

# BUSINESS JOURNAL

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Spring 2018



Community Works Together to Form 2040 Plan  
Signing Day Held for Manufacturing Careers

## Top 10 Employers

Mosaic Life Care	Health Services	4,072
Triumph Foods, LLC	Meat Products	2,900
School District of St. Joseph	Education	1,853
139th Airlift Wing	Government	1,521
Boehringer Ingelheim Vetmedica, Inc.	Animal Pharmaceuticals	1,070
American Family Insurance	Insurance	793
Missouri Western State University	Education	757
Wal-Mart	Department Store	740
City of St. Joseph	Government	698
Tyson Foods	Meat Products	670



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## Demographics

Population	76,780
Housing units	32,495
Average family size	3

## Unemployment (April)

St. Joseph	3.6 percent
Missouri	3.6 percent
United States	3.9 percent

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# Imagine St. Joseph 2040: Forming a Plan To Better St. Joseph's Tomorrow



The St. Joseph Chamber of Commerce and the United Way of Greater St. Joseph are partnering to lead the community, businesses and non-profits through a visioning process to determine what residents want St. Joseph's future to look like and what steps need to be taken to achieve that future.

"This process is going to demand bravery, you can't just be nice," said Rebecca Ryan, a nationally-recognized futurist and economist who will lead multi-month visioning process. Ryan kicked off the strategic foresight process at the Chamber Chairman's Breakfast on March 28, 2018.

She described how St. Joseph can get to a preferred future in March 2040. Ryan and her team at Next Generation Consulting study trends -- demographics, economic, environmental, urbanization, workforce mobility, technology,

Throughout a series of meetings and analysis, these areas have been identified as areas of concern (\*in alphabetical order):

- Actively engage community in a positive, proactive way
- Be proactive toward start-ups and existing businesses to stay and grow here
- "Better together" – leverage and strengthen partnerships, e.g. pub-

education and others -- to help clients make informed decisions about how to plan their communities.

"In this competitive world, a community and its leadership must be willing to take on the difficult issues, understand and embrace the need for change and make the effort to be better. Doing the same thing will only keep us in the same place," said R. Patt Lilly, President and CEO of the St. Joseph Chamber of Commerce. "This planning process will provide the opportunity to create a preferred future and define the steps to get there."

Ryan encouraged the audience of more than 300 to close their eyes and think of the youngest person in their lives, and then imagine them 20 years in the future.

"We need to think about that beloved kid with every decision we make," she said. "Who is this city for and what do we stand for?"

She explained how generations are born in and grow up in various economic and political seasons. "Winter," which was plagued by the Great Recession, started in 2001 and is expected to end in 2020. Spring, which historically is a prosperous time, follows and it's time to get prepared.

"Much is expected of us," she said. "We must act with wisdom... We

- lic/private/non-profit
- Communicate: transparency and trust
- Develop a first responder team to retain or retrain the newly unemployed
- Develop a reputation that values education and lifelong learning
- Emphasize downtown development – housing and business



Rebecca Ryan speaks at the Chairman's Breakfast, which kicked off the Imagine St. Joseph 2040 process. More than 500 people have been involved in forming the plan so far.

must know where we're going."

And that happens by looking to the future, analyzing trends and data and contemplating positive and negative disruptions. This process is strategic foresight, not strategic planning, which is largely based on the past.

"We must come together to make some serious decisions about our future and create action to better our community," said Kylee Strough, President of United Way of Greater St. Joseph. "The United Way is about helping people, and this initiative will do just that."

The Chairman's Breakfast, presented by Farmers State Bank,

concluded Ryan's first trip to St. Joseph, which included meeting with many community groups. Additional meetings were held in April and May, with hundreds of community members participating.

Another session is planned for July 17 and a Facebook Live event is planned for July 16 at 6 p.m. Go to [facebook.com/imagine2040](https://facebook.com/imagine2040) to participate in the Facebook Live event. To learn more about the process and the areas of concern that have been identified so far, visit [imaginestjoseph2040.com](https://imaginestjoseph2040.com).

- Engage community in crime prevention efforts
- Frame issues clearly with the public on critical and future issues
- Identify and develop strong new leaders
- Improve conditions for a thriving animal health industry
- Increase intergenerational mentoring
- Invest in and improve infrastructure
- Make St. Joseph a place where people want to come and stay, e.g. livability
- Poverty intervention – address root causes and best practices
- Support and encourage new and innovative ideas

## We Need Your Input!

What items in the list above should be the top priorities moving forward? What other issues concern you?

Go to [imaginestjoseph2040.com/getinvolved](https://imaginestjoseph2040.com/getinvolved) to complete a survey to help make changes for our future.

# BusinessBriefs

## MWSU Offers MBA Options

Beginning in Fall 2018, Missouri Western's Craig School of Business is offering a 100 percent online MBA program. The online MBA is offered alongside the onsite MBA program, with both programs focused on applied academic instruction to enhance students' analytical and decision-making skills.

Both programs are AACSB International-accredited professional degree programs designed to provide students with a vehicle for launching or advancing their careers. Classes cover a variety of business areas, including accounting, marketing, finance and management, and are intended to meet the needs of both working professionals and recent graduates. Each degree is 30 credit hours.

The new online MBA offers a

General Business option, which includes seven core business classes and three courses focused on leadership, ethics and organizational behavior management. The program can be completed 100 percent online through sets of eight-week classes, designed for degree completion in one year.

Options for the onsite MBA include General Business as well as Enterprise Resource Planning, Forensic Accounting and Animal and Life Science.

Students interested in any of Missouri Western's MBA programs can contact the Program Director at [mba@missouriwestern.edu](mailto:mba@missouriwestern.edu) or check it out at [missouriwestern.edu/mba](http://missouriwestern.edu/mba).

## Salisbury Has New Position

Tom Salisbury was appointed on Jan. 6, as the Regional Administrator



for SBA's Region VII states of Missouri, Kansas, Nebraska and Iowa.

Previously, Salisbury worked in Kansas City as the small business liaison for U.S. Sen. Roy Blunt (R-MO). Prior to that he spent the majority of his career since 1983 in the lending industry, most recently as a Vice President and Manager of Correspondent Banking with UMB Bank, N.A.

Salisbury will administer the delivery of SBA federal programs and services by Region VII's five district offices, with locations in Wichita,

Kansas; Omaha, Nebraska; Des Moines, Iowa; Kansas City, Missouri and St. Louis, Missouri.

These SBA offices provide program training and support to hundreds of SBA participating program lender institutions and SBA-financed microlenders, who loan federally guaranteed capital to small businesses. Additionally, the SBA oversees more than 85 grantee resource partner sites within the region, which provide free or low cost small business counseling, training and mentoring services. These include the services of Small Business Development Centers, Women's Business Centers, a Veterans Business Resource Center and SCORE Mentor chapters. In addition, SBA district offices teach small businesses how to participate in federal contracting opportunities and administer the 8(a) federal contracting program.



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# Legislators Wrap Up Session



In what has become a tradition for the St. Joseph Chamber of Commerce, state legislators were invited to speak at a Public Affairs Coffee to summarize the wins and losses of the legislative session. However, the event on June 8 was a little different than most because two of the speakers had reached their term limits.

Both Sen. Dr. Rob Schaaf and Rep. Pat Conway cannot run for re-election and were feeling the freedom that comes along without re-election stress and discussed the perks of things like never having to throw parade candy again.

"I feel like a soldier would feel about war," Schaaf said. "I don't have to go back."

He said in his time in Jefferson City, he found it more important to stop bad legislation than to make lots of new laws.

"They call me Dr. No for a reason," he said.

Conway said that being in the minority party was consistently difficult in the House. He said of all the bills passed this session, only three were from Democrats and two of those, he thought, were naming bridges.

For the years to come he said, "I think we should try to centralize our line of thoughts so there's more compromise. When there's a super majority in both the House and Senate, things can happen too quickly. Government is supposed to move slowly for a reason."

He said more thought and debate should go into legislation.

"There was an incredible amount of things passed on the last day," he said.

Schaaf gave himself and the Legislature overall a D for the session. He said he didn't get enough

bad legislation stopped and the Legislature didn't do enough for its real constituents, the people.

"Ask yourself, are the elected officials protecting water, electric and phone companies, or the people?" he asked.

Sen. Dan Hegeman, who can run for office again, disagreed with Schaaf.

"I think we did a pretty good job," he said.

He said they were able to restore funding for education, particularly higher education. He personally led the effort to cut historic tax credits, which wasn't 100 percent supported by audience members. Previously, \$140 million in tax credits were available. That number was reduced to \$90 million, with an additional \$30 million approved for enterprise zones, or projects in high-poverty areas.

"Historic tax credits are needed, but we have to compare them with other needs," he said.

Conway offered a bit of solemn advice for those seeking office (many candidates were in attendance). In the last eight years, he saw suicides of office holders and key staff, high-ranking officials have to step down and the governor being on the brink of impeachment.

"If you're going to run for office, throw your phone away today," he said.

R. Patt Lilly, president and CEO of the St. Joseph Chamber of Commerce, thanked the men for their time serving our state and thanked all the candidates in attendance for running for office.

Reps. Delus Johnson and Galen Higdon, who have also reached their term limits and were unable to attend. Public Affairs Coffees are presented by Cochran, Head Vick & Co. P.C.



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# St. Joseph Couple Turns Experiences Into New Downtown Business

by Karen Hinde



Usually, people take vacations from their business, but for local couple Patrick and Terri Modlin, their vacations have created their business. During their years of corporate work, the Modlins used their vacation time to travel the world; and when they retired, all that travel inspired an idea.

Felix Street Gourmet is their way of bringing the world to downtown St. Joseph. If you're curious what locals are dining on in Tuscany or Paris, or you're wondering what a good German beer would taste like with what's on your grill this weekend, Felix Street Gourmet provides tasty, unique answers.

Felix Street Gourmet is a gourmet specialty shop combining global selections of wines, spirits, and foods with unmatched service to help you find the perfect items for cooking, entertaining, or giving gifts. While the

inventory is influenced a great deal by the Modlins' global travels, the essence of the store is inspired by a deep love of our local community.

Born and raised in

Northwest Missouri, both Pat and Terri are passionate about the revitalization of downtown St. Joseph and seeing people in our town enjoy a quality of life that reflects the history and sense of community that makes St. Joseph great. They have taken great care to restore their downtown space.

"When we uncovered local history literally painted on the old brick walls during construction, we were excited to incorporate it into the new decor," said Pat Modlin.

With different opportunities to explore wines, cheeses, chocolates, and various pairings and cooking advice, Felix Street Gourmet's vision is to gather people for memorable experiences that enhance our local way of life and deepen the relational ties that come from shared discovery.

A short drive to Felix Street Gourmet will send adventuresome

foodies on a far-flung journey where they can taste, smell, touch, and experience new cultures with the added benefit of expert advice and service. Customers will find an ever-changing selection of items not available anywhere else in Northwest Missouri. Products ranging from wines and spirits to cured meats and specialty cheeses, sauces, spices, oils, dry goods, and delectable sweets can be selected as part of thoughtful, individualized gift baskets, picnic bags, and charcuterie plates.

Customers can stop in for grab-and-go goodies or spend time learning about and finding all the perfect elements for entertaining friends and family.

Felix Street Gourmet will add special benefits to those who utilize the beautifully restored loft space, Room 108, located just upstairs. Also owned by the Modlins, Room 108 is an elegant, creative, comfortable event space that can be rented by individuals and businesses to gather with friends, family, and business associates for personalized, beautifully crafted experiences. Room 108 also offers a private club open to both individual and business membership with many perks and opportunities for socializing, entertaining, working, and experiencing new tastes and cultures.



Pat and Terri Modlin have opened Felix Street Gourmet downtown, offering foods from around the globe.

Along with such amenities as the one-of-a-kind rooftop deck, curated custom art, and the beautifully designed bar and demonstration kitchen, Room 108 can partner with Felix Street Gourmet to artfully design memorable parties, meetings, and social events.

Felix Street Gourmet is now open Tuesday through Friday 11 a.m. to 6 p.m., and Saturday 10 a.m. to 2 p.m. The storefront is located at 722 Felix St. in historic downtown St. Joseph, and you can visit the website at [felixstreetgourmet.com](http://felixstreetgourmet.com).

## BusinessBriefs

### Tipple Hill Releases Rare Wine

Locally grown in St. Joseph, Liechti Family Farms is the first Missouri vineyard to cultivate the cold hardy Petite Pearl grape. Mostly grown in the northern states of Minnesota, Wisconsin, & Iowa, this newly developed grape is a promising up & coming wine grape varietal. Petite

Pearl was developed in Minnesota and is said to have outstanding hardiness, good disease resistance, and excellent potential for making good-quality wine.

Tipple Hill Winery of Easton, Mo., is among just a few wineries in the country, and the only one in the State of Missouri, to commercially produce a Petite Pearl wine. Petite Pearl

wine has a dark garnet color and is described as a wine with a complexity in aroma and flavor with soft mid-mouth tannins. Petite Pearl has been described as an elegant dark red dry wine.

As the winemaker, Daniel McLaughlin, explains it: "Compared with other cold-hardy red grapes, Petite Pearl has a more balanced

chemical makeup with lower acidity and higher tannin levels. I am very excited about the potential for the Petite Pearl wine. Our Petite Pearl was aged for 15 months with French Oak and offers great aging potential."

Tipple Hill Winery & Vineyard is honored to be the first Missouri winery to bring the Petite Pearl to market.

# Students Participate in Signing Day



The St. Joseph School District, with the support of the Chamber of Commerce, recently celebrated the new Registered Apprenticeship Program with a signing for the first group of apprentices at Hillyard Technical Center.

Twelve students and their parents, along with the four local companies, signed a letter of agreement to join the apprenticeship programs in the St. Joseph manufacturing community.

Industry partners included Lifeline Foods, Triumph Foods, I&M Machine and Fabrication and Reardon Machine Co. in St. Joseph.

A grant from the Missouri Department of Labor provides additional support for the program,

which is the second registered apprentice program in the state. The program was open to students in Northwest Missouri, who had the opportunity to tour job sites and learn about the employers, then complete an application and interview process before being chosen for the apprenticeships.

Apprenticeships will be in machining, welding and industrial maintenance. These students will begin their apprenticeships junior year with job shadowing throughout the school year, will continue the apprenticeships senior year with on-the-job training and complete the apprenticeships during their first year out of high school.

## BusinessBriefs

### Offsite Image Management Featured In Article

OffSite Image Management, Inc., was recently included in a magazine article for ITNonline, a leading national publication for the information technology industry.

Titled "Enterprise Imaging to Account for 27 Percent of Imaging Market," OffSite was included in a comparison chart highlighting the best imaging technology providers across the country. Offsite's solutions for radiological imaging, including viewers, workflow, PACS dashboarding and archiving are listed among national full-scale organizations because they meet new

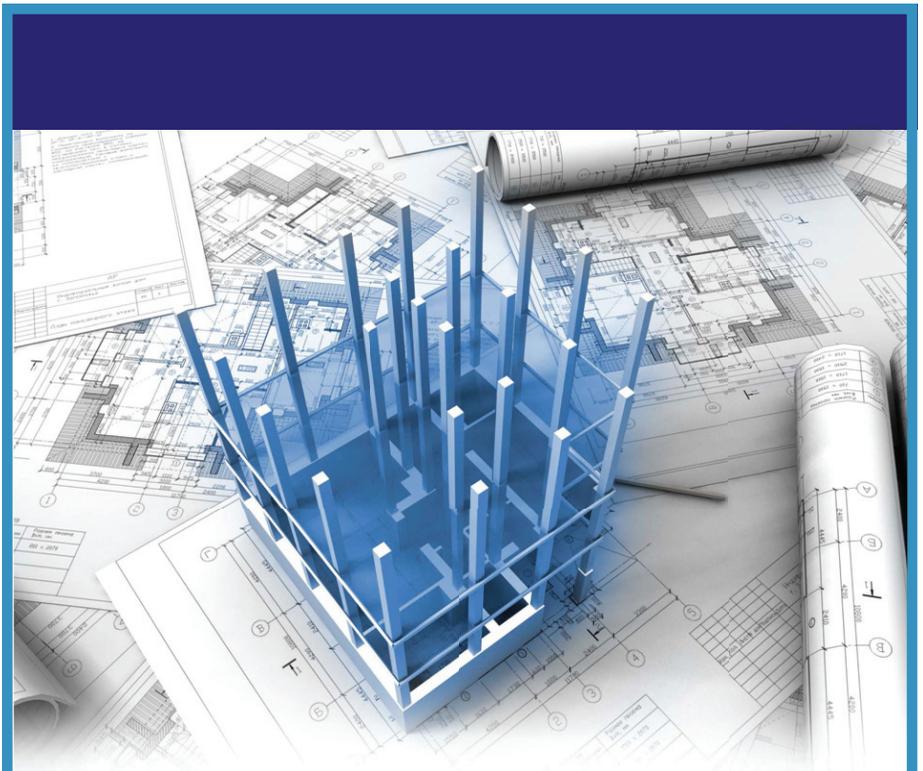
industry standards and criteria.

Read the article and link to the comparison chart here: <https://www.itnonline.com/article/enterprise-imaging-account-27-percent-imaging-market>

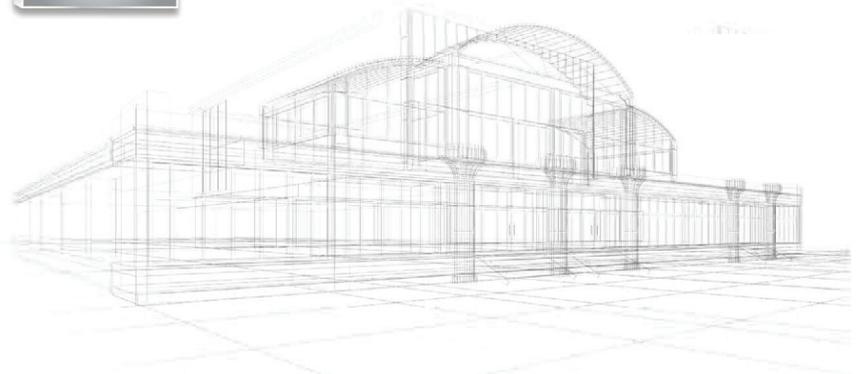
### Radisson Hotel Changes Name

On May 3, 2018, the Radisson Hotel St. Joseph entered a new franchise agreement with RLH Corporation and is now Red Lion Hotel St. Joseph. Red Lion Hotels are focused on friendly service and unique local flair.

"We look forward to our new relationship with Red Lion and the exciting enhancements yet to come," said Marcy LaLonde, General Manager.



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Information and photos provided by the St. Joseph Downtown Partnership

## DowntownDigest



### Sounds of Summer Schedule

The St. Joseph Downtown Association is proud to host St. Joseph's most popular Friday free outdoor concert series, Sounds of Summer from 5 to 9:30 p.m. Last year, planners added an opening act at the concessions building prior to the main stage band at the gazebo at Coleman Hawkins Park at Felix Street Square. Sunshine Electronic Display is the presenting sponsor of the series again this year. Once again the series offers a solid line-up of bands sure to entertain every week!

June 22nd – Opening Act: Tom Mayfield & Scott Brunette, Russell Gummelt on bagpipes  
Main Stage: Flannigan's Right Hook High Energy, Irish-Infused Rock  
The Ancient Order of Hibernian's will be hosting the Celtic Street Faire in conjunction with Sounds of Summer.

This event will celebrate Irish Heritage and offer wine, beer and alcohol tastings in addition to great Irish entertainment!

**June 29** – Opening Act: Stephanie Gummelt and Bill Hoffman  
Main Stage: Under the

Influence  
This popular electric group will entertain you with rock hits from the 70s, 80s and more!

**July 13** – Opening Act: Kalani  
Main Stage: The Motors  
This band plays an eclectic mix of rock, blues, country and american classics.

**July 20** – Opening Act: Brent Isom  
Main Stage: Royal Absinthe Company  
Rock, metal and favorite tunes.

**July 27** – Opening Act: Odd Benders  
Main Stage: Swift Kik  
Kik it with the best in classic rock.

**Aug. 3** – Opening Act: Shitty Beatles  
Main Stage: B.O.C.C.  
St. Joseph's own totally 80s rock and pop band.

### Imagine 11 Concert Series

Entertainment is plentiful downtown as the Imagine 11 Concert Series continues on Sunday nights

from 6 to 8:30 p.m. The following is this year's lineup:

**June 17**– Opening Act: Brent Isom  
Headliner: 5 Star Jazz Band

**June 24**: Opening Act: Open Mic  
Headliner: Lyin' Eyes

**July 1** – Opening Act: Tom Keller  
Headliner: Under the Big Oak Tree

**July 8** – Opening Act: Restoration Band

Headliner: The Center State

**July 15** – Opening Act: Jerry Rodriguez

Headliner: Wildwood

**July 22** – Opening Act: Stephanie Gummelt

Headliner: Bill Hoffman and the Firebabies

**July 29** – Opening Act: Roger Price  
Headliner: Valentine & The Knights

**Aug. 5** – Opening Act: Phil Vandel  
Headliner: Atlantic Express

**Aug. 12** – Opening Act: Shawn Minter

Headliner: Soca Juke Box

### New Sculpture Art Displayed

Once again, an eclectic mix of new sculpture art is on display downtown.

The walking tour of the sculptures features the work of artists from across the country. All sculptures are owned by the artists and loaned to the sculpture walk for one year.

Organized and sponsored by the Allied Arts Council, the project expenses are covered by in-kind services and private funds generated by sponsorships and marketing investments.



Due to a partnership with Buchanan County, two new sculptures will be added to the permanent collection this year. The bronze statue "Stand by the Flag" by artists Lee Leuning & Sherri Treeby will be on display at the Buchanan County Courthouse and the forged steel statue "A Bird May Love a Fish, but Where Would They Live?" by Stacey Rathert will remain on display at Mosaic Life Care's parking lot at Seventh and Edmond. Eight sculptures are now on permanent display downtown.

Patrons are encouraged to pick up a brochure and tour the new sculptures. Once complete, they can vote for their favorite. The winner will be given the "People's Choice" award at the end of January. Group tours are also available by calling the Allied Arts Office at 816-233-0231.

## BusinessBriefs

### JA Gets Support From CLA

Junior Achievement of Greater Kansas City (JAKC) has been awarded a generous grant from the CliftonLarsonAllen (CLA) Foundation to support programs in financial

education, work readiness, and entrepreneurship in the Kansas City metro, Northwest Missouri, and St. Joseph areas.

This is the first award for JAKC from the CLA Foundation which has a mission to connect networks, advance work readiness, and create career

opportunities. It is projected that this grant will reach over 24,000 students in grades K-12.

"We are honored to receive such a generous gift from the CliftonLarsonAllen Foundation," said JAKC president and CEO, Megan Sturges. "Because of this funding

support, we will be able to reach even more students in St. Joseph and Kansas City with programs that show students how money, careers, and business ownership work and prepare them for a successful future beyond the classroom."

## The Business Model Canvas: A Global Standard

# Small Business Matters



Every day organizations are creating new products and services for their customers. Unfortunately, customers don't care about seven out of 10 of those innovations, according to Strategyzer.com.

However, there is a tool that is being used globally by millions

of businesses of all sizes and in all industries to visualize, design, and test if and how you create value for your customers, before you take that product or service to market. It's called the Business Model Canvas (BMC).

The BMC is a visual chart displaying the nine building blocks

of an organization's plan to create, deliver and capture value for the entity's successful operation. The nine elements of the BMC are key partners, key activities, key resources, the value proposition, customer relationships, channels, customer segments, cost structure, and revenue streams.

To help illustrate the BMC, let's pretend we're a chic coffee shop and give illustrative examples of each element of the nine building blocks with that in mind.

1. Customer Segments: All the people and/or organizations for which you are creating value which includes users and customers.
  - o Example for coffee shop: Home and office clients
2. Customer Relationships: Outlines the type of relationship you're establishing with your customers. How do you stay top of

mind?

- o Example for coffee shop: Product advertisement on TV and streets, loyalty cards

3. Channels: Shows which touchpoints you are interacting with customers and delivering value.

- o Example for coffee shop: Supermarket retailers, official coffee shops, vending machines

4. Value Proposition: Each customer segment has a unique value proposition which is the bundle of products and services that create value for your customers. What problem or challenge are you solving for the customer?

- o Example for coffee shop: Unique coffee, fast coffee, quality coffee, a place to hang-out with friends and/or a place to work

5. Revenue Streams: Makes clear how and for which pricing mechanisms the business model is



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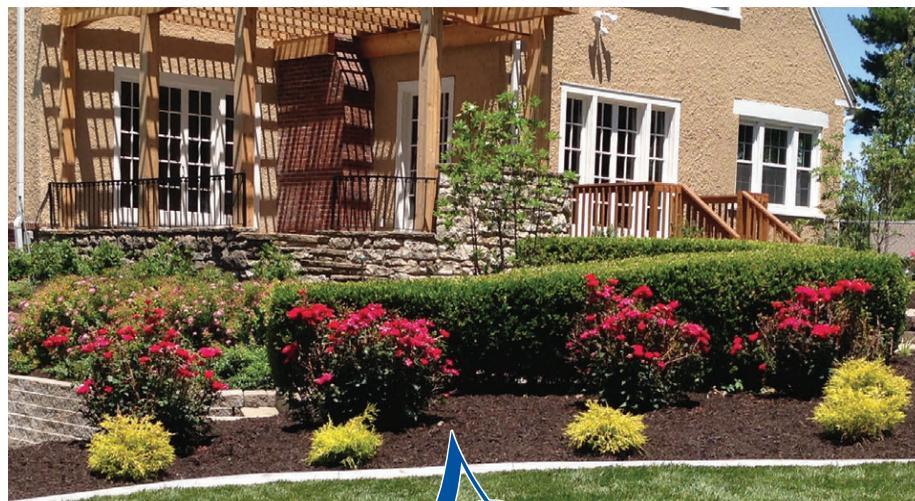
*Ben's Asphalt, Inc. is celebrating over 50 years of service dating back to 1961. Starting out in California, the company has expanded and now we find ourselves new to the St. Joseph area. We would like to extend our gratitude and thanks to the community for the amazingly warm welcome we have already received. We look forward to being a part of the community and serving YOU!*

*Thank you.  
Erik Benson, Mid-West Division*



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capturing value.

o Example for coffee shop:  
Customers purchasing each item  
inside the shop

6. Key Resources: Shows which  
assets are indispensable in your  
business model; your infrastructure.

o Example for coffee shop: People  
(HR), bottling and packaging plants

7. Key Activities: Shows which  
things you really need to be able to  
perform well.

o Example for coffee shop:  
Marketing, production management,  
R&D, cleaning

8. Key Partners: Shows who can  
help you leverage your business  
model.

o Example for coffee shop: Coffee  
growers, coffee machine makers

9. Cost Structure: Once you know  
your business model's infrastructure,  
you can determine costs.

o Example for coffee shop:  
Inventory of coffee and milk, lease of  
the building, payroll, and marketing

The middle column titled, Value  
Proposition, ties both sides of the  
canvas together and is the key to  
any organization's success. If you're

not helping customers with some  
functional, social or emotional  
concern, solving a problem for the  
customer, and creating a positive  
outcome or results, then you'll fall  
into that seven out of 10 category  
where your new product or service  
fails because it doesn't bring a wanted  
value to the customer. The BMC is  
meant to be a tool that is cyclical so  
that you analyze, design, and test (via  
target market interviews and other  
methods) your new product or service  
over and over until you find the right  
fit (a.k.a. value) for you customer  
segment. Once you have the right fit,  
then you take your product or service  
to market, knowing already that it  
will be a success. The methodology  
works.

For more  
information  
contact your local  
Small Business  
& Technology  
Development Center.  
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## Griffons4Hire: We're Here to Help

Missouri Western's Career  
Development Center is making  
it easier for employers to find  
employees, thanks to a makeover  
of its Griffons4Hire online career  
management portal last month.

Dr. Vincent Bowhay said he and  
his staff have worked to make the  
site more user-friendly and intuitive  
for both employers seeking new  
hires and students and alumni who  
are looking for jobs. That included a  
mobile-friendly version, as well.

"We tried to remove any barriers  
to the success of connecting  
employees and employers," he said.

Employers are invited to post  
job openings for free on the site,  
and they can arrange for on-campus  
interviews or information sessions.

"As liaisons between the university  
and the workplace, our goal is to  
assist employers with easy access to  
current students, recent graduates,  
and experienced alumni who are  
seeking new career opportunities,"  
Dr. Bowhay said.

He noted that Griffons4Hire  
is a "one-stop shop" for students,  
alumni, and employers. The center's  
website also offers several resources,  
including interview and resume tips  
and access to CareerSpots career tips.  
It also includes over 100 free career-  
readiness videos to help students and  
alumni gain skills needed to achieve  
career success.

"Missouri Western students are  
ready for hire, and they have the  
skills employers need to be successful  
in on-campus, part-time, and full-time  
employment," he said.

Dr. Bowhay said he has been  
visiting with several employers in  
the community to find out what their  
needs are and how Missouri Western  
can meet those needs, and he would  
like to meet more business leaders.

"Partnerships with the community is  
how we want to operate. That is key."

For more information,  
go to [missouriwestern.edu/  
careerdevelopment](http://missouriwestern.edu/careerdevelopment)



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# Business Briefs

## St. Joseph Among Most Tax Friendly in Missouri for Retirees

In its fourth annual study, SmartAsset analyzed sales, property, income, fuel and Social Security tax data to rank

locations on how friendly they are for retirees. To compare the cities in the study, it looked at a hypothetical retiree who receives \$50,000 in income. The table below shows which cities lead Missouri in retirement tax friendliness. St. Joseph is No. 3.

Rank	City	Income Tax Paid	Property Tax Paid	Sales Tax Paid	Fuel Tax Paid	Social Security Taxed?	Retirement Tax Friendliness Index
1	St. Robert	\$5,456	.71%	\$659	\$204	Taxed	75.98
2	Murphy	\$5,456	.89%	\$659	\$274	Taxed	72.44
3	St. Joseph	\$5,456	.95%	\$659	\$247	Taxed	72.33

## AgriLabs Develops Master Seeds for Vaccines

AgriLabs has developed a set of master seeds for replication-deficient human adenovirus vector that expresses select genes for several different serotypes of foot-and-mouth disease virus (FMDV).

Although existing FMD vaccines are available in the U.S. and elsewhere, these new seeds are the first to use a live adenovirus as a vector for select genes from FMD virus. This new technology allows FMD vaccines to be made without the biosecurity hazard of having actual FMD virus in a U.S. manufacturing facility.

“We know that infecting animals with a weakened or attenuated version of an infectious agent generally produces a better immune

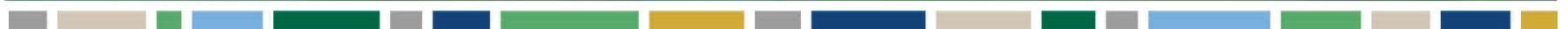
response than inactivated antigens,” says Dr. Tim Miller, chief scientific officer of AgriLabs. “However, in the case of FMD, the risk of producing a harmful infection in vaccinated animals has prevented the industry from developing a live attenuated vaccine.”

Now, by integrating select genes from the FMD virus into an adenovirus vector, causing it to produce proteins related to an FMD infection, this technology allows for both the efficacy of a live attenuated vaccine and the safety of existing subunit or inactivated antigen-based vaccines.

Benchmark Biolabs, a subsidiary of AgriLabs, received funding from the U.S. Department of Homeland Security Science & Technology Directorate, contract HSHQDC-12-C-00127, to develop the new vaccines.



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