

USDA loans help shape rural life

WASHINGTON, D.C. — City dwellers take it for granted that telephones and electrical power will carry their voices to the doctor, brown the toast and pump clean water to the kitchen.

Nothing special. Across the countryside, there's another view of those services, say officials at the U.S. Department of Agriculture's Rural Electrification Administration, which administers loans for electric and telephone systems in areas where people see the facilities as the key to a better life.

One reason, says Harold Hunter, administrator of the USDA utility loan agency, is that electric and telephone systems often stir vigor in the economics of the rural communities they serve in ways that go beyond providing utility services.

Hunter said many rural communities find funding for water systems, health facilities and housing hard to come by.

This can put the brakes on commercial expansion in the private sector unless something happens to prime the pump, and Hunter says this need frequently is

met by the volunteer efforts of employees of USDA-financed electric systems.

Money and technology are only part of the answer. A community's progress, said Hunter, may hinge as much on the knowhow and cooperation of people who run electrical and telephone utilities and other local leaders as on the availability of funding and technical help programs.

"Officers and employees of USDA-financed systems throughout the country encourage community development in local chambers of commerce, planning commissions and service organizations in rural areas of 2,600 of the nation's 3,100 counties," said Hunter.

Two or more USDA agencies often team up with the private sector.

"Borrowers working closely with our agency, along with the Farmers Home Administration and Extension Service, exemplify volunteerism at its best," said Hunter.

"These community development activities are aimed at getting a greater involvement by the private sector in local

community work."

Hunter said statistics from a rural survey conducted by the agency reflect the impact on people's lives with solutions to problems urbanites rarely face - like how to get water good enough to wash the family clothing at home.

Electric and telephone systems financed through USDA loans helped more than 600 local groups last year with about 1,500 community undertakings, according to the survey. Another 1,200 projects stemmed from these efforts and are credited with creating more than 27,000 jobs.

Hunter sketched a few examples:

Problem: For years, the people of rural Adams County, Ill., have put up with an inadequate supply of water heavy in sulfur and salt. Few can afford the high cost of drilling deep wells needed to reach good water. To clean their clothes, many people drive to laundromats miles away.

Solution: The people have created one of the first water distribution cooperatives in Illinois.

Roger Mohrman, manager of the Adams Electrical Cooperative, Camp Point, Ill., chairs the steering committee that pushes for the consumer-owned water distribution system. Adams Electric employees Penny Padgett and Lyle Forsythe are adding their expertise to the cause.

"We have experience in working with cooperatives," said Mohrman. "We offer a place to meet, and we help with the organizational details. And, perhaps more important, the largest portion of the water cooperative members belong to the Adams Electric Cooperative."

To start the new venture, the people needed \$2 million. They obtained a \$495,000 loan from the USDA's Farmers Home Administration and raised \$50,000 in private funds to combine with a federal grant of \$1.4 million.

Today, the project is on the way. On Jan. 1, 1984, the new cooperative is expected to start sending clean, clear water through the new system to 275 families in Adams, Brown and Schuyler Counties.

Problem: In North Dakota, the Cando area needed more com-

mercial development and jobs.

Solution: Bob Spencer, business manager of Baker Electric Cooperative at Cando, takes time to serve as president of the Durum Triangle Development Corporation, which has attracted three business enterprises to the area, providing jobs for 130 people.

A \$1.4 million development grant for the purchase and development of a 32-acre industrial park made the corporation possible. Besides the jobs, this means the Cando area now has an optometrist, a chiropractor and a certified public accountant. More business firms are expected to move in.

Problem: Rural areas in New Mexico desperately needed more and better medical facilities. The vast distances made it hard to meet people's needs.

Solution: Plains Electric Generation and Transmission Cooperative at Albuquerque supports community activities through employee participation and financial contributions.



Volunteers from the cooperative provide free cardio-pulmonary resuscitation and emergency first aid training for groups throughout the state.

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