



# Missouri SHL Bulletin

December 2024

*A Newsletter for those who promote conscientious legislative advocacy for Missouri's older adults.*

## The 2025 Issues for Advocacy Explained

By John Kramer, SHL President

**A**t the October Silver Haired Legislative (SHL) Session, five priority issues for advocacy were identified by the delegates. The priorities are listed in the graphic. Following is more explanation on the issues to help you better advocate for legislative action. Sign up for the **Advocacy E-Newsletter** (see back page) so you receive updates on bill numbers and sponsors when available.



1. The Missouri Property Tax Credit (or “circuit breaker”) helps older adults and Missourians with disabilities living on fixed incomes stay in their homes by providing a credit towards the

cost of their property taxes. The credit has not been adjusted since 2008 and legislators can provide meaningful help to these Missourians by making critical updates to the “formula” of this credit.

2. Nursing home residents on Medicaid are allowed only \$50 to spend for personal needs. This proposal would increase this amount to the national average of \$70 and provide annual increases based upon the consumer price index for elderly.

3. Currently Missouri has the very lowest excise tax on tobacco products in the nation. This proposal would provide a small increase in this tax with the proceeds going directly to address the ever-growing need for transportation assistance for seniors.

### SHL Top Five Priorities for 2025

1. Improve the Missouri Property Tax Credit a.k.a. Circuit Breaker and add annual indexing.
2. Increase the Personal Needs Allowance and add annual indexing.
3. Increase Excise Tax on tobacco products to benefit AAA transportation fund.
4. Raise the Aged and Disabled Waiver from 85% of the Federal Poverty Level (FPL) to 133% of the FPL, as it is for MO HealthNet Expansion.
5. Increase Medicaid Asset Level.

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4. The Aged and Disabled Waiver offers in-home services to individuals aged 63 and above who have certain impairments and would require nursing home care in the absence of these services. Currently, an individual will not qualify for this waiver if they have a monthly income of more than \$1,066 or 85% of the Federal Poverty Level and this proposal would increase this to \$1,669 or 133% of the FPL which is in line with other Medicaid programs.

5. Increase the Medicaid asset level. Currently the asset level is \$5,909.25 for an individual and \$11,818.45 for a couple. Income cannot exceed \$1067 per month per individual or \$1448 for a couple. The proposal is to increase the asset level to \$10,000 for an individual and \$20,000 for a couple.

## Recap of the Oct. 15-17 SHL Annual Session

By John Kramer, SHL President

**T**hank you to all that attended the 51<sup>st</sup> Annual Session. A great time was had by everyone in attendance. We had some fun and some informative speakers this year. I do hope everyone enjoyed the committee chairs talking about what they do for you and how you can volunteer to be a member of the various committees.

We started out with a general session, our committee meetings, and a caucus with your delegation followed by a nice dinner and fellowship. It was great to see everyone there.

We had a wonderful day visiting the capital on Wednesday despite the construction going on inside the capitol building. Everyone started out in the House chambers where we were presented a proclamation from the Governor declaring October as Missouri Silver Haired Legislator month. After our preliminary pledge, Oath and welcome to the capital we broke so that House could do the Proposed bills in the House and the Senate adjourned to the Senate to do the Proposed bills in the Senate.

We finished the day at the capital with a nice dinner back at the Capital Plaza Hotel. We had a great presentation on budget issues and how to work with the people at the Department and the members on the Budget Committees.

On the last day we voted on bylaw changes and came up with our five priorities for advocacy.

After the general session ended, we had to meet with the board of directors to nominate and elect our Board of Directors for 2025.

They are as follows:

- President John Kramer
- First Vice President Patricia Bowers
- Second Vice President Janet Baker
- Treasure Thomas Eyssell
- Secretary Peggy Don Yates

*In Conclusion I want to leave you with these words  
You can be Part of the Process – Part of the Solution  
Missouri Silver Haired Legislature  
Making a Difference since 1973*

*John Kramer, SHL President*

# Using the “Give 5” Program to Recruit SHL Delegates and Advocacy E-Newsletter Members

By Victor DaMommio, SHL Speaker Pro-Tem of the House Chair of Senior Age AAA





The “Give 5” program is a civic matchmaking program that connects retirees and soon-to-be-retirees with meaningful volunteer opportunities. Give 5 was started in Springfield, MO in 2017 and is now licensed statewide at 10 locations in Missouri with more sites in Oklahoma, Texas, and Tennessee. The Give 5 program follows a simple formula to introduce individuals to volunteer opportunities in their area. They recruit and enroll a ‘class’ of 20 or so students that meet at a central location like a library or community center. Selected nonprofits, like the Silver Haired Legislature, will speak




to the students at this location. The students will then be bused to other organizations where they will learn about additional nonprofits as they search to find a volunteer position that will match their individual passion or skill set. The Give 5 program has already

received the state of Missouri Senior Service Award along with a number of other accolades noted on the website at: <https://give5program.com/>

Your SHL district will act as one of the nonprofits that speak to the students. I have spoken at several venues offered by Give 5 including the local senior center, a church, and a job center. I take about 30-minutes to talk about who we are and what we do, and the response has been outstanding. In south central Missouri at the Senior Age district of the SHL, we have a full boat of 15 delegates and 4 alternates, and 6 of the 19 came from the Give 5 program, including yours truly. It has also generated at least **30 new subscribers to the Advocacy E-Newsletter**. The Give 5 program receives support from DHSS and there are **six different Missouri Area Agencies on Aging that already serve as hosts or have worked with the Give 5 program**.

 Young at Heart Resources  
 Care Connections

 Aging Best  
 Mid-America Regional Council

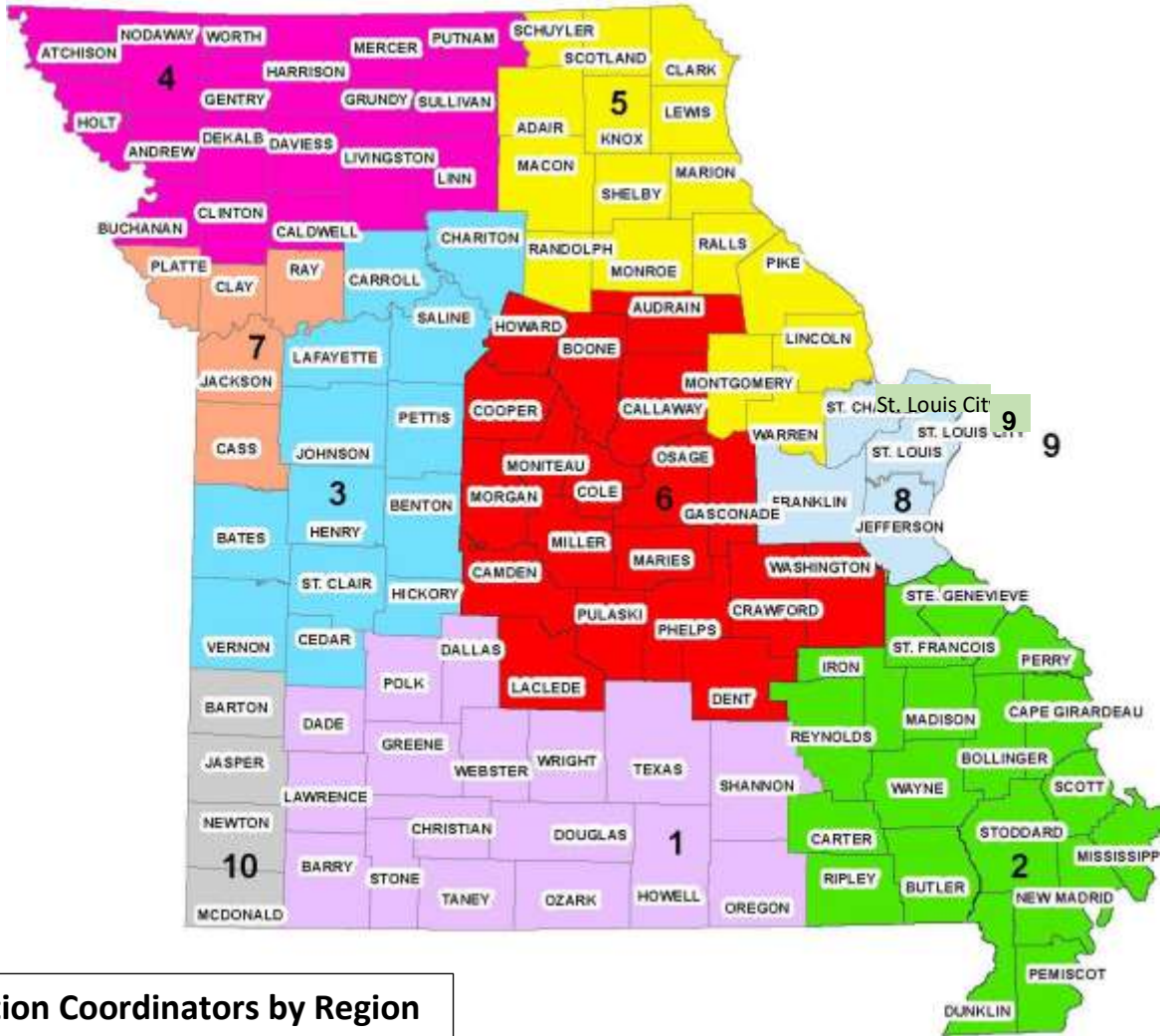
 Region X  
 Senior Age

There were more than a few empty seats at the October convention and our impact in Jefferson City is directly related to the number of SHL delegates and Advocacy E-newsletter members that reach out to our legislators.

The Give 5 program offers a direct and proven method to introduce the Silver Haired Legislature to individuals that are **already seeking meaningful volunteer opportunities**.

If your district already participates in the Give 5 program, contact your district SHL coordinator to schedule a presentation to the Give 5 students. If your area does not already participate, there is a link on the Give 5 website to get the process started. Visit the website <https://give5program.com/> to get more details. You also may reach out to me at [vdavis8735@gmail.com](mailto:vdavis8735@gmail.com) if I can be of any assistance.

# Missouri Silver Haired Legislature Delegations



## Delegation Coordinators by Region

### 1. Senior Age

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### 7. Mid-America Regional Council

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### 2. Aging Matters

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### 6. Aging Best

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### 9. St. Louis AAA

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### 10. Region X AAA

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### State Coordinator, Kayla Curry

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# 2025 Dates for Your Calendar

Jan. 8	First Day of Legislative Session
Jan. 13	Governor's Inauguration
Jan. 29	Advocacy Day 2024, Jefferson City
May 16	Last Day of Legislative Session
Sept. 8-10	20 <sup>th</sup> Show Me Summit on Aging, Columbia, MO
Sept. 10	Veto session
Oct. 21-23	52 <sup>nd</sup> SHL Annual Meeting, Jefferson City



## New Senior Center Under Construction in Cameron

**Y**oung at Heart Resources Board members and administration toured the construction site of the new senior center in Cameron at their November board meeting. The new site is a cooperative effort with Young at Heart Resources, Department of Health and Senior Services, funding from the meal expansion/infrastructure and the senior growth and development funds. Young at Heart Resources is appreciative of the Missouri Legislature for appropriating funds. The opening date for the new center is early summer.



YOUNG AT HEART BOARD MEMBERS STANDING AT THE FOOD SERVING COUNTER IN THE NEW SENIOR CENTER IN CAMERON. (LEFT TO RIGHT) KARMA METZGAR, STEVE JOHNSON, SANDY SORENSON, KATHY ROACH AND JOHNNIE HERNDON



YOUNG AT HEART BOARD MEMBERS TEST OUT THE DISHWASHING AREA AT THE NEW SENIOR CENTER IN CAMERON. HANDING OF HER "DIRTY DISHES" IS SANDY SORENSON. IN THE DISHWASHING AREA IS KARMA METZGAR AND STEVE JOHNSON.

# Taxing Matters—It All “Depends”

By Thomas Eyssell, SHL Treasurer, and Chair, Aging Ahead Delegation Chair, SHL Publications and Education Committee



Recently I have heard two statements about Missouri’s state income tax that gave me pause. First, the dinner speaker at the recent SHL annual meeting provided an in-depth overview of the state budgeting process, during which she noted that Missouri had the 11<sup>th</sup>-lowest income tax rate in the country. She went on to describe Missouri as being “one of the *least* tax-friendly states in the country.” I did a mental double-take, thinking that she had meant to suggest that Missouri is one of the *most* tax-friendly states in the country. I quickly realized, however, that “tax-friendly” meant “friendly to higher taxes.”

Then, a few days after the recent election Governor-elect Mike Kehoe stated in a radio interview that his long-term plan is to eliminate Missouri’s state income tax altogether. Clearly, there are two competing philosophies at work here!

It made me wonder: How many states have no state income tax, and how do they cover the costs of providing essential services for their citizens?

The answer to the first question is easy. According to Americans for Tax Reform, there will be nine states with no state income tax as of January 1, 2025: AK, FL, NH, NV, SD, TN, TX, WA, and WY. One more state – KY – has passed legislation to phase out its state income tax over time. The remaining states have state income tax rates ranging from 2.50% (AZ, ND) to (ulp!) 13.3% (CA). MO is smack in the middle of the pack at 4.8%. (Missouri’s top rate will go to 4.7% in 2025, after falling for each of the last several years due to Senate Bills 3 and 5.)



Answering the second question is more complex. It is often said that zero- (and even low-) tax states make up the difference by levying higher sales taxes, higher property taxes, or skimping on education funding (among other services).

If true, one would expect to find that states with low-income tax rates would have high sales tax rates, and/or high property tax rates. On the other hand, we would expect lower state tax rates to be associated with lower K-12 per pupil spending. We perform a correlation analysis to see which (if any) of these presumptions is borne out.

First, using 2024 data from the Tax Foundation, I calculated the correlation between a state’s top income tax rate and its sales tax rate. The result was +.07. Since it is close to zero, we

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# Taxing Matters—It All “Depends” (Continued from Page 6)

conclude that there appears to be very little relationship between a state’s top income tax rate and its sales tax rate.<sup>1</sup> The result suggests that low-income tax states are not generally making up the revenue lost by levying higher sales taxes.

Perhaps low-income tax states are goosing up their property tax rates to make up revenue foregone. Using data on effective real estate property tax rates from RocketMortgage, we see a correlation of +.08. Again, there seems to be virtually no relationship between state income tax rates and property tax rates.



Finally, we consider education spending. If low-income tax states are less generous in funding K-12 education, we would expect a lower tax rate to be associated with fewer dollars of spending per pupil. Using K-12 per-pupil spending figures from the World Population Review, we find a correlation of +.27.<sup>2</sup> This indicates a moderately strong relationship; we conclude that states with lower income tax rates do tend to spend less on K-12 education than higher-income tax states.

So - what do the numbers tell us? I used to tell my MBA students that the correct answer to every question in Finance is: “It depends” - the world is complicated and there are few easy answers. Nonetheless, the data suggest that states with lower state income taxes do not “make up the difference” with higher sales or property taxes. It does appear, however, that lower state income tax rates translate into moderately lower K-12 funding.

*So - what do the numbers tell us? I used to tell my MBA students that the correct answer to every question in Finance is: “It depends” - the world is complicated and there are few easy answers.*

*Thomas Eysell*

I should point out that these results should not be considered definitive, nor are they the “final answer” to the question. I hope, however, that they provide some food for thought as Missouri goes down the no-tax path.

1. A correlation coefficient of +1.00 indicates that two items move exactly together. Alternatively, a coefficient of -1.00 indicates that they move in exactly opposite directions. And a coefficient of 0 suggests there is no statistical relationship between two items.
2. State per-pupil spending was adjusted to reflect different living costs in each state.

# Lincoln University's 26<sup>th</sup> Minority Institute Champions Aging With Dignity Through AI

By Stephanie Cobian, Lincoln University College of Agriculture, Environmental and Human Sciences (CAEHS) Writer/Editor. Shared by Glenda Meachum-Cain, member of Publication and Education Committee

The Paula J. Carter Center on Minority Health and Aging (PJCCMHA) at Lincoln University's (LU) Cooperative Extension hosted the 26th annual Missouri Institute on Minority Aging (MIMA) from August 26 to 28, 2024, at the Capitol Plaza Hotel. The event, themed "Building Bridges to a World with Artificial Intelligence (AI)," brought together community leaders aged 55 and older across Missouri to explore how AI can enhance daily life and improve overall health.

Mindy Ulstad, bureau chief of senior and disability services at the DHSS, spoke on the Missouri Master Plan on Aging during her address. This comprehensive plan is designed to ensure that Missouri's older population, people with disabilities and caregivers have access to the programs, services and policies they will need over the next decade. Understanding that aging is not a challenge for the elderly but a process that everyone shares, Ulstad stated, "We want everyone to be okay with aging. Aging is living. We all need to be prepared and working

towards that process so that we all can age with dignity."

Ulstad noted that by 2030, adults aged 60 and older will outnumber children in Missouri for the first time in history, comprising more than 25% of the state's population. As this demographic shift continues, the Master Plan on Aging will address critical areas such as daily living and employment, housing, transportation, caregiver support, safety and security, long-term services and holistic health.



MINDY ULSTAD, BUREAU CHIEF OF SENIOR AND DISABILITY SERVICES AT THE DEPARTMENT OF HEALTH AND SENIOR SERVICES, SPEAKS ABOUT THE MISSOURI MASTER PLAN ON AGING.

In his keynote address, Dr. Donald Wunsch II, the Mary Finley Missouri Distinguished Professor and director of the Kummer Institute Center for Artificial Intelligence and Autonomous Systems at Missouri University of Science and Technology, discussed the benefits of AI, particularly for aging populations. He emphasized AI's potential to solve complex medical challenges and improve diagnostics, including the use of AI-enabled medical devices. Wunsch also cautioned against the biases that can arise in AI systems, underscoring the importance of human oversight to ensure AI respects human privacy and maintains ethical standards.

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The conference featured several concurrent sessions led by Lincoln University staff and an attorney from Legal Services of Eastern Missouri, focusing on topics such as digital citizenship, leveraging AI and avoiding common tech scams. These sessions offered practical insights into the everyday applications of AI. Marla Moore-Collins, Regional Coordinator for the LU St. Louis Urban Impact Center, and Callie Newsom, a 4-H and Positive Youth Development Extension Associate, led a workshop on using AI tools like Alexa for managing tasks, smart home control and safety. Attendees also participated in an interactive online survey using QR codes, gaining hands-on experience with AI-driven tools.

In another session, Joshua Dunne, LU's Commercial Kitchen Manager, demonstrated how AI, specifically ChatGPT, can be used to create nutritious, budget-friendly meals. Based on Dunne's request for a high-protein, high-fiber and nutritious meal under \$20, ChatGPT created a three-course meal plan that included lentil soup, chicken and quinoa stir fry and peach crumble. Participants then sampled the meal Dunne and his assistant prepared, underscoring AI's potential to



MARLA MOORE-COLLINS, REGIONAL COORDINATOR FOR LU'S ST. LOUIS URBAN IMPACT CENTER, AND CALLIE NEWSOM, 4-H AND POSITIVE YOUTH DEVELOPMENT EXTENSION ASSOCIATE, LEAD A WORKSHOP ON DIGITAL CITIZENSHIP AND LEVERAGING AI TOOLS.

enhance food security and nutrition for older adults.



JOSHUA DUNNE, LU'S COMMERCIAL KITCHEN MANAGER DEMONSTRATES HOW TO USE CHATGPT TO CREATE NUTRITIOUS, BUDGET-FRIENDLY MEALS.

Dr. Douglas LaVergne, LU's Professor, Dean and Vice President of Land Grant Engagement of the College of Agriculture, Environmental and Human Sciences reinforced the conference's theme in his closing remarks. "I encourage you not to be intimidated by AI," LaVergne said. "It's a powerful tool that will enable our aging population to age in place, reducing the need for assisted living and allowing individuals to maintain their independence."

The Paula J. Carter Center on Minority Health and Aging, the conference's organizer, remains dedicated to improving the quality of life for Missouri's aging minority population. By promoting health literacy and positive health behaviors, the Center works to reduce disparities and inequities in access to health-related care. Through education, research-based information, policy analysis and the strategic use of technology, the Center leads efforts to address the health, social and psychological needs of minority and underserved populations aged 55 and over in Missouri.

# Show Me Summit on Aging and Health 2024

By Julie Peetz, Executive Director, Missouri Association of Area Agencies on Aging (ma4)

The 19th Annual Show Me Summit on Aging, held in Springfield, Missouri, drew a record-breaking crowd of attendees eager to discuss the challenges and opportunities facing the state's aging population.

This three-day event, one of the largest in the summit's history, focused on the theme "The Age of Opportunity."

Nearly 350 attendees, 65 presenters, and 50+ vendors and sponsors gathered to celebrate the historic potential for positive change in Missouri. Together, participants explored ways to create a state where everyone can age well.



SHL members were well represented; Jan Keith, Tom Eyssell, and Kayla Curry hosted a special breakout session "Silver-Haired Legislature Connect".

Dr. Jeremy Holloway, from the University of North Dakota, delivered a powerful keynote

address on Cross-Cultural Communication. Dr. Holloway captivated the audience with an inspiring message of "assuming a bias of hope."

Sandy Markwood, CEO of USAging, offered a visionary perspective on aging in Missouri. Sandy highlighted the state's potential for growth and innovation in senior care and emphasized the exciting opportunities that lie ahead.

Melanie Highland, Director of Missouri's Division of Senior and Disability Services, shared updates on the state's historic Master Plan on Aging and discussed opportunities for growth and innovation in services for Missourians who are aging and those with disabilities.



Expert speakers addressed a wide range of topics, including elder abuse, long-term care, data, technology, nutrition, senior centers, leadership, and advocacy. The summit provided a platform for networking, collaboration, and strengthening community through innovative, data-driven, and person-centered solutions.

Save the dates for the 20<sup>th</sup> Show Me Summit on Aging: September 8-10, 2025, in Columbia.

# Van Buren Seniors Enjoy Fall Craft Fair

Submitted by Barb Mercadante, Aging Ahead SHL, Member of Publications and Education Committee

The Aging Matters Senior Center in Van Buren, located in MO's Ozarks Carter County, is a beehive of activity. Our first impression of the senior center was their colorful autumn decorations, with their fall craft fair underway. In the kitchen, the volunteers were preparing a healthy, homestyle luncheon from meats prepared earlier in the day with lots of fresh vegetables. Of course, there was dessert!

Barb Rogers, a SHL Delegate and the Carter County Senior Center Administrator, has been recognized for her 50-year commitment to food nutrition. Nutritious meals are a priority at the Van Buren Senior Center. In addition to the usual senior center activities, i.e., bingo, guest speakers, card games, arts and crafts, a weekly list of activities, Barb Rogers schedules and promotes the senior center's activities year-round. The 2nd Sunday of each month they have a fundraiser where they serve fried and baked chicken along with another entree. Their seniors work with the Van Buren community with a spring festival, the festival of lights and a fall festival. In July the center hosts a major event: The King of the River Benefit Bass Tournament. The winners receive a trophy and money prizes. The event normally raises a few thousand dollars for their senior center. For the 1st time this past year, the Chamber of Commerce helped with prizes for the tournament. There was a health fair in July and a RV Park BBQ Cook-off in the early fall. The Van Buren senior center is rented out for various activities, i.e., anniversary parties, wedding showers and weddings, baby showers, family and class reunions. The center seniors have been involved as participants in a food bank. Their list of volunteerism and fundraising at the Van Buren Senior Center goes on and on. Life is good and active for older adults at the Van Buren, MO Senior Center.



BARB ROGERS, CARTER COUNTY SENIOR CENTER ADMINISTRATOR STEPS INTO THE KITCHEN TO HELP PREPARE NUTRITIOUS MEALS.



BETTY POTTS IS 92 YEARS OLD. SHE GREETES VISITORS TO THE VAN BUREN SENIOR CENTER.



LESLIE BRISTOL, A LOCAL VENDOR, PERSONALIZES CUTS AND MAKES CANDLES.



THE VAN BUREN SENIORS ENJOYED A TASTY, HEALTHY LUNCH AND AN ENJOYABLE CRAFT FAIR.



DONNA REYNOLDS (RIGHT) MAKES BASKETS AND TEACHES CLASSES ON HOW TO MAKE BASKETS LENA ROGERS IS IN THE BACKGROUND.



## SHL Online Merchandise Store is Open

By Kayla Curry, State SHL Coordinator



The SHL now has an online merchandise store! Check it out! You will see a variety of items available in many colors to help you represent the SHL!

[https://stores.inksoft.com/silver\\_haired\\_legislature/shop/home](https://stores.inksoft.com/silver_haired_legislature/shop/home)

For every item ordered, \$3 will go towards the SHL advocacy fund!



# Sign up today!



## For Public Advocacy E-Newsletter

To subscribe, go to <http://agingahead.org/missouri-shl>

All SHL delegates are encouraged to become subscribers and to recruit others to subscribe.

### Use these links to contact your legislator(s) to advocate for legislation impacting Missouri Seniors.



<https://house.mo.gov>

<http://senate.mo.gov>

<https://www.mo.gov>

<http://www.govtrack.us>



From the links you can track bills, committee hearings, contact legislators, and more.

Also subscribe to the SHL Advocacy update at: <https://www.agingahead.org/missouri-shl/>

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For more information: [Silver Haired Legislature | Health & Senior Services \(mo.gov\)](#) or <https://health.mo.gov/seniors/silverhaired/>