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July 30, 2008

Gary K. Van Meter  
Deputy Director  
Office of Regulatory Policy  
Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

Dear Mr. Van Meter:

As a retired Superintendent of the University of Georgia College of Agricultural and Environmental Sciences, I am writing to you today to tell you of the positive impact the Farm Credit Administration's Pilot program has had in bringing additional capital to rural America.

It is important that farmers have a strong infrastructure around them in order to be successful. While it is often perceived that rural America relies on an almost completely agricultural economy, in reality, farm employment is only 7 percent of all rural employment. Farmers often rely on off-farm income to be economically successful. That means there must be jobs within the community for other family members.

Jobs may be the most important issue facing rural America. But nearly as important are adequate health care services. Through the FCA Pilot program, the Farm Credit System has been able to structure financing, with USDA guarantees, for Critical Access Hospitals and other health-related facilities. Rural residents are more likely to rate their overall health as fair or poor compared to metro residents. Moreover, rural residents are less likely than their metro counterparts to have health insurance. All of this impacts the overall well-being of rural communities.

The Farm Credit Administration has a wonderful opportunity to permit the Farm Credit System to better serve rural America. The FCA's proposed rule to make mission related investments in America's small towns and communities is a step in the right direction. This proposal allows those closest to rural areas, the farmers and cooperative owners of Farm Credit institutions, to support their communities by making these critically needed investments in the future. I support what this proposed rule is striving to accomplish and urge the Farm Credit Administration to move it forward in the regulatory development process.

Thank you for your consideration and concern for rural America.

Sincerely,

A handwritten signature in black ink that reads "Robert B. Moss". The signature is written in a cursive, flowing style.

Robert B. Moss  
Director