

M I D W E S T A S S I S T A N C E P R O G R A M

SOURCE

Your source for community solutions



Volume 28, Issue 4

Fall 2007

Cover story –
High-speed connection
to the future

Inside Source –
In the works, page 5
Revolving Loan Fund helps solve
financing dilemmas, page 8
Top 4 reasons to invest in training,
page 9

Your
full page ad
here

A SLOW INTERNET connection at home is annoying. But for a community, a pokey connection can spell the difference between attracting and keeping local businesses or watching them leave for more high-tech pastures.

“Broadband is revolutionizing business, government, education, work and lifestyles,” says Bernadine Joselyn, director of public policy and engagement for the Blandin Foundation, Grand Rapids, Minn. “By opening

markets, it creates new jobs.

By making it possible to export services and skills, broadband puts workers into wage and skill competition with people around the globe.

High-speed connection to the future

“Without adequate broadband access and people who are technologically literate, rural

communities will be unable to take advantage of the extraordinary benefits that ultra high-speed, next-generation broadband can provide.”

Blandin believes so strongly in the importance of broadband to rural communities that in 2003 it launched its Broadband Initiative, which is charged with helping increase the economic vitality of rural communities through the exploration of and use of new telecommunications technologies.

“Rural communities are being left behind,” Joselyn says. “We can’t count on market forces to close the growing ‘broadband gap,’ and there’s no federal policy that will do it, although there’s lots of chatter. We need creative solutions that will help communities stay competitive.”

POLICY PUSH AT THE FEDERAL LEVEL

Iowa’s Sen. Tom Harkin, chair of the Senate Ag Committee, is no stranger to the pressing needs and concerns of rural America – including broadband. A recent report showed that, internationally, the U.S. ranked 20th in broadband Internet penetration – just behind Luxemburg.

“In the 21st century, high-speed Internet access is a basic, essential utility,” Harkin says. “Farmers and others need it to run their businesses. Students need it to do their homework and connect to the rest of the world. Yet for far too long, connecting rural America to broadband access has been fraught with obstacles.”

Harkin, who developed the national USDA Broadband program for the 2002 farm bill, now is working to eliminate those access obstacles in the 2007

bill. The proposals he’s advocating would streamline the funding and application process and offer assistance only for proposals that provide access to underserved areas.

MAP suggests additional changes, based on the experiences of communities and reservations who have attempted to apply for grants under the USDA’s existing program. These include:

- Allowing unincorporated areas to participate;
- Considering towns who currently have DSL and want to upgrade;
- Waiving the 15-percent matching funds in some cases;
- Reconsidering the definition of broadband.

“We have many large, unincorporated communities in our nine-state area, and we’d like to see them included, just as they are with water and wastewater financing from Rural Development,” says MAP CEO Martha Cashman. “Broadband not only provides improved speed, it also allows communities to use valuable applications such as a SCADA system.”

ONE COMMUNITY’S EXPERIENCE

Twenty-five years ago, Windom (pop. 4,900) took the unusual step of developing its own cable television system. The system was beginning to show its age, and this southern Minnesota community was looking at options for expanding it beyond TV.



“When we asked our telephone provider about offering broadband, they weren’t interested,” says Dan Olsen, director of operations for

Windomnet, the town’s broadband solution. Windom was in the Blandin Foundation’s first group of Get Broadband communities.

Windomnet provides high-speed Internet, cable, TV and phone service to all homes and businesses in Windom through its fiber optic network.

SEN. TOM HARKIN TALKS WITH CITIZENS IN A SMALL IOWA COMMUNITY ABOUT THEIR NEEDS AND CONCERNS, INCLUDING BROADBAND ACCESS.

“Financially, this was a big leap for a small town,” Olsen says, “but technology infrastructure is just like roads or water systems. It has a huge impact on economic development. One of the biggest employers in town is Toro Corporation, and they need high-speed connections for data and for managing their truck fleet.”

Windomnet helps keep the city functioning smoothly by networking all city offices, providing voicemail, coordinating security cameras, hosting the city’s Web site and helping monitor, maintain and operate Windom’s electric utility through a System Collection and Data Acquisition system. Olsen says they’re exploring linking the water and wastewater systems as well.

In addition to the cost and the never-ending challenge of keeping the system up to date, Olsen says staffing was an issue at first. But he has hired local people and trained them as network technicians.

“We provide local tech support,” he says. “When you call in, you’re not getting a call center in India.”

Olsen has parlayed Windomnet into a service provider for other rural businesses, including New Vision Co-op, a large, full-service agricultural cooperative in the area. With bandwidth from Windomnet, the co-op is able to offer high-speed wireless Internet access to its members.

“We had previously installed wireless network for our offices,” says Dean Knips of New Vision. “Then in 2001, our board wanted to know if the system could benefit our members in some way. At the time, our choices for wireless were nil.”

A public/private broadband solution?

Blandin Foundation recently released a challenging report, *Live at the Speed of Light*, that asserts public/private partnerships may be the way to overcome the lack of access to high-speed technology in rural Minnesota – as well as other states.

The report proposes a new model of “open access networks,” which would be independently owned and controlled. According to the report, open access networks have worked in other countries and other regions of the U.S.

Live at the Speed of Light is available online at <http://www.blandinfoundation.org> or by calling 218-327-8738. While visiting the Web site, click on “public policy and engagement” to learn more about Blandin Foundation’s work and advocacy in the area of broadband, including its Community Guide to Broadband Development.

Two other reports of interest are:

- **Measuring Broadband’s Economic Impact.** A study by MIT and Carnegie Mellon.
<http://itc.mit.edu/itel/doc/2005MeasuringBBEconImpact.pdf>
- **Speed Matters: Affordable High Speed Internet for All.** A policy paper from the Communications Workers of America.
<http://www.speedmatters.org> ■

So New Vision teamed up with Windomnet and other providers to develop the infrastructure – 17 towers located on grain elevators, as well as silos and grain legs.

Although conceived with New Vision members in mind, the wireless service is open to anyone who wants to subscribe. Knips estimates the system currently has 600 subscribers in southwestern Minnesota.

With the advent of Windomnet, Olsen says when people talk about the “digital divide,” he knows his community is on the high-speed side. ■

Broadband and MAP

IF YOUR COMMUNITY is interested in pursuing broadband, Midwest Assistance Program can help. Resource Development Advisor Randy Finholt is coordinating MAP’s broadband activities. *Source* recently asked Finholt about his work with broadband.

Source: Why is it important for small towns to have broadband?

Finholt: Broadband isn’t just about speed, it’s about applications that can’t be done with a dial-up service or DSL “lite.” Just the advantage of working efficiently or running a small business from home adds substantially to a small town’s economy. Medical and educational applications are just as important. Large files can



FINHOLT

download in minutes instead of hours.

Source: What are some of the obstacles small communities face in setting up a high-speed network?

Finholt: As with many utility projects, small towns need grant assistance to get started. Creating effective foundation and government grant programs comes down to our ability to craft a national broadband policy, one that includes rural areas in the discussion and development.

Source: How do you help interested communities?

Finholt: I encourage communities to pursue broadband. I let them know about financing options and then facilitate the loan- and grant-application process. ■

Editor’s note: Interested in developing broadband? Contact MAP via e-mail at map@map-inc.org or by calling 800-822-2981.

In the WORKS UPDATE ON LEGISLATION THAT AFFECTS RURAL COMMUNITIES

This issue marks the debut of a new column in *Source*, one that focuses on the legislation that affects rural communities, from funding to regulatory issues. This initial column looks at the Rural Community Assistance Partnership's legislative priorities for the 2007 Farm Bill.

RCAP stresses funding for rural development

"WITH THIS FARM bill, we have a major opportunity to address funding for rural development," says Aaron Fischbach, RCAP's director of applied research and policy development.

To capture that opportunity, RCAP has joined 27 other influential rural development organizations to secure federal funding for rural needs. They've created a new organization for the duration of the farm bill deliberations – called the Campaign for a Renewed Rural Development. CRRD provides information and analyses to decision makers in Congress to help support the argument for increased rural spending.

Fischbach says the group's number-one priority is ensuring that \$2 billion in new, mandatory funding for rural development is written into the farm bill. This funding will assist the nearly 60 million Americans living



MAP STAFF H.B. CALVERT (CENTER) AND CHRIS FIERROS MET WITH IOWA SEN. TOM HARKIN (LEFT) TO DISCUSS RURAL DEVELOPMENT FUNDING.

in rural areas by strengthening their communities through improved services, economic development and more.

To help move the funding priority forward, RCAP has asked that all its regional partners carry a consistent message to senators and their staff. In midsummer, Midwest Assistance Program staff members H.B. Calvert and Chris Fierros met with Sen. Tom Harkin of Iowa, chair of the powerful Senate Ag Committee.

Fierros says their discussion centered on MAP's projects in Iowa, the lack of qualified operators for water and wastewater systems and funding.

"There isn't enough funding for rural development," she says, "and we told him the ramifications and how it would directly affect his state. We helped provide him with the ammunition he'll need when he fights to increase funding in the farm bill."

Calvert concurs: "We provided Harkin and his staff with the reality of the challenges small towns face."

As of the end of September, one version of the farm bill had passed the House, while the Senate had yet to bring its version to the floor for debate. For more information, Fischbach encourages rural residents and their leaders to visit <http://www.ruralcampaign.org> and take part in the organization's push to secure rural development funding.

RCAP'S FARM BILL LEGISLATIVE PRIORITIES

In talking with legislators, RCAP and its partners address these priorities:

- Provide \$2 billion in new, mandatory funding for the Rural Development title;

RCAP cont. on page 6

Your
1/4 page ad
here

RCAP cont. from page 5

- Retain set-aside for water and waste technical assistance and training grants;
- Retain water and waste revolving loan fund for small systems;
- Provide at least \$500 million assistance for USDA's Rural Development-administered project backlog; and
- Authorize \$15 million in technical assistance for vital rural facilities program.

HARKIN'S FARM BILL FOCUS

CRRD has a strong ally – Harkin – in its fight to ensure that funding is available for rural development. Following is the text of a letter to Robert Stewart, executive director of Rural Community Action Partnership (of which Midwest Assistance Program is a member), outlining Harkin's vision for the farm bill.

July 31, 2007

Dear Mr. Stewart,

The measure we commonly call the "farm bill" is the single most important piece of legislation for improving the quality of life and economic vitality of our rural communities. As the Chairman of the Senate Committee on Agriculture, Nutrition and Forestry, I am committed to enacting a balanced, forward-looking farm bill that helps build a better future for agriculture and all of rural America.

Today, rural communities face enormous challenges, with loss of population and jobs contributing to a negative cycle that feeds on itself. We have a real opportunity to help reverse this negative dynamic by including a strong rural development title in the new farm bill. We need to establish new initiatives and improve existing programs to spur economic and community innovation by harnessing the entrepreneurial spirit, ingenuity and creativity of rural Americans.

I hope you will join me in working to build support in the Senate for major new federal investments in initiatives to promote entrepreneurs and microenterprises; boost renewable energy development; fund the mounting backlog of water and sewer assistance; expand broadband to underserved areas; provide support for hospitals, day care and assisted living; and provide incentives and resources to attract and leverage essential public, private and philanthropic investments across small town and rural America.

While you fully understand the need for this funding and for this new vision and policy approach, unfortunately, that need is not as widely understood in Washington as it needs to be. I thank you for your efforts to support rural America.

Sincerely,

Tom Harkin, U.S. Senator ■

Your
1/2 page ad
here

SPEAK OUT FOR RURAL DEVELOPMENT

Very possibly by the end of the year, your U.S. senators and representatives will vote on a piece of legislation that will have a lasting impact on rural communities – the 2007 farm bill.

What makes this farm bill especially important is that Sen. Tom Harkin of Iowa, chair of the Senate Ag Committee, is a champion of rural development and is pushing to have funds allocated for the services and programs communities like yours need most – infrastructure, broadband, elder care, housing, economic development.

This country needs vibrant, healthy small towns in order to provide health care, education, jobs and much more for nearly 60 million Americans.

Recent events, including the horrifying collapse of Minneapolis' I-35W bridge, have underscored the critical need to address our country's deteriorating infrastructure. MAP has taken numerous opportunities to educate key decision makers about the impact funding cuts will have on rural America's infrastructure.

For example, while small, rural communities represent less than 25 percent of the nation's population, they account for more than 85 percent of community water systems. Communities of less than

MAP Insights From Martha Cashman, CEO

10,000 residents are twice as likely to be out of compliance with drinking water standards as systems that serve more than 10,000.

I strongly urge you to contact your senators and encourage them to support increased funding for rural development. It's absolutely imperative that these legislators hear directly from you – their constituents. If your community is affected by funding cuts, your voice is especially crucial. Make sure they understand your community's needs and how federal policy and funding will affect the health, stability, economy, sustainability and prosperity of your community.

COMMITTED TO WYOMING COMMUNITIES

In June, MAP closed several offices throughout its territory, as the result of steep cuts in funding from EPA and USDA for water and wastewater projects. Wyoming seemed especially hard hit.

MAP is not abandoning the state. We remain committed to providing the same quality of service to

CASHMAN cont. on page 10

Your
1/4 page ad
here

Your
1/4 page ad
here

Your
1/2 page ad
here



AT THE TURN of the last century, Winton, Minn., was a bustling lumber town with a population of 6,000. Today, it's dwindled to fewer than 200 residents, but residents who still need a quality water system. So the tiny town took the big step of refurbishing its water tower – only to learn that it was covered with lead-based paint.

“That changed the whole picture,” says Ann Clark, town clerk. “Instead of just painting the water tower, we now were into lead abatement, and the costs skyrocketed.”

Under the leadership of Mayor Lee Tessier, Winton began patching together a quilt of loans and grants that would help them defray the costs. One of those loans came from Midwest Assistance Program’s Revolving Loan Fund.

“They really helped us get



started,” Tessier says. “I don’t know how we would have arranged the financing without the loan from MAP. I know we would have paid a lot more in interest.”

Clark says a monthly electronic debit pays off the MAP loan with no fuss or hassle. Tessier says, “The water tower is good for another 20 years. Now we’re working on building a reserve so we don’t find ourselves in such a bind again.”

Just outside of Brainerd, Minn., is a small,

WALTERS, MINN., MAYOR DAVID MEYER AND CITY CLERK KATHLEEN MEYER (CENTER) ACCEPT A REVOLVING LOAN FUND CHECK FROM MAP’S MARTHA CASHMAN AND CURT BREKKE, JR.

LOAN FUND cont. on page 10

Training reaps benefits for communities

Worst-case scenario: Your water operator suddenly takes an extended medical leave. No one else in town knows how to run the system. And you've just received a letter from the state department of health requesting documentation of your water-testing schedule.



IT'S THE KIND of scenario that keeps town mayors, town clerks and water boards awake at night. But it's one that's easily avoided. How? By investing a little time and money in one of Midwest Assistance Program's training sessions.

"In small communities, the water system may be operated by a part-time employee or even a volunteer," says Audrey Boe Olsen, resource development advisor for MAP in North Dakota. "A standard operating procedures manual is like an owner's manual for a

community's entire water system, and helps ensure that the system is properly – and consistently – operated and maintained."

In 2006, Boe Olsen and MAP, in conjunction with the North Dakota Department of Health, developed an SOP manual for small community water systems. The manual spells out, step by step, how everything works, how the system should be maintained and tested and much more. This year, Boe Olsen trained about 200 operators to use the manual in their own systems.

USING A GROUNDWATER MODEL, MAP'S DENNIS SIDERS DEMONSTRATES HOW WATER MOVES THROUGH AN AQUIFER.

In Missouri, MAP just completed a six-day course for drinking water system operators, followed by Water Distribution Certification testing given by the state's department of natural resources.

"A certified operator is required for all public drinking water systems in Missouri," says Dennis Siders, MAP's regional director for Missouri, Kansas and Iowa. "This training, which we hope to offer on a regular basis, helps operators meet the experience requirements for certification."

The course covers everything needed to operate a groundwater distribution system in Missouri.

"Training is an ongoing commitment for communities and operators," Siders says. "But in the long run, it can save time, money and frustration by making sure the system is operated properly and according to the most recent regulations." ■

TOP 4 REASONS TO INVEST IN TRAINING

MIKE BOYD, MIDWEST Assistance Program's new director of training, gives his top four reasons why communities should invest in training:

4. "It's a way for communities to attract and keep people through long-term job opportunities like water or wastewater system operator."
3. "There's a definite need in rural communities to get people involved in environmental concerns like water, wastewater and solid waste management. We're seeing a shortfall of operators in the industry, particularly in rural areas."
2. "Training, especially training in standard operating procedures, helps develop an 'institutional memory' in a community – how its systems operate. Developing this memory helps a community become self sustaining in regard to its infrastructure."

And Boyd's number-one reason to invest in training:

1. "In order for a community to be self sustaining, its water, wastewater and solid waste operators need to be trained in the latest innovations, technology and regulations. Having knowledgeable operators will help maintain the community's systems, catch problems while they're still small, and keep the systems in compliance." ■



BOYD

Editor's note: The standard operating procedures manual is available for sale through MAP. If you're interested in a copy for your community, contact MAP at 800-822-2981 or map@map-inc.org. Other training materials are available online at: <http://www.map-inc.org>. Click on "publications." For future training sessions, watch the Web site or upcoming issues of **Source**.

LOAN FUND cont. from page 8

unincorporated mobile-home community called Crow Wing Estates. Plagued with a failing well and poor water quality, the association wanted to improve the water system for its 58 residents. Few lenders were interested in granting such a small loan, so Crow Wing turned to MAP's loan program. The community was able to secure a loan and drill a new well.

Winton and Crow Wing Estates are just two of the many communities who have solved a financing dilemma with help from the Revolving Loan Fund.

FILLING A FUNDING NEED

Russ Serbus, MAP's chief financial officer, says the Fund's short-term, low-interest loans are intended to help communities finance pre-development costs for projects such as surveys, assessments and estimates – the kind of up-front work that's needed before securing longer-term loans and grants.

"MAP's loans provide interim financing and usually are paid off once the community gets final funding approved," he adds. "The Revolving Loan Fund fills a need not being met by traditional funding sources. In many cases, the only option a community has is to sell bonds. With the current bond market, that may not be possible. And selling bonds has related costs that can reach \$10,000."

MAKING LOANS NOW

MAP's Revolving Loan Fund recently received a community development loan from Wells Fargo, and is seeking loan applicants. One of the first recipients for this new financing is Walters, Minn. The community is using its loan from MAP, in conjunction with financing from MAP's sister organization CRG, to begin work on a \$1.2 million wastewater plant.

"They needed temporary funds to activate loans and grants from the USDA and other sources," Serbus says. "That's what MAP's Revolving Loan Fund is designed to provide."

To be eligible for a Revolving Loan Fund loan, a community or other water or wastewater entity must have fewer than 10,000 residents; use the loan to improve water or wastewater services; and complete a loan application. You can fill out an application online at <http://www.map-inc.org>. Click on "programs and services," then "financial help." Or call MAP at 800-822-2981 for more information. ■

Your
1/4 page ad
here

CASHMAN cont. from page 7

communities and reservations by:

- Continuing to perform statewide water and wastewater sanitary surveys from our Green River office, which has been in existence for more than 20 years.
- Supporting staff in neighboring states who have been providing operational, financial and management training and technical assistance for many years. They will ensure that no community or tribe in Wyoming goes unserved.
- Working diligently to restore and increase MAP's small-community program funding. We invite you to join us in these efforts. ■

MIDWEST ASSISTANCE PROGRAM has been designated an "approved vendor" by the General Services Administration, which means:

- MAP is already a GSA-approved contract holder;
- Agencies can bypass the full request-for-proposal process and come directly to MAP;
- Less delay getting projects underway.

MAP is the first member of the RCAP network to receive this designation. ■



Your
full page ad
here

SIGN UP WITH OUR RESOURCE ROSTER

IN ORDER TO serve the needs of rural and tribal communities and to meet our ever-growing portfolio of projects, MAP is expanding its resource roster of highly skilled individuals to support and deliver short- and/or long-term technical assistance and training for existing and future projects.

If you'd like to submit your data and resume to be considered for volunteer, consulting and/or long-term employment opportunities, please download and complete our biodata form at www.map-inc.org.

Attach your resume and e-mail it with the form to map@map-inc.org, putting "Attention: Recruiter" in the subject line. Or mail the form and your resume to: Midwest Assistance Program, Inc., Attention: Recruiter, P.O. Box 81, 212 Lady Slipper Avenue N.E., New Prague, MN 56071-0081. ■

KUST TO FOCUS ON MONTANA

SANDRA KUST BRINGS more than eight years' field and management experience to her clients in Montana. Kust, Midwest Assistance Program's newest resource development advisor, has extensive background in operating a rural water and sewer district thanks to her most-recent position as board chair and manager

Source shorts

of Worden/Ballantine Yellowstone County Water and Sewer District.

In that position, she also was integrally involved in a four-year water system construction project, which added working with engineers, state agencies, funding sources and regulatory groups to her resume. In addition, she has served as a relief operator.

MAP CEO Martha Cashman says, "We're delighted to have Sandra on our staff. Her background, experience and insights will be an asset for the communities she works with."

Kust can be reached via e-mail at skustmap@nemont.net or 406-967-3256. ■

DELLINGER TO SPEAK AT NATIONAL CONFERENCE

LAURA M. DELLINGER, Midwest Assistance Program's resource development advisor in South Dakota, will present a session on recycling at WasteCon, the annual conference of the Solid Waste Association of North America, held this year in Reno, Nev.

The session, "Reaching Out to Rural Recyclers," will focus on the challenges of establishing and maintaining recycling programs in

locations at the extreme end of the rural spectrum.

The presentation is set for Tuesday, Oct. 16 at 2 p.m. ■

MIDWEST ASSISTANCE PROGRAM

SOURCE

Source Mission:

To provide information for the clients of the Midwest Assistance Program so they better understand the programs and services MAP offers to help them improve their communities and tribal associations; and to showcase the expertise of MAP employees. MAP *Source* is published quarterly by:

Midwest Assistance Program, Inc.

Central Office
P. O. Box 81, 212 Lady Slipper Avenue NE
New Prague, MN 56071
Phone: 952-758-4334 / Toll-free: 800-822-2981
E-mail: map@map-inc.org / Web site: www.map-inc.org

To comment on or suggest ideas for future articles, please contact:

Managing Editor: Judy Edwardh Black
E-mail: jblack@map-inc.org
Editor: Patricia Miller
E-mail: patty@laughingcatonline.com

Map *Source* is funded through a grant from the HHS/Office of Community Services and prepared by the Midwest Assistance Program, Inc. Material not otherwise attributed was written or redacted by the editor.

MAP is an equal-opportunity lender, provider and employer.



Printed with soy-based inks



Midwest Assistance Program, Inc.
P.O. Box 81
New Prague, MN 56071

ADDRESS SERVICE REQUESTED

Non Profit Org.

U.S. Postage

PAID

New Prague, MN
Permit No. 73