



### Why Real ID is a Fake Issue

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Coming soon to Facebook!



### Update on Vacation Home Rentals

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# The Virgin Flight of the Green Dragon

By Abigail Adams

Welcome to the ground floor launch of the Green Dragon Gazette, a digital newspaper of Missourians, by Missourians, and for Missourians. We will fill these few pages with stuff you never knew about the goings-on in Missouri, about your economy, your health, your family-only matters, your privacy, your security, and your government, and the history of much of the above and the pickles we have let ourselves get into because of it all. It's news, it's truth, but with a twist.

**TELL US your story!** Here are the requirements: It must be written by a Missourian; it must have happened in Missouri; it must be information or news Missourians really ought to know; and finally, we must be able to verify the facts of the story from a minimum of two independent sources. Submit a short summary, best time to contact you, and your contact information to [adamsabigail1800@yahoo.com](mailto:adamsabigail1800@yahoo.com)--if we decide to use your story, we will be in touch.

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## Gazette!



### MO, Did Ya Know?

*MO, Did Ya Know?* is a regular feature of each issue, and is a gathering of information and news not widely known around the state.

Through the Missouri Department of Insurance, people with pre-existing conditions were insured from as early as 1991 until 2010. After 2010, Missouri did this with a federal grant of \$81 million until 2014 when ACA eliminated it! The state pool had more than 4,000 insured members when it ended in 2011. SOURCE: Missouri Department of Insurance website. See more at "**Why I Love Pre-Existing Conditions,**" Page 2.

The PDMP bill (Prescription Drug Monitoring Program) will be the topic of Governor's latest special session of the legislature. Note that Representative Holly Rehder's (R-rural Sikeston/Cape area) bill would never have helped save her daughter (or anyone else's daughter or son) from her opioid addiction. Ask any recovering addict if HB90 would have kept them from getting their drugs, whether prescription or otherwise. See more at "**PDMP: Not the Answer Anywhere,**" Page 4.

More MO Did Ya Know? on Page 4

"It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so."

(Ed. Note: Sometimes attributed to...) Mark Twain



### Home Owners Under Attack at Lake of the Ozarks

By Stacy Shore

Tourism is one of Missouri's leading economic engines, and the vacation home rental industry is one of the fastest growing segments in our economy, pouring hundreds of millions of dollars into Missouri's economy and landing thousands of Missourians a decent job. Statistics show vacation home sector 2016 growth in Missouri at nearly 30%, with tourists who rent vacation homes at the Lake of the Ozarks contributing \$130 million in 2016. Suddenly this segment of Missouri tourism seems to have attracted new attention to the big dollars, and danger now lurks in the halls of the Missouri Capitol, threatening to take out this successful market. Lobbyists and special interests at the 2017 legislative session set their sights on this industry with bills designed to "level the playing field" and put in place a statewide framework for "reasonable regulations" that are anything but reasonable. These bills would have dealt a severe blow to Missouri's economy, and the legislation offered as an industry "protection" would have been the death knell for the vacation home industry at the Lake--and all across the state.

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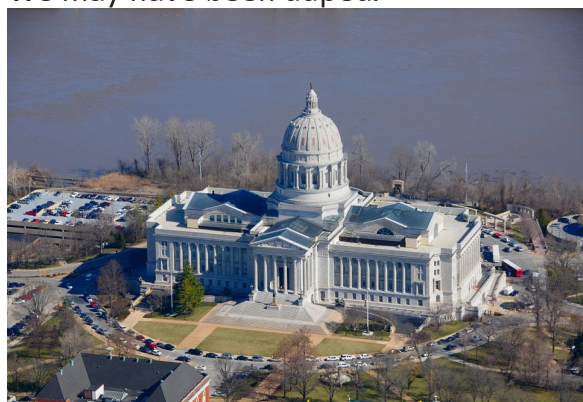




### Why Real ID is a Fake Issue

by Abigail Adams

Real ID changed little except to gather more information on you (including your marriages and divorces!) and to get a biometric photo of your facial features. Before Real ID, with 2 pieces of photo identification, you could fly any airline and you could get on any military base. We may have been duped.



### IN CASE YOU MISSED IT...

#### Walsh vs. Skelton Race August 8:

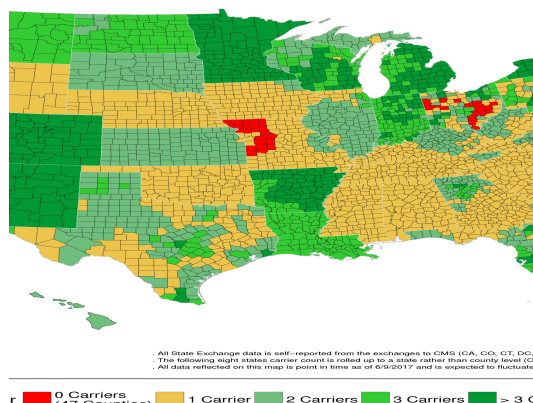
During a recent debate in Columbia, MO, Skelton said "From each according to their ability, to each according to their need." Shortly thereafter, she attempted to claim it was in the Bible. Not so much. It was coined by Karl Marx, the German economist and Communist political philosopher (1818-1883). Before you vote, you may want to ask any friends who live in, or who have visited Venezuela lately, and see how that's working out down there.

#### United Missouri Files Lawsuit Over St. Charles County's PDMP:

Three years ago Missourians overwhelmingly voted to be protected from unreasonable search and seizures in our electronic data and communications. The St. Charles County Narcotics Control Act gives access to unauthorized persons to access and disclose personal prescription drug record information in the database without a warrant.

#### November 2018 U.S. Senate Race Is Overpopulated Already!:

AG Hawley and Rep. Curtman (MO 109) now join Austin Petersen to challenge McCaskill. Hawley to jump ship mid-term if he wins primary, Curtman kicks off with 700 supporters attending, and Petersen the former Libertarian? Hmm. (These stories to be continued next issue...)



### Why I Love Pre-Existing Conditions

by James Coyne, Coyne Agency, Inc.

Seems everybody hates pre-existing conditions these days. But do we really know what they are or the critical role they play in making insurance work?

I speak of actual insurance – not the latest flavor of government mandated healthcare – like the Affordable Care Act or "Ryancare." Perhaps the definition of what insurance is and how it has always worked as a self-sustaining business model has been lost. Maybe that is why we are so confused that it is not working now.

So for review: once you have coverage, pre-existing conditions are no longer an issue. You can not be terminated or singled out for a rate increase for future claims or new conditions.. Still, rates do normally go up for any pool of insureds. Since the inception of individual health insurance, this has always been true.

How it works: when a person applies for insurance the person goes through underwriting. It includes a review of one's medical background, including conditions a person may already have – e.g.: pre-existing conditions. Based on the underwriting the insurance company decides if it wants to make an offer of coverage and at what price. Most that apply for coverage get an offer. If the offer is accepted by the applicant, that exact contract stays in place until the policyholder terminates it.

The problem exists for someone who is sick, has no insurance, and needs it. This is a real problem, but only for a very small number of applicants. There are a number of ways to protect these folks – including a high risk pool, as Missouri had for many years until 2014. Another way to protect the uninsurable is to allow portability when they come from a group policy or another state into the individual market or move into another state, but that is a separate discussion. (continued on Page 3)



Winston Churchill, 1874-1965

### What is Civilization?

By Mr. Two Rules

To date, the best functional description of Civilization I am aware of comes from Winston Churchill. In his 1939 address at the University of Bristol, he lays out this definition:

"There are few words which are used more loosely than the word Civilization. What does it mean? It means a society based upon the opinion of civilians. It means that violence, the rule of warriors and despotic chiefs, the conditions of camps and warfare, of riot and tyranny, give place to parliaments where laws are made, and independent courts of justice in which over long periods those laws are maintained. That is, Civilization is the subordination of the ruling authority to the settled customs of the people and to their will."

### My Independence Day

By Everyman

I celebrate the human spirit -  
its primordial cry:  
I exist – I am.

This life bestowed on me  
may not be taken – may not be used.

These gifts given me,  
shall bloom in their own fashion -  
and become what they will  
for the brief time allotted.

### PAYING YOUR FAIR SHARE?

Just asking us to pay our "fair share?"

"But government is not about asking. It is about telling. The difference is fundamental. It is the difference between making love and being raped, between working for a living and being a slave."  
Thomas Sowell



## Why I Love Pre-Existing Conditions

(continued from Page 2)



The question is, why would we destroy an entire industry that provides a critical product just to assure coverage for a few? The Affordable Care Act did destroy that market and what the Republicans have proposed will as well, because they both outlaw underwriting – and underwriting is the essential mechanism that makes all insurance work. If the insurer is not allowed to determine their risk and price products accordingly, it is not insurance and it can not work.

Since the Affordable Care Act, Missouri has gone from 11 companies selling individual health insurance to one. Premiums, by my calculation, have tripled overall since 2014. Doctor networks have shrunk and deductibles are out of sight.

So can we please not make the same mistake twice? Can we please allow people to buy actual health insurance if they want to? Right now, they cannot--it is illegal. Like any real business, real insurance costs the taxpayer nothing.

We can offer welfare to those we choose to, but what about the folks who are paying for it? Is the government that afraid of competition? Why else would Republicans and Democrats alike insist that no one can buy bona fide health insurance anywhere? Passing a healthcare law does not change reality – but it can sure take away your choices and make you dependent on the people who passed it. Here is a novel idea: let's stop with the master plan of the week - leave folks alone and let them buy and sell what they want for a change. My bet is it will all work out just fine.

See the link below for a video detailing rates, networks and plans before and after the ACA and an explanation of how the current mandated system works. Next issue--how we keep people insured and protect those with serious medical conditions. [https://youtu.be/fUbWcGQ\\_Z3Y](https://youtu.be/fUbWcGQ_Z3Y)



## Home Owners Under Attack at Lake of the Ozarks

(continued from Page 1)

With over 1100 miles of shoreline and only two major waterfront hotels, privately-owned condos and homes on the Lake have been used as rentals for decades, via old-fashioned face-to-face networking, and with the help of local property managers. Many have come back to the same rental homes year after year. The ability to rent private property to family and friends is not unique to the Lake of the Ozarks--it has become an emerging tourism economy all across the U.S. It has been a foundation for the entire tourism industry in many small towns and rural areas, allowing such regions to thrive where few other opportunities existed. The Lake of the Ozarks region in particular is one that depends deeply on the dollars generated by this type of tourism.

The vacation home rental industry is a major reason the real estate market and new home construction at the Lake of the Ozarks and the surrounding area is thriving. The market took a sharp downturn in 2008 and the area reeled from the effects of a down-ward spiral. Many owners avoided foreclosure by renting their homes for added income in a time of severe financial crisis. Such rentals are credited with saving the Lake of the Ozarks region from a complete collapse of a large portion of the outstate real estate market. The hundreds of additional foreclosures would have crippled the local economy for decades to come. (Continued, next column)

### COMING SOON:



## Overheard Around the State

A regular feature each issue: a mess of rumors, innuendos, gossip, and probable half-truths we are now investigating. **NOTE: There will be FAKE NEWS ALERTS related to this feature!**

## Home Owners Under Attack at Lake of the Ozarks

(continued from previous column)

If the 2017 legislative session had had its way, a deathblow would have been dealt to this complex and far-reaching economy. During that session, the vacation home industry was brought under assault with legislation by special interests that represented the hotel and motel industry, who quietly made it known to legislators that they sought to "level the playing field" with legislation. But when special interests say they want to "level a playing field," the end result is elimination of as much of the hotel/motel industry's competition (e.g.: the homeowner vacation rental community) as they can. These lobbyists will likely be in charge of writing the legislation our legislators should pass to benefit them, but that will kill off an entire segment of "the little guys" generating most of the state's vacation rental home and tourism economy. There is more to this story. **In Part 2, learn how Expedia came to Missouri as a 'wolf in sheep's clothing' to "regulate and reform" Missouri's private vacation economy.**

### UPDATE:

by Stacy Shore

It was brought to my attention by a realtor he lost a sale because an HOA president considered nightly rentals a commercial activity in a subdivision where the house was located. The buyer, who planned to use the home as a nightly rental to offset expenses, voided the contract because of an HOA President's misrepresentation of the restrictions of that subdivision. This is not right and should not be happening.

Nightly rentals in Missouri are not considered a commercial or "business" activity according to state statutes. A recent court case proves that nightly rental is based on "use." If you are using your property for residential purposes, even if you are renting to someone to live in on a monthly basis, your "use" is still residential.

The bill the 2017 state legislature was trying to pass would have changed this. If we do not stand our ground, and stop the people behind this (including area representatives pushing this at the behest of special interests), there will be no more vacation home rentals in this state. Standing our ground and pushing back is that important!





## PDMP: Not the Answer, Anywhere

by *Ronaldo David*

Einstein is attributed with the quote, "Insanity is doing the same thing over and over again and expecting a different result." Missouri is about to repeat what 49 other states have done, but this time we are going to "get it right." For the past year, Missouri residents have been bombarded with news stories about the Opioid crisis in America. There is no intent here to marginalize the tragedy of deaths caused by an overdose of drugs, but to highlight what is truly needed to combat this scourge. Solutions begin with identifying the underlying cause or causes of the problem and then developing the appropriate methods needed to remedy the situation.

Opioids have a very important place in the treatment of chronic severe pain, but treatment has to be monitored because of the addictive nature of opioids. We can acknowledge physical and emotional pain as the underlying causes of the opioid crisis. While doctors are sympathetic to patients with pain, caution with dosages and quantities are needed so addictions and abuse do not occur. The most difficult issue to combat is the identification of those who use drugs to escape some form of emotional trauma, and then be able to direct them to the appropriate mental health treatment. The CDC's own recommendations are for doctors to use their guidelines for treatment when prescribing opioids, as well as locating drug addiction treatment programs for those who abuse opioids.

The political response in Missouri to the crisis has been to implement a Prescription Drug Monitoring Program (PDMP) national database to collect your personal information and tie it to all of your Schedule II, III, and IV prescription drugs, just like the other 49 states. If this was such an appropriate solution then there would be no opioid crisis, nor would the national overdose death rate be climbing exponentially. Proponents claim it (Continued, next column)

## PDMP: Not the Answer, Anywhere

(Continued from previous column)

will stop "doctor shopping," and save lives. They claim doctors are clamoring to use this database to assist them with the proper drug to use in treatment. Unfortunately, none of these claims are true, and a misinformed public clings to the false hope that desperately needed help is on the way.

A document produced by Shatterproof, and advocating for PDMP databases, clearly makes the case. The chart on page 5 convincingly shows the overdose death rate continually rising! In 2012 and 2013, twelve states adopted PDMP, but notice the spike in the death rate trend that followed. On page 21 of their report, they discuss the under-utilization of the database by health care practitioners. Shatterproof and other proponents emphasize that usage must be mandatory in order to be effective. Sadly, our elected officials know the truth but have bowed to the powerful health care lobby to keep the participation voluntary.

Although some assumptions in this report are erroneous, it points out many of the serious flaws inherent in the St. Louis County PDMP Ordinance, and that are mirrored in Rep. Holly Rehder's House Bill 90. How does it make sense to pass a bill or ordinance so similar in nature to the other 49 states and expect a different result? Missouri citizens honestly deserve better.

### Figure 2.16 Source of Pain Relievers Obtained for Most Recent Non-medical Use Among Past Year Users Aged 12 or Older: 2011-2012:

- Free from Friend/Relative (54.0%)
- (Prescribed by) One Doctor (19.7%)
- Bought/Took from Friend/Relative (14.9%)
- \* Other (5.1%)
- Drug Dealer/Stranger (4.3%)
- More than One Doctor (1.8%)
- Bought on Internet (0.2%)

\* 'Other' category includes such sources as "Wrote Fake Prescription," "Stolen from Doctor's Office, Clinic, Hospital, or Pharmacy;" and "Some Other Way."

So tell us, Missouri legislators, how does a PDMP database prevent drug abusers from obtaining prescription drugs by any of the methods outlined above in the (Continued, next column)



## PDMP: Not the Answer, Anywhere

(Continue from previous column)

federal government's own study? To stop 1.8% of the problem you have to get all our personal information and record all our Schedule II through IV prescriptions in a national database? Really?

### More "MO Did Ya Know?"

The U.S. student graduation rate in 2015 was 87.8%. (from [www.governing.com](http://www.governing.com)) The Missouri Department of Education and Secondary Education claims our current graduation rate is 89%. That means out of every 1000 students, 110 students do not graduate. Federal education dollars returning to Missouri is only around 8% of all the education dollars we spend in Missouri each year. Yearly spending in Missouri in 2014 was \$9,875 per student--about \$1,500 less than the national average. Total spending on education in Missouri for the fiscal year July 1 2017-June 30, 2018 will be \$3.4 billion! Are we getting our money's worth?

\*\*\*\*

May 29, 2017 was the 100th anniversary of President John F. Kennedy's birthday... and on that January day in 1961 when he was inaugurated, three out of four Americans were not even born yet.

\*\*\*\*

Before the 2010 census, Missouri had 9 U.S. Congressional Districts. After 2010, it was reduced to 8 Districts because Missouri lost that much of its population between 2000 and 2010. Come the 2020 census, will we lose yet another U. S. Congressional seat from a continued population drain?

\*\*\*\*

Real ID changes little except to gather more information on you (including your marriages and divorces!) and to get a biometric photo of your facial features. Won't you be happier about your privacy now when you fly or go on a military base? Passports, anyone? Inside the U.S.? Wow...