget about supplies. You'll need

your pet's food, food and water bowls, collars and leashes, toys, beds, crates, etc. The average consumer spends about \$425 on initial expenses when it comes to supplies. Include these items in your budget as part of the initial cost of buying or adopting a pet.

- Factor in food. Standard food for dogs or cats will cost you a few hundred dollars a year. However, if your pet develops a food allergy, expect to pay more for a prescription diet.
- Budget for veterinary visits. All pets need an annual exam and vaccinations. Some pets will need annual checks for parasites and deworming too. These visits average about \$160 for cats and \$225 for dogs. Of course, the price for a yearly vet visit will vary depending on where you live, so be sure to check with your local veterinarians. Also, choose a veterinarian you trust before you get a pet. Keep in mind that your pet may also need routine care along the way, such as dental cleanings.
- Know the cost of preventative medical care. Most dogs and cats need flea, tick, and heartworm prevention. Budget for the cost of preventive medical care when planning for a pet. Purchasing preventative medications can save you a big bill on medical care down the road.
- Think about grooming. If your pet needs regular grooming, such as nail trims, baths, and haircuts, find out how much you can expect to spend by calling local groomers and asking about pricing. Ask them how often

you should plan to have your specific breed of animal groomed.

- Plan for kennel boarding. If you are a frequent traveler and don't plan on taking your pet with you, another expense you should factor in is boarding costs. According to a national pet owners survey, dog owners spent an average of \$228 on kennel boarding and cat owners spent an average of \$78. If you don't like the idea of boarding your pet in a kennel, you'll need to find out how much it costs to hire a pet sitter. If you plan on traveling with your pet, factor in additional travel expenses like pet fees at your hotel or the cost to fly with your pet.
- Don't forget the extras. Plan for miscellaneous expenses, such as licenses, toys, treats, obedience classes, replacing damaged furniture, and more. Check out this list for more unexpected expenses of owning a pet.
- Have an emergency fund. Even if you have a healthy pet, know that emergencies can arise. It's wise to keep an extra \$1,000 to \$2,000 in an emergency fund specifically for surprise vet bills, which can be costly if emergency treatments or surgery are needed.
- Consider pet insurance. Pet insurance can cover unexpected vet bills and sometimes wellness visits, but plans and coverage vary greatly. Do your research to find out if there is a pet insurance plan that could work well for you and your pet.

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NARFE Opposes “Public Service Reform Act”

From NARFE website
August 9, 2022

On July 28, Rep. Chip Roy, R-TX, introduced the Public Service Reform Act, H.R. 8550. If enacted, the bill would allow all federal workers to be considered at-will employees. It would also undermine and/or eliminate a merit-based civil service. This bill is the latest attempt, in addition to Schedule F, to reinstitute the spoils system.

Furthermore, H.R. 8550 is likely to contribute to a more divisive and unstable government going forward.

Under current federal law, federal employees are hired based on their qualifications for the job – their knowledge and competency. This system was formed in response to the incompetence and corruption of the spoils system of the late 1800s. The current system prevents the hiring of those who are found to be in political allegiance with a particular party, to avoid the abuse of power by the execu-

tive branch.

If the government reverts to the old system, millions of federal employees risk being fired based on political allegiance with the changing of each administration. In a letter to Congress, NARFE National President Ken Thomas voiced his concern over the bill, arguing it “undercuts the public’s faith in its government” and that the system currently in place “preserves expertise with the federal government and safeguards the rule of law.”

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Senators Introduce Bill to Protect Merit-Based Civil Service

From NARFE website
August 9, 2022

Sen. Tim Kaine, D-VA, joined by several colleagues and with NARFE's endorsement, introduced on August 2 the Preventing a Patronage System Act, a bill that would prevent future administrations from creating new excepted service schedules to bypass traditional merit-system rules, unless Congress changed laws to allow it.

The bill was introduced as lawmakers and think tanks have elevated the push to revive the previous administration's "Schedule F" executive order 13957, either via legislation or through plans to bring it back in a future administration. The Schedule F executive order created a new, expansive excepted service category without the traditional merit-based civil service rules and due process protections. Interpreted broadly, the exception could apply to tens or even hundreds of thousands of federal posi-

tions. Implementing that order would threaten the existence of the merit-based, nonpartisan federal civil service — the government's standard since the late 1800s.

The original executive order was issued in October 2020, but was rescinded by the Biden administration in early 2021 before it was fully implemented. Some agencies made proposed reclassifications of their workforce, but the Office of Personnel Management (OPM) did not approve them prior to the rescission. Reports indicated the Office of Management and Budget (OMB) designated 88 percent of its workforce into the new category.

If passed into law, the Preventing a Patronage System Act would prevent a future administration from reinstating Schedule F or a similar new excepted service schedule.

The House version of the bill, H.R. 302, was approved by the House Oversight and Reform Committee in May

2021. The provisions of the bill have also passed the full House of Representatives, twice, as part of larger bills: first, as section 2301 of the Protecting Our Democracy, H.R. 5314, on December 9, 2021; and second, as section 5705 of the National Defense Authorization Act (NDAA) for Fiscal Year 2023, H.R. 7900. Neither of these bills have been considered by the Senate yet, but the upper chamber is expected to consider its own version of the FY23 NDAA, which is considered a must-pass bill every year. NARFE will continue to push for passage of the bill provisions as a standalone or part of a larger package.

In late July, Senate Democrats released a draft version of their Financial Services and General Government appropriations bill for fiscal year 2023 that included similar language that would block a Schedule F executive order that NARFE supports as well.

Buy and Bust: When Private Equity Comes for Rural Hospitals

From Kaiser Health News
By Sarah Jane Tribble
JUNE 15, 2022

MEXICO, Mo. — When the new corporate owners of two rural hospitals suddenly announced they would stop admitting patients one Friday in March, Kayla Schudel, a nurse, stood resolute in the nearly empty lobby of Audrain Community Hospital: "You'll be seen; the ER is open."

The hospital — with 40 beds and five clinics — typically saw 24 to 50 emergency room cases a day, treating

patients from the surrounding 1,000-plus acre farms and tiny no-stoplight towns, she said. She wouldn't abandon them.

A week later Noble Health had the final word: It locked the doors.

Noble, a three-year-old startup that acquired Audrain and nearby Callaway Community Hospital, offered explanations on social media, including "a technology issue" and a need to "restructure their operations" to keep the hospitals financially viable.

The company should have had plentiful resources to

keep them afloat: Noble was launched in late 2019 by Nueterra Capital, a venture capital and private equity firm that has raised millions of dollars to back dozens of health care companies, according to Nueterra's portfolio and federal filings.

What's more, in addition to Medicare and Medicaid funds, Noble had received nearly \$20 million in federal covid relief money in the 18 months before it closed the hospitals — funds whose use is still not fully accounted for.

Private equity investors, with their focus on buying
(See *Equity*, page 22)

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Equity

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cheap and reaping quick returns, are moving voraciously into the U.S. health care system; investments increased twentyfold from 2000 to 2018, and have only accelerated since. Financially distressed rural hospitals like Audrain are targets, putting vulnerable communities at the mercy of firms whose North Star is profit, rather than patient health. A recent report found that 441, more than 20%, were at risk of closing or losing services.

The saga that followed Noble into these towns may well serve as a warning flare from the rolling wheat and corn fields between Kansas City and St. Louis.

Noble acquired the hospitals after charming local leaders desperate to save beloved local institutions. And federal regulators did nothing to block or thoroughly vet the acquisition, despite red flags.

Noble’s directors had little health care experience. The one who did was Donald R. Peterson, whose previous foray into the space, an infusion company, ended with charges of Medicare fraud. Just months later, he became one of two directors of Noble, along with Nueterra’s chairman, Daniel R. Tasset, according to a state filing.

In an emailed response to questions from KHN, Peterson said the startup was meant to do good: “We created Noble to save a rural hospital that was about to close.” Tasset could not be reached for comment.

Audrain had struggled before Noble came calling, said Dr. Joe Corrado, a longtime surgeon at the hospital: On an average day in 2019, 40% of beds were empty,

as more treatments moved to the outpatient setting and some patients drove an hour to larger hospitals for specialty care.

Things grew worse rather than better under the new private equity owners, according to Corrado as well as state and federal documents, gained through months of public records requests, and dozens of interviews with community leaders, health officials, and residents.

Once Noble owned Callaway and Audrain, the hospitals stopped paying their bills, according to lawsuits filed by contract nurses, security guards, and others. Inspection reports from the state workers coordinating with the Centers for Medicare & Medicaid Services were alarming, listing 135 pages of deficiencies that put patients “at risk for their health and safety.”

Corrado saw his hospital being whittled away. Supplies for surgery disappeared, crucial medicines went unstocked, paychecks never came, he said. Just days before Noble suspended operations, he told management: “We don’t have the ability to do the things we need to take care of patients.”

When state health department surveyors arrived at the Callaway hospital in late summer 2021, only three patients remained, all in the geriatric psychiatry unit.

Inspectors reported they witnessed a suicidal 77-year-old stab her own leg with an ink pen, that an 85-year-old missed his medicine over the weekend because a pharma-

cist was unavailable, and that nurses waited five minutes to provide oxygen after surgery because the machine malfunctioned.

Ambar La Forgia, a Columbia University assistant professor who studies private equity in health care, said the business model, in general, is “all about creating short-term returns for shareholders.” The emphasis on profit, she said, is “not necessarily great for the patient.”

That, La Forgia said, raises hard questions for rural America: “Is a bad hospital better than no hospital?” And how should federal regulators who approve hospital purchases and monitor their performance thread that needle?

Hospitals Hollowed Out of Drugs, Supplies, and Salaries

Audrain was once a 247-bed regional destination for care, with more than 4,300 admissions in 1992, according to a county bond report. Internal medicine doctors, orthopedic surgeons, and pulmonologists competed to admit the most patients.

By 2019 it was a shadow of that former self. Yet patients like Dee Tate, diagnosed with cancer in 2020, relied on it. She got blood tests, scans, port placement, and chemotherapy to put her into remission — all at Audrain.

So she was shocked when her oncologist, Dr. Shahid Waheed, told Tate he couldn’t perform her scheduled infusion this January.

(See *Equity*, page 23)



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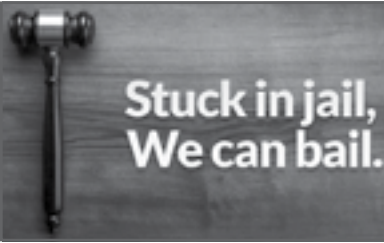
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Equity

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"If I don't take this treatment, the likeliness of this kind of cancer coming back goes way, way up," she said.

The medication, Rituxan, was not in short supply nationally. Noble could not stock it because the hospital purchasing department did not have the money for it, according to a former hospital employee who spoke on condition of anonymity. Ultimately, the person said, the staff bought it directly from the supplier.

Tate's infusion was five weeks late. "It came from Indiana," she recalled. Tate, along with about 500 other patients, now must travel at least 40 miles for cancer care.

In the operating suite, Corrado said he could never be sure supplies like anesthesia medicines, bandages, and catheters would be available for surgeries, from mastectomies to emergency appendectomies.

Management determined who would be paid on a week-by-week basis, he said: "On one Friday, they would pay the employees, and they couldn't buy anything else. And another week they would be able to maybe buy supplies."

Money troubles were not new to the hospitals. Despite federal subsidies, rural hospitals often struggle because their patients tend to be on Medicare or Medicaid or have no insurance, providing less revenue than commercial insurance.

The year before Noble bought Audrain, the hospital reported an \$18 million loss for patient services on \$44 million in patient revenue. The Callaway hospital had eked out a \$170,000 profit from patient care while still owned and operated by Nueterra.

The next year, under Noble's management, Callaway

reported a nearly \$6 million loss on patient services, its 2020 Medicare cost report showed. On paper, financial filings show, it had spent 43% more than the year before. But much of the money was not spent on delivering health care, said Ge Bai, a professor of accounting at Johns Hopkins Carey Business School, who reviewed Callaway's most recent Medicare cost reports for KHN. She noted that the hospital received millions in covid relief that it reported as miscellaneous income.

The hospital's spending on laboratory, medical supplies, contract nursing, and care all increased, as is expected in a pandemic, Bai said. But she questioned other line-item cost increases.

For example, spending on the non-salaried employee benefits climbed 273%, to \$1.4 million. Callaway's 18-bed hospital nearly doubled its spending on administration, adding \$1.1 million in fees paid to Nueterra subsidiaries NueHealth and Noble in 2020. The hospital also paid Noble a \$38,000 lease in 2020, a statement filed with Callaway County showed.

"These dramatic increases raise a red flag," Bai said. "To whom did the money go?"

Noble executives repeatedly declined requests for comment or interviews to clarify such questions. In late March, Noble spokesperson Nancy Mays said they did not have time to answer questions because they were "talking to potential buyers and figuring out how to best serve employees right now."

A Sales Pitch Heavy on Charm

Audrain County officials were easy prey for investors. Noble was the only bidder for the failing hospital, said

Lou Leonatti, the longtime local attorney, and many in Mexico, a town of 11,000 and the county seat, "believed we were saved."

Dana Keller, the head of Mexico's Chamber of Commerce who felt a hospital was essential to keeping business in town, said she set up meetings so Noble's executives could "talk about their philosophy for rural health care."

Leaders who called themselves "Progress Mexico" tried to evaluate the startup. "At the time we looked at it, Nueterra had an ownership interest, Don Peterson had an ownership interest, Drew Solomon, and Tom Carter," Leonatti said.

But there was much they didn't know or overlooked. None of Noble's three founding owners had run a hospital or navigated its regulatory demands. Only Peterson — a serial entrepreneur who spent decades investing in workstation and information technology businesses — had worked briefly in health care, and that ended badly.

In 2012, he created IVXpress, now called IVX Health, with infusion centers in 10 states. Peterson left IVX in 2018 after a whistleblower accused him of altering claims, faking drug purchases, and paying a doctor kickbacks. Peterson settled the resulting Medicare fraud charges with the U.S. Health and Human Services' Office of Inspector General without admitting wrongdoing.

Such OIG settlements are "in essence the federal government saying that we don't trust you," said Robert Salcido, an attorney who specializes in health care fraud.

Jeff Morris, Peterson's attorney, said in a letter to
(See *Equity*, page 24)



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KHN: Peterson's five-year voluntary "exclusion applies to health care programs only, this precludes him from making any claim to funds allocated by federal health care programs for services — including administrative and management services — ordered, prescribed or furnished by Mr. Peterson."

Morris said Peterson had been "diligent in complying with his exclusion," which began Aug. 5, 2019. Peterson agreed to pay \$334,800 in restitution. According to the terms, violating the agreement could bring criminal prosecution and as much as \$4.5 million in penalties.

Within months of the settlement, Peterson signed Noble's filing to register in Missouri as a director — as well as its secretary, vice president, and assistant treasurer. In April 2020, he ordered medical supplies for the Callaway hospital, according to a receipt obtained through a public records request.

Pandemic Relief and Unpaid Bills

As in much of rural America, the pandemic was slow to emerge in Callaway and Audrain counties, but covid-19 cases were climbing by fall 2020. The hospitals hired contract nurses for help and when possible transferred patients to larger, urban areas.

Callaway saw a surge in late 2020 and closed its general inpatient care in January 2021. Audrain, the larger hospital, dealt with a surge of daily cases in that span.

Noble pursued all forms of coronavirus-related funding. On its watch, Callaway and Audrain hospitals attested to receiving about \$11 million in federal relief, which rolled out after the Coronavirus Aid, Relief, and Economic Security Act was enacted in March 2020. Noble's hos-

pitals also took in \$4.8 million in loans from the federal Paycheck Protection Program that have been forgiven.

Hospital cost reports from 2020 indicate that the millions should have helped: Audrain's health care staffing costs were \$3.5 million, and Callaway's were \$562,000.

Noble also turned to state and local officials. Missouri distributed \$1.1 million to Noble from its CARES funding, mostly to Callaway for covid testing.

Callaway County drew from two of its own federal allocations for the hospital. As of February, leaders had approved more than \$14,000 for covid testing, funded by the American Rescue Plan Act. In addition, invoices provided through a public records request show that the county used CARES Act funding to pay Noble's hospital nearly \$364,000 for covid testing, operations, and marketing.

Noble sought Audrain County's help last fall to pay contract nurses after pandemic costs soared. Its commissioners approved a one-year \$1.8 million loan using ARPA money. The loan is due in September, at a 2.5% interest rate. If Noble defaults, the rate climbs to 5%.

Even as the hospitals looked flush with federal money, contractors were pulling out, according to lawsuits that allege more than \$2 million in unpaid bills.

In one suit filed April 21, Moberly Anesthesia Associates said the Audrain hospital failed to pay nearly \$214,000 for services provided.

Among other lawsuits:

- Sodexo Operations, a food services provider, signed a contract with Noble Audrain in May 2021 and filed suit in January, saying it is owed more than \$555,000.

- Contract agency Grace Staffing pulled its nurses from Callaway's ER and other floors last year, saying it is owed more than \$125,000.

- PTC Laboratories, in Columbia, Missouri, said Noble owes more than \$500,000 in back payments and late fees for thousands of covid tests of Callaway employees.

Noble Health executives Carter and Solomon declined to comment on the lawsuits.

Nueterra Capital CEO Jeremy Tasset, the son of Daniel Tasset, said in a March email that "we are a minority investor in the real estate and have nothing to do with the operations of the hospitals."

Callaway County records show Noble owes more than \$72,000 in unpaid property taxes and penalties.

Audrain and Callaway counties' records confirm that Noble kept hospital operations and real estate assets separate — a common move, experts said, from the private equity playbook, when profits are expected from property value rather than medicine.

Said Rosemary Batt, a management professor at Cornell University: "That's a tipoff that they must be doing something to monetize the real estate to make money."

Patients "At Risk for Their Health and Safety"

Eileen O'Grady, research manager at the nonprofit Private Equity Stakeholder Project, said private equity's focus on strong, speedy returns makes it a risky business model for health care. "In rural hospitals," O'Grady said, "there are very few ways" to boost revenue and cut expenses "without having an impact on patient care."

(See *Equity*, page 25)

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Indeed, by late summer 2021, federal and state inspectors found alarming deficiencies at the Callaway hospital and gave Noble 23 days to fix them.

Noble took some corrective actions, so inspectors cleared the hospital to admit patients and receive funding. But it was not exactly a clean bill of health.

The September checklist of deficiencies spanned 16 pages, compared with 135 the month before. Some lapses, such as not staffing an overnight ER doctor, were unaddressed.

At the Audrain hospital, inspectors found “ineffective management.” Its electronic medical record system did not keep patient information. Its behavioral health staff did not retain records or footage of an alleged patient assault, and inspectors found long electrical cords next to beds, a risk for strangulation.

Meanwhile, the three men who ran Noble were shopping for more hospitals to buy.

Solomon and Carter pitched Noble’s services to officials in Fort Scott, Kansas, whose hospital had closed in

2018. City and county leaders on July 23, 2021, paid \$1 million from their American Rescue Plan Act funds for Noble to study the feasibility of reopening. The money was paid to a new company Peterson founded in June, Access Medical Advisors.

Solomon, president of Noble’s real estate company, told the county in late March of an “incredible” finding from the study — Fort Scott’s hospital building was worth \$19.6 million, which “could present the borrowing basis or the bonding basis for a really great viable community project to move forward.”

Solomon’s discovery came as Noble’s hospitals in Missouri remained closed, staffers looked for new jobs, and patients traveled even farther for care.

It came as Noble Health appeared to be unraveling. In late March and April, the Kansas City attorney who registered the company, its hospitals, its real estate entities, and Access Medical Advisors — Philip Krause — informed state officials he had resigned his positions with all of them.

Peterson’s LinkedIn page said he has retired from Noble Health. In March he incorporated a new company, Noble Health Services, based at his home address — a half-million-dollar brick colonial in a leafy Kansas City suburb. Its purpose: “healthcare administrative services.”

As for Noble’s failed hospitals, Texas-based Platinum Team Management executive Cory Countryman said it would buy and reopen them. “We have equity investors,” said his colleague Melissa Upshaw, as well as “traditional financing” and “a portfolio of our own.” Countryman does have recent health care experience: In 2017, as CEO, he abruptly shut down Walnut Hill hospital in Dallas.

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What’s so Great About Native Plants?

Restoring native plant habitat is vital to preserving biodiversity. By creating a native plant garden, each patch of habitat is your contribution to nurturing and sustaining the living landscape for birds, animals, and pollinators.

Native plants provide multiple benefits to people and wildlife, while contributing greatly to healthy soil and water in urban and rural areas. Below is a quick list of seven good things native plants do or provide. For much more detailed information on native plants and where you can obtain them, be sure to check out Grow Native! Missouri’s Grow Native organization is the native plant marketing and education program of the Missouri Prairie Foundation.

Native plants help you use less fertilizers. Vast amounts of fertilizers are applied to lawns. Excess phosphorus and nitrogen (the main components of fertilizers) run off into lakes and rivers causing excess algae growth. This depletes oxygen in our waters, harms aquatic life and interferes with recreational uses.

Native plants help you use less pesticides. Nationally, over 70 million pounds of pesticides are applied to lawns each year. Pesticides run off lawns and can contaminate rivers and lakes. People and pets in contact with chemically treated lawns can be exposed to pesticides.

Native plants help you use less water. The modern lawn requires significant amounts of water to thrive. In urban areas, lawn irrigation uses as much as 30% of the water consumption on the East Coast and up to 60% on the West Coast. The deep root systems of many native Midwestern plants increase the soil’s capacity to store water. Native plants can significantly reduce water run-off and, consequently, flooding. Because native plants are adapted to local environmental conditions, they require far less water, saving time, money, and perhaps the most valuable natural resource, water.

Native plants help you keep the air around you cleaner. Natural landscapes do not require mowing or very much maintenance. Lawns, however, must be mowed regularly. About forty million lawnmowers consume 200 million gallons of gasoline per year, while overall, gas-powered garden tools emit 5% of the nation’s air pollution. One gas-powered lawnmower emits 11 times the air pollution of a new car. Excessive carbon from the burning of fossil fuels contributes to global warming, while native plants sequester (remove) carbon from the air.

Native plants provide shelter and food for wildlife and support pollinators. Native plants attract

(See *Plants*, page 28)

Did you know?

TOP 25 STATEWIDE INVASIVE PLANTS

Invasive: An aggressive, non-native species whose presence causes or is likely to cause economic or environmental harm.

Missouri is threatened by many invasive plants. The plants pictured below are particularly important to identify and control because they are the currently the worst invasive plants in Missouri. Learning how to identify and remove uncontrolled plants from your property is the first step in protecting the vitality of Missouri's natural and agricultural lands. For more information on identification and removal, visit the Missouri Invasive Plant Council (MolIP) website.

1. **Sericea Lespedeza**
Lespedeza sericea
Major threat: East Texas, Regional

2. **Gallery Pear**
Pyrus calleryana
Major threat: MO District 1, Regional; East J. Warburg, Regional

3. **Invasive Bush Honeysuckles**
Lonicera
Major threat: East Texas, Regional; Midwest, Regional; East J. Warburg, Regional

4. **Reed Canary Grass**
Phalaris arundinacea
Major threat: East Texas, Regional; Midwest, Regional; East J. Warburg, Regional

5. **Garlic Mustard**
Allyson petiolata
Major threat: East Texas, Regional

6. **Autumn Olive**
Elaeagnus angustifolia
Major threat: East Texas, Regional

7. **Japanese Honeysuckle**
Lonicera japonica
Major threat: East Texas, Regional

8. **Oriental bitterweed**
Celastrus orbiculatus
Major threat: East Texas, Regional

9. **Himalayan blackberry**
Rubus alpinus
Major threat: East Texas, Regional

10. **Japanese stiltgrass**
Microstegium chinensis
Major threat: East Texas, Regional

11. **Japanese knotweed**
Polygonum japonicum
Major threat: East Texas, Regional

12. **Invasive privets**
Ligustrum
Major threat: East Texas, Regional

13. **Climbing Euonymus**
Euonymus alatus
Major threat: East Texas, Regional

14. **Purple Loosestrife**
Lythrum salicaria
Major threat: East Texas, Regional

15. **Russian Olive**
Elaeagnus angustifolia
Major threat: East Texas, Regional

16. **Multiflora rose**
Rosa multiflora
Major threat: East Texas, Regional

17. **Tall Fescue**
Festuca arundinacea
Major threat: East Texas, Regional

18. **Johnson Grass**
Sorghum intrans
Major threat: East Texas, Regional

19. **Burning Bush**
Elaeagnus angustifolia
Major threat: East Texas, Regional

20. **Japanese hops**
Misocallis japonica
Major threat: East Texas, Regional

21. **Spotted Knapweed**
Centaurea strobilata
Major threat: East Texas, Regional

22. **Tree of Heaven**
Ailanthus altissima
Major threat: East Texas, Regional

23. **Common Reed**
Phragmites australis
Major threat: East Texas, Regional

24. **Weeping Lovegrass**
Parasola tenuis
Major threat: East Texas, Regional

25. **Curly-Leaf Pondweed**
Potamogeton amplifolius
Major threat: East Texas, Regional

The data collected on expanding invasive plants comes from the MolIP invasive plant assessment.

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Plants

(Continued from page 26)

a variety of birds, butterflies, and other wildlife by providing diverse habitats and food sources. Closely mowed lawns, on the other hand, are of little use to most wildlife! In addition to providing vital habitat for birds, many other species of wildlife benefits as well. The colorful array of butterflies and moths, including the iconic monarch, the swallowtails, tortoiseshells, and beautiful blues, are all dependent on very specific native plant species. Native plants provide nectar for pollinators including hummingbirds, native bees, butterflies, moths, and bats. They provide protective shelter for many mammals. The native nuts, seeds, and fruits produced by these plants offer essential foods for all forms of wildlife.

Native plants promote biodiversity and stewardship of our natural heritage. In the U.S., approximately 20 million acres of lawn are cultivated, covering more land than any single crop. Unfortunately, there are very few benefits to native wildlife from a manicured lawn. Likewise, gardens that mostly feature non-native species of plants are often of little benefit to wildlife and pollinators. Natural landscaping is an opportunity to reestablish diverse native plants, thereby inviting the birds and butterflies back home.

Native plants have been shown to save money in many different ways. One study by Applied Ecological Services (Brodhead, Wisconsin) of larger properties estimates that over a 20-year period, the cumulative cost of maintaining a prairie or a wetland totals \$3,000 per acre versus \$20,000 per acre for non-native turf grasses. The economic benefits of native plants can also be measured against the damage that certain non-native

and invasive plants do.

Grow Native! helps protect and restore biodiversity by increasing conservation awareness of native plants and their effective use in urban, suburban, and rural developed landscapes. Through collaboration with consumers, private industry, non-profit organizations, and government agencies, Grow Native! aims to significantly increase the demand and use of native plants in the lower Midwest—Missouri, southern Illinois, eastern Kansas, northern Arkansas, northern Oklahoma, and southern Nebraska.

Overarching Goals of the Missouri Prairie Foundation’s Grow Native! Program

- Provide quality native plant information and educational opportunities to our stakeholders: homeowners, landowners, livestock producers, gardeners, governmental agencies, local governments, educational institutions, and partner conservation and landscaping industry organizations.
- Increase demand for and supply of native plants and native plant landscaping and other services by marketing products and services of Grow Native! Professional Members and providing education to consumers.
- Manage activities of Grow Native! program in a sustainable manner in terms of funding and labor.
- Maintain committee with good communication and respect for all involved.
- Have fun! Involvement in planning and executing Grow Native! Program activities should energize and

inspire.

- Administer the Missouri Invasive Plant Council, a resource of the Grow Native! program

Grow Native! Leadership and Strategic Plan

Grow Native! is governed by a committee of native plant growers, native plant landscaping professionals, and Missouri Prairie Foundation board members.

In 2020, the Grow Native! committee recognized the 20th anniversary of Grow Native! program.

Visit the website www.grownative.org to learn about native plants for Missouri and how and why to plant them.

Invasive Plants in Missouri Cause Harm:

An invasive plant is defined as a species whose introduction to Missouri causes economic or environmental harm. In most cases, invasive plants evolved in other parts of the world and were introduced to Missouri by people. It is also important to understand that some native plants, usually via land disturbances by people, can exhibit aggressive qualities similar to invasive plants and may also need to be controlled. An example is eastern red cedar, which has spread beyond its original habitat and abundance in Missouri due to landscape changes and suppression of fire.

Invasive plants pose serious threats to Missouri’s native ecosystems, as well as many native plants and animals, the built environment. Many facets of the (See *Plants*, page 29)



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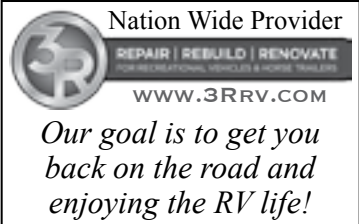
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Plants

(Continued from page 28)

state's economy are harmed by invasive plants, including cattle production, the timber industry, and outdoor recreation, including fishing and hunting.

The top 25 plant species listed on the Missouri Invasive Plant Assessment:

1. Chinese bushclover (Sericea Lespedeza)
2. Callery Pear Tree
3. Invasive Bush Honeysuckle
4. Reed Canary Grass
5. Garlic Mustard

6. Autumn Olive
7. Japanese Honeysuckle
8. Oriental Bittersweet
9. Himalayan Blackberry
10. Japanese Stiltgrass
11. Japanese knotweed
12. Invasive privets
13. Climbing Euonymus
14. Purple Loosestrife
15. Russian Olive
16. Multiflora rose

17. Tall Fescue
18. Johnson Grass
19. Burning Bush
20. Japanese hops
21. Spotted Knapweed
22. Tree of Heaven
23. Common Reed
24. Weeping Lovegrass
25. Curly-Leaf Pondweed

Inflation Reduction Act: Important Cost-Savings Changes

The giant health care, climate, and tax bill expected to pass the House on Friday and be sent to the president for his signature won't be as sweeping as the Democrats who wrote it had hoped, but it would help millions of Americans better afford their prescription drugs and health insurance.

The Inflation Reduction Act is estimated to spend about \$485 billion over 10 years on health and alternative energy programs while raising about \$790 billion through tax revenue and savings. The difference would be used to help reduce the deficit.

On the health front, the legislation achieves two key goals of congressional Democrats. First, it would give the federal government the ability to negotiate prices of some drugs purchased by Medicare beneficiaries, a tool that has long been opposed by the drug industry. Second, it would extend the enhanced premium subsidies for people who buy insurance on the Affordable Care Act marketplaces that Congress put in place last year to help confront the

covid-19 pandemic.

"It's historic. Never before have we been able to negotiate prescription drug prices. This is something we've been fighting for [for] decades," House Speaker Nancy Pelosi said this week. "I want more, of course — we always want more. But this is a great deal."

The bill extends the enhanced subsidies, which will expire this year if they are not continued, through 2025. The 2021 covid relief bill boosted subsidies for those people who had already qualified for the aid and provided subsidies to some middle-income people who had found coverage to be too expensive. According to an analysis by KFF, about 13 million people will see their premiums jump by more than half, on average, if the enhanced subsidies are not continued. And people who earn more than four times the poverty level will not be eligible for subsidies anymore, on top of seeing their premiums spike. The subsidies' extension is expected to cost about \$64 billion.

The bill will also have a major impact on Medicare, including by allowing the program to negotiate prices for some of the most expensive drugs, capping beneficiaries' out-of-pocket payments for drugs, limiting their insulin cost sharing to \$35 a month, and barring drug companies from raising prices faster than inflation.

The drug pricing provision, estimated to save the government nearly \$100 billion over 10 years, would require the U.S. Department of Health and Human Services to identify Medicare's 100 most expensive drugs and then pick 10 for price negotiations starting in 2023. Those prices would take effect in 2026. Another 10 drugs would be added over the next two years, with the savings fully in effect by 2028.

The negotiations would apply first to drugs people get at the pharmacy, but in the later two years, drugs that people get in doctors' offices could also be covered.

(See *Inflation*, page 31)



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Inflation

(Continued from page 29)

Some of the Medicare changes would kick in next year. One is the cap on price hikes. Under the bill, companies that raise the price of drugs sold to Medicare faster than inflation must pay rebates back to Medicare, generating an estimated \$101 billion in savings for the government. The inflation protections will also apply to certain drugs, such as biologicals, that patients get in a doctor's office.

New vaccine and insulin cost caps would also take effect in 2023. Under the bill, all vaccines recommended by the federal Advisory Committee on Immunization Practices will be fully covered by Medicare, as well as by Medicaid and the Children's Health Insurance Program. For Medicare beneficiaries who need insulin, out-of-pocket costs would be capped at \$35, and starting in 2026, the cap would be \$35 or 25% of the negotiated price if that is lower.

Another big saver for Americans enrolled in Medicare would be a \$2,000 cap on out-of-pocket drug costs, which would begin in 2025. According to KFF, 1.5 million Medicare beneficiaries paid more than \$2,000 for their drugs in 2019. According to an analysis by the Council for Informed Drug Spending Analysis based on data from 2012, about 3.5 million beneficiaries would likely save more than \$1,500 a year.

Starting sooner, in 2024, people whose out-of-pocket drug costs reach the "catastrophic" threshold of \$7,050 won't have to pay any additional money on drugs that year. Currently, there is no cap, and people must pay 5% of the cost of extremely expensive drugs after hitting the threshold.

Also starting in 2024, Medicare would extend low-income subsidies to about 500,000 beneficiaries who earn between 135% and 150% of the poverty level (\$18,347 to \$20,385 for a single person). Premium hikes on drug plans would also be limited in 2024 to 6% for all beneficiaries through 2029.

The bill could have reached far more people, but Democrats' attempts to slow the increase in drug prices and cap insulin copays outside of Medicare were blocked.

Because the bill is being passed on expedited procedures known as budget reconciliation, all the provisions must have a direct impact on federal spending or revenue. The Senate parliamentarian, who vets such measures, ruled that the insulin and inflation measures targeting the private insurance market were out of bounds. Democrats tried to add back the broader-market insulin cost caps but fell three votes shy of the 60 needed to do so, with only seven Republicans joining them.

Senate Majority Leader Chuck Schumer pledged to

hold another vote on expanding the insulin cost cap in the fall.

Still, some analysts see reasons to believe that most Americans not directly affected by the bill will see some benefits, particularly from the limits on drug price increases and the Medicare drug price negotiations.

In a conference call with reporters Thursday, Sean Dickson of the nonprofit West Health Policy Center pointed to the government's 340B program, in which drug companies are required to provide discounts to certain care providers and in which there are inflation penalties. He estimated that Medicare alone saved \$7 billion over five years indirectly because of those inflation restraints.

"There was a spillover effect from the subsection of a government program that had an inflation penalty," Dickson said. "That resulted in lower costs for everyone who used those drugs and slower price growth."

KHN (Kaiser Health News) is a national newsroom that produces in-depth journalism about health issues. Together with Policy Analysis and Polling, KHN is one of the three major operating programs at KFF (Kaiser Family Foundation). KFF is an endowed nonprofit organization providing information on health issues to the nation.



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Chapter Meeting Information

Chapter 11, Springfield. Meets 2nd Wednesday, 10:30 am, at Jimmy’s Egg, Parkcrest Shopping Center, 3837 S. Campbell Ave., Springfield, MO (202) 253-6350

Chapter 19, Joplin. Meets 2nd Tuesday, 11:30 am at Granny Shaffer’s Restaurant, 2728 N. Range Line (except July). (417) 642-5688.

Chapter 20, Greater Kansas City, MO. Meets 1st Saturday monthly (2nd Saturday in July & Sept), 1 pm at Metro Police Station Community Room, 7601 Prospect. (816) 761-0301.

Chapter 112, Greater St. Louis. Meets 2nd Tuesday monthly at 11 am (except July & December). Sunny Street Café, 11692 Manchester Rd, Des Peres, MO. (314) 698-2890.

Chapter 307, St. Joseph. Meets 4th Saturday every other month (January, March, May, July, September, November) at noon at Perkins, 3901 Frederick Ave, Saint Joseph, MO.

Chapter 313, Jefferson City. Meets 3rd Tuesday, 12 Noon at Perkins Restaurant, 1722 Jefferson St., Jefferson City. (573) 606-8363 or (573) 694-1850.

Chapter 683, Hannibal. Meets 2nd Thursday, 11:30 am at various locations. (573) 735-4713.

Chapter 694, Poplar Bluff. Meets 2nd Wednesday, 12 Noon at Twin Towers. (573) 785-0296.

Chapter 695, West Plains. Meets the 4th Tuesday (except December), 12 Noon at The Ranch House Bar & Grill, 1321 Preacher Roe Blvd., West Plains. (417) 938-4312.

Chapter 991, Corncob Pipe Capital/Washington. Corncob Pipe Capital/Washington, meets 2nd Wednesday of the month, 1 pm, at Ponderosa Steakhouse in Washington. (636) 239-7548.

Chapter 1012, Cass County. Meets 1st Friday, 11:00 am at Foxwood Springs in Raymore, MO (even months). (816) 322-6230.

Chapter 1164, Independence. Meets 3rd Thursday, 12:30 pm at St. Pauls’ Lutheran Church. 816-478-0172.

Chapter 1240, N. St. Louis Co. / Florissant. Meets 3rd Tuesday, 12 Noon at Harmony United Methodist Church, (except July & December). (314) 837-7057.

Chapter 1278, Jefferson County. Meets 4th Tuesday, 12 Noon, at Ponderosa in Arnold, at the corner of Jeffco and Richardson. (636) 282-9637.

Chapter 1463, Golden Valley, Clinton. Meets on the 2nd Wednesday at 12 Noon at the Clinton Senior Center. (660) 351-2790.

Chapter 1843, Missouri State NARFE Chapter. Meets on line and via telephone at 11:00 am on the 3rd Monday of May, September, and December, and in person at the annual Federation Conference in April. (573) 372-8101.

Chapter 1859, Mexico. Meets 4th Tuesday, 11:30 am January, March, May, July, September and November at Paris Senior Center, Paris, MO. (573) 672-3202.

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Chapter 1915, N. Central. Meets second Monday at 12 noon at Murray’s Buffet and Grille, 719 South Washington St, Chillicothe. January, March, May, July, September & November. (660) 255-4655.

Chapter 1944, Northland, Excelsior Springs. Meets 2nd Saturday, Please call 816-580-3046 for information and location.

Chapter 1980, Pomme De Terre. Meets 1st Wednesday, 11:30 Lunch, 12 Noon for meeting, at Smith Restaurant, Collins. (417) 998-9320.

Chapter 2041, Blue Springs. Meets 2nd Tuesday, 11:30 am, at Sandy’s Restaurant 1255 SW US, MO-7, Blue Springs, MO (816) 295-1325.

Chapter 2071, West St. Louis County. Meets 1st Thursday, 11:00 am at Young’s Ice Cream Parlor and Grill, Valley Park, MO. (636) 629-3987.

Chapter 2283, Ava. Meets 3rd Wednesday of January, March, May, July, September, and November, 11:30 am, at Subway in Hartville, MO. (417) 736-2504.

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