MU renovation plan rankles faculty group

Columbia Daily Tribune

Some University of Missouri faculty members feel they have been left out of a crucial discussion once again.

The MU Faculty Council set aside time at its regular meeting yesterday to discuss the proposed closure and renovation next year of three historic buildings around Francis Quadrangle on the MU campus. The move would displace faculty and staff members working in those buildings for close to a year.

The nearly $23 million project, pending approval from the UM Board of Curators, will include work at Pickard, Swallow and Jesse halls. Jesse is the university's main administration building, while Pickard houses the Museum of Art and Archaeology, and Swallow is home to the Museum of Anthropology. All staff from Swallow and Pickard halls, as well as the museum's contents, will move to the former Ellis Fischel building.

"I think a lot of people are in this room because of the communication process and the fact that I'm not sure who, outside of various constituents in Jesse Hall, were present when these decisions were made," said Nicole Monnier, associate teaching professor of Russian.

Monnier added that the timing of the announcement — coming right after the spring semester ended and many people would be leaving campus — could be seen as a way to avoid scrutiny.

"You may or may not choose to believe me on this, … but that was not the purpose," said Jackie Jones, vice chancellor of administrative services.

Jones said the timing was because of architect selection, the bidding process and trying to figure out when work would begin on buildings.

Jones added that the process followed was the same as when Tate, Switzler and Gwen were taken "offline" for renovations.
Doug Wakefield, professor and director of the MU Center for Health Care Quality, suggested the council meet in closed session on matters such as this.

"Sharing and trust cost nothing, in terms of money and time," journalism Professor Clyde Bentley said.

Bentley said he thinks the council has become tired of being surprised by things, such as the decisions to close the Nuclear Science Engineering Institute and the UM Press. Bentley said if the administration "communicated early and well," the council wouldn't have been having yesterday's discussion.

Faculty also voiced concerns over the movement of the museums — and the lack of a clear plan on how or whether to bring them back to central campus after renovations are complete.

Mike Urban, a professor of geography, spoke out as a concerned citizen. In a prepared statement, Urban said he understands the need to maintain the facilities, but the concern is permanently relocating the facilities to Ellis Fischel, or "Mizzou North," as it is being called.

"It would really eliminate or marginalize the contribution they currently make to the broader community and art education," he said.

Jones said she had heard no discussion about changing the use of Pickard once the decommissioning is done, and art history faculty and anthropology faculty would move back to Swallow after renovations are complete.

Faculty Council Chairman Harry Tyrer suggested holding another public forum to continue the discussion on the museums because it has garnered a lot of public attention. Tyrer said he hopes to have the meeting within the next few weeks.

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Posted in Education, Local on Friday, June 7, 2013 2:00 pm.
He's someone else's problem ... or solution

By Joe Walljasper

Sunday, June 9, 2013 at 2:00 am

What is the appropriate punishment for someone who might have done something terrible? That was and is the question with Michael Dixon, a very good basketball player accused of very bad things but never convicted, never charged, never even interviewed by police.

What do you do with a problem like Michael Dixon?

That question crossed a lot of desks at Missouri, and no one came up with a satisfying answer, nor an explanation for the reasoning along the way. His MU career ended not just because he was accused of two sexual assaults — that much was known by the administration while he was still indefinitely suspended and traveling with the team to a tournament in the Bahamas over Thanksgiving — but because he became a public-relations nightmare when the police reports of those incidents hit the media.

Just as Dixon wasn't quite there during the November games, as he sat on the bench in street clothes, he wasn't quite gone the rest of the season. The Tigers went 3-7 in games decided by three points or less or overtime, and it was easy to imagine that record flipping with the services of a fearless guard who could find his own shot.

Then again, the what-if game could just as easily be applied to the previous three years. If Athletic Director Mike Alden and basketball Coach Mike Anderson had listened to the complaint of his first alleged victim and decided to kick Dixon off the team his freshman year, how many more games would they have lost? Would the Tigers have had a magical regular season in 2012, beaten Kansas in their last matchup at Mizzou Arena and won their last Big 12 Tournament?

No, no and no.

And so it goes when you try to put Dixon's situation into context. You end up equivocating. You end up repeatedly writing the word "alleged."

With the second alleged assault last August, the Boone County prosecutor's office declined to pursue charges because of insufficient evidence. After reading the police report — which
contained only the "she said" of a "he said/she said" situation — I wasn't sure a crime had been committed.

But the police report of the first incident, from January 2010, was more damning. A nurse who examined the alleged victim was quoted in the report as saying she "believes force was involved."

That was the line that should have ended Dixon's career at Missouri long before it actually finished.

The alleged victim, an MU athletic department tutor, ultimately declined to press charges, but she did tell Anderson and other athletic department officials about what happened. Because no arrest was made and Dixon was never suspended for the incident, the public didn't find about it until last November. A few hours after the St. Louis Post-Dispatch posted a story with details of the 2010 case, Missouri announced Dixon would transfer.

He decided Wednesday he would play for Memphis. Coach Josh Pastner considers Dixon, who averaged 13.5 points and was named to the Big 12's All-Defensive team by the league's coaches in 2012, a good problem to have.

He probably will be right about that.

Redemption is usually available through time, contrition and mutual acceptance of risk by consenting adults.

Three years ago, Ben Roethlisberger was accused of sexual assault for the second time. He was charged neither time. After serving an NFL-mandated four-game suspension, he led the Pittsburgh Steelers to the Super Bowl, where they lost to the Green Bay Packers. He hasn't had any trouble since.

May Dixon be a gentleman, go to class and win a lot of games for Memphis.

If so, he'll make good money playing basketball professionally, in the NBA or on a continent to be named later. If not, he'll probably still make good money playing basketball professionally, in the NBA or on a continent to be named later. Dixon is, after all, a very good basketball player, and talent buys you second and third chances in any profession.

What do you do with a problem like Michael Dixon?

You hope he becomes somebody else's solution.
Economic development spokesman takes UM System post

After four years with the Missouri Department of Economic Development and 16 years in state government, John Fougere will take over next week as chief communications officer for the University of Missouri System.

The new job comes with a big boost in pay, with Fougere set to earn $125,000 a year, the same salary as his predecessor, Jennifer Hollingshead. Hollingshead recently became marketing manager at MU Health Care. Fougere was paid $65,596 in 2012 as communications director for the Department of Economic Development.

"It's a fabulous opportunity, and I have always been excited about the University of Missouri, and I am excited to join their team," he said in a telephone interview.

Fougere has been with the department since 2009. Before that, he was spokesman for then-Attorney General Jay Nixon from 2005 to 2009 and was spokesman for the Department of Corrections from 1997 to 2005.

He received a master's degree from the MU School of Journalism in 1989, working as a broadcaster from 1990 to 1997, including four years with KMIZ television and KFRU radio.

In a memo to UM System employees, university President Tim Wolfe said Fougere will "provide senior-level leadership direction for the development and execution of comprehensive media and public relations strategies for the UM System," including his office.

Fougere's last day with the department will be Wednesday. He begins his new position the next day, according to Wolfe's memo.
How Facebook can ruin your relationship: 'Site induced jealousy' increases risk of divorce and break-up

Facebook and social networking sites may be good for our social lives, but they can cause havoc in our romantic relationships, according to a new study.

From emotional and physical cheating to break-up and divorce, researchers found 'Facebook-induced jealousy' significantly increased the risks for couples of all ages.

Research found that conflict was much more likely to occur when the website was used excessively, because some people tended to jealously monitor their partner's activity or even to reconnect with ex-partners. The study, led by Russell Clayton, of the University of Missouri, U.S., surveyed Facebook users aged between 18 and 82, asking them how much they used the social network and how often they had bust-ups with their partners - past or present - that had been ignited by the site.

Clayton said: 'Previous research has shown that the more a person in a romantic relationship uses Facebook, the more likely they are to monitor their partner's Facebook activity more stringently, which can lead to feelings of jealousy.

‘Facebook-induced jealousy may lead to arguments concerning past partners.

‘Also, our study found that excessive Facebook users are more likely to connect or reconnect with other Facebook users, including previous partners, which may lead to emotional and physical cheating.’

According to the study, published in the Journal of Cyberpsychology, Behavior and Social Networking, couples who are just starting out should consider staying away from the site.

Clayton explained: ‘The findings held only for couples who had been in relationships of three years or less.

‘This suggests that Facebook may be a threat to relationships that are not fully matured.'
‘On the other hand, participants who have been in relationships for longer than three years may not use Facebook as often, or may have more matured relationships, and therefore Facebook use may not be a threat or concern.

‘Although Facebook is a great way to learn about someone, excessive Facebook use may be damaging to newer romantic relationships.

‘Cutting back to moderate, healthy levels of Facebook usage could help reduce conflict, particularly for newer couples who are still learning about each other.’
AUTOPSY CHALLENGE FROM WITHIN IN MO. MURDER CASE

12 hours ago • Associated Press

The scientific work of a former Boone County medical examiner and University of Missouri pathology professor is being challenged by five of his colleagues as a Kirksville man seeks a new trial in a woman's 1997 drug-related death.

Former medical examiner Jay Dix’s ruling that Wendy Wagnon died from suffocation led to the 1999 Adair County convictions of both Jessie McKim and his uncle, James Peavler. Each was found guilty of first-degree murder and sentenced to life in prison without parole.

Before Peavler died behind bars three years ago, he solicited sworn testimony from three medical examiners who said that Dix mistakenly labeled Wagnon’s cause of death as “asphyxiation by undetermined method,” in part because the coroner linked minor swelling in the victim’s eyelids — a condition known as petechiae — to asphyxiation.

Peavler passed his concerns on to McKim, who got similar assessments from two more pathologists. One of those expert witnesses, Eddie Adelstein, a Missouri pathology professor who succeeded Dix as county medical examiner, worked alongside him at the university and remains an assistant Boone medical examiner. Adelstein testified that his former colleague’s conclusion for the cause of death "does not meet even the lowest standards of reasonable medical certainty."

"We are all interested in justice, and while there may be other factors that I do not know, based on this review, Mr. McKim has not received justice," Adelstein concluded, finding that Wagnon likely died from a methamphetamine overdose.

A Cole County judge is scheduled to hear an update in McKim’s post-conviction appeal on Monday. Defense attorney Jennifer Bukowsky called the challenges to Dix’s interpretation and authority significant, not just for scientific reasons.
Dix was a highly respected official who left Columbia for a job as deputy medical examiner for New York City before returning to Missouri two years later. He continued to teach at Mizzou, where he was named chief of forensic pathology, and helped write the state’s guidelines for child death investigations. He died of cancer in 2002 at 54, and is memorialized in an annual Columbia charity road race that bears his name.

"What Dix relied on has been soundly refuted by medical science," Bukowsky said in an interview. "There's no way [my client] would have been convicted here without that diagnosis. There wasn't a murder."

State prosecutors remain convinced they helped punish those responsible for the crime. In a 36-page response to McKim’s innocence claim, the Missouri Attorney General’s Office challenges McKim’s legal authority to bring the complaint forward, noting that several appeals court judges have already rejected similar petitions.

And even if Dix’s conclusion was wrong, other evidence "strongly supports McKim’s guilt," assistant attorney general Michael Spillane wrote in the June 4 reply. The prosecutor cites trial testimony from a Wagnon friend who said McKim and Peavler discussed purposely injecting Wagnon _ whom they considered a snitch for her plans to testify in an upcoming drug trial _ with a lethal overdose of drugs. A McKim friend also testified that McKim described holding Wagnon at gunpoint and putting her in a fatal headlock.

But no needle marks were found on Wagnon’s body. And the same friend who implicated the two men acknowledged going on a two-day binge with Wagnon and cooking and smoking meth with her. Dix submitted his cause of death before receiving written copies of Wagnon’s toxicology tests, though the state said he had received an oral report of the drug test results.

The defense experts include a pathology professor at the University of California Los Angeles School of Medicine who previously taught at Harvard, a third pathology professor at Missouri, and the pathology chairman of the Kansas City University of Medicine and Biosciences.

McKim also cites a 1998 guide to forensic pathology co-written by Dix in which he seemingly contradicts his autopsy finding in Wagnon’s death one year earlier.

"It is important to note that petechiae are not specific for asphyxiation and may occur in people who die suddenly from other causes, such as heart disease," Dix wrote.
P&Z gives nod to student housing project

Development near MU might have 103 units.

By Jacob Barker

Friday, June 7, 2013 at 2:00 pm

The Columbia Planning and Zoning Commission on Thursday night gave a vote of support to plans for a six-story student housing development on the west edge of the University of Missouri campus, a victory for a developer whose prior proposal divided the city just months ago.

On a 7-2 vote, the commission recommended approval of Collegiate Housing Partners' proposed development along Conley Road and Fifth Street. The building, with up to 103 units and more than 350 beds on 1.2 acres of ground, would be one of the densest planned developments ever approved if the Columbia City Council gives it the nod when it considers the proposal later this month.

The vote signaled a clear path ahead for a developer that ran into strong community opposition this winter when it proposed to demolish the historic Niedermeyer building for a high-rise student housing complex.

"This is the developer that basically saved the Niedermeyer property," said Collegiate Housing Partners' attorney Robert Hollis, referring to the group's March deal to sell the structure at Tenth and Cherry streets to MU professor and local landlord Nakhle Asmar.

The huge apartment building would occupy a piece of land wedged in between the university power plant, Mark Twain residence hall and single-family homes used as student rentals. If it's given the green light, construction would start next summer because leases must expire on the six houses that would come down along Conley Road to make way for the project. The developers hope to open in August 2015.

The biggest hurdle facing the developers last night was their request for permission to provide less parking than city ordinance requires. The lack of parking at other student housing developments in the urban core, notably the Odle family's College and Walnut complex, has raised the hackles of nearby residents who saw the students turn to their streets to store cars. Some have called for stricter parking requirements for dense developments downtown.
City staff recommended approval of Collegiate Housing Partners' proposal despite the parking waiver request. Of the 264 parking spaces city rules would require of the development, the developer would put 124 spots in a first-level parking garage on site. The developers also plan other measures, such as participating in a bike-share program and partnering with Zipcar to provide a short-term car-rental station on-site.

Planners still wanted more parking, and the group is currently negotiating a two-year agreement with the city to lease 50 spaces in the Fifth and Walnut parking garage a couple of blocks away. That would bring the total parking up to around 70 percent of what code requires. Columbia Development Services Manager Pat Zenner said the city's land use plans point to a desire for less reliance on cars, and the building's proximity to campus made planners comfortable with the proposal.

"The opportunity exists here to pilot the project to determine if 70 percent is too much parking or if 70 percent is too little," Zenner said. "We think they're pretty doggone close, and we would be satisfied with a 30 percent waiver."

For a development so close to campus, demand for parking would be around 50 percent, said Brandt Stiles, Collegiate Housing Partners' director of development. The firm also would be required to purchase 100 FastCAT bus passes for residents. "We're doing as much as we possibly can to appease everyone involved in this," he said.

Pat Fowler, president of the North Central Columbia Neighborhood Association, said she supported the proposal despite the lack of parking. The development would be a great opportunity to encourage other modes of transportation, she said. But she added it was an "unfair requirement" to make the developers buy FastCAT passes when the students are unlikely to use them. Overall, the system doesn't work and isn't widely used, she said.

"Look at where these students are," Fowler said. "There's no benefit to them to take a circular route around campus."

Still, some commissioners worried the lack of parking would be an issue.

"These students are not your average broke students coming to town," said P&Z Chairman Doug Wheeler, who voted against the proposal. "If you're paying $750 a bed, you probably do have a car."

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Posted in Local on Friday, June 7, 2013 2:00 pm.
Don’t be shy; ask questions at farmers’ markets

By ANDREA SHORES

Shopping at a farmers’ market is the best way to know the most about the food you eat — where and how it’s grown and who grows it.

But it can also be intimidating to approach a stranger and ask them questions about the food they grow.

The good news is that most farmers and producers who grow, raise and make the food they sell at farmers’ markets want to talk to you. After all, they spend hours nurturing and caring for the food they grow so you can have a fresh, local product on your plate.

Here are a few tips to more comfortably navigate a farmers’ market:

• Be open. To best take advantage of what the region has to offer during any season, and to get the most of a farmers’ market experience, try new things, explore new foods and inquire about the unknown.

• Ask questions. I’ve said it before, but I’ll say it again — I have yet to meet a farmer who does not like to talk about the food he or she grows. But while farmers are some of the most innovative thinkers I’ve met, they cannot read minds.

Walk into a farmer’s stand and ask for one bunch of radishes and they will gladly bag them up and go about their business. But simply ask the farmer their favorite way to prepare or eat radishes, and they offer more than one way they enjoy them. Farmers are a wealth of knowledge when it comes to the food they grow because they eat the food they grow.

• Explore. I always take a lap around a farmers’ market to browse and see what each vendor has before I buy anything. It gives me a sense of how I want to spend my dollars and inspires me before I do a second lap to buy my produce.

• Research. Not everyone thinks like a farmer. But download a free app like Seasonal and Simple app from the University of Missouri Extension to think more like one. The app has a list of regional produce by season and a nice library of recipes to accompany each.

Most farmers’ markets inform customers in advance what produce and goods will be at market that week, so visit a market’s Facebook page or see if they have an email sign-up to track when and who will have what.
And remember that not all farmers’ markets are created equal. Some markets only have local goods, while some allow regional goods and others allow vendors to resell produce they get from wholesalers. The best way to know if the farmer grew it, how they grew it and where they grew it is to ask.

Never hesitate to be curious.
HOW TO FIND A GOOD MORTGAGE

June 09, 2013 12:00 am • By Jim Gallagher jgallagher@post-dispatch.com 314-340-8390

Shopping for a mortgage is confusing for first timers, but a little knowledge can save you money.

So, here's some knowledge. We'll go step by step through the process of landing a good loan.

The first step is to check your credit report, says Suzanne Gellman, consumer economics specialist at the University of Missouri. The stuff on your report dictates your credit score, and your score goes a long way to determining the deal you're offered.

You can get a free report once a year from all three reporting agencies at annualcreditreport.com, or by calling 877-322-8228.

Check for nasty goofs, such as false late-payment reports, debts that aren't yours, or debts you paid off years ago. Challenge any mistakes with the credit agencies. About one out of five people finds a mistake that could lower a credit score, according to a recent Federal Trade Commission study.

Try to fix legitimate problems, says Al Fuss, vice president at Gershman Mortgage. That might include your dispute over an unfair medical bill that ended up with a collection agency. "Go back to the creditor and see if you can resolve it," he says.

That can take time, so it's best to start about six months before you buy a home, Gellman says.

Next, think about the kind of mortgage you want. The vast majority of people should want a fixed-rate loan — the kind where the interest rate holds steady for 15 or 30 years.

Adjustable rate mortgages, or ARMs, start off cheap for the first few years. Then the rate adjusts according to a published index, such as Libor, or the rate on Treasury bills.

Rates are near record lows today, and chances are they'll be higher a few years from now when the adjustment happens. So, ARMs are good only for people who expect to sell in a few years.

Rates on 15-year loans are a little lower than on 30-year mortgages — 2.9 percent versus roughly 3.7 percent in late May. But monthly payments are higher with a 15-year loan, since you're paying down the balance more quickly. At recent rates, the difference in monthly payments is about $339 per month on a $150,000 loan.

A 15-year loan will save you lots of money over time, but the higher monthly payment could multiply your problems if you lose a job. So, a 15-year loan is smart for people feeling secure.
Now it’s time to learn about conventional and government-backed mortgages.

The cheapest loans go to good savers with good credit. If you have a 20 percent down payment, you’ll waltz into a conventional mortgage. Without 20 percent down, you’ll have to pay for mortgage insurance. That’s expensive. On a $175,000 loan, it might run $64 per month, according to an illustration from Bankrate.com.

The borrower gets nothing for that. The insurance protects the lender in case of default.

You can get a conventional loan with as little as 3 percent down if you have very good credit and cough up for the insurance. But you may pay a higher interest rate.

People with tiny down payments should consider going FHA. The Federal Housing Administration backs mortgages with down payments as small as 3.5 percent. The FHA is also more forgiving of credit blemishes — they’ll take credit sinners that conventional lenders won’t.

You’ll pay for that backing. There’s an upfront fee, which is rolled into the mortgage amount, plus a monthly charge. On a $150,000 mortgage, it might add $62 to the monthly payment.

Again, the fee protects the FHA when homeowners default. It doesn’t protect you. Recent changes in FHA insurance reduced the advantage of going FHA over paying private mortgage insurance, notes Al Will, president of Gershman Mortgage.

There are programs around the region to help low-and moderate-income people afford a down payment, along with free seminars for first-time buyers. Aid ranges up to $15,000 for people buying certain houses in the Normandy School District. More information at www.beyondhousing.org.

Now, it’s time to shop for a mortgage. Call at least three lenders, says Gellman. She recommends contacting local banks, credit unions and mortgage brokers. Brokers are independent operators who can place your loan with one of several lenders.

The mortgage rates you see advertised are for the best customers; those with big down payments and credit scores of 720 or better, good income and lots of equity. Many people will pay higher rates.

Mortgage shopping involves comparing two moving parts — the interest rate and closing costs. As you gather offers, you may notice that one lender offers lower closing costs but a higher interest rate, while another does the reverse. Lenders can make a profit on both, and both are negotiable.

Some closing costs are unavoidable; an appraisal will run about $400, title coverage will be roughly $700 to $750 on a typical house, there are small fees for a flood letter and a credit check.

Then we get into the negotiable stuff, such as an “underwriting” fee, often around $500, an “origination” fee or a “quality control” charge. These are largely profit for the lender, and you can bargain over them.

When you apply for a loan, or within three days, you should receive a “Good Faith Estimate” of closing costs. Study it closely. Tell the lender you’d like a final settlement statement a day before closing.
Compare the cost numbers; they should be pretty close. Some of the costs are required to be within 10 percent of the estimate. You’ll find good information and videos at www.fha.gov. Click on “buy a home.”

There is no such thing as a true no-closing-cost mortgage. If you’re offered one, know that the lender is charging you a little higher interest rate in order to cover the closing costs.

Speaking of the interest rate, you can buy it down by paying “points.” A point is 1 percent of the loan amount paid at closing. A point will generally get you an eighth to a quarter point off the interest rate. On a $100,000 loan, a quarter point rate cut would save you about $14 a month. It would take about six years to recover the point you paid.

For the past seven years, paying points has been a bad idea. Falling rates let people refinance at a lower interest, and much of the money they paid for points wasted. But with rates now at historic lows, the chances of them going much lower are reduced.

Consider getting pre-approved or pre-qualified for a loan, Will says. To become pre-qualified you simply tell a lender your income, debts and some other information, and the lender can tell you how much you’d be able to borrow. That number will help in deciding on a house.

For pre-approval, the lender verifies your information and approves you to borrow a certain amount. That can be a plus for a home seller in deciding whether to accept your offer.
Low interest rates and improving economic conditions are driving more people to begin searching for a home to buy, and experts caution that affordability should drive their buying choices.

People should avoid the temptation of buying more house than their budgets allow, says Eric Zegel, home ownership education director at Beyond Housing, a St. Louis-based nonprofit organization that offers classes for those going through the home-buying process.

"You don’t want to be cash poor" after closing the deal, Zegel said, adding that people should have enough money left over for an emergency fund. "The general rule is to have at least 3 to 6 months of living expenses in a savings account."

Mortgage lenders calculate how much to lend a borrower by determining an expected monthly mortgage payment and comparing it to the borrower’s monthly income. Lenders prefer that no more than 25 to 28 percent of a borrower’s monthly income go toward a home loan, real estate taxes, homeowners insurance and association dues.

Borrowers should consider all their monthly loan payments, from car loans to credit cards, in addition to the mortgage. Total monthly debt payments, including the mortgage, should be no more than 33 percent than their take-home pay, said Rob Weagley, associate professor and department chair of the University of Missouri’s Personal Financial Planning Department in Columbia.

Weagley also urged caution on taking out an adjustable rate mortgage. "With interest rates as low as they are, rates have no place to go but up," he said.

William Rogers, an associate professor of economics at the University of Missouri-St. Louis, said many people overestimate how much a home will appreciate and are overly optimistic on how buying a home versus renting will benefit them.

"Real estate is not one of the best investments; labor markets are the best deal," Rogers said. For young households, renting housing in order to be flexible to access the best job opportunities should be paramount, he said.

For those who want to own, it makes best financial sense if they intend to stay in the home for awhile, Rogers said. "You need to buy and hold for a very long time for it to be worthwhile," he said.
Still, there are advantages to buying.

A new study by Michal Grinstein-Weiss, a Washington University associate professor and associate director of the Brown School’s Center for Social Development, found that with the right mortgage, homeowners with low and moderate incomes achieved a higher net worth versus renting.

The study, published in April, found that in low and moderate income households that received carefully underwritten mortgages, becoming a homeowner led to a greater increase in net worth than those accrued by a comparable set of renters.

“Done right, low-income people can gain economic benefits from homeownership,” Grinstein-Weiss said. “Just as middle income and upper income can, low income can gain wealth as well.”
Becoming a homeowner means taking up a new unpaid career as gardener-plumber-painter and prize patron of hardware stores. It can mean getting shackled to a scary-sized mortgage.

Your days as footloose wanderer — when you could skip town freely every time the apartment lease expired — are done with.

Suddenly, you’re grown up.

So, why does anybody ever buy a house?

Because it’s cheaper, at least in the long run. So says Jed Kolko, the Harvard-trained economist and chief number cruncher at Trulia, the real estate website.

These days, with houses cheap and rents dear, you’ll end up richer if you buy.

How much richer? In St. Louis, buying is 58 percent cheaper than renting, he says.

Of course, he’s making a lot of assumptions. He’s assuming you’re in a middle-class tax bracket, put 20 percent down on the purchase of your new ball and chain, and that you get a 3.5 percent mortgage. He assumes that both rent and house values will keep rising, as they are now.

He assumes you buy a place just as big as the place you would rent. Maintenance, closing costs and other details are factored in.

Then he assumes that you look back after seven years. Counting the increased value of your house, you will be 58 percent better off than if you rented, he says.

In St. Louis, buying beats renting “by a wide margin,” says Kolko.

In fact, buying beats renting by 41 percent if you wait only three years, he says.

Why is that? “Home prices are low and mortgage rates are incredibly low,” he says. But rents are not.

While the housing market crashed in 2007, the rental market had only a mild setback, and the landlords recovered faster than the rest of America.
Foreclosures, tightening mortgage standards and just plain fear meant that more people were renting as the Great Recession turned into the not-so-great recovery.

Rents in St. Louis started rising again in the spring of 2010, according to the rental market data company Reis. But St. Louis home prices kept dropping until January 2012, according to the Zillow real estate website.

Effective rents are now 5 percent above their pre-recession level. Housing prices, while rising, are still down about 19 percent from their early 2007 highs, by Zillow’s estimate.

Combine low home prices, rising rents, mortgage rates near historic lows, and the balance swings heavily toward buying.

A homeowner also gets to lock in his monthly mortgage payment for 30 years. Taxes and insurance may rise, but they’re the smaller part of the bill. A renter may watch his rent rise forever.

The New York Times offers a good calculator for rent versus buy decisions. You can find it at nyti.ms/YvdByh.

That said, real estate is a hyper-local thing. Home prices vary widely by community, and there may be some places where renting beats buying for somebody who really likes the neighborhood.

Potential homebuyers need to peer deeply into their souls. Are you really the type for home ownership?

“Some of this is personality. Do you want to worry about maintaining a home; dealing with repair people?” asks Suzanne Gellman, family finance specialist at the University of Missouri.

Renters have a simple life. Something breaks; call the landlord.

Are you truly footloose — the kind that would beat feet for California in a minute if the right employer called? A 6 percent real estate sales commission can drain any profit from your home if you sell too soon.

Under Kolko’s calculations, a lot of your new wealth will be locked up in your house; you can’t spend it unless you sell.

Consider the “opportunity costs” for that downpayment and the time you spend as a yard boy and handyman. “What would you have done with that time and money if you hadn’t bought a house?” asks Gellman.

Think wild nights on a warm island. Maybe you’re too happy to grow up.
LP’s world: What the documents reveal

By LAURA BAUER and JUDY L. THOMAS

MU Mention Page 3

She clutched at her stomach and her back. Her eyes darted around the room. Across from her, the state child welfare investigator who had just pulled Prince’s frail daughter from a dark, 3-by-4-foot closet wanted to know what had happened and why.

Little by little, the mother opened up. She said voices started talking to her in 2007. They told her when she could feed her daughter, a girl Kansas City has come to know as LP. The voices told her to do bad things to LP, Prince said. If she didn’t, the pain would be fierce. In her back. In her uterus.

“‘It was either her or I suffer,’ Prince told the investigator, according to documents recently obtained by The Star. ‘I chose her.’

Nearly a year ago, on June 22, 2012, someone made a call to the Missouri child abuse hotline that quickly led to the discovery of Prince’s 10-year-old daughter inside the tiny apartment closet at Theron B. Watkins Homes. LP weighed just 32 pounds and told authorities she hadn’t been outside in years, hadn’t been to school since kindergarten and often was forced to eat, sleep and go to the bathroom in the closet. When authorities rescued her, they found a sheet inside, smeared with feces and covered with maggots and roaches.

They also found chicken bones, but no blanket or pillow for a little girl who all but disappeared in 2007, just weeks after a family court commissioner declared her mother able to safely provide for her.

Officials with the Missouri Department of Social Services reviewed the LP case and determined that all policies and procedures were followed years ago. They said workers — from a private agency that handled the case under a contract with DSS — did everything they were required to do.

But an examination of the documents obtained by The Star found what those involved in the case didn’t do:

• The Family Court commissioner in 2006 didn’t allow a psychological examination that had been ordered for Prince, almost a year before LP was returned to her mother’s custody. He canceled the exam the day before it was scheduled to happen.

• LP’s school didn’t call the state hotline to report that she had stopped attending kindergarten, the records indicate. As The Star reported May 5, Kansas City Public Schools leaders say they don’t know what happened years ago, but today the school would call the parent and, if necessary, make a home visit.
• No one working with the case visited the Prince home after LP was legally reunited with her mother in March 2007. No worker saw them together once they had settled in their new apartment.

The girl stopped going to school the next month.

Prince’s younger sister, Mozita Prince, said the state should have done more to help her sibling and LP. In addition to the voices Prince heard, she would get mad when people bought LP clothes or shoes or gave her extra attention, family members said.

“They should have taken a mental evaluation of her then (in 2006), before they even thought about giving (LP) back to Jacole,” Mozita Prince said. “Then maybe none of this would have ever happened.”

When LP was first removed from her mother’s care in February 2006, she was malnourished and had missed two appointments at Children’s Mercy Hospital for treatment of failure to thrive, a serious delay in a child’s growth or development.

Prince told medical providers at the time that her daughter had regressed in her potty training. Prince said she had withheld food to keep LP from going to the bathroom so often.

Once LP and a younger sister were removed from Prince’s care, the case was assigned to an agency that contracts with the state. Staff at Children’s Mercy recommended that Prince undergo a psychological exam, which then was ordered.

“I do not think Ms. Prince understands the failure to thrive diagnoses that (LP) has and how severe the diagnoses is,” a caseworker wrote. “…Ms. Prince withholds food from (LP) because the more (LP) eats, the more bowel movements (LP) has, and Ms. Prince does not like cleaning up the mess.”

According to social services records, Prince wasn’t eager to undergo the psychological exam. She didn’t like the psychologist and delayed an appointment.

Finally, the exam was scheduled for March 15, 2006. But during a court hearing the day before, records show that Family Court Commissioner John F. Payne canceled the exam and ordered Prince to go to therapy instead. No rationale is provided.

Payne, who is no longer with Family Court, did not return repeated phone calls for this story.

Once Payne canceled the exam, Prince told at least one worker that she was happy she didn’t have to have it.

The records don’t indicate any other type of evaluation or assessment during the court-ordered therapy.

In an email sent Friday night, acting DSS director Brian Kinkade said: “State and federal law prohibits us from disclosing any details of her therapy.”

Though family members have said they thought Prince suffered with mental issues for years, she didn’t tell authorities about hearing voices until her daughter was rescued last year. Even then, she denied having any mental health problems, records show.
The documents also show Prince had a rocky relationship with her mother. Investigators spoke with the mother years ago, and at the time she said she wanted LP to live with her. Prince’s mother died in late 2007.

In many child welfare cases, parents suffer mental problems. Because of that, psychological exams provide vital information in deciding how to treat a family under state care, said Lois Rice, executive director of Court Appointed Special Advocates of Johnson & Wyandotte Counties, an agency that provides volunteers to look after a child’s needs in court.

“Getting the right treatment plan for the parent is critical for the child to be safely returned to the parent,” Rice said. “Psychological evaluations can really help the practitioner and judge know what is the best next course of action.”

They also can provide a good look at overall mental health and determine whether any biological factors should be addressed, said Rebekah Freese, a mental health clinical expert who teaches at the University of Missouri and works as a mental health therapist.

“It’s going to give you that clearer picture of whether they need medication or have a serious mental illness,” Freese said.

How could no one know that LP stopped going to school in April 2007, or that, authorities allege, her mother went back to withholding food? Why didn’t the worker make any visits after LP’s mom regained sole control of her?

And how could a little girl the state once stepped in to help end up alone in a closet, deprived for years of birthdays and regular meals, of learning how to read, playing with friends and hearing her mom tell her she loved her?

The biggest and most complicated questions in LP’s case have always centered on follow-up — who should have done what, and when.

Cornerstones of Care, a nonprofit agency that contracts with the state for social service work, was assigned the Prince case in early 2006. The agency’s caseworker remained with the case until March 2007, when a Family Court commissioner closed the case, terminating the court’s jurisdiction over the family.

DSS spokeswoman Rebecca Woelfel said that an internal review of the LP case showed that the nonprofit followed policy and provided the required follow-up.

“The contractor complied with the contract providing aftercare services for 90 days after the child was returned to her caregiver,” Woelfel said.

Cornerstones’ CEO said that privacy constraints prohibited her from talking specifically about the case, but that the staff is committed to providing high-quality services to children and families.

Story continues....
As an 8-year-old growing up in a farming village in Turkey, Bulent Koc, an assistant professor of agricultural systems engineering, watched a top-heavy tractor roll over, pinning its driver underneath. The whole accident took place in less than a second.

The event stuck with Koc. Although his childhood is now decades behind him, Koc just developed a smartphone app that can monitor tractor stability, detect rollovers and send emergency alerts to family members and first responders.

"It's one of those things that might be always in my mind," Koc said, recalling the accident. "Well maybe not always, but whenever I see a tractor that reminds me that tractors are not always stable."

Tractor rollovers are the deadliest form of farming accident, claiming about 250 lives each year, according to the National Institute for Occupational Safety and Health. Since many rollovers occur in remote areas and take just a fraction of a second, the accidents are often deadly.

Koc came up with the idea for his app, called VRPETERS, which stands for Vehicle Rollover Prevention Education Training Emergency Reporting System, from his agricultural engineering students. In one class, Koc's students build and program model tractors using the robotics program Lego Mindstorms NXT. The students compete to see which models, which are about the size of remote-controlled cars, can pull the heaviest loads. Koc noticed that the students' models worked well on level ground, but would tip on uneven terrain.

"I observed that the tractors they built were high and did not look stable," Koc said. "They worked well on a flat ground, but what happens if the surface conditions change?"

Koc worked with his graduate assistant, Bo Liu, to develop an early version of the app. Liu, who has experience in app development, created the app and met regularly with Koc to add to and modify its features. Koc later had his students run the app to test their models on rough ground.

After finding that an early version of the app worked well and received positive feedback from colleagues at an engineering conference, Koc decided to begin testing the app on real tractors.

"Our initial test results on model tractor and my colleagues’ comments made me think, 'OK, let's try it on a bigger one,'" Koc said.

But further testing could not come without support outside MU. To test on real tractors, Koc had to ensure that they would be undamaged by the rollovers. To help fund the costs of building special cages and remote-control capabilities for the test tractors, Koc received a grant from the Great Plains Center for Agricultural Health.

Koc continues to fine-tune the app as he conducts his field testing on real tractors.
"We are aiming to further test the reliability of the app," Koc said. "The current version is pretty reliable but as we find glitches with testing, we go back to the coding to fix."

Based on the preliminary success of the field testing, Koc and Liu have submitted an application to MU to seek a marketing partner for the app. Koc said farmers are increasingly using smartphones and tablets to help get their work done. Many agribusinesses have released apps to help with farming tasks, a trend Koc thinks will only grow.

"I Phones, tablet computers and android devices are becoming more common in our daily life, farmers are also using them," Koc said. "Within a few years, mobile devices will be adopted more in farm operations."
Push for Medicaid expansion continues beyond session

By ELIZABETH CRISP

JEFFERSON CITY — Missouri’s Republican-controlled Legislature eschewed Medicaid expansion this session, but supporters are holding out hope for next year.

“We all know that we need to expand Medicaid. Everyone knows that,” said Sen. Jamilah Nasheed, a St. Louis Democrat. “This will save many lives, and I am optimistic that the right thing will be done.”

Republican legislative leaders have taken recent actions that appear to hint toward movement on the issue in the coming months. They also have expressed optimism over the potential to reform the health care program for the poor, using the expansion as a launch pad.

House Speaker Tim Jones, R-Eureka, and Senate President Pro Tem Tom Dempsey, R-St. Charles, have each created a panel that will study Medicaid reform and draft legislation for the 2014 session.

“I’m happy to talk about reform. If that helps draw down some additional federal funding and provide people more access to quality care, I’m all for that,” Jones said at a recent event in Columbia.

The federal Affordable Care Act encourages states to expand eligibility requirements to cover more people, but the decision is left to the Legislature to decide. If states agree, the federal government will pick up most of the costs.

Gov. Jay Nixon, a Democrat, lobbied hard for the plan, which would add an estimated 260,000 Missourians to the Medicaid rolls, but the proposal was repeatedly shot down when Democrats brought it up in the Legislature in the session that ended last month. Opponents argued that the move would eventually cost the state millions, that the federal government was an unreliable partner in the venture and that the expansion would add to the federal debt.

But Republican lawmakers for years have expressed interest in retooing Missouri’s Medicaid program to add more market-based components, claiming that the current system is inefficient and plagued with fraud, abuse and waste.

“We want to have a program that has a free-market flavor to it,” said Sen. Gary Romine, a Republican from Farmington who has been picked to lead the Senate Committee on Medicaid Transformation and Reform. “The program we have is just ineffective.”
Romine said he believes the state has “the greatest opportunity in our history to reform health care in Missouri.” He said it is also an opportunity to ensure that state officials navigate the future of health care here, rather than ceding to the federal government on the issue.

“It’s an opportunity we should take,” he said.

Romine said his goal is to have Medicaid reform legislation introduced on the first day of session and among the first bills sent to the governor.

“I feel like we’re a bit behind so we’ll have to work harder this summer,” he said. “We’re on the clock, as far as the fed government is concerned, so we’ve got to make some strong efforts right now.”

Rep. Jay Barnes, a Republican from Jefferson City who is heading the House counterpart committee, proposed a Medicaid reform bill this session that didn’t make it out of the House.

Both he and Romine pointed to that bill as something similar to what likely will be proposed in the Legislature next year.

“I think there’s a decent shot at giving Missouri the most market-based system in the entire country,” Barnes said. “It may not look exactly like (this year’s bill), but I think we’ll be looking for something in the same neighborhood.”

The reform elements of Barnes’ proposal included a shift to private managed care systems, an added push toward preventive care and financial incentives for recipients to keep their health care costs low. Several parts of his plan would require approval from the federal government.

Romine called Barnes’ plan a “good foundation for what we’re looking for.”

“Hopefully, between the two chambers working at it, we can create a great reform for the state,” he said.

Democrats have widely embraced the reform angle.

Nasheed said she particularly likes the efforts to inject personal responsibility into the system.

“Everyone has to take responsibility for their own life,” she said.

In promoting the expansion, the governor also has often noted the opportunity for reforms that would protect taxpayer dollars and enhance the quality of the program.

Nixon, who is term limited and can’t seek re-election, has staked significant political capital on the issue this year, making frequent appearances across the state to drum up support. He has continued to highlight the diverse coalition of health care providers, business leaders, clergy and others backing the plan.

But critics say he started the process too late for the often slow-moving Legislature to tackle the issue this year.

During his re-election bid last year, Nixon avoided taking a position on Medicaid expansion, which was made optional by a U.S. Supreme Court ruling last June. Three weeks after winning the election, the governor announced his support for it, calling expansion “the smart thing to do, and the right thing to do.”
Republicans and Democrats say the governor left legislative leaders with little time to react or start building a message in support of expanding Medicaid, which is intrinsically tied to the often-criticized federal health care law.

"The issue that some Republicans were having is that — without (Nixon) coming out front and expressing his support early on — they believe there's politics being played," Nasheed said.

Missouri’s Republican legislative leaders have been ardent opponents of the Affordable Care Act and President Barack Obama’s administration. They have pointed at ballot measures like 2010’s Health Care Freedom Act, which voters approved with more than 70 percent of the vote, as proof that Missourians oppose the federal health care law.

Nasheed said she expects that the Legislature will come around because of the impact on rural areas of the state, which are largely represented by Republicans.

Many of the outstate counties have higher percentages of people who would become eligible through expansion, even compared to the state’s urban cores.

"The people that they represent will be impacted far greater than the people in my district," Nasheed said. "A lot of their people will be impacted by it."

Aside from giving thousands of uninsured Missourians access to affordable health care, the expansion will lead to more jobs, say supporters, citing a study the University of Missouri released last fall.

A separate study released by the Rand Corporation, an independent global policy think tank, last week claims that states that do not expand Medicaid will face millions more in uncompensated care costs.

"Choosing to not expand Medicaid may turn out to be the more costly path for state and local governments," said Carter Price, the study’s lead author and a mathematician at Rand, in a news release. "State policymakers should be aware that if they do not expand Medicaid, fewer people will have health insurance, and that will trigger higher state and local spending for uncompensated medical care."

So far, 23 states, including Missouri, have decided to forgo expansion. Others, including Arkansas, have used the health care law as a chance to reform the program.