Missouri shows how schools pay a price for football success

By Steve Wieberg and Steve Berkowitz, USA TODAY

COLUMBIA, Mo. — Missouri’s search for the right football coach meandered through three fitful decades until finally, nine years ago, the Tigers came upon Gary Pinkel.

A No. 1 ranking, two Big 12 Conference divisional championships and five bowl appearances later, they are hellbent on hanging on to him.

That means pulling out the checkbook and ponying up. Keeping Pinkel well paid. Satisfying his assistants, too. Investing more heavily in facilities, support staff and the other accoutrements that have become essential to life in college athletics’ fast lane.

A little less than a year ago, the school gave Pinkel a second contract extension and raise in three years and his third since he arrived at Mizzou in late 2000. His salary guarantee has more than quadrupled in that time, to $2.52 million this season. His assistants’ collective pay has more than doubled.

After turning around a program that had two winning seasons in 17 years before his arrival, Pinkel now is the fourth-highest paid coach in the Big 12. The coaches of the conference’s two bellwether programs, Oklahoma’s Bob Stoops and Texas’ Mack Brown, are guaranteed a respective $4.303 million and $3 million this season. And a newly reworked contract brought Texas Tech’s Mike Leach to $2.7 million. The Big 12 average: $2.1 million.

Including salaries, Missouri’s total spending on football has climbed from a little less than $7 million in 2004 to a projected $13.2 million this year. Its overall outlay for athletics has gone up by more than a third in that time to a projected $64 million in 2009-10.

"I know Missouri’s not an outlier here," says Mike Alden, Mizzou’s athletics director since 1998. The upward spending habits of Florida, Texas and other powerhouse programs are well-chronicled. What’s notable, USA TODAY finds in its analysis of financial filings with the NCAA in the four years from 2004-05 to 2007-08, is the pull they exert on down the athletics’ food chain.

Cincinnati hired an up-and-coming coach in Mark Dantonio, lost him to Michigan State, hit on another in Brian Kelly and has evolved into a Big East power that’s unbeaten and ranked among the nation’s top five this season. En route, its head coach’s salary ballooned 144% from 2004 to
2007. Its football assistants' collective salaries rose 20% in that time. And total spending on athletics went up 44%, far outpacing a 3% rise in overall spending by the university.

Boise State's ascent to national prominence came amid a 52% rise in athletics spending in that same four-year period, close to tripling a 19% increase in total institutional expenditures. Ball State more than doubled the salary of football coach Brady Hoke and fattened its athletics budget by 36% — almost double the rate of increase in spending by the school — and still saw Hoke bolt for San Diego State after a 12-win breakthrough last season. He is making more, at a guaranteed $676,800 this season, and also cited better pay for his assistants in making the move.

Oregon State's athletics budget grew 29% while its institutional budget shrank 9%, the financial filings show.

Darkening the picture are the troubled economy and budgetary pain it has brought Missouri and most all of higher education. Athletic departments spend away while academics — the schools' reason for being — are getting slammed.

"It's something Division I athletics has to be aware of and come to terms with, ultimately," Missouri Chancellor Brady Deaton says. "Because given the factors in play right now, it's not clear this is a sustainable path."

Winning is rewarded

Mizzou's fiscal distress actually is modest compared with, say, the 10-school University of California system, which saw state appropriations slashed by $813 million. In exchange for a pledge by the state's public colleges and universities to hold off on tuition increases, the legislature in Jefferson City, Mo., made no cuts in their appropriations this year.

Still, MU has instituted a systemwide hiring freeze, frozen the pay of most of its approximately 18,000 full-time faculty and staff and tinkered with its pension plan, the latter in particular raising faculty hackles.

Amid all that, Pinkel and his program are making history.

The Tigers rebuilt their lineup this season and won't reach a third consecutive Big 12 championship game. But they're 5-4 and need one win in the final three weeks of the regular season to qualify for another bowl, which would be their school-record fifth in a row under Pinkel.

"Sometimes, you've got to spend money to make money," reasons Martin Rucker, a state representative from St. Joseph. "As long as he's successful in doing that and continuing to provide a positive image of the university, I don't know how you can argue to not pay him."

If not without introspection.

A Democrat who sits on the state's House education appropriations committee, Rucker has been sold on Pinkel since the coach stepped into his living room seven years ago to recruit the
youngest of his four children. He likes Pinkel's grasp of X's and O's, he says. He loves his honesty. He admires his attention to life beyond the field.

And yet, Rucker and others detected some unease when the school gave Pinkel his latest extended contract and raise near the end of last season. Atop his guarantee, Pinkel — who declined to speak on the record about his salary — can pocket as much as $850,000 in a given year in incentives.

"I'm not saying he doesn't deserve a raise," says Rucker, a sheet metal worker by trade whose son, Martin II, went on to become an All-America tight end at Mizzou. "It's just the economic times we're going through.

"A few other legislators, I don't know if they were really upset, but (they were) just questioning, 'Why would you give the guy a raise when we're here trying to balance the budget and we're cutting this and cutting that and can't give all the money we want to higher ed?' It wasn't a real firestorm. It was some people probably thinking out loud."

A few months later, Alden and Missouri also were compelled to redo the contract of basketball coach Mike Anderson after he guided the Tigers within a game of the NCAA tournament's Final Four in March. In truth, Alden says, he had talked about a new deal earlier. But urgency rose when Anderson's success made him a speculated candidate for job openings at Georgia and Memphis.

He got a $500,000 raise to $1.35 million annually and will pocket another $1.4 million in deferred pay if he stays through the seven-year term of the agreement.

"When you pay that much money to athletics personnel simply because of the competitive situation, it really comes across wrong. Especially to those who are involved in education," says another Missouri state representative, Republican Mike Thomson of Maryville. A teacher, counselor and coach for more than 30 years on the high school level, he chairs the House education appropriations committee.

"But I totally understand the other side of it — what a successful athletic program does for the whole university," Thomson says. "It not only picks up your alumni base, but it's almost a self-recruiting tool. How do you discount the value of a good program? And where does a good program start? It starts with good people."

"Costs to be the boss"

It figures that there are good people on Mizzou's faculty, too. Its average professor's salary rose 9% — to $102,800 — in the four years from 2004 to 2008, according to surveys by the American Association of University Professors. In that time, the school's annual financial filings with the NCAA show that its spending on football assistants' salaries rose 32%.

In the four years that USA TODAY has studied head coaches' salaries, from 2006 to 2009, Pinkel's climbed 131%.

The overall spending picture looks much the same. University expenditures at Missouri essentially stayed flat from fiscal 2004-05 to 2007-08, falling a little less than one-half of 1%, according to the NCAA filings. Overall athletics spending climbed almost 12%. 
"I think, if you have a level of sensitivity and compassion, those types of issues are difficult," Alden says.

"At the end of the day, is it still concerning for people to see expenses continue to go like this (he gestures upward)? Absolutely. But at least it's being done in an open and transparent environment and with a lot of input."

Pinkel also is part of a growing movement among those coaches to take financial care of their assistants, writing salary, bonus and other stipulations into their head coaching contracts. The minimum allocation for Pinkel's staff has gone from $885,000 under his original agreement to $2.1 million (the first covering 10 people, the latter nine excluding the director of football operations). Their incentives, like Pinkel's, also are much more lucrative. Consequently, Pinkel kept his staff virtually intact for nine years.

Virginia Tech's Frank Beamer has long led the way in that regard. Hokies defensive coordinator Bud Foster, making $402,000 this year, is one of 13 assistants in USA TODAY's study who are guaranteed at least $400,000. All nine Tech assistants have the security of multiyear agreements.

So do the entire staffs at Alabama, Auburn and Tennessee. Tennessee's nine assistants earn a nation-high average of $369,444, more than the guarantees for 18 major-college head coaches for whom USA TODAY was able to determine compensation.

While the NCAA caps coaching numbers at a head coach and nine assistants, there are no limits on administrative and support staff. And there lies more fuel for the spending spiral.

Alabama's overall athletics staff runs more than 230 deep, including eight full-time strength and conditioning coaches and directors, four video services employees and two pilots, an aircraft technician and a flight operations manager. The roll in Missouri's athletics department: 16 executive associate, senior associate, associate and assistant ADs beneath Alden and some 190 other athletics personnel ranging from coaches to directors of sports nutrition and video operations.

Mizzou's overall athletics profit nonetheless has climbed nearly tenfold in the last four years, from a modest $461,000 to a little more than $4.5 million in 2008-09. That has much to do with football, which netted more than $11 million last year and helps to keep the school's array of non-revenue-producing sports afloat.

An annual $2.25 million subsidy from the university also helps, though Deaton and Alden say it will be phased out in the next four years in deference to the economy.

Beyond taking care of its marquee coaches, Deaton says Missouri has adjusted compensation packages for key faculty and researchers on campus and "I don't sense any big battle on campus at all about this. I think all the faculty are committed to using, in a sense, the athletic success for the overall success of the university."

Indeed, Leona Rubin, an associate professor in MU's college of veterinary medicine and chairwoman of the faculty council, points to athletics' intrinsic value, to the exposure, branding and campuswide energy a winning team can lend. Some faculty, she says, connect football's
success to Missouri's record, 5,800-strong freshman enrollment a year ago and near-record again this year.

She says she heard no grumbling about the redo of Pinkel's contract. No e-mails. No phone calls. "I think everyone is pleased with what athletics is doing," Rubin says.

That appears to include most folks down the road in Jefferson City.

"We all know that when Mizzou is winning, the whole state feels better. So ... you do whatever it takes to keep your program at the upper echelon," says Rucker, who saw an older son, Mike, star at Nebraska and play with the NFL’s Carolina Panthers.

"The bottom line is it costs to be the boss."

**Pinkel's deals: By the numbers**

University of Missouri football coach Gary Pinkel's guaranteed annual compensation has increased 331% during his eight-plus years at the school. Under the terms of his contracts, the school's outlays for his assistant coaches and other football-specific personnel also have increased. The collective guaranteed salaries of his assistant coaches alone have gone up by more than 130% and their possible incentive bonuses have grown from one month's salary to more than seven. Even with those increases, the school's net revenue from football also has grown.

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**Assistants**

Minimum of $885,000 a year for nine assistants and director of football operations.

Minimum of $1.3 million a year for nine assistant coaches, director of football operations and weight/strength training director.

Minimum of $1.62 million a year for nine assistant coaches, director of football operations and weight/strength training director.

Minimum of $2.101 million a year for nine assistants. (Salaries of assistant athletics director for football operations, assistant athletics director for athletic performance and coordinator of on-campus recruiting explicitly will be paid under athletics department budget.)

**1 month salary per assistant incentive maximum**

**1 month salary per assistant bonus maximum.**

**2 months' salary per assistant bonus maximum.**

**Offensive coordinator and defensive coordinator**
Extra compensation for additional staff to perform additional work related to a bowl shall be determined and approved by the athletics director.

Other assistants' contracts will be 1 year, running July 1-June 30.

Maximum of $65,000 paid into pool, based on Big 12 division or overall championships, for the 12 staffers covered under contract.

Additional bonus of 7 months' salary per each of the nine assistants maximum.

Extra compensation for additional staff to perform additional work related to a bowl game shall be determined and approved by athletics director.

2009 season record: 5-4 (1-4, T-last North)
Football revenue**: $24,400,000 ($12,558,956 from home game tickets*)
Football expenses**: $13,200,000
2010 athletics overall**: Even

Contributing: Jodi Upton

Does it concern you that schools continue to increase spending for college football in light of the economic downturn? Share your comments below.
Healthy ice cream? Scientists set out to create it

Probiotics, antioxidants to be added to the fat- and calorie-filled treat

By Jeanna Bryner

Senior writer

LiveScience

updated 3:53 p.m. CT, Tues., Nov. 10, 2009

In what might seem to defy the laws of comfort foods, researchers are setting out to concoct a healthy, yes healthy, ice cream.

If the food scientists are successful, ice cream would become another so-called functional food, alongside whole oat products and foods made with soy protein, which have scientifically established health benefits beyond basic nutrition. (The United States doesn’t currently have a formal definition for functional foods.)

In addition to ice-cream’s fat- and calorie-filled ingredients, the researchers hope to add dietary fiber, antioxidants and probiotics (gut bacteria that support a healthy digestive system) to your delectable dessert. Antioxidants could protect cells from damage caused by molecules called free radicals and are suspected of helping to prevent a slew of diseases.

The scientists expect to have a prototype, meaning a product ready for tasting but not yet ready for market, within six months and a marketable product in perhaps two years.

If and when it does hit store shelves, the researchers don’t advocate replacing your fruits and veggies with the functional ice cream.

"The intent is that instead of feeling guilty because you are eating this ice cream, which has received a bad rap because it is so high-fat, to really say that 'Yeah I treated myself to a full-fat ice cream, but I did contribute to my nutritional needs in regard to my gut health, my antioxidant needs and my dietary fiber," said ice-cream researcher Ingolf Gruen, a professor of food chemistry at the University of Missouri-Columbia.
Gruen and his colleagues chose the added ingredients because they have been shown to contribute to a person's health and also because they are familiar to consumers.

Gruen said people buy a food for two reasons: either because they really enjoy the food or because it's good for them. If the researchers were to add foreign, albeit beneficial, ingredients, consumers might pass right by the treat. "We're trying to hit the big three, so to speak, of what consumers know about," Gruen told LiveScience.

**OK, so it won't taste great**
The researchers foresee a healthy ice cream that tastes good but likely wouldn't be the ultra-delicious stuff that makes you gain weight just thinking about it.

They also foresee consumers saying, "Oh it's not as good as the full-fact heavy ice cream, but because it is good for me, and it still tastes good, I will purchase it," Gruen said.

Challenges abound, however.

"Our major challenges are texture, flavor and psychological acceptance," Gruen said. "The nutrients we add often have bitter tastes and affect the texture of ice cream that we have to mask."

He added, "Flavors like chocolate are easier to work with because the flavor is so strong that it can overcome other flavors from the nutrients."

For instance, they could just add a dash of dietary fiber to avoid too gritty a texture, but Gruen said that's not the point.

"We want to make sure if you consume it there is a significant contribution to health benefits from these ingredients," Gruen said. He said the final product could contain between 10 and 15 percent of your daily fiber requirements.

To inject the ice cream with antioxidants, the team is trying out different amounts of the açaí berry. The berry has an unpleasant flavor, Gruen noted, so the researchers are figuring out how to balance a good antioxidant punch with the least açaí flavor.

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URL: http://today.msnbc.msn.com/id/33838750/ns/health-diet_and_nutrition/
COLUMBIA, Mo., Nov. 10 (UPI) -- University of Missouri researchers say they found ways to make ice cream not only tastier but healthier by adding fiber, antioxidants and probiotics.

"The idea of putting a functional ingredient into a food instead of just using the nutrients found in the food naturally takes a multifunctional approach," Ingolf Gruen, a professor of food chemistry at the College of Agriculture, Food and Natural Resources at the University of Missouri in Columbia, says in a statement.

A functional food contains health-promoting or disease-preventing property beyond the basic function of supplying nutrients.

Adding nutrients such as probiotics, which help intestinal microbial balance and fiber to ice cream can improve digestive health, Gruen says.

Many diseases are caused by inflammation that starts in the intestines and improving digestive health with functional foods might reduce that inflammation, Gruen says.

"The nutrients we add often have bitter tastes and affect the texture of ice cream that we have to mask. Flavors like chocolate are easier to work with because the flavor is so strong that it can overcome other flavors from the nutrients," Gruen says.

"Another challenge is determining whether people would be upset that we're 'tampering' with a comfort food. We need to know if they would be more willing to pay for ice cream with added nutritional benefits."
COLUMBIA — A 19-year-old woman reported that she was sexually assaulted at a party held at the Delta Tau Delta fraternity house early Saturday morning.

The incident occurred around 2 a.m. on Nov. 7 but was not reported until later that afternoon. The victim knew the suspect, Columbia Police Department Public Information Officer Jessie Haden said.

Haden said no charges have been filed in the incident because the victim had not yet decided whether to seek prosecution of the suspect.
Vigil, office closings mark Veterans Day

Tuesday, November 10, 2009

A vigil honoring Boone County veterans began this morning on the Boone County Courthouse grounds and will continue through tomorrow morning in observance of Veterans Day.

The vigil, featuring members of the University of Missouri's ROTC programs, will conclude tomorrow at 11:11 a.m. in front of the Boone County war memorials. Volunteer cadets and midshipmen from the Army, Navy, Marine Corps and Air Force ROTC programs at MU will form two-person details for the vigil.

The Veterans Day parade will begin at 10:40 a.m. tomorrow, starting at the MU Columns and traveling along Eighth Street to the courthouse. At 11 a.m. there will be a ceremony at the courthouse featuring guest speaker Lt. Col. Ronald Tucker, an MU graduate.

There will also be a ceremonial signing at the courthouse of a U.S. Army Community Covenant, which signifies a commitment of support for Army soldiers and families. Those scheduled to attend the 10:30 a.m. signing include Missouri Lt. Gov. Peter Kinder, state Treasurer Clint Zweifel and U.S. Rep. Blaine Luetkemeyer.

Also in observance of Veterans Day, the courthouse and the Boone County Government Center will be closed tomorrow.

Post office facilities will be closed, as will the Columbia Housing Authority’s office. Columbia city offices will be open.
COLUMBIA MISSOURIAN

Columbia celebrates veterans

By Ashley Cummins
November 11, 2009 | 12:01 a.m. CST

COLUMBIA — It’s an intriguing dance, but with rigid movement. Two men in uniform, rifles rested upon their shoulders, take six parallel steps and stop. A sharp spin on the heel has them about-face, and with a hastened nod they uniformly lower their rifles and switch shoulders. The motions continue in a perfect square, and the dance goes on.

In honor of Veterans Day, members of the ROTC programs at MU perform this vigil in front of the Boone County Courthouse. Beginning at 11 a.m. Tuesday and ending at 11 a.m. Wednesday, a two-person detail will march in front of the Boone County War memorials as volunteers read the names of local veterans aloud.

The Columbia community is recognizing the holiday in many ways, including a parade down Eighth Street and a ceremony at the Boone County Court House at the 11th minute of the 11th hour of the 11th day of the 11th month of the year, in honor of the end of World War I.

On Tuesday, members of the Mizzou Student Veterans Association worked with the Veterans Association of the Harry S. Truman Memorial Veterans Hospital to put on a household goods drive. They collected monetary and goods donations in front of the Walmart on West Broadway, and provided a pick-up service for larger items. The collections were made in support of the Housing Urban Development-Veterans Affairs Supportive Housing, which provides services for homeless veterans.

One traditional event special to MU is the Veterans Day Celebration sponsored by the Student Union Programming Board. At noon Wednesday, watch the wreath-laying ceremony under the Memorial Tower at Memorial Union. The tower was built in 1922 in honor of the MU faculty, staff and students who died in World War I.
With a variety of ceremonies for all ages, it's a day of honor, a chance to observe and remember.
Pork farmers buffeted on many fronts in today's economy

By Paul Davidson, USA TODAY

YORK SPRINGS, Pa. — The 450 pigs in David Reinecker's finishing barn seem the picture of health. Housed in two rows of 11 wood-slatted pens, they scamper to greet a stranger and jostle to nosh from a trough that provides an unlimited supply of feed.

"If the pigs are healthy, they continue to grow," says the tall, ruddy-faced 54-year-old. Yet Reinecker, who owns 600 pigs, is losing $10 on each one he sells. And he's in better shape than most hog farmers.

The U.S. government is rushing to deliver swine flu vaccine at record speed, but there won't be a quick fix for pork producers, who have been financially battered by the virus. Unfounded fears that the H1N1 virus can be contracted by eating pork have contributed to the worst financial crisis in the history of hog farming.

The main causes of the 2-year-old downturn are soaring feed costs and the global recession. But the H1N1 scare accelerated a slump in pork exports last spring as Russia and China banned U.S. shipments. Russia lifted its embargo several weeks ago; China said late last month it will follow. But it's doubtful that sales to China will increase substantially, because the country wants to shift to more domestic producers, says analyst Jim Clarkson of A&A Trading.

It's as terrible an "economic situation as we've seen," says Neil Dierks, National Pork Producers Council CEO.

Pig farmers have lost an average $23 on each hog sent to market since the crisis began in fall 2007, or a total of $5.3 billion, says Steve Meyer of Paragon Economics. Losses peaked at about $43 in August. Thousands of the USA's 67,000 hog farms will shut down before the crunch likely ends in mid-2010, says Ronald Plain, economics professor at University of Missouri.

Little benefit at supermarket

Consumers are benefiting only modestly. Retail pork prices fell 3.9% in September vs. a year ago, but farm prices plunged 29%, Plain says. A shift to eating at home in the recession helped boost grocery sales, he says.
The downturn marks an abrupt turn in fortune. Pork industry sales and profits soared earlier this decade, driven by an export surge, especially to fast-growing Asian markets. Exports accounted for 24% of pork sales in 2008, up from 8.5% in 2002. The boom was partly the result of a respiratory disease in China’s pig herd that forced that country to boost imports.

But the industry has been buffeted by one economic blow after another. In late 2007 and 2008, prices for corn, pigs’ main feedstock, jumped from $2.50 per bushel to about $4 due to government mandates for increased production of corn-based ethanol. In late 2008, the recession dampened both U.S. pork demand and exports. About the same time, Chinese herds were recovering, lessening their dependence on imports. Farm pig prices fell from a high of 68 cents a pound in 2007 to as low as 30 cents, Clarkson says. Hog farmers need about 50 cents a pound to break even.

Finally, last April, the H1N1 virus was first detected in people in the USA. It was called swine flu because it has genes from flu viruses that are typically found in pigs in Europe and Asia, says the Centers for Disease Control and Prevention.

But the disease can’t be contracted by eating pork products, a point Agriculture Secretary Tom Vilsack stressed as he urged the media to refer to the virus as H1N1 rather than swine flu. Yet, news of the virus sparked a 7.4% year-over-year drop in domestic pork sales in late April and early May as farmers’ losses nearly doubled to $20 a pig just weeks before summer grilling season, says the National Pork Board and the pork council.

Exports are down 12% this year, largely because of the bans. Domestic sales have recovered, though misconceptions about the virus are still having an impact. A pork board survey in late October found 5% of English-speaking pork eaters – and 25% of those who speak Spanish only – believe it’s now unsafe to do so.

Meanwhile, the decline in exports and a cooler summer that caused pigs to eat more have led to excess supplies and lower prices. Only dairy farmers have suffered as severely, the American Farm Bureau says. Beef cattle can eat grass and less costly grains, while poultry farms are owned by deep-pocketed corporations.

Reinecker is relatively fortunate because he grows his own corn on gently sloping fields several miles from the Appalachian Mountains, insulating him from the run-up in feed costs. He also raises cattle and grows soybeans. But his main business is hogs, and he says he’s lost about $100,000 since the crisis began.

Symbols of adversity

Reinecker’s farm bears witness to the tough times. A 16-year-old feed mixer with peeling red paint and a 17-year-old tractor with torn upholstery sit in his equipment shed. A smaller wooden shed that houses his delivery vehicles is collapsing cartoonishly on its left side. These are “things we can wait on until pork gets profitable again,” says Reinecker, who began working on the farm when he was 7 and bought it from his parents’ estate three years ago. Reinecker, who buys baby pigs and grows them to market weight, won’t reduce his herd, because he’d lose customers – the processors that sell ham, bacon and sausage to farmers’ markets.

Other hog farmers are in more dire straits. Max Schmidt, who raises about 35,000 pigs a year on his Elma, Iowa, farm has lost about $1 million. He’s gotten a five-month reprieve from his
lender, and grudgingly sold a small piece of his 1,900-acre property to raise $500,000 to pay expenses. "This has been like a severe cancer that just keeps eating at you," says Schmidt, 66.

Neil Strother, 43, expanded his central North Carolina hog-breeding farms by 30% in the boom. But after losing $1 million, he thinned his herd 11% to 160,000 and took out a loan against his property. He's also trying to sell his 4,000-square-foot home "to cut expenses."

Industry officials say herds nationwide must be pared 10% to raise prices. Vilsack said Tuesday that the Agriculture Department will comply with the pork council's request to buy $50 million in pork products for school lunch and other programs to ease the glut. "There's a lot of good pork available at a very reasonable price," Dierks says.
COLUMBIA MISSOURIAN

State Historical Society employees take pay cuts

By Eric Berger
November 11, 2009 | 12:01 a.m. CST

COLUMBIA — Days after finding out that the State Historical Society of Missouri would be losing a quarter of its funding, the employees had a decision to make: take a pay cut or face major layoffs.

"We all felt that it was better for as many of us to keep our jobs as possible," Lynn Wolf Gentzler, associate director of the society, said. "I think there was concern for each other."

So rather than lose some of their own, each of the 25 employees volunteered to take a 20 percent pay cut.

"I know of no other state staff that would've continued to do their work with the pay cuts," Lawrence Christensen, former president and a current trustee of the society, said.

The State Historical Society will now only operate four days a week, closing its doors on Fridays and Saturdays. The century-old quarterly Missouri Historical Review and microfilming of newspapers will also no longer receive state funding.

Executive Director Gary R. Kremer knew the cuts were coming, but they were twice as large as he had expected.

"The state is in a very difficult situation right now," Kremer said.

Christensen characterized the cuts as "devastating."

"These cuts in a sense go right to the soul of who we are as Missourians," he said.
The $362,000 cut comes after the society already took a 10 percent cut to its budget earlier this year. The cuts were a part of a $202 million cut to the state budget announced on Oct. 28 by Gov. Jay Nixon.

The historical review costs about $15,000 to publish, but Kremer is confident the society will be able to continue to publish it through private funding.

Kremer has begun to solicit donations from the society's editorial board, made up of scholars of Missouri history, and hopes that the board members' colleagues in the field will also give to the cause.

"We haven't developed a culture of giving to the society because the state has always viewed it as important and given it funding," Christensen said. "We need to make Missourians understand how central the society and history is to the population."

Assuming the society can continue publishing the review, the decrease in working hours would make meeting publication deadlines more difficult, said Gentzler, who also serves as the associate editor.

The microfilm collection dates back to before Missouri became a state and contains more than 50,000 reels.

"It's the best state news collection in the U.S.," Christensen said. "That's a fact."

Digitization of newspapers makes the collection no less important, Kremer said.

"No one thinks of digitization as preservation," Kremer said. "I bet you could look at the digital archives of any publication and find articles lost."

The society will continue to hold newspapers and microfilm them, as funding allows.

The news of the funding cuts came as the society released architectural renderings for its proposed new home at its annual meeting. Located at Sixth and Elm streets, the five-story, 135,000-square-foot facility is estimated to cost $35 million. But there is no funding.
Home loan program improves lives of veterans
By Nathan Long
Wednesday, Nov. 11, 2009

Todd Henderson closed this summer on a three-bedroom, 2,000-square-foot ranch on the outskirts of Columbia, Mo. After three years of renting, the former U.S. Air Force member and longtime Air National Guardsman used his Veterans Affairs benefits to capitalize on a buyer's market.

"It just seemed like the perfect time to take the plunge," said Henderson, who moved to the bucolic college town in 2006 to take a job with the University of Missouri Police Department.

Thousands of veterans reached a similar conclusion this year. The VA Loan Guaranty Program backed more than $68 billion in single-family loans for the fiscal year ending Sept. 30, an 80 percent increase from last year.

Falling home prices and a watertight credit market have brought new attention to this long-cherished home loan program. But millions of American veterans still are missing out.

Fewer than 10 percent of the nation's 24 million veterans have taken advantage of their VA home loan entitlement. Many simply assume they don't qualify for benefits. Others aren't sure how to apply.

Despite the recent surge in interest, mortgage industry and military experts alike continue to push for greater awareness of the VA Loan Guaranty Program. A 2004 agency survey found 20 percent of veterans weren't aware the program even existed.

In fact, most veterans and active duty military members meet the VA's basic eligibility requirements.

Congress established the Loan Guaranty Program in 1944 to boost homeownership and economic growth as soldiers returned from war. In the 65 years since, the
The Department of Veterans Affairs has guaranteed more than 18 million home mortgages worth an estimated $911 billion.

The VA insures about a quarter of an eligible veteran's mortgage, a guarantee designed to spur lending to a deserving demographic that often faces unique financial challenges. More than 80 percent of VA loan borrowers could not have qualified for a conventional loan.

VA loans are one of the last remaining avenues to purchase a home with no down payment, repeatedly cited by veterans as a signature benefit. They typically feature higher debt-to-income ratios, seller-financed closing costs and no private monthly mortgage insurance.

These flexible loans possess their own unique challenges, too. Military families in California, Virginia and other states are struggling to purchase foreclosed homes, squeezed out of the market by a combination of the VA's strict property and purchase requirements and a crush of cash buyers.

Some real estate agents remain wary of a loan product they remember as fraught with delays and complexity.

Problems persist, as with any bureaucratic engine, but a more streamlined, straightforward process better defines the VA loan program of today.

The struggle in many corners of the country is simply spreading the word. VA loans continue to make a huge difference in the lives of those who have served our country.

A simple way to honor our veterans today is to ensure they're aware of the benefits created to reward their sacrifice.

Nathan Long is CEO of VA Mortgage Center.com (website: vamortgagecenter.com), the nation's largest dedicated VA purchase lender. Founded in 2003, the Missouri-based company has worked with more than 500,000 military families and serviced more than $1 billion in VA loans in 2009 alone.