

MRRPC

*Providing Planning and Economic Development
Services to Improve the Region's Environment,
Economy and Quality of Life*

Mississippi River Regional Planning Commission
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La Crosse, WI 54601

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Mississippi River Regional Planning Commission

2009 - 2010 Annual Report

*Providing Planning and Economic Development Services to Improve the Region's
Environment, Economy and Quality of Life*

\$100,000 Rural Business Enterprise Grant Awarded for Business Land Acquisition In Gays Mills

MRRPC staff prepared a successful USDA - Rural Business Enterprise Grant (RBEG) application on behalf of the Village of Gays Mills. The grant was awarded in the summer of 2009 for the purpose of acquiring 17 acres of land for future commercial development opportunities. The land is in the northern part of the Village and adjacent to the Applewood Business Park. This new site is out of the floodplain and will help the Village in its business relocation and flood recovery efforts.

\$1 Million Infrastructure Grant Awarded to Village of La Farge (Vernon County) to Serve Organic Valley Expansion

MRRPC staff assisted the Village of La Farge in submitting an application to the U.S. Department of Commerce-Economic Development Administration (EDA) for assistance in a major infrastructure project connected with recovery from the disastrous flooding of 2007 and 2008. The project has three components: (1) extension of road, water, and sewer lines to serve a new 5000-square-foot, \$4.6 million research and development facility to be constructed by Organic Valley, which would allow the company to hire 40 new employees over the next 3 years; (2) replacing a water reservoir feeder main to Organic Valley and rehabilitation of the Village of La Farge's water reservoir to accommodate future growth planned by Organic Valley; (3) capacity improvements to the Village's wastewater treatment plant to handle Organic Valley's rapid rate of growth, as well as other business and residential growth in the Village. On May 25, 2010, it was announced that EDA had awarded a grant of \$990,286 to the Village.

Town of Waterville—Pepin County Awarded \$650,000 Community Development Block Grant to Assist with Home, Business and Public Infrastructure Repairs Caused by Flooding

MRRPC assisted the Town of Waterville by writing a \$650,000 Community Development Block Grant to help homeowners, businesses and the Town recover from damages and economic losses caused by severe rains and flooding in August. Part of this grant, \$310,000 was budgeted for sewer, storm water and Arkansaw Creek stabilization.

Food Resource and Agribusiness Network (FRAN) Industry Cluster Initiative is Moving Forward

The MRRPC has continued to help this key economic driver industry cluster with the last year showing significant progress. The Network continues to investigate a cooperative shrink-wrap recycling program. Participants in this program would reduce significant waste-disposal costs and contribute to environmental improvement by keeping the shrink-wrap out of the landfill. Furthermore, they would realize some income from sale of shrink-wrap. Three FRAN member companies have decided to work with Midwest Recycling Association for a six-month period. They are currently discussing the best ways to assemble a full truck load of shrink-wrap from their various locations.

The FRAN website design effort has been a success. MRRPC staff helped FRAN members develop content and conduct a competitive search for a web designer. The web site has a message board and/or blog comments behind the password protection. The basic site went live in May (www.frannetwork.org), though not all the features are included yet. As pages are built, however, they can be added to the site, making this a dynamic tool for attracting members, publicizing FRAN's collaborative efforts, and exchanging ideas.

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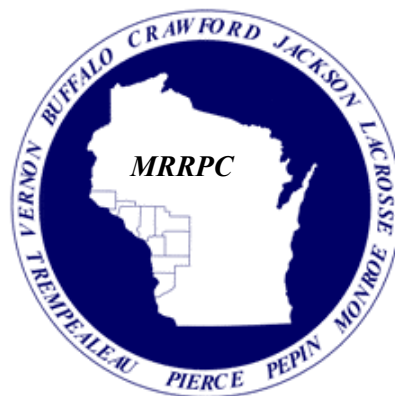
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FRAN members met on April 1, 2010, for a strategy session as part of developing a strategic plan. Two staff members from the Northwest Wisconsin Manufacturing Outreach Center at UW-Stout facilitated the session. They developed a one-page description and organizational structure of the Network (which anyone can join).

Workforce Connections and Western Technical College have secured several grants for Workforce Advancement Training and Community Based Job Training for FRAN. For the first year, these grants totaled \$17,945, which provided training for 452 employees at five companies. In the second year, the grants totaled \$45,021, which provided training for 514 employees at eight companies. These grants have covered training programs in Machine Maintenance, Lean Overview, Electrical Safety, OSHA 10-Hour, Food Safety, Fall Prevention, Root Cause Analysis, Basic Electrical Maintenance, Lock-Out/Tag-Out, Ammonia Awareness, and Welding. FRAN has also succeeded in bringing guest speakers from OSHA and the USDA to discuss regulations regarding workplace safety compliance and food inspection. More guest speakers are planned to discuss sustainability and other topics.

Equipment and Metal Manufacturing Association (EMMA) Sponsors Successful Sector Training Grant, Awards Lego League Grants to Schools and Launches New Web Site

During the past year the Equipment and Metal Manufacturing Association continued to grow in membership and held several meetings to help encourage cost sharing and joint venture projects among its members. EMMA also helped sponsor a successful \$44,139 Wisconsin Sector Training Grant that will be matched with \$44,139 from manufacturers to provide production training to employees in the equipment and metal manufacturing industry. In addition EMMA also awarded two \$800 Lego League grants to St. John's Lutheran School in Sparta and G-E-T Middle School in Galesville. EMMA also recently redesigned their web site to better promote networking among members and with economic development organizations. EMMA's web site can be viewed at emmatr.state.org. EMMA is an industry cluster organization that incorporated in 2007 as a private-non profit corporation. The MRRPC staff serve as administrative and communication coordinator for EMMA because of the economic importance this industry cluster is to the region's economy.

The Kickapoo Valley Regional Economic Development Initiative (KVREDI)

KVREDI is a collaborative group of municipalities, government agencies, and nonprofits that evolved from efforts to help communities along the Kickapoo River recover from the disastrous flooding of 2007 and 2008. KVREDI is focusing on promoting economic development opportunities in three sectors in which the Valley has areas of specialization or has attributes providing a competitive advantage. These sectors are: (1) Recreation and Tourism, (2) Agriculture and Food Processing and (3) Forest and Wood Products, with bio fuels being a cross-cutting industry between 2 and 3. MRRPC staff is compiling and mapping economic assets as identified in survey responses and from secondary sources. This will be used to produce marketing materials showing business locations, attractions, and amenities that will help with economic development. One participant has expressed a desire to take the lead in efforts to obtain grant funding for a recreational trail in the Valley that would run along the abandoned "Stump Dodger" rail line. The MRRPC has helped with trail mapping and visioning needs. Using the overstocked forests in the Valley as a source for biomass fuel has been and still is being investigated, including the possibility of a wood-pellet mill.

MRRPC COMPREHENSIVE PLANNING ACTIVITIES

This past year, MRRPC staff continued work on several comprehensive plans in the region. Pursuant to State Statute the purpose of a Comprehensive Plan is to guide and accomplish a coordinated, adjusted and harmonious development that will, in accordance with existing and future needs, best promote public health safety, morals, order, convenience, prosperity or the general welfare as well as efficiency and economy in the process of development. A Comprehensive Plan is to include a compilation of trends, projections, objectives, policies, goals, maps and programs to guide future development relating to housing; transportation; utilities and community facilities; agricultural, natural and cultural resources; economic development; intergovernmental cooperation; land-use; issues and opportunities; and plan implementation. The following is a summary of the comprehensive plans the MRRPC staff was involved in writing and coordinating this past year.

2009 MRRPC AUDIT

Mr. Michael Temp, CPA, Tostrud and Temp, S.C. reported the findings of the 2009 Audit at the April 14, 2010, Commission meeting. Mr. Temp stated that the MRRPC was given an unqualified audit opinion, meaning they found that the MRRPC followed generally accepted accounting principles in the preparation of its financial statements and that the financial statements can be relied upon to provide an accurate picture of the Commission's finances. The audit showed 2009 operating revenues of \$420,522 and operating expenses of \$394,043. The audit also reported total assets of \$251,347 (not including business revolving loan funds) and total liabilities of \$36,453 resulting in the MRRPC having net assets valued at \$214,894 on December 31, 2009. The audit included reports on the four business revolving loan funds the Commission administers. These reports indicated that since the four revolving loan funds' inception dates, \$4,398,304 has been loaned to businesses and \$1,127,018 is owed to the respective revolving loan funds from businesses.

MISSISSIPPI RIVER REGIONAL PLANNING COMMISSION PROFILE

The Mississippi River Regional Planning Commission was created in 1964 under Wisconsin Statute 66.0309 to provide cost-shared planning and economic development services to the Western Wisconsin county governments of Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau and Vernon, and the communities and businesses within these counties.

The Region covers over 6,000 square miles and in 2009 had an estimated population of over 317,000. The Region makes up 11% of Wisconsin's land area, 5.6% of the State's population and 4% of the State's real estate equalized value.

The MRRPC meetings are held bimonthly on the second Wednesday of even-numbered months. The meetings are usually held in La Crosse, due to its central location within the Region.

Each of the nine counties is represented by three commissioners. One commissioner from each county is appointed by the county board, another commissioner from each county is appointed by the Governor, and a third commissioner from each county is appointed by the Governor selected from a list of two or more persons nominated by the county board. The commissioners serve six-year terms and make all policy, staffing and budgetary decisions of the MRRPC.

The following is a list of current MRRPC commissioners.

COMMISSIONERS

Buffalo County

Bergie Ritscher, James Scholmeier, Kathleen Vinehout

Crawford County

Virgil Butteris, Gerald Krachey, Ron Leys

Jackson County

Ron Carney, James Christenson, Eugene Savage

La Crosse County

Vicki Burke, James Ehram, Tara Johnson

Monroe County

George Baker, James Kuhn, Cedric Schnitzler

Pepin County

George Dupre, David Smith, Mike Murray

Pierce County

William Schroeder, Richard Purdy, James Ross

Trempealeau County

Barbara Semb, Margaret Baecker

Vernon County

Dean Warren, Gail Frie, Jo Ann Nickelatti

ACKNOWLEDGEMENTS

The Mississippi River Regional Planning Commission would like to thank the Wisconsin Department of Transportation, Wisconsin Department of Administration, Wisconsin Department of Commerce, The Federal Highway Administration, U.S. Department of Commerce - Economic Development Administration, Wisconsin Emergency Management, Federal Emergency Management Agency, and most of all the County Boards of Supervisors of Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau and Vernon for their cooperation and involvement. The combined resources of these local, state, and federal government partners provide the funding that make the activities of the MRRPC possible.

Annual Report Dedicated to Past and Present Commissioners

This annual report is dedicated to the Commissioners who have served and continue to serve on the MRRPC Board. Their continual dedication to review and approve the various projects mentioned in this report would not be possible without their involvement in addition to their administrative policy duties. Many Commissioners need to take a whole day off from work to fulfill their responsibilities at bimonthly meetings. For this we are extremely grateful!

Monroe County Revolving Loan Fund: In January 2010 a loan application was approved for a \$100,000 loan to a food distribution company to open a new distribution facility in Sparta. This project brought in over \$3 million in private lending, and should create about 20 jobs in the next two years.

La Crosse County Economic Development Fund: In September of 2009 the La Crosse County Economic Development Fund Board approved a loan to a day care center for \$93,072 that will help this business expand operations into the growing Holmen area. At least 10 new jobs were expected and as of this writing these jobs are already in place. This loan also leveraged an additional \$189,000 in private financing.

In December 2009, the La Crosse County Economic Development Fund Board approved a \$175,000 loan to a luxury yacht and tour ship manufacturer. This loan was coupled with another \$325,000 from the State of Wisconsin Community Development Block Grant funding. This funding along with \$1 million in private financing was used to assist in keeping this manufacturer operating. Unfortunately this business filed Statue Statute Section 128 recently and all employees were laid off. Their annual average workforce since 2004 was 130 employees.

COMMISSION ADOPTS 2010 COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDs) REPORT UPDATE At its April 2010 meeting, the Commission approved the update to its Comprehensive Economic Development Strategy that outlines economic development strategies and maintains eligibility of local governments and institutions in the Region for federal funding from the U.S. Department of Commerce—Economic Development Administration. Following are some of the current regional trends included in this report.

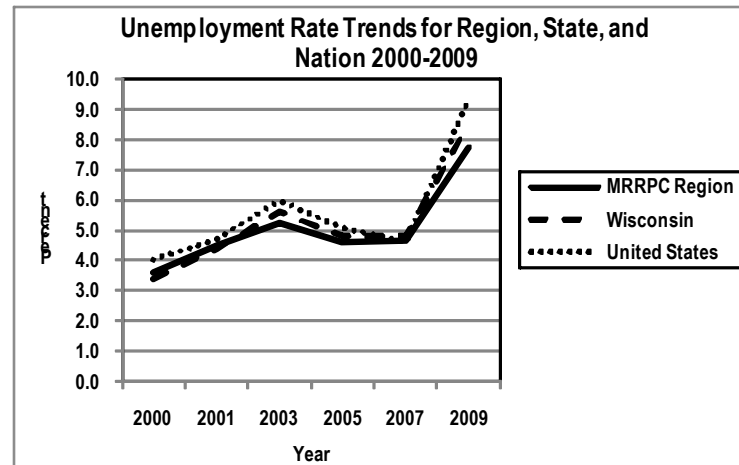
The Region's population has grown modestly in the last decade.

Population Change 2000-2009

County Name	2000 CENSUS	2007 Estimate	2008 Estimate	2009 Estimate	Pct Chge 2000-2009
Buffalo	13,804	14,183	14,200	14,292	3.5
Crawford	17,243	17,553	17,629	17,674	2.5
Jackson	19,100	20,080	20,140	20,305	6.3
La Crosse	107,120	111,791	112,758	113,318	5.8
Monroe	40,896	43,838	44,170	44,620	9.1
Pepin	7,213	7,714	7,743	7,777	7.8
Pierce	36,804	40,235	40,523	40,704	10.6
Trempealeau	27,010	28,119	28,278	28,534	5.6
Vernon	28,056	29,530	29,719	29,910	6.6
Region	297,246	313,043	315,160	317,134	6.7
State	5,363,715	5,648,124	5,675,156	5,688,040	6.0
Nation	281,421,906	301,579,895	304,374,846	307,006,550	9.1

Source: U.S. Census, 2000; WI Dept. Administration Population Estimates

The unemployment rate has more than doubled in every county and in the Region between 2000 and 2010.



The Region's per capita income rose at a higher rate than the State.

Per Capita Income 2000-2008

	2000	2006	2007	2008	% Chge 2000-2008	Rank in State 2000	Rank in State 2008
Buffalo	28,146	34,388	37,493	37,767	34.2	19th	12th
Crawford	21,203	26,748	27,946	28,774	35.7	65th	63rd
Jackson	23,220	28,856	30,562	31,220	34.5	44th	46th
La Crosse	26,516	32,809	34,015	35,040	32.1	27th	27th
Monroe	22,012	27,662	29,045	30,153	37.0	56th	56th
Pepin	23,519	29,048	30,964	31,965	35.9	42nd	37th
Pierce	26,143	31,058	32,477	33,151	26.8	31st	35th
Trempealeau	23,695	29,299	31,089	31,854	34.4	40th	38th
Vernon	19,644	25,570	27,107	28,045	42.8	70th	67th
Region	23,789	29,493	31,189	31,997	34.5	NA	NA
State	29,139	35,644	36,990	37,770	29.6	20th ⁽¹⁾	26th ⁽¹⁾
Nation	30,318	37,698	39,392	40,166	32.5	NA	NA

Source: Bureau of Economic Analysis Econ. Statistics Admin. U.S. Dept. of Commerce

Manufacturing in the Region is growing at a higher rate than the state.

Manufacturing Employment 2005-2008

	2005	2006	2007	2008	Pct Chge 2005-2008
Buffalo	393	413	400	445	13.2
Crawford	1,951	1,991	1,887	1,678	-14.0
Jackson	906	940	969	964	6.4
La Crosse	8,922	9,196	9,256	9,125	2.3
Monroe	4,261	4,306	4,154	4,047	-5.0
Pepin	162	160	160	177	9.3
Pierce	1,053	1,082	1,123	1,125	6.8
Trempealeau	5,415	5,622	5,524	5,682	4.9
Vernon	1,014	1,049	1,040	1,018	0.4
Region	24,077	24,759	24,513	24,261	0.8
State	519,934	521,563	516,736	510,060	-1.9
Nation	14,729,200	14,688,200	14,477,800	14,090,900	-4.3

Source: Reg. Econ. Info. System (REIS), Bureau of Economic Analysis, US Dept. of Commerce

Crawford County Adopts Comprehensive Plan. Over the past two years, staff assisted Crawford County in preparing their Comprehensive Plan to address the nine planning elements identified by State Statute. In February 2010 the Crawford County Board of Supervisors unanimously adopted the Comprehensive Plan that will guide the County over the next 20 years. Over the planning period, public input was gathered at two public informational meetings, a public hearing, and, with the assistance of the County's UW Extension—Community Development Educator, Laura Brown, a county wide survey. Throughout the planning process, public input continually stressed that residents liked Crawford County as it is and that they cherished the natural resources. Some of the key highlights to the plan include: within the Land Use Element, a cooperative process with the Towns was developed, where if more detailed town land use policies and maps are adopted, they will be incorporated into the County Plan. The Economic Development Element of the plan recommends that the County create an economic development committee that will work with federal, state, and local units of government, economic development agencies, and private businesses to improve the economic conditions. In the Intergovernmental Cooperation Element, the importance of working with local units of government and neighboring counties was stressed as a way to identify more efficient ways of providing service delivery to residents. The plan has a 20-year timeframe and will be updated at least once every ten years.

Village of Gays Mills Comprehensive Plan (Crawford County). MRRPC staff are assisting the Village of Gays Mills in developing their comprehensive plan. Over the past several years the Village has been devastated by two 100-year floods which have significantly impacted the future of the Village. Comprehensive planning is vital to how the Village addresses future challenges. The Gays Mills planning process began in the Fall of 2009 with an introductory public informational meeting. At the meeting, over 45 residents attended and provided input on what key issues they felt should be addressed in the plan. Residents identified assisting local businesses, unifying old and new development, preserving natural resources, and capitalizing on tourism opportunities as key issues. As of May 2010, the Gays Mills Plan Commission is nearing completion of the first draft of the comprehensive

plan. Additional public meetings are scheduled for the summer of 2010 with plan adoption anticipated in September 2010.

Town of Prairie du Chien Adopts Comprehensive Plan (Crawford County). The Town of Prairie du Chien's Comprehensive Plan was adopted in May 2010. The Town of Prairie du Chien had an existing comprehensive plan that was drafted by plan commission staff in 1997. The previous plan was helpful in that many of the significant issues had already been addressed. In revising the plan, issues residents identified as important were maintaining agricultural areas and focusing business and residential development to areas adjacent to the City of Prairie du Chien that are served by local sanitary districts. Also, within the Transportation Element, it was recommended that all town roads be seal coated within the next 10 years and that the Town work with the Wisconsin Department of Transportation to widen State Highway 35 within the Town. Completion of the plan maintains the Town's ability to regulate land uses through its comprehensive zoning ordinance.

Town of Clayton Adopts Comprehensive Plan (Crawford County). Staff assisted the Town of Clayton with the Land Use Element of their Comprehensive Plan. Major issues that came out of the planning process are the preservation of farmland and open space, landowners rights, creation of an apple orchard overlay district, and preserving natural resources. The Town of Clayton adopted the plan in February 2010.

City of Blair Adopts Comprehensive Plan (Trempealeau County). The City of Blair comprehensive plan was unanimously adopted by the City Council on November 9, 2009. The plan recommends that the City: develop through infill and reuse of existing buildings; develop the southeastern side for residential use, and the northeastern side for industrial and commercial use; extend sidewalks and bike paths; promote and prioritize industries that sell goods and services outside the area; support efforts to beautify the business district; and dredge Lake Henry as soon as possible.

Towns of Albany Adopts Comprehensive Plan (Pepin County). The Town of Albany held a public hearing in November and adopted their plan on February 8, 2010.

The main goal of the plan is to maintain the Town's rural character. Albany is unique in the fact that it is only served by County and Town roads. Other goals of the Town include: Preserve agriculture, the environment and the rural landscape; manage residential growth; encourage low-density development patterns and limit high-density and multi-family housing developments; promote safe access to public roads and private residences; encourage small niche businesses and home-based businesses; continue to support agriculture as a viable economic industry; support recreation and tourism opportunities; maintain the existing level of public services; protect surface and ground water quality in the Town; attempt to preserve slopes, blufflands, natural areas and forests in the Town.

Town of Lima Adopts Comprehensive Plan (Pepin County). The Town of Lima held a public hearing on their Plan in November 2009 and adopted it on January 4, 2010. Some of the goals are: To preserve agricultural land and manage residential growth, encourage low-density development patterns and limit high-density and multi-family housing developments, to maintain the existing level of public services, address safety issues and provide recommendations on non-agricultural ATV usage, promote agricultural and related small/home businesses, protect economically productive areas and to support and promote agriculture as a viable economic industry in the Town.

Town of Farmington Adopts Comprehensive Plan (La Crosse County). The Town of Farmington Comprehensive Plan was adopted in August 2009. Some of the goals in their plan include: preserving farmland and maintaining existing agricultural areas while at the same time encouraging organized and planned development in non-agricultural areas. The land use map that was developed designated the majority of the Town as Exclusive Agriculture as a means to meeting the goal of preserving farmland. The development of more senior-citizen and assisted-living housing is encouraged for the unincorporated community of Mindoro, due to its sanitary sewer district capability. The Town also wants to grow existing agri-businesses and encourage direct-to-consumer agriculture, farmers markets and value-added agriculture production.

Town of Greenfield Adopts Comprehensive Plan (La Crosse County). The Town of Greenfield's Comprehensive Plan was adopted on December 30, 2009. Some planning goals include: Preserve agriculture, the environment and the rural landscape to the extent possible and protect landowners' rights; encourage single-family housing development in efficient patterns by promoting cluster development; maintain its identity by encouraging higher-density developments to be built in St. Joseph, where there is existing public sewer and water; maintain existing level of services; encourage agricultural-based businesses along with small niche and home-based businesses; continue to support and promote agriculture as a viable economic industry; and preserve and enhance recreational opportunities, natural areas, wetlands, woodlands, bluff lands and scenic views.

Town of Byron Adopts Comprehensive Plan (Monroe County). The Town of Byron's Comprehensive Plan was adopted in May 2010. A major goal in the Plan is preservation of agricultural land, open space and natural resources. The Town is unique in that it has a high water table resulting in large amounts of wetland areas. The high water table and wetlands make the Town attractive for cranberry production. The growing cranberry industry is vital to the local economy. A key challenge for the Town is to properly manage and balance the growth and impact of the cranberry industry on wetlands, water-quality and the desire of residents for a rural and serene town.

Updates to Crawford, Pierce, and Monroe County Outdoor Recreation Plans

Outdoor recreation plans for Crawford, Monroe, and Pierce Counties are being updated. Draft plans for Pierce County along with the Villages of Bay City, Plum City, and Spring Valley have been completed and are being reviewed by each municipality. The Villages of Maiden Rock, Ellsworth, and Elmwood have adopted their plans. Staff has also been working on the Monroe County Outdoor recreation plan by inventorying and mapping all the recreation facilities in the county and also within each incorporated community. In addition, social and demographic information has been updated for the county and each individual incorporated community. Identifying future recreation needs and projects for each municipality will be the final step. The Crawford County update is in the initial stages. Staff has begun inventorying and mapping all the recreation facilities in the

County and also within each incorporated community. By updating and adopting an outdoor recreation plan, a county or a municipality maintains its eligibility to apply for grants under the Federal Land and Water Conservation Fund (LAWCON) and the Wisconsin Stewardship Funds. Quality recreation resources play an important part in helping attract and retain business and a high-quality workforce.

Crawford, Trempealeau and Vernon County Multi-Hazard Mitigation Plans

Staff is assisting Crawford, Trempealeau and Vernon counties update their multihazard mitigation plans. These plans provide a listing of Hazard Mitigation projects that will reduce or eliminate the loss of life or structures in the event of a natural hazard occurring. These plans cover 19 natural hazards that could occur within these municipalities. Draft plans for Crawford County and Vernon County have been completed. These drafts are being reviewed by Wisconsin Emergency Management.

Some of the projects identified in Crawford County are: Investigate the costs and benefits of installing automated gages on the Kickapoo River; work with the City of Prairie du Chien and the Towns of Prairie du Chien, Bridgeport, and Eastman on developing a joint flood warning and evacuation plan for Mississippi River floodplain property owners; encourage developers and builders to bury electrical and telecommunications lines; update the existing list of buildings that can be used as shelters during extreme heat and cold events; and inventory and prioritize road segments that have shoulders which are conducive to erosion and land/mud slides.

In Vernon County, some of the projects identified are: Investigate the concept of a voluntary floodplain property buyout; look into developing a County driveway ordinance that would require new driveways and access roads to be operable for large emergency equipment; identify buildings that can be used as shelters during extreme heat and cold events; develop a list of locations throughout the County where snow fences could be constructed to increase motor vehicle safety; and encourage anchoring on new mobile homes, carports, and porches.

Staff has just begun updating Trempealeau County's plan. Demographic information along with historical occurrences of the natural hazards has been updated. A risk vulnerability survey of local municipalities has been conducted. Staff is in the process of updating the project listing for each municipality,

removing those projects that have been completed, and adding new projects that have been identified since the first plan was prepared. The updated plans will meet new federal requirements and maintain each county's eligibility for federal and state hazard mitigation funding.

Pepin County Multi-Hazard Mitigation Plan

Staff is assisting Pepin County prepare their first Multi-Hazard Mitigation Plan. The plan will cover 19 natural hazards that could occur within Pepin County. Risk analysis and critical facility inventory analysis is presently underway. A risk vulnerability survey has been conducted. This plan, once completed, will provide by municipality a listing of strategies and projects that will reduce or eliminate the loss of life or structures in the event of a natural hazard occurring.

Business Loans

Business Capital Fund (BCF): The BCF approved three new loans in the last 12 months. One was for the expansion of a grain co-op, which would retain 6 jobs in Alma. The other two loans were approved to facilitate the sale of small businesses to new ownership. These were small entrepreneurial ventures whose founders were leaving the business, and knowledgeable employees wanted to take over operations. One of these will preserve 6 jobs at an electrical contractor in Arcadia, and the other will preserve 6 jobs at a hardware store in Whitehall. Together, these three loans total \$170,000 from the Business Capital Fund.

The BCF is also examining its Administrative Plan and by-laws, since the Economic Development Administration recommends this be done every five years or so. Some areas that need examination are the jobs-to-dollars ratio and the maximum amount of BCF loans. Some members of the BCF felt that the current requirements no longer properly reflect economic conditions we face today. Changes to these numbers can be made by the board, and are subject to approval from the U.S. Department of Commerce—Economic Development Administration. The BCF application and future loan agreements will also need to be updated to reflect these changes.

CMV Growth Development Fund: The Crawford, Monroe, and Vernon – CMV Growth Development Fund held its annual meeting on December 16, 2009. One of the topics at the meeting was what marketing efforts the CMV can make to promote itself, attract new borrowers, and thus stimulate more economic development in Crawford, Monroe, and Vernon Counties.