



WV State Director Rob Steptoe Bids Farewell

For over two years, I have had the privilege of serving as the State Director for West Virginia USDA Rural Development, a federal agency I quickly realized had more potential to touch people's lives and improve their quality of life than any federal or state agency I can think of. In fact, to my knowledge, Rural Development is the only federal or state agency diverse enough in program delivery to be able to build an entire community from the ground up.

Oddly enough though, Rural Development is a best kept secret in many circles. This may be explained somewhat by the confusion generated over numerous name changes the last 70 plus years this "diamond in the rough" has been in existence. As a lot of the long timers will tell you, we are still referred to on occasion as Farmers Home Administration or FmHA.

You see, USDA Rural Development, formerly Farmers Home Administration, and long before that, the Resettlement Administration in 1935 to help Depression-stricken rural farming families with loans and grants for essential farming services and enterprises. And if you skip forward to 2007, although we have many more programs, we are still that same federal mission with an unwavering dedication to rural America and the people who love to live here. After all, our staff lives in these same communities that we serve and this connection is essential to our success. As a matter of fact, many local projects have gotten their start from conversations had in the church pew, the local lunch spot, or the ball field between neighbors and our own Rural Development staff. In reality, what is great about working for USDA Rural Development is that we are able to work for West Virginia, which for me, is like working for your favorite



football team. We are able to get that rare look at just how unique and special West Virginia is, with its own distinct identity and its own daily rhythms. And when you get right down to it, USDA Rural Development's focus in every State, since 1935, has always been on the people and places we help one grant and one loan at a time.

Of course, all of this economic development does not just come about through Rural Development's efforts alone. It really requires a lot of collaboration and coordination by our own staff, together with the many partner agencies, non-profits, councils, contractors, engineers, attorneys, accountants, banks and local or state government officials too numerous to mention here by name. So, the next time you read about the new water treatment facility, healthcare center, police station, start up business, school, or other community improvement project in your local newspaper, just remember that there are dozens of dedicated public servants, near and far, who are working behind the scenes for your community's benefit.

Some may have heard me say this before, but it bears repeating: truly dedicated public servants are not in the business to say "why." They are in it to say "why the heck not!" If a project can be made feasible, why not have USDA Rural Development or another similar community development entity go out and try to bring back **our** hard-earned tax

dollars to reinvest those funds right back **here** in the same communities they came from in the first place!

Some may not be aware of this, but sometimes a state, local community, or agency will not be able to utilize sizeable amounts of funding for various reasons. This unused money must then go back to its original source, where it is then re-allocated to entities that can actually use the funds at that time. It is known as "pooling" and our staff at West Virginia USDA Rural Development loves to chase that extra funding sitting in Washington at the U.S. Treasury so we can use it for additional projects right here in West Virginia. To me, this typifies what it means to go the extra mile as effective and dedicated public servants for the benefit of our State.

I have learned a lot from many people since being at Rural Development. Most of all, I know my State and the people much better. I will miss the pot luck meals after we celebrate another water line extension, or hammering nails at housing events, or listening to the many stories that staff here are so fond of sharing. This place has a ton of history and accomplishment to be proud of and it will only grow bigger and better with time. I am just glad I could be a small part of it.

In truth, West Virginia USDA Rural Development, like other state Rural Development groups, is a mirror image of the State it serves. It is full of hard-working West Virginians who care deeply about the people and communities they are helping. After all, we live here too, and we have a lot of pride in protecting our little corner of the world right here in Wild, Wonderful West Virginia. Thank you Rural Development. It has been a real privilege to work here with you for West Virginia.

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FREE WORKSHOP!

USDA Rural Development will be holding a FREE informal workshop on the Value-Added Marketing Producer Grant Program and the Section 9006 Renewable Energy/Energy Efficiency Grant Program on August 21, 2007 at the Waterfront Place Hotel in Morgantown, WV.

Guest speaker will be Robyn Jensen, National Rural Business-Cooperative Field Advisor of St. Paul, Minnesota. For additional information, please contact the Business and Cooperatives Program staff at (304) 284-4883 or Yvonne.Tayman@wv.usda.gov.

USDA Rural Development Provides Over \$8.8 Million for West Virginia in Observance of Earth Day 2007

Earth Day has been observed each year on April 22 since 1970. It is intended to inspire awareness of and appreciation for the Earth's environment. It is also a time to celebrate progress that has been made to protect our planet's natural resources. Earth Day is now observed by more than 500 million people and national Governments in 175 countries.

Rural Development's Water and Environmental Programs played a major role in the observance of Earth Day this year by providing \$5,398,000 in loan funds and \$3,448,000 in grant funds to partially finance four water and wastewater projects throughout the State.

The Danese Public Service District, located in Fayette County, was approved for a loan of \$1,351,000 and grant of \$1,370,000 to extend public water service to approximately 162 new customers within the County.



Most of the residents living within the project area currently depend on individual wells as their primary water source. The wells generally have problems with water quantity and/or quality due to the presence of iron sulfide and other minerals within the groundwater.

This project, which is the first of four planned phases of extensions and upgrades, will provide an alternative to these groundwater issues and enhance the lives of rural residents.

An Earth Day ceremony was held on Tuesday, April 24 at the Danese Public Service District (*please see photo to the right*). The Deputy Under Secretary for Rural Development, Doug Faulkner (*photo in first column*), and the West Virginia State Director, Robert M. Steptoe, III, were among those in attendance.

The Town of Gilbert, located in Mingo County, also received a commitment of Rural Development funds which were announced for Earth Day. A loan in the amount of \$472,000 and grant in the amount of \$328,000 were approved to extend public water service to approximately 172 new customers within the vicinity of the Town.

This project will bring safe and reliable water service, as well as provide fire protection to additional rural residents who currently do not have such service.

The Malden Public Service District, located in Kanawha County, was one of two Districts to receive a commitment of Rural Development funding for wastewater improvements.

A loan of \$2,175,000 and grant in the amount of \$800,000 were approved to upgrade the current wastewater collection system and bring the District into compliance with its National Pollutant Discharge Elimination System (NPDES) permit.

The current system has issues with inflow and infiltration that often cause an overflow of wastewater to the treatment plant. Upon completion, this project will greatly reduce the

amount of wastewater overflow, thus reducing the threat of pollution into the environment.

The Tennerton Public Service District, located in Upshur County, also received a substantial Rural Development commitment to help improve the environment this year.

Loan funds in the amount of \$1,400,000 and grant funds in the amount of \$950,000 were awarded to extend wastewater collection service to an additional 127 customers within the County.

Many of the private septic systems in the area are ineffective and represent a threat to the public health and environment.

This project will allow for the collection and transfer of wastewater to the City of Buckhannon for treatment. The contamination of local waterways will be reduced, thus leading to a healthier environment for rural residents.

These Earth Day 2007 funding commitments, as well as many others made by Rural Development during the past fiscal year, will contribute to the progress of our environment and the quality of life for rural Americans.



Pictured at the Earth Day Celebration for Danese Public Service District, Fayette County, WV on April 24, 2007

from left to right: Richard Kinder - Chairman of Danese PSD, Robert M. Steptoe III - USDA Rural Development WV State Director, John Pino - House of Delegates District 29, Cynthia "Lanie" Jones - Danese PSD Office Manager, Kenneth Eskew - Fayette County Commission Chairman, Rev. Maynard Kessler - Chairman of Joint Community Water Committee, Matthew Wender - Fayette County Commissioner, Dr. Margaret Staggers - House of Delegates District 29, Douglas L. Faulkner - USDA Rural Development Deputy Under Secretary.

Also in attendance pictured below from left to right— West Virginia USDA Rural Development employees: John Comerchi, Business & Cooperatives Programs Specialist; Audrey Gwinn, Community Programs Technician, Teresa Miller, Community Programs Specialist; and Kitty Saddler, Area III Assistant Director.



\$5 Million Through Community Facilities Program Turns A Dream Into A Reality

Fifteen years ago, a young man was killed in a fatal car crash. From that tragedy has emerged a "Ray of Hope" in Mercer County.

Charles and Marquetta Mathena lost their son 15 years ago. To honor his memory, the Charles T. "Chuck" Mathena II Foundation, Inc., was established.

In the beginning, the foundation promoted educational opportunities for the youth in Mercer County. The Mathena family decided they would extend their son's love of the arts by building a center to nurture all the arts and one they felt the entire region would be proud of.

After several years of planning and community fund drives, \$7 Million

had been raised to build the new center, but they were still short of the needed \$12 million. Tom Lilly, a local attorney, had the suggestion made to him to contact USDA Rural Development. In July, 2005, Rural Development was contacted and the process started.



Following long hours, many meetings, and many "hurdles" to overcome, a loan was finally approved by Rural Development.

On May 24, 2007, a celebration was held at the Mathena Center. Chadwick Parker, Community Programs Direct Loan and Grant Divisions Director, (pictured on the left) Rural Development National Office, presented Marquetta and Charles Mathena (pictured on the right) with the ceremonial \$5 Million check.

Mr. Mathena thanked Rural Development officials for helping to propel the loan into reality. "They bought into it and believed in us. This will allow people to dream. This will allow

people to broaden their horizons," rejoiced Mr. Mathena.

The Mathena Center is expected to open late summer or early fall 2008. It will be a multi-use facility for everything from weddings to theatrical performances.



Rural Development Participates In First Wayne County Housing Resource Fair and Summit



Pictured above: Bruce Martin, USDA Rural Development Manager, participated in the first Wayne County Housing Resource Fair & Summit.

The first Wayne County Housing Resource Fair and Summit was held on May 21, 2007, at the Lick Creek Fellowship Hall in Wayne, WV.

The purpose of this fair and summit is to address the need for adequate housing in Wayne County and to introduce the public to all the different housing resources that are available to them.

It was sponsored by Wayne County Housing Authority and Wayne Family Resource Network with financial assistance as a grant from the West Virginia Department of Health and Human Resources.

The Fair and Summit featured booths by USDA Rural Development, Habitat for Humanity,

Chase Bank, Community Trust Bank, Mingo County Housing Authority (HUD), Health Department, Christian Builders, Cabell Huntington-Wayne Housing Consortium, and the Cabwaylingo Work Camp.

Over 50 citizens attended and participated in various activities, including the housing summit. Wayne County Housing Authority and Wayne Family Resource Network served refreshments to all in attendance and provided door prizes.

"I believe the Fair and Summit was a huge success; plans for another are already in progress," deemed Bruce Martin, Rural Development Manager, USDA Rural Development, Huntington, WV.

Rural Development Celebrates National Homeownership Month

In celebration of National Homeownership Month, employees from Lewisburg, Beckley and Morgantown were out of the office and hard at work. On June 28, John Fullen, Dona Lilly, Michael O'Dell, Stephen Wetherbee, and Dianne Crysler had the opportunity to assist in the construction of a handicap accessible ramp.

Bernard and Mary Winals of Charmco in Greenbrier County had both slipped and sustained



Pictured to the Left, Front Row l to r: Cindy Boggs, Lisa Saunders, Dona Lilly (Rural Development), Neal Rhodes (SARA), Stephen Wetherbee (Rural Development), Dianne Crysler (Rural Development), Steve Rutledge. **Back Row:** Ed Pluchar (SARA), Edith Sissung, Michael O'Dell (Rural Development), John Fullen (Rural Development). Not Pictured: Susan Rosshirt (SARA).

injuries on the unsafe staircase that they used as the entrance to their home. It was because of this that they recognized the need for a handicap accessible ramp.

The Winals contacted Southeastern Appalachian Rural Alliance (SARA), a local non-profit, and requested assistance with this project.

Earlier this year, Susan Rosshirt, Executive Director for SARA, applied and was approved for a Housing Preservation Grant (HPG). Since then, her office



Pictured To The Left: Rural Development employees Dona Lilly and John Fullen work together sawing boards for the project as Neal Rhodes, of SARA, is on his way to get more materials.

has been working in conjunction with Rural Development to combine these funds with the Section 504 loan/grant program and have been able to assist even more families.

SARA employees, Neal Rhodes and Ed Pluchar, with the help of volunteer laborers from Bethlehem Farm in Pence Springs, started construction of the ramp. Rural Development employees, as well as representatives of the Greenbrier Housing

Authority, provided further volunteer labor by finishing most of the decking on the ramp. Volunteers from Bethlehem Farm returned to complete the project.

This was a memorable experience for the employees to see the profound effect that Rural Development funds can have on the lives of families in rural America.

You can find out more about these and other Rural Development programs by contacting your local office or visiting the web site www.usda.gov.

The volunteering for National Homeownership Month did not stop in Greenbrier County. Rural Development employees also offered a helping hand at the Self-Help Build near Hedgesville, Berkeley County, WV, during June, 2007.

Pictured top right (left to right) you will see three volunteers taking a much needed break—Rob Steptoe (WV Rural Development State Director), Carolyn Bell (Special Programs and New Initiatives Branch Chief, Washington, DC), and Dianne Crysler (WV Rural Development Housing Programs Director).

The borrowers in this particular self-help group were all single women and mothers working together to build their first homes.

This project was completed by Rural Development, both State and National Office personnel, in conjunction with partners Telamon Corporation, NCALL Research, and the community itself.

Self-help build not only speeds up the housing production, but it also builds participants' morale.

Pictured Below: Dianne Crysler, Rural Development Housing Programs Director, works with Steve Rutledge to complete a portion of the project.



The Section 502 Mutual Self-Help Housing Loan program is used primarily to help very low- and low-income households construct their own homes. The program is targeted to families who are unable to buy clean, safe housing through conventional methods. Families participating in a mutual self-help project perform approximately 65 percent of the construction labor on each other's homes under qualified supervision. The savings from the reduction in labor costs allows otherwise ineligible families to own their homes. If families cannot meet their mortgage payments during the construction phase, the funds for these payments can be included in the loan.



Pictured Above: An eager and energetic group of volunteers from the Rural Development National and State Offices and Telamon Corporate Office in North Carolina.

Pictured Below (l to r): Homeowner Helen Campbell, two summer interns from the Rural Development National Office and Ruth Ann Barron, Rural Development Manager, Martinsburg, WV.



Partnership Results In Team Approach To Rural Business Lending

When Mid-Ohio Valley Regional Planning and Development Council (MOVRC) first noticed the announcement of a new USDA program, the Intermediary Relending Program (IRP), they realized a golden opportunity when they saw it.

In 1989, they became one of the first in the nation to establish a new revolving loan fund for small businesses. USDA envisioned the program as a way to get funding for economic development to the community level and to create a long-lasting local resource for businesses.

Today, Mid-Ohio, through its Development Corporation, has provided over 50 loans to area businesses, resulting in preserving or creating over 1,800 jobs in Wood, Pleasants, Roane,

Wirt, Calhoun, Tyler, Jackson and Ritchie Counties.

They cover a wide variety of businesses—from trucking and metal fabrication to health care and retail.

Eligible applicants may receive a loan of up to \$150,000 at a 4.5% to 5.5% fixed interest rate. In addition to revolving funds from USDA, they handle funds from the Economic Development Administration, Appalachian Regional Commission, and micro-loan funds from the State of West Virginia.

Through a strong partnership with the local county economic development groups, Mid-Ohio provides a potential source of funding in areas with limited resources. The Economic

Development Authorities are well informed at the local level as to the type of business development projects that meet Mid-Ohio's criteria.

When they find a potential client, a meeting is set up between the business owner and James P. Mylott, Executive Director of MOVRC. Mr. Mylott meets with the client and determines what program/funding package best matches the client's needs. This package may include, in addition to MOVRC funds, partnering with local banks or other revolving funds.

As the project moves forward, the local EDAs try to help keep the process moving as smoothly as possible. This team effort has been very successful, even in areas where the economy is not prosperous.

Diane Ludwig, Executive Director of Little Kanawha Area Development Corporation, says, "MOVRC is unique among the State's PDCs in the range and scope of its loan programs, so we as EDA directors try to take full advantage of having them, in effect, added as an extra tool to our economic development toolkit."

This team approach has resulted in a winning combination for the area and promotes cooperation between local businesses, banks, and economic development groups. MOVRC has made USDA's original goal of providing a sustainable economic development tool for communities a successful reality.

Community Connect Grant Funds Availability

Deputy Agriculture Secretary Chuck Connor announces the availability of \$8.9 million in grants for communities without broadband service to provide residential service and connect facilities such as police and fire stations, health care, libraries and schools.

"The Community Connect Grant Program has proved to be effective in reaching those rural communities where broadband service is least likely to be deployed," Connor said.

"Connecting residents and essential community facilities improves local services and the protection of the citizens of these communities."

"Providing community residents with access to the internet and training on how to use it helps rural citizens understand the benefits of broadband service and is one more economic development tool available through USDA Rural Development," said Agriculture Under Secretary for Rural Development Thomas C. Dorr.

Applications for grants are due by close of business August 13, 2007. There is a minimum grant level of \$50,000 and a maximum grant level of \$1,000,000 for projects. The application guide for this grant program can be found at <http://www.usda.gov/rus/telecom/>.

Deputy Administrator, MFH, Visits West Virginia

On April 16, 2007, the West Virginia Multi-Family Housing staff had the opportunity to meet with Tom Hannah, Deputy Administrator, Multi-Family Housing, Rural Development, Washington, DC.

Pictured below are those that met with Mr. Hannah (**front row l to r**) Multi-Family Housing Specialist Donna Wright, Housing Programs Director Dianne Cryslar, Multi-Family Housing Technician Norma Brackenrich, Multi-Family Housing Technician Nancy Mullins, (**back row l to r**) Multi-Family Housing Specialist Vicki Lilly, Deputy Administrator Tom Hannah, and West Virginia State Director Robert M. Steptoe, III.

Although not pictured, also meeting with Mr. Hannah was Craig Burns, Area II Director.

Mr. Hannah discussed the future direction of the Multi-Family Housing program, servicing priorities, revitalization efforts, portfolio management, and centralized servicing. Mr. Hannah also visited several Section 538 Guaranteed properties while visiting the State of West Virginia.



USDA Rural Development's Mission: To Increase Economic Opportunity and Improve The Quality of Life for All Rural Americans.

Rural Entrepreneurship Leads To Assisted Living

Arlene Sampson had a dream—an assisted living facility that provided quality medical care and maintained a homey, caring atmosphere in Grantsville, WV.

Through her work as a Registered Nurse at Minnie Hamilton Health Care, she saw that many seniors were forced to move from the area when, with a little help, they could remain in their home community.



Signage at "Aging With Grace"



Dining Area

The idea for "Aging With Grace" became possible when the former Grantsville Hotel facility was for sale. The existing building had been remodeled with a new sprinkler system, a fire alarm system, and fire escapes.

Prior to seeking financial assistance, Arlene Sampson contacted the WV Office of Health Facility Licensure and Certification Residential Program (OHFLAC) officials. Their representatives visited the

facility and provided a list of items that would need addressed in order to open as a 16-bed assisted living facility.

With the help of Diane Ludwig, Little Kanawha Area Development Corporation, the Sampsons found their financing through Mid-Ohio Valley Regional P&D Council's Intermediary Relending Program (IRP) and from Calhoun County Bank.

The IRP is a revolving loan fund for businesses provided through USDA Rural Development. They purchased the building and renovations began. With hard work and enthusiasm, Rick and Arlene Sampson and their family renovated the facility.

The grand opening was held September 11, 2006, with 8 employees. The facility and staffing meets the licensure



Living Area

requirements of OHFLAC and the State Fire Marshall. If an emergency occurs, the additional services of Minnie Hamilton Health are only five minutes away.

Aging With Grace now has eight residents in a facility that is close to the courthouse, barber shop, Senior Citizens center, library, and downtown shopping. Instead of leaving the community—their family, lifetime friends and neighbors—Calhoun County residents can get the extra help they need and remain close to home.

Mathias-Baker Volunteer Emergency Squad, Inc.

With Corridor H nearing completion between Baker and Moorefield, Hardy County, WV, the Mathias-Baker Volunteer Emergency Squad saw the need to construct a new fire and rescue facility.

The facility would serve the rapidly increasing demands for emergency medical and fire rescue services resulting from the steady increase in the population of this rural area along the new four lane.

Richard Hamilton, President of the Mathias-Baker Volunteer Rescue Squad, Inc., turned to his local rural bank for the necessary financing to construct a new facility.

Alan Brill of the Capon Valley Bank (CVB) sought the assistance of USDA Rural Development in Romney, WV, for a guaranteed Community Facilities loan. The \$950,000 loan guarantee made the new building a reality.

Pictured to the

Left (l to r): Standing in front of an emergency vehicle and the facility are Joann Bird and Karen Hamilton. **Pictured to the Right:** The new facility. Note the Red Cross truck during a recent blood drive.



The 9,210 square foot fire and rescue facility was completed during the Fall 2005. It contains a three bay garage that houses two ambulances and three fire trucks. The balance of the building contains a radio room, conference/training room, two offices, a community room, a kitchen, and a dining room.

After its first full calendar year of operation in 2006, the Mathias-Baker VES, Inc., provided a total of 534 Emergency Medical Service responses and the number of calls continues to increase in 2007.

In addition to the emergency fire and rescue services, this facility's community room serves as a normal meeting place for the following essential community functions: Red Cross blood drives, EMS/CPR/Fire Rescue training, Boy Scouts

and Girl Scouts of America meetings, the Hardy County Board of Education, and Alcoholics Anonymous.

Joann Byrd, the Baker Branch Manager of the Capon Valley Bank, and Karen Hamilton, Lieutenant—Mathias-Baker VES, both indicated that existence of this new fire and rescue facility has certainly been a blessing to the community. Hamilton stated, "We have been saving many lives and reducing property damage which would not have likely resulted with the former emergency fire and rescue services building."



USDA Rural Development Supports 1890 Land Grant Funding

The West Virginia Recipe Challenge is funded, in part, by West Virginia State University through an 1890 Land Grant Institutions Rural Entrepreneurial Outreach and Development Initiative Grant from USDA Rural Development.

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Multi-Family Housing Staff

West Virginia USDA Rural Development Multi-Family Housing employees participated in the annual meeting arranged by West Virginia Council for Affordable and Rural Housing (CARH) on May 23 and 24, 2007.

This year's meeting was held at the Waterfront Place Hotel in Morgantown, WV. Other attendees included Owners, Management Companies, and Managers of Multi-Family Housing projects throughout the State of West Virginia.

Rural Development not only attended the meeting, but also participated as trainers.

Mr. A. J. Johnson, President, A. J. Johnson Consulting Services, Inc., **(pictured**

below) specializes in Real Estate Consulting and Asset Management.

Mr. Johnson provided two days of training on "Critical Elements of Low-Income Housing Tax Credit Management." He shared life experiences of the process of purchasing, building, and managing housing projects. He spoke on the primary components of On-Site Tax Credit Management and IRS Guidance, to include the Form 8823 Guide.



Concurrent training sessions on May 23 included "Site Maintenance and Service Team Members Training" by Paul Rhodes, Home Depot. And, the evening speaker, from CARH, was Bill Shumaker.

Those attending from Rural Development included: Robin Coberly, Donna Wright, Nancy Mullins, Deanna DeSerio, and Norma Brackenrich.

On May 24, the morning session was presented by Rural Development's David Cain (Multi-Family Housing Specialist), West Virginia Housing Development Fund's Sherry Bossie, Boston Capital's Mary Ann Corcoran and Art Severe. This session was Rehab/Tax Credits/Re-Syndication for Owners, Investors and Senior Managers.

Leland Kesner (Rural Development Manager), Chris Missimer (Rural Development Architect), and Noah Richmond (RLJ District Manager) held a concurrent session concerning Equal Housing Opportunity/504/Civil Rights Training for Site Teams.

The luncheon speaker was Robert Steptoe, USDA Rural Development West Virginia State Director.



Pictured Above (l to r): Noah Richmond and Chris Missimer lending their expertise to attendees of the annual CARH meeting.



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Please forward your request to receive this newsletter via e-mail to Gail Bennett, Editor, at Gail.Bennett@wv.usda.gov.

Rural Development Participates in Annual “Take Our Daughters and Sons To Work®” Program

April 26, 2007. The fourth Thursday of each April is denoted as the annual “Take Our Daughters and Sons To Work®” Program.

As adults in a fast-paced society, we face the challenge of balancing work, family, community, and personal responsibilities. This program encourages children to think about these issues.

This program also reminds us there is a new generation at work, one in which both boys and girls expect to fully participate in their workplaces and families. It is designed to expand

opportunities, expose them to what adults in their lives do, help teach them the value of education, and give them an opportunity to share how they envision their future.



Annually, workplaces and adults across the nation recognize the program’s benefits and participate in it to support our youth.

The State Office of West Virginia USDA Rural Development once again participated this year and hosted four youths.

Those participating were Jessica Gillespie (daughter of Mark &

Roni Gillespie), Drew Lowery (son of Janna & Steve Lowery), Mikhaila Missimer (daughter of Chris & Shelley Missimer), and Peyton Missimer (son of Chris & Shelley Missimer).

Throughout the day, they each helped do multiple tasks for the office—sharpen pencils, shred, copying, labeling certified receipts, stamp envelopes, staple last quarter’s Newsletter, count and place promotional items in storage, fax documents, and ended the day’s tasks by drawing/constructing their “Dream Home” to present to the Housing Programs Director for National Homeownership Month.



With the “learning and doing” behind them, they enjoyed an ice cream cake as a reward from the employees for all their hard work and help.

Pictured in the far left column is Drew Lowery exhibiting his “Dream Home.” **Pictured in the second column, left to right,** is Jessica Gillespie, Mikhaila Missimer, and Peyton Missimer enjoying their ice cream cake and in this column perfecting their “Dream Homes.” **Pictured in the third column** is Mikhaila and Peyton Missimer labeling certified receipts.

