



Danielle Waldron/Index

Kirkville farmer James Novinger tends to cows as they eat ground corn product that has undergone fermentation. Corn harvest was low this year because of the lack of precipitation.

## USDA | About 900 farmers in Adair County are eligible for emergency fund grants from the USDA following the drought this summer

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disaster designation is one of many.

To be eligible for an Emergency Loan, Gary Elrod, Adair County USDA Senior Farm Loan Officer, said farmers must apply within eight months of a disaster declaration. He said before an application is accepted or declined, applicants must provide income tax records, financial information and a credit report.

"Whenever we do an emergency loan, we are required to take security," Elrod said. "It would take the deed of trust on the real estate as well as a lien on the livestock and machinery."

Ayers said 90 percent of farmers in Adair County have crop insurance. He said insurance is voluntary but is one way farmers can avoid taking an

emergency loan. He said farmers purchase crop insurance from private insurers that is subsidized through the USDA's Risk Management Agency.

"About every farmer has crop insurance now," Ayers said. "They just can't afford a farm without it."

University Farm Manager Bill Kuntz said the farm does not have crop insurance since it is part of the University and receives University funds. He said the drought did affect the farm, specifically the Farm to School Program and pay production to feed livestock. He said some livestock had to be sold.

Kuntz said reducing the amount of livestock is one adjustment the University Farm has had to make because of budget cuts and the price of hay. "There is a lot of crop, livestock

and other agriculture that goes on in Adair County," Kuntz said. "The heat affected [the farm] more than the drought. We spent a lot of water on watering plants."

Ayers said the USDA has a program in which 70 producers give water to cattle farmers who have had their streams and ponds go dry. He said the water is pumped to farmers in need from rural water systems or from large lakes.

Kuntz said the University Farm did not have to pump in any water since most of the Farm's water supply is through the City.

He said another method farmers can implement to prepare for future natural disasters and to avoid loans is to set aside personal funds to sustain the farm through the "lean year," or when harvest is below average.

## GRAVES | Congressman set to visit Kirksville on Friday to talk about jobs and small business

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other way around," Klindt said. "The only way to do that is to hear from the folks in northeast Missouri."

Klindt said Graves has received a lot of questions about job creation, and because seven out of 10 jobs created in the U.S. are by small businesses, he said, it's important to hear the public's opinion.

Sandra Williams, Kirksville Chamber of Commerce executive director, said when the Chamber found out about Graves' visit, they let all of their members know so they could gather any questions or concerns.

The most common question so far is about government regulation issues, Williams said. She said because Kirksville is facing tough Environmental Protection Agency regulations for the water treatment plant — a \$19 million bond issue that Kirksville residents will vote on April 2 — these mandates are important to people throughout the community.

Another issue Williams said is important to the area, for tourism and the economy, is Essential Air Service. She said the contract the City has with Cape Air has helped put Kirksville on the map and has been beneficial, but none of that could happen without subsidies, which ultimately are controlled by legislators.

"We're always glad to have legislators of any sort here to hear what's important to our community," Williams said. "We want them to remember our community when they're back in their offices."

Bill Lovegreen, the owner of Lovegreen Ford, said as a small business owner with fewer than 50 employees, his biggest question is about health care. With new federal regulations, he said he wants to make sure he's staying up-to-date with each requirement, but doesn't always know or understand what each provision means. "I don't have a human resource



Sam Graves

person who gets paid to know about those things," he said. "The small businessman like me can't justify that, so the owner or general manager usually does it all."

Graves' understanding of health care reform and what businesses should be aware of and prepared for is one of the issues Lovegreen said he looks forward to hear.

He said while he understands there is a need for government mandates on business operations, the resources for owners to understand those changes aren't always available, which can make it hard to manage.

"I don't have problems with competition, working with my employees or providing them benefits," Lovegreen said. "I like that part of [the business]. I don't care for complying with regulations that I'm not really knowledgeable about, and that takes away from the productivity of our business."

Lovegreen said he was asked to host the visit a few weeks ago and thought it was a good decision to engage the community in the conversations that need to be had with their elected officials.

"If you've got issues, then share them," he said. "If you don't, then you shouldn't complain, that's what I believe."

Graves' stop in Kirksville is one of three Friday, including Hannibal and Louisiana, Mo., Klindt said.

## LOAN | College graduates now have a new option from the federal government for paying back college loans as money is earned

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students," Elsea said. "I think anything they can do to help students is necessary. With the economy the way it is, the government has to do something to relieve that pressure."

One large factor related to qualifying for Pay As You Earn is employment after college. Polly Matteson, Career Center Assistant Director, said finding work after college is challenging but not impossible. She said she encourages students to engage in the job-seeking process early-on and take advantage of opportunities such as career fairs.

"It really isn't easy, but it's not impossible," Matteson said. "It takes time. No one hands it to you."

Senior Brendan O'Brien said he plans to join AmeriCorps after he graduates to help with college loans.

AmeriCorps will defer O'Brien's loans while he is working for them and help him pay back the loans once he leaves AmeriCorps.

After learning about Pay As You Earn, O'Brien said he is considering it as an option to help with loan repayment.

Elsea urges current students to think about paying back loans and considering options such as Pay As You Earn.

"When you get out of school, you're trying to live on your own," Elsea said. "You're probably buying a vehicle, starting a family, maybe. It's always best to pay as much as you can on your loans, but you need to be reasonable. If you're in a situation where you qualify for one of these then it's definitely something to consider."

### Federal Student Loan Repayment Plans

**Standard** - Fixed payments of at least \$50 a month  
Maximum length of payment - 10 years

**Graduated** - Payments start out low and increase  
Maximum length of payment - 10 years

**Extended** - Payments fixed or graduated  
Maximum length of payment - 25 years

**Income-Based** - Maximum monthly payments are a percent of discretionary income; payments change as income changes  
Maximum length of payment - 25 years

**Pay As You Earn** - Maximum monthly payments are 10 percent of discretionary income; payments change as income changes  
Maximum length of payment - 20 years

**Income-Contingent** - Payments based on income, family size and total amount of direct loans; payments change as income changes  
Maximum length of payment - 25 years

**Income-Sensitive** - Payment is based on income; payments change as income changes  
Maximum length of payment - 10 years

\*according to studentaid.ed.gov



## COY | Former Sodexo employee, Daniel Coy, receives seven years in prison in child molestation case, placed in Sex Offender Assessment Unit

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prison. We had asked for 10 and his attorney asked for probation."

The incident occurred June 19, 2012.

Wilson said the judge used retained jurisdiction under Missouri Law for four months and sent Coy to a Sex Offender Assessment Unit in Farmington, Mo.

Retained jurisdiction gives the court power to act on a case even if a prison sentence has been issued. During that time, the judge can alter or suspend the sentence.

The unit assesses the risks the offender poses to the community and determines the treatment an offender needs using psychological examinations and other tests. Based on whether the unit recommends Coy's release, the judge can, but is not required to, put him on probation.

"I asked Judge Russell Steele to sentence Daniel to a suspended execution of sentence with probation to start immediately rather than sentencing Daniel to an assessment program in the Department of Corrections on grounds of probation," Legg said. "My goal was to try to get Daniel out of jail and back home that day."

Legg said that all men sent to prison are initially sent to the Fulton Receptions Diagnostics Center. Intake proceedings and initial assessments are carried out at that facility. After his stop there, Coy would be sent to the Department of Corrections.

Coy was being held at the Adair County Detention Center until his transfer to the Missouri Department of Corrections.

Sodexo representatives declined to comment on the subject.

## SECURITY | The Kirksville R-3 School District adds alarm system in response to recent shootings

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student. "I think every precaution that they can take doesn't hurt. It makes me feel good that my kid's in a school that's taken every step they can to make sure she's safe."

Another aspect of security in Kirksville schools Chamberlain considers important is the preparedness of the staff.

Chamberlain said staff at all Kirksville schools are alert to what is going on within the schools. All staff members are familiar with the faces of students and other faculty, and are

prepared to question someone they do not recognize or seems suspicious, he said.

"The vigilance that our staff has is a big safety blanket," Chamberlain said.

Chamberlain said he has a daughter currently attending Kirksville High School and as a parent, he said the new system makes him less concerned for his daughter's safety.

"Kirksville is a very safe community," Chamberlain said. "Of course, others thought they were in a very safe community as well."

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