



Committed to the future of rural communities.

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BUILDING COMMUNITIES

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Anita J. (Janie) Dunning
Missouri State Director
USDA Rural Development

GREETINGS FROM THE MISSOURI STATE OFFICE OF RURAL DEVELOPMENT! EVERY DAY EVERY WAY!

I’m sure you have all heard the expression “so close to the forest you can’t see the trees”. Those of us who are members of the USDA Rural Development family know what our Agency stands for and the monumental difference we can make to a family or a community. From jobs creation to senior citizen housing, Rural Development plays a very important role across the State of Missouri. I think it is important to remind ourselves, and inform the residents of our great State, of how Rural Development strives to fulfill the commitment to improve the economic stability of communities, businesses, residents, farmers and ranchers

and improve the quality of life in rural America.

USDA Rural Development forges partnerships with rural communities, and funds projects to bring housing, community facilities, business guarantees, utilities, broadband and other services to rural America. USDA provides technical assistance and financial backing for rural businesses and cooperatives to create quality jobs in rural areas. Rural Development promotes the President’s national Energy Policy and ultimately the nation’s energy security by engaging the entrepreneurial spirit of rural America in the development of renewable energy and energy efficiency improvements. Rural Development works with low-income individuals and state and local governments, as well as private and non-profit organizations and user owned cooperatives. The Agency has cultivated strategic alliances and partnerships that leverage public, private and cooperative resources to maximize rural economic activity.

Community Programs provide loans, grants, and loan guarantees for projects to develop essential community facilities for public use in rural areas. This may include hospitals, fire protection, public safety, libraries, schools, and day care centers.

USDA, Rural Development provides homeownership opportunities to low and moderate income rural Missourians through several loan, grant, and guarantee programs. The housing program also makes available funding to existing homeowners to finance improvements necessary to make their homes decent, safe, and sanitary. The USDA Multi-Family Housing Program offers Rural Rental Housing loans to provide affordable rental housing for very low, low, and moderate income families, the elderly; and persons with disabilities. In addition, rental assistance is available to eligible families.

For further information please visit our website at: <http://www.rurdev.usda.gov/mo>.

MORE CHOICES AT THE PUMP?



USDA Rural Business-Cooperative Service Administrator Judy Canales

“Americans will soon have more choices at the gasoline pump, and rural ranchers and businesses will have more assistance to make energy efficiency improvements”, said Judy Canales, Administrator for USDA Rural Business Cooperative Service, at a meeting in Jefferson City, Missouri. Administrator Canales kicked off a series of workshops around the country for financing flexible-fuel pumps at gas stations and to highlight USDA support for renewable energy. Agriculture Secretary Tom Vilsack says, “Biofuels and other renewable energy sources present an enormous economic opportunity for rural America and the rest of the nation.”

The workshop focused on changes to the Rural Energy for America Program (REAP) that make agriculture producers eligible for REAP assistance. REAP grants may be used for renewable energy systems, energy efficiency improvements, energy audits and studies to determine the feasibility of renewable energy systems.

USDA issued a rule to clarify that the definition of renewable energy systems includes flexible fuel pumps, sometimes referred to as “blender pumps”. Fuel station owners are provided with incentives to install flexible fuel pumps that will offer Americans more renewable energy options. The Obama administration has set a goal of installing 10,000 flexible fuel pumps nationwide within five (5) years.

During a question and answer session at the Jefferson City workshop, it was pointed out that a small convenience store chain was exploring the possibility of putting new fuel

dispensers in at several of their locations. The Rural Development Business and Industry Program was identified as an option for financing a new building at a new location, and the REAP program would allow an opportunity for this station owner to replace their existing pumps with the flex fuel pumps that would result in a financial investment equal to or less than the cost to simply replace existing pumps.

Administrator Canales also visited the new ICM cellulosic ethanol facility in St. Joseph, Missouri. The facility is a joint project between ICM and Lifeline Foods which is a 700 member cooperative that has farmer members in both Kansas and Missouri. ICM is headquartered in Wichita, Kansas, and has constructed over half the ethanol plants in North America.

Canales summed up the day by saying, “I want to make certain that everyone is aware of the variety of assistance USDA Rural Development provides to help businesses create jobs and become more energy efficient. This assistance builds on the Obama Administration’s commitment to “Win the Future” by ensuring the Nation develops innovative ways to meet our future energy needs.



Administrator Judy Canales is joined by Missouri State Director, Anita J. (Jamie) Dunning and Kansas State Director, Patty Clark as they tour the ICM-Lifeline Foods Cellulosic Ethanol Pilot Plant in St. Joseph, Missouri.

“TOPPING OFF” CELEBRATION FOR SCOTLAND COUNTY MEMORIAL HOSPITAL

Scotland County Hospital (SCH), in Memphis, Missouri, held a “Topping Off” ceremony on Tuesday, March 15, 2011, to commemorate the placement of the final structural steel beam that will support the Phase V addition to Scotland County Hospital. This phase of construction will be an expansion to SCH and it will include a community room and library. The beam had been on display at SCH for several weeks, which allowed local residents and employees to sign and date the I-beam.

“With the improvements & expansion the Hospital will be equipped to provide services for decades to come. We want the area residents to come out and check out the hospital as it grows and be a part of that. It’s more fun to show people what we are doing as opposed to telling

Affixed to the beam were an American Flag and an evergreen tree. The American Flag symbolizes the American made steel, while the evergreen tree is a symbol of iron workers, denoting no loss of life on the steel erection project.

SCH CEO, Marcia Dial said, “Construction is always a sign of progress and this is just one more step in getting the Hospital closer to the completion of

the renovation and expansion.”

The project is funded, in part, by a USDA Rural Development Community Facility loan .

The funds will finance the construction of new building additions totaling approximately 18,900 square feet. A new clinic addition with finished space for a library and conference/educational area will be constructed.

Scotland County Memorial Hospital District was organized in 1966 and began operations in 1970. The District is designated as a critical access hospital and offers comprehensive health care services to residents in a four county area of



Final I-Beam finds it's home!

Scotland, Schuyler, Knox, and Clark, as well as other adjoining areas in Missouri and Iowa. The Hospital’s mission is “to improve the healthcare of our communities with services close to home.”

Community Facilities Direct and Guaranteed Loan Program: Community Programs can make and guarantee loans to develop essential community facilities in rural areas and towns of up to 20,000 in population. Loans and guarantees are available to public entities such as municipalities, counties, and special purpose districts, as well as to non-profit corporations and tribal governments.

Community Facilities Grants : Grants also limit the funding to rural areas and towns of up to 20,000 in population. Grants are authorized on a graduated scale. Applicants located in small communities with low populations and low incomes will receive a higher percentage of grants. Grants are available to public entities such as municipalities, counties, and special purpose districts, as well as non-profit corporations and tribal governments.

MISSOURI USDA RURAL DEVELOPMENT HAD MUCH TO CELEBRATE FOR EARTH DAY

Excitement was high across the state as Missouri Rural Development offices planned to celebrate funding awarded in conjunction with Earth Day. Through the cooperative effort of the Rural Development Staff several events were held across the state.

The City of Annapolis celebrated with Rural Development, the students and faculty from South Iron School District and the city's residents. The event was held to celebrate Earth Day and acknowledge the efforts and partnership of the city officials and a local business to resolve the problems related to the local sewage treatment process. The partnership will have a dual benefit that will greatly improve the environment for the 312 residents of the community.



Annapolis celebration participants

To help celebrate and expand the awareness of Earth Day, the City of Annapolis hosted an Earth Day Poster Contest for the local 5th grade students. The students were given the opportunity to design a poster that reflected environmental benefits derived from USDA Rural Development programs.

In the picture above is a small tree in observance of Earth Day. Mayor, Dana Pratt, shared, "We are planting a tree today for future generations to enjoy."

The Handi-Shop, a sheltered workshop, celebrated with Missouri USDA Rural Development State Director Anita J. (Janie) Dunning in recognition of Earth Day at their facility in Mexico, Missouri. Recent funding assisted with the purchase of a new recycling baler that is being utilized by the sheltered workshop for the recycling of cardboard and other waste products. This was a partnership

effort between the Allen P. and Josephine B. Green Foundation, the Elmer A. Sander Charitable Trust, the Nina B. and W. Basil Leach Charitable Foundation, Missouri USDA Rural Development, and the Handi-Shop, Inc.

"Recycling grows more every year, as does our need to employ people with disabilities," stated Rodney Shivers, the Handi-Shop, Inc., Manager.

"This equipment will provide a safer environment for the employees."



*Certificate Presentation by
USDA Missouri Rural
Development State Director*

Rural Development recognized Thomas Hill Public Water Supply District #1 for their partnership with the City of Higbee to provide safe, potable, and dependable water to their residents.

Currently the City of Higbee has an aged 75,000 gallon elevated storage tank and obsolete distribution lines. This project will allow the City to take down their deteriorating tank and connect to Thomas Hill PWSD #1's new tank that will supply them with needed volume and pressure. In addition, the existing and undersized water distribution lines, valves, and hydrants in town will be replaced to eliminate water loss and improve pressure to each resident.

These are only a few of the celebrations across the state in honor of Earth Day which reminds us that even in this time of unprecedented environmental challenge, every citizen has the power to affect change on a local, national and global level. Earth Day is all about ordinary people doing extraordinary things to help the planet. USDA Rural Development in Missouri continues to support conservation of the planet and it's abundance. Think green!

PROSPECTS IMPROVE FOR MICROENTERPRENEURS AND MICROENTERPRISES IN MISSOURI



Micro entrepreneurs face many hurdles in getting startup financing, and they sometimes lack the skills necessary to manage the financial aspect of their business. As a result, many micro entrepreneurs cannot grow and develop their business beyond a micro enterprise. These micro entrepreneurs and microenterprises often lack collateral needed to secure a loan, have low or no credit and lack the experience and technical skills to build their businesses.

On Thursday, March 24, 2011, Anita J. (Janie) Dunning, Missouri State Director for USDA Rural Development (RD), presented Mo-Kan Development Inc. (Mo-Kan), a Certificate in recognition of their \$500,000 award in funding through USDA Rural Development's Rural Microentrepreneur Assistance Program (RMAP). The funding to Mo-Kan will be used for providing small business loans, technical assistance, and training to rural microentrepreneurs and microenterprises.

The RMAP purpose is to provide direct loans and technical assistance grants to Microenterprise Development Organizations to support the development of ongoing success of rural microentrepreneurs and microenterprises in rural areas. With RMAP funds Rural Development makes a loan to a non-profit organization, as in this case, Mo-Kan, who will use the loan to establish a revolving loan fund, which will then be used to make loans to the ultimate recipient businesses for job creation and economic development.

Our nation's small businesses are the backbone of our economy and create half of all private sector jobs. Often these small businesses, especially in rural areas, need capital or technical assistance to get started. This funding will assist MO-Kan in their mission of giving small businesses and rural entrepreneurs the tools they need to thrive and make decisions that are critically important to their success.

Since 1983, Mo-Kan has made over 152 loans, created or retained 3,071 jobs and injected over \$100 million into the Mo-Kan region.

The following entities are generally eligible to apply for loans provided they owe no delinquent debt to the Federal Government:

- Those located in a rural area defined as an area of a State not in a city or town that has a population of more than 50,000 inhabitants and the contiguous and adjacent urbanized area.
- A microentrepreneur, or microenterprise as defined is a business entity with not more than 10 full-time equivalent employees that is in need of \$50,000 or less in business capital and/or in need of business based technical assistance and training.

The application must verify that the loan purpose is for working capital; purchase of furniture, fixtures, supplies, inventory or equipment; debt refinancing; business acquisitions, and purchase or lease of real estate that is already improved and will be used for the location of the subject business only (construction of any type is strictly prohibited).

Technical Assistance Grants can be funded for the following purposes: education, guidance, or instruction to prepare them for self-employment; improve the state of their existing rural microenterprises; increase their capacity in a specific technical aspect of the subject business; and assist a rural microentrepreneur in achieving a degree of business preparedness and/or functions that will allow them to obtain or have the ability to obtain business loans independently.

RANDY GRIFFITH AND JANICE SCHWEIKERT IN OUR SINGLE FAMILY HOUSING PROGRAM HAVE RETIRED



Randy Griffith, Director of Single Family Housing Programs, and Janice Schweikert, Single Family Housing Technician

COMBINED 71 YEARS OF SERVICE

Randy Griffith, Director of Single Family Housing Programs, and Janice Schweikert, Single Family Housing Technician, both recently retired from USDA Rural Development. Their combined 71 years of knowledge, expertise, compassion, and outgoing personalities will be missed.

Randy started in 1975 with Farmers Home Administration in Jackson, MO and worked in Farmington before accepting the position of Single Family Housing Specialist in the state office in 1978. He became Director of the Single Family Housing programs in 2000. He retired on June 3, 2011 with 36 years of service.

Since becoming Director, Rural Development in Missouri has assisted over 37,500 individual/families with housing assistance. During fiscal year 2011, the Single Family Housing program expanded to assist over 6,000 homeowners with an investment of over \$575 million.

Janice started her federal career in 1966 with Agricultural Stabilization and Conservation Service in their state office. After seven years she took a break and raised a family. She resumed her career in 1983 with Farmers Home Administration and retired May 31, 2011 as a technician with 35 years of service. She helped monitor funding allocations for the various housing programs and assisted field staff with loan making and servicing questions.

To streamline operations Missouri State Director, Anita J. (Janie) Dunning, decided to combine the two state office sections of Single Family Housing and Multi-family Housing into one section called Housing Program. Pam Anglin will serve as the Director with Nate Tutt, Rachelle Long, and Nancy Long working as Specialists; Rachel Hartman as the Technician and Amy Mattley, a temporary employee. All questions or inquires relating to housing programs should be directed to the staff. They can be reached at 573-876-0990.



*Pam Anglin,
Housing Program
Director*

SCHOOLS, HOSPITALS, PHYSICIANS AND PATIENTS WILL BENEFIT FROM MISSOURI RURAL DEVELOPMENT DISTANCE LEARNING AND TELEMEDICINE FUNDING

Rural residents, schools, hospitals and physicians, in some instances, do not have the benefit of internet access to fulfill their needs.

Through the Rural Utilities Services Distance Learning and Telemedicine Program Missouri Rural Development is able to provide that access to rural communities. Recently six entities received funding for various projects relating to distance learning and telemedicine.

Citizens Memorial Hospital District, in the southwest Missouri community of Bolivar will be centralizing the management of medications by creating a tele-pharmacy that allows rural residents to connect to a pharmacist during evening hours and from remote locations and computerizes the management of prescriptions which greatly improves the timely review of medication orders.



On-line Pharmacists

The Curators of the University of Missouri are adding 11 new rural health centers and bringing new services to 19 of their current rural sites, including their specialties in radiology, mental health, dermatology and cardiology.



Kennett School District in extreme southeast Missouri, received funds for a distance learning project that is designed as a results-oriented initiative, using the connectivity that interactive video affords to tackle problems found in many rural communities. With an emphasis on collaborative learning, their distance learning initiative will be brought to bear on the challenges

of adult education, offering community college programs during after school hours.



Correctional Medical Services, Inc., will provide telemedicine for inmates under the Missouri Department of Corrections thereby increasing the safety of those communities through which the prisoners are escorted to receive health care. The deployment of video conference equipment and health management programming reduces risks that are associated with transportation of inmates for medical and mental health services, and provides for adequate medical treatment of incarcerated persons.



Health Care Coalition of Lafayette County's funding is to be used at four health care centers and clinics in Lafayette County that are teaming up to establish a telemedicine project to provide comprehensive mental health and substance abuse treatment services. The video conferencing and health care management programming will allow each site to contribute to the 'pool' of services and medical professionals at the other sites creating a whole that is greater than the sum of its parts.

Missouri Sisters of Mercy Health System is extending the reach of their medical services by deploying monitoring devices in patient's homes with chronic conditions. The off-site equipment will connect to the system's existing electronic health records.



WHITE HOUSE BUSINESS COUNCIL ROUND TABLE

By Jonathan Adelstein, Administrator, Rural Utilities Service and Anita J. (Janie) Dunning, Missouri State Director for USDA Rural Development

Twenty business leaders from Mexico, Missouri, joined me at the Mid America Brick plant for the first White House Business Council Roundtable meeting in Missouri. President Obama asked me, along with other senior Administration officials, to facilitate a discussion to seek their input on ways the federal government can improve economic conditions and help them create jobs.

When you think of “bricks and mortar” for cementing economic development, there is no better place than the heartland of America at a brick plant for a setting. Mexico, Missouri, was once known as the brick capital of the world, but its biggest factory shut down in 2002. An energetic entrepreneur, Frank Cordie, CEO of Mid America Brick, is bringing it back to life. Mr. Cordie graciously hosted and assisted with inviting key business leaders from the region. His company is using USDA funding, as well as other financing, to restore this icon of the local business community, which at one time was the main employer in this rural town. A tour of the plant made me believe he is well on the way to success. I have never found a more committed group of leaders to their community.

This roundtable was one of many the Obama administration is holding to get feedback on ways we can help businesses expand, create jobs and improve the economic base in their

area. The goal was to hear what the Federal government should do more of -- and what we need to do less of -- to help them jumpstart the economy.



Administrator Jonathan Adelstein and Frank Cordie, CEO of Mid America Brick pose for the camera.

We discussed what resources the government needs to provide, and how we sometimes need just to get out of the way. The business leaders provided some very candid comments. It was a great opportunity to learn from them about what was working, and hear about some of the barriers they face in running their businesses. We discussed challenges with access to capital and the importance of USDA financing, regulatory barriers, excessive red tape, the need to better prepare for our energy future, and how the tax structure affects small business.

President Obama asked me not just to get feedback, but to make sure his staff at the White House are fully apprised of the concerns and ideas that were raised in these meetings. I am sending a comprehensive report to the White House so we can use what we learned to continue to grow the economy, and put Americans back to work, and win the future.

As President Obama said in the State of the Union address, we want to out-innovate, out-educate, and out build our competitors in order to sustain our leadership and secure prosperity for all Americans. Drawing on the insights of these business leaders in rural Missouri, we will do just that.



Roundtable discussion in progress

NOTICE TO HISPANIC OR WOMEN FARMERS AND RANCHERS:

COMPENSATION FOR CLAIMS OF DISCRIMINATION

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic, or because you are female, you may be eligible to apply for compensation. You may be eligible if:

1. you sought a farm loan or farm-loan servicing from USDA during that period; and
2. the loan was denied, provided late, approved for a lesser amount than requested, approved with restrictive conditions, or USDA failed to provide an appropriate loan service; and
3. you believe these actions occurred because you are Hispanic or female.

If you want to register your name to receive a claims package, you can call the Farmer and Rancher Call Center at 1-888-508-4429 or access the following website:

<https://www.farmerclaims.gov>

In 2011, a Claims Administrator will begin mailing claims packages to those who have requested one through the Call Center or website. The claims package will have detailed information about the eligibility and claims process.

In order to participate, you must submit a claim to the Claims Administrator by the end of the claims period.

If you are currently represented by counsel regarding allegations of discrimination against USDA or in a lawsuit claiming discrimination by USDA, you should contact your counsel regarding this claims process.

USDA Cannot Provide Legal Advice to You. You are not required to hire an attorney to file a claim, but you may contact a lawyer or other legal services provider in your community for additional guidance

USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication or program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (Voice and TDD).

To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).

A DREAM COME TRUE!



Pictured are Rita Fincher and Rural Development Specialist, Melody Barron

Rural Development celebrated the month of June as “Homeownership Month”. Agriculture Secretary Tom Vilsack highlighted the important role housing plays in creating jobs, maintaining viable rural communities and contributing to the economy. Since the start of the current fiscal year, which

began October 1, USDA Rural Development has financed approximately 80,000 home loans for rural residents.

Rural Development’s housing programs do more than provide a place for families to live. They stimulate economic activity through single-family home construction, rental assistance for those who need it, and funding for eligible very-low-income homeowners to enable them to keep their dwellings in good repair.

Melody Barron, a Rural Development Specialist in Rural Development’s Area Office in Farmington, Missouri, recently shared a particularly interesting and heartwarming story of a deserving homeowner who received a Rural Development direct loan.

Rita Fincher of Park Hills, Missouri, is a new homeowner at the age of 85. Rita has raised 10 children and has been a widow for 30+ years.

The house that had been her home, where she raised those children, was in disrepair. Sub

floors were rotting, mold and mildew could be found in the crawl space. The house also had sewage issues, and was not located in a “desirable” neighborhood.

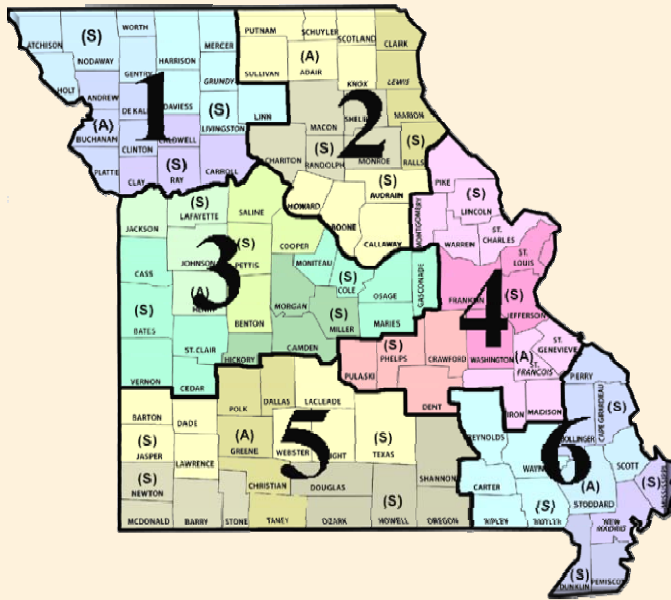
Her grandson, who is a realtor for Exit Elite Realty, was able to find a foreclosed home in Park Hills for the amount of money Rural Development could fund for the purchase of the home. The house is in a good neighborhood and very close to the church she attends. The house was in a sad state of disrepair due to the previous owners leaving it needing extensive work.

Six family members rallied and worked to make the needed repairs to meet Rural Development standards. She has met new neighbors and they even pitched in to help with the repairs. The neighbors are thrilled to have her as their neighbor and they have taken her under their wing.

This is just one example of how Rural Development continues to provide loan, grant and loan guarantees to enable rural Missourians to achieve the American dream of homeownership.



Rita Fincher's new home in Park Hills, MO



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