

II. OVERVIEW

This section provides an overview of the strategic business plan, the aviation industry (with primary emphasis on the general aviation segment of the industry), general aviation airports, the general aviation service industry, the local general aviation market area, and the communities surrounding the St. Louis Regional Airport (“Airport”).

Strategic Business Plan

The strategic business plan answers three key questions:

- Where are we – the St. Louis Regional Airport – today?
- Where are we going, where can we go, and/or where do we want to go?
- How can we get there?

In answering these questions, the strategic business plan ultimately focuses the attention of the St. Louis Regional Airport Authority (“Authority”), including Airport management, on the future of the Airport.

In summary, this strategic business plan for the St. Louis Regional Airport will provide a systematic approach (framework) for the Authority to make decisions “today” that will have a direct impact on the Airport, its tenants, consumers, and the community “tomorrow”.

More specifically, the strategic business plan outlines the goals, objectives, and tactics that need to be met (and/or accomplished) to position the Airport for future growth in the general aviation segment of the market.

In essence, the strategic business plan is based upon the collective input obtained from the Authority, Airport management, and Airport stakeholders, including all major tenants and consumer groups; and is designed to serve as a guide for the future governance, management, operation, and development of the St. Louis Regional Airport.

All individuals who are responsible for the governance, management, operation, and development of the Airport must consult the plan regularly. The plan should be utilized to maintain focus and to measure progress. The results that are achieved must be measured against the goals and objectives that have been established. Any variances, and the reasons for the variances must be identified and analyzed and appropriate adjustments must be made to stay on course.

This plan should be reviewed and evaluated by the Authority on a regular basis so that it continues to clearly convey the goals and objectives of the Authority. The review should be accomplished at least once a year and the plan should be updated as needed, but not less than every three years.

The plan’s modifications should be based upon changes that occur within the industry and within regional and local markets. During the review process, the input of Airport stakeholders should be solicited, considered, and integrated. This type of proactive review and revision process will enable the Airport to direct its resources in a manner consistent with mutually defined and agreed-upon goals and objectives.

This plan provides the basis for the development of a more comprehensive action plan. The primary objective of the action plan is to develop specific tactics to achieve the goals and objectives identified in this document. By accomplishing each of the tactics (and meeting the goals and objectives) set forth in this document, the Authority can facilitate the development of the facilities and the provision of the products and services that will be required to meet the needs of current and future Airport tenants and general aviation consumers (in the safest, most efficient, cost-effective, and professional manner possible) while simultaneously maintaining the viability and competitiveness of the Airport.

Aviation Industry

The aviation industry can be segmented into three primary areas:

- Air Carriers – includes scheduled and unscheduled passenger and cargo airlines;
- Government (military) – includes federal, state, and local (county and city) agencies and all branches of the military; and
- General Aviation – includes all aviation with exception of air carriers and government.

General aviation is utilized for commercial and non-commercial purposes including business/corporate, recreational/pleasure, charter/air taxi, instructional, and industrial/special purposes.

The focus of the strategic business plan will be on the general aviation segment of the market and, more specifically, on how this segment of the market can be best served by the St. Louis Regional Airport.

General Aviation

General aviation is estimated to be a \$37 billion industry annually, and as such dominates the aviation industry. While there are only 651 airports served by commercial service (these airports are also used by general aviation), there are 19,178 public and private airports that are used exclusively by general aviation.

In 2001, it was estimated that there were approximately 216,150 active general aviation aircraft, compared to only 18,735 air carrier aircraft (domestic, flag, supplemental, scheduled, cargo air carriers, commercial operators, commuters, and air taxis). It is also estimated that general aviation operations were approximately 80 million; three times the approximately 24 million air carrier operations.

Beyond this, general aviation has a substantial impact on the nation's economy. It is estimated that general aviation related economic activity totals \$102 billion annually and that general aviation and related activity employs nearly 638,000 people who earn approximately \$20 billion.

Approximately 34% of the economic impact generated by general aviation can be attributed to aircraft manufacturing. Both domestic and foreign aircraft manufacturers design, develop, and produce the aircraft that are utilized to meet the needs of service providers and consumers in all three segments.

The General Aviation Manufacturers Association (GAMA), who represents 50 manufacturers of fixed-wing general aviation aircraft, engines, avionics, and component parts, estimated that 2,214 new general aviation aircraft were manufactured and shipped in 2002 in the United States, and that total billings reached \$8.65 billion. As indicated in the table entitled General Aviation New Aircraft Deliveries (United States), which is provided in Section III, Market Assessment, this represents the second year since 1994 that general aviation aircraft shipments has decreased. However, billings did increase the eighth straight year.

General aviation is an integral part of the nation's air transportation system and a vital resource for bringing commerce to all parts of the nation and the world. For many locations, general aviation is the only form of air transportation available. It is estimated that over 5,400 communities rely exclusively on general aviation for air transportation.

In 2001, general aviation aircraft flew over 28.9 million hours – compared to 13.1 million hours flown by the air carrier segment of the market – and carried more than 135 million passengers. The general aviation aircraft being flown today range from single-seat single-engine piston powered aircraft to highly sophisticated ultra long-range (intercontinental) business jets. It is estimated that approximately 62% of all the hours flown by general aviation aircraft are for business, corporate, and commercial purposes.

However, it is important to note that most people who learn to fly - whether for recreational/pleasure or business purposes, or in pursuit of a career as an air carrier pilot or military pilot - utilize general aviation aircraft for flight training. The need for safe, efficient, and productive travel has created a growing demand for general aviation aircraft and airports.

General Aviation Airports

An extensive airport and air navigation system is available to support operations in all three segments of the industry. It is estimated that as of August 2001 there were 19,178 airports/heliports in the United States, including 14,080 privately owned and restricted airports. There were 5,004 public and private airports available for public use. The majority of these airports are available today and are regularly used by the general aviation segment of the market. Conversely, commercial air carriers serve only about 651 airports. Of these, only 419 airports have more than 10,000 annual enplanements.

Communities across the nation depend on general aviation airports to facilitate air transportation, which both builds and sustains local economies. While general aviation airports support a full range of activities including such important public services as medical transport, law enforcement, fire protection, etc., perhaps the most important role of a general aviation airport is to provide business access to the community.

Communities without an airport, or with an inadequate airport, may not fully meet the air transportation needs of the community and lose economic opportunities. The potential for business growth and job creation may be endangered as a result. Recent studies indicate that general aviation airports are a major factor in relocation decisions for both small and large businesses.

General aviation airports are also helping meet the air transportation needs of rural communities by connecting them to both the United States and the global economy. When combined with good labor availability and inexpensive land, often characteristic of rural communities, a general aviation airport can dramatically increase the business development attractiveness of that community.

General Aviation Service Industry

Air transportation services and/or aircraft ground services are provided by fixed base operators (FBOs) and specialized aviation services operators (SASOs). Definitions for both types of operators are provided in Section VI, Appendix.

This segment of the industry is typically referred to as the “FBO” or the “aviation service industry”. At this time, it is estimated that there are approximately 3,500 FBOs and in excess of 20,000 SASOs in operation in the United States at airports having a hard surfaced runway of 3,000 feet or more.

Historical Perspective

The arcane and often misunderstood term “FBO” traces its beginnings to the early 1900s. While most people within the aviation industry are familiar with the acronym FBO, few know the origin and meaning of the term. In addition, there is virtually no recognition of the term FBO outside of the aviation industry. FBOs have frequently been misidentified by journalists, casual observers, and professionals outside of the aviation industry who are unfamiliar with the types of products, services, and facilities typically provided by an FBO.

Not long after the Wright brothers made their historic flight at Kitty Hawk on December 17, 1903, many embryonic aircraft manufacturing companies began to emerge. Using the aeronautical knowledge gained from the Wright brothers’ flight, these companies began to design and manufacture a wide variety of aircraft.

As more aircraft became operational, the need to provide aircraft services and support became readily apparent. Initially, it was the responsibility of the aircraft mechanic to drive ahead of the aircraft in order to be in position when the aircraft arrived at its destination. The mechanic would then refuel and/or repair the aircraft, as required.

Not long after this concept was implemented, it became clear to most industry observers that this process was extremely inefficient and costly. Consequently, by the mid-1920s, aircraft service companies began to establish “permanent” or “fixed” base operations. Thus, the term “fixed base operator” or “FBO” was coined. Today, FBOs may more accurately be described as aircraft service organizations. However, while the descriptiveness of the acronym FBO is debated periodically, it continues to be the preferred term throughout the industry.

The various types and levels of service that became associated with FBOs can also be traced to the “service” origin of the industry. Further, the growth (and the decline) of the FBO industry has been inextricably tied to the cause and effect relationship that exists between aircraft manufacturing and use. Certainly, it can be said that the FBO industry provides “after-market” products and services, which are required to support the unique

operational requirements of all aircraft owners and operators. Such requirements include, but are not limited to, fueling, maintenance, charter, flight training, and other specialized services and support.

The FBO's role expanded steadily from the mid-1920s through the late 1930s, immediately prior to the outbreak of World War II. During World War II, virtually all civilian airports that existed prior to the war – as well as hundreds of new airports built specifically to support the war effort - were committed to training military pilots and/or accommodating military aircraft manufacturing and associated flight testing activities. For all intents and purposes, the functions of FBOs during the World War II era of 1941 through 1945 were channeled primarily to meet the needs of the Army Air Corps.

As a direct result of the war effort, airports across the country benefited both in terms of infrastructure and facility development. While the majority of airports and associated infrastructure developed during the war effort are still in use today, many of the facilities have been decommissioned after many years of useful service.

Even today, however, some WWII era infrastructure and facilities have been renovated, modified, and expanded, and are still in use by airports and FBOs. In addition, new facilities have been developed to supplement and/or replace older, outdated facilities.

For the most part, airport owners and operators, while concentrating on airport and infrastructure development, have relied on the private sector for FBO and related aviation facility development. It is not uncommon, however, for an airport to develop apron (aircraft parking) areas, t-hangars, shade ports, and airport terminal buildings when such facilities do not exist or are in need of replacement.

While the role of FBOs, in general, has evolved and expanded since the origin of the FBO concept (birth of the industry), the role of the FBO in airport development has not changed significantly over the years. Traditionally, FBOs have played the role of developer and service provider, each of which has its own unique set of challenges.

As a result of rapid advances in aircraft technology (a by-product of the war effort) and an increase in civilian-related aircraft manufacturing (also a natural outgrowth of the war effort) the industry began to expand once more.

In the post WWII era and continuing throughout the nearly thirty-year period of the 1950s, 1960s, and 1970s, the growth of the industry accelerated dramatically. Much of the expansion of the industry after WWII can be attributed to the GI Bill, which provided funding for the majority of flight training that occurred throughout this period. Flight training was clearly a catalyst for growth in the industry, as newly licensed pilots created additional demand for aircraft. This increased manufacturing and sales related activities and, ultimately, increased demand for aircraft fueling, maintenance, and other aircraft services.

In the late 1970s and early 1980s, many non-aviation investors were smitten with the attractiveness of the general aviation (FBO) industry. During this period the industry demonstrated a penchant for attracting individuals who had not “grown up” in the industry. Many of these individuals lacked the operational and managerial expertise, the kind of expertise typically acquired only after years of actual hands-on operating experience, required to properly meet the needs of aviation consumers. It is estimated that the number of FBOs reached its maximum in the early 1980s.

The late 1970s and early 1980s were, by any measure, a phenomenal era. During this period the economy was plagued by an undesirable combination of double-digit inflation and interest rates. Tom Wolf, in his book *Bonfires of the Vanities*, labeled this period the era of “rampant greed”. This description, at least in part, is representative of the motivation of many individuals and companies who made investments in the FBO industry during the late 1970s and early 1980s.

Additionally, funds required to acquire and/or develop FBOs during this period were readily available from a multitude of sources including savings and loan institutions, commercial banks, finance companies, private investors, and corporations.

In fact, it has been estimated that this period of super-heated investment in the FBO industry resulted in the creation of “capacity” that exceeded “demand” by nearly 200%. In other words, the level of FBO capacity existing within the industry during this time was twice the level of demand for FBO products and services.

The writings of Adam Smith and his classical economic theory seem particularly applicable to the FBO industry. Smith wrote, “When a sustained condition of excess supply (capacity) exists, the markets will cause the marginal suppliers to fall from the marketplace.”

Ultimately, when the excess capacity of the FBO industry was combined with the effects of predatory pricing, marginal suppliers began to fail and the industry began to consolidate.

The consolidation phase, which occurred throughout the 1980s and into the 1990s, resulted as the market tried to reach a “rational balance” between the provision (supply) of FBO products, services, and facilities and needs (demand) of aviation consumers. During this same timeframe, after reaching a peak of 17,811 units shipped in 1978, general aviation aircraft manufacturing declined continuously throughout the 1980s and early 1990s, reaching a low of 928 units shipped in 1994.

Today, it is estimated that (based upon the definition used by Aviation Management Consulting Group) there are approximately 3,500 FBOs in the United States at airports having paved runways in excess of 3,000 feet.

In summary, the FBO industry has, from its inception, imitated the classic economic model for the lifecycle of a business; concept (1920s to the 1950s), expansion (1950s through the late 1970s), maturity (late 1970s through the early 1980s), and decline (early 1980s through the early 1990s). Today, however, the number of FBOs (supply) is now more in line with the level of demand that exists for FBO products, services, and facilities.

Products, Services, and Facilities

The genesis of the products, services, and facilities that are offered in the general aviation marketplace have been predicated primarily upon the demand created by two distinctly separate operating classifications within the marketplace (i.e., "recreational/pleasure" and "business/corporate"). Each segment is defined and examined, as follows:

Recreational/Pleasure . . .

In many respects, aircraft owners and operators who have committed their time and financial resources to this segment of the industry have done so because of their sheer love of aviation. The "romance factor", which has enthralled both young and old alike, is a very important element in understanding the relationship between man and his flying machine.

The aircraft utilized for recreational/pleasure flying are typically based at general aviation airports, both public and private. For the most part, the recreational/pleasure fleet of approximately 147,130 aircraft (2001 figures from the FAA) is comprised of single and "light" multi-engine piston-powered aircraft although some "medium" to "large" multi-engine aircraft, including turbine-powered aircraft, are also utilized for recreational/pleasure purposes.

Typically, the aircraft utilized for recreational/pleasure purposes are powered by reciprocating (piston) engines that burn aviation gasoline (Avgas). Avgas (100LL), which is manufactured by several of the major oil companies and is the most commonly utilized aviation gasoline (there are others including 80 and 100 octane), is more expensive than jet fuel due to the limited demand for and the high cost of refining the product which can be attributed in large part to the fuel's high octane requirements (specifications), quality considerations, and the refining mandates set forth by the Environmental Protection Agency (EPA).

Business/Corporate . . .

This segment, though not as significant in terms of the number of aircraft, is viewed as integral to the long-term growth and development of the general aviation industry. It is comprised of over 36,200 active aircraft (approximately 9,275 turboprop and jet aircraft) in the United States.

Business aircraft, while representing a highly visible segment of general aviation, provide a critical and essential transportation service to small businesses and major corporations alike, although the same aircraft may also be utilized for personal transportation purposes. Today's business jets are among the most sophisticated, reliable, comfortable, and well-equipped aircraft the world has ever known.

The ultimate benefit that can be derived from the use of modern business aircraft is directly related to the ability of flight department managers and pilots to consistently meet the on-demand transportation requirements of the business/corporation in a safe, efficient, and reliable manner. As a result, this segment is highly service-oriented.

There are a significant number of tangible and intangible benefits that accrue to those companies and individuals who utilize business aircraft. For instance, business aircraft: (1) generate significant timesaving as a result of direct point-to-point travel and arrival and

departure schedules that meet the requirements of passengers, as opposed to meeting the operational requirements of air carriers, (2) provide flexibility with regard to changing passenger configurations, origin and destination points, intermediate stops, or other changes which may result when business itineraries are modified, and (3) provide the opportunity for passengers to conduct business meetings in a comfortable and private environment which is difficult to achieve when traveling on air carrier aircraft. In addition, it is important to note that especially since the recent events of September 11, 2001, many businesses have turned to business aircraft (private and commercial) for their transportation needs. The use of business aircraft have provided significant time savings to passengers by eliminating the requirement to stand in lengthy security lines, wait on planes for passenger and baggage matching, and experience the recent delays more commonly experienced by air carrier passengers. In addition, passengers on business aircraft experience a greater comfort (and sense of security) by knowing their pilots and fellow passengers.

Business aircraft utilized for "non-commercial" or "proprietary" purposes ("not for hire") operate under 14 CFR Part 91 whereas aircraft used for "commercial" purposes ("charter") are operated under 14 CFR Part 135, 121, 125, 127, 133, or 137 (for which an FAA operating certificate is required).

In either case, business aircraft can be mobilized at a moment's notice to support either "proprietary" or "charter" requirements. In addition, general aviation aircraft flown by professional crews for business travel have an excellent safety record and a high level of dispatch reliability.

Unique Characteristics

There are several unique characteristics of the general aviation services industry that are more complex than might otherwise be apparent to the casual observer. In order to understand these issues, it is first necessary to understand the decline in the number of privately held (independent) FBOs beginning in the early 1980s.

Unlike the high growth period of the 1970s when capital was readily available from a variety of sources, it can be difficult for FBOs to attract "private" capital. Primarily, this is because FBOs occupy and operate from public leased land. At the end of the lease term, any improvements made by the FBO typically revert to the airport owner.

While this process ultimately conveys an interest in the "leasehold" to the FBO, it can be difficult and sometimes impossible to obtain financing from commercial banks or finance companies to fund leasehold improvements, or to utilize leaseholds or leasehold improvements as collateral. In addition, lenders are reluctant to recover (repossess) an FBO that may be in default because of the specialized nature of the business and the unique skills that are required to operate it.

Another challenge for an FBO seeking financing is the consideration by lenders and contributors of equity that FBOs function as "quasi-public utilities." This means that FBOs are not like businesses that operate from "fee-simple" properties that can establish and maintain any hours of operation, provide products and services based upon market demand, and have full flexibility on how their business should be operated.

By contrast, FBOs normally operate in a highly regulated environment. Regulations emanating from federal, state, and local levels combine to create a multitude of complex, sometimes conflicting, and often-misunderstood regulatory requirements.

Additionally, FBOs may be required to provide specific products, services, and facilities to all categories of aviation consumers (air carrier, government, and general aviation) regardless of the level of demand for such products, services, and facilities, or without regard to the profitability of such products, services, and facilities. Airport owners and operators may also require FBOs to provide certain specialized services and equipment, and may also mandate specific hours of operation.

Demand Verses Capacity

Despite the high interest rates of the early 1980s, capital from the U.S. Savings and Loan industry was readily available. Consequently, many aviation businesses, in an effort to take advantage of double-digit growth rates, expanded unchecked throughout the late 1970s and into the 1980s.

By the mid to late 1980s, however, capacity-saturation had been achieved. Moreover, it was apparent, by any measure, that there was simply too much capacity for the level of demand present in the marketplace. The dramatic increase in capacity and decrease in demand had a devastating, two-fold effect as competition increased and profit margins declined.

Operators fought for survival by aggressively seeking to maintain market share and anguished over heavy debt obligations resulting from the tremendous over-expansion that occurred in the late 1970s and into the 1980s. Consequently, many FBOs failed (and/or consolidated), as evidenced by the decline in the number of private FBOs throughout the 1980s and into the 1990s.

As indicated previously, the capacity of the industry (today) is more in line with the level of demand that exists (i.e., the industry appears to have reached equilibrium). As a result of the market adjustment that has occurred, the industry is well positioned to meet the needs of the expanding general aviation marketplace. This growth was driven largely by renewed economic growth, the revival of piston aircraft manufacturing (due in large part to the 1994 General Aviation Revitalization Act) and the increase in turbine aircraft manufacturing emanating largely from the development and proliferation of fractional aircraft ownership programs. While the full impact (positive and negative) of the events of September 11, 2001 on general aviation is yet to be fully determined, it is anticipated that there will be further expanded use (and ownership) of fractional aircraft.

While the industry in general has enjoyed significant growth since 1994, it is anticipated that the business/corporate segment of the market will grow even more as general aviation becomes more business oriented.

Local General Aviation Market Area
State of Illinois

The state of Illinois ranks number one in almost every category for the midwestern states. As indicated in the following chart, on a national basis, Illinois ranks from slightly above the national average to among the top states in the various categories. Personal income and workforce composition is similar to that of the United States as a whole. Illinois' per capita personal income ranks 3rd among the 10 most populous states and 7th among the nation (Source: U.S. Department of Commerce, Bureau of Economic Analysis, September 2002).

Category	Value	Rank	Year
Gross State Product (\$M)	516,768	4	2002
Total Population (000s)	12,482.3	5	2001
Non Farm Employment (000's)	5,893.5	17	2002
Unemployment Rate (%)	5.4	23	2002
Labor Force (000s)	5,501.0		2002
Total Personal Income (\$M)	412,199.8	9	2001
Per Capita Income (\$)	33,023	7	2001
Median Existing Home Price (\$)	161,800	*2	2002

*Note: Most current figures for Median Existing Home Price from the National Association of Realtors post prices by region. The ranking is for the Midwest Region (2nd lowest of 4 regions). The National Median Home Price is \$187,900.

Illinois has a diverse economy. Its access to Lake Michigan and the Mississippi River help make Illinois a leading transportation center. In addition, the central location of Illinois and the state's rich resources has helped make Chicago the transportation center of the United States. One of the largest U.S. airlines, United, is headquartered near one of the world's busiest airports, O'Hare International Airport. Chicago's Midway Airport is the second busiest airport in Illinois. In addition, a major railroad, The Illinois Central, is based in Chicago, along with a number of large trucking and shipping companies.

Illinois has about 138,000 miles of highways, more than any other midwestern state. Twenty-two U.S. highways and 12 interstate routes cross Illinois. The road network is key to the state's movement of goods and its 12,482,301 people. About 85% of the population lives within the state's metropolitan areas (two-thirds live in the Chicago area alone). Illinois has about 170 incorporated cities, towns, and villages, and ten metropolitan areas, located either partly or entirely in Illinois.

The state's service industries employ more people than any other industry group, and are concentrated in the metropolitan areas. They contribute the largest portion of revenues to the Illinois gross state product. Chicago is the financial capital of the Midwest. There are also large investment and insurance firms based in Illinois.

Illinois is also one of the nation's leading manufacturing states. After Los Angeles, the Chicago area is the nation's second-ranking manufacturing region. Goods produced in the state have an annual value added by manufacture of about \$95 billion. This figure represents the increase in value of raw materials after they become finished products.

Machinery is the leading manufactured product in Illinois (consisting of construction equipment, farm machinery, and machine tools). Headquartered in Illinois is Caterpillar, a company ranking among the world's major manufacturers of construction equipment, and Deere & Company, a leading producer of farm machinery. Caterpillar and Deere & Company are two of the twenty Fortune 500 Companies headquartering in Illinois.

Illinois is the 24th largest state in the nation. Farmland covers about three-fourths of its landmass, accounting for approximately 79,000 farms. Illinois ranks 3rd in total crop production among the leading states in farm income. About 45% of Illinois farmland produces corn, the state's chief crop, and one-sixth of the nation's corn crop. Soybeans (ranked 2nd in the nation for soybean exports), hay and wheat (also ranked 2nd for wheat exports) are also important cash crops.

Illinois' exports of manufactured products and commodities exceeded \$34,880.4 million in 2001.

The state's deposits of bituminous (soft) coal are its most important mineral resource. Coal beds lie under about two-thirds of the state, which also has deposits of peat and large reserves of petroleum.

Millions of tourists visit Illinois each year and contribute more than \$20 billion to the economy.

State of Missouri

As illustrated by the following chart, Missouri is slightly below the national economic average. The Economy Index developed by the Milken Institute ranked Missouri 28th of 50 states for the "New Economy", and ranked 31st in 2001 for economic momentum. However, the study suggests Missouri is better positioned than all its neighboring states (with the exception of Illinois).

Category	Value	Rank	Year
Gross State Product (\$M)	189,281	17	2002
Total Population (000s)	5,629.7	17	2001
Nonfarm Employment (000's)	2,655.3	23	2002
Unemployment Rate (%)	4.8	15	2002
Labor Force (000s)	2,942.5		2002
Total Personal Income (\$M)	158,905.9	18	2001
Per Capita Income (\$)	28,226	29	2001
Median Existing Home Price (Thousands)	133,500	*2	2002

*Note: Most current figures for Median Existing Home Price from the National Association of Realtors post prices by region. The ranking is for the Midwest Region (2nd lowest of 4 regions). The National Median Home Price is \$187,900.

The reader should not be misled by the state's rankings. The top 5 Fortune 500 companies base their headquarters in Missouri (Utilicorp United, Anheuser-Busch, May Department Stores, Emerson, and Farmland Industries). Exports topped \$6.18 billion in products and service to over 180 countries during 2002.

Missouri's variety of industries, rivers, big cities and rural communities provides stability and strength for its economy. Missouri has a comparative advantage in five economic sectors: Retail Trade, Construction, Wholesale Trade, Manufacturing, and Transportation-Communications-Public Utilities. This ranks Missouri as the 11th most diversified economy in the nation.

Missouri has approximately 110,000 farms, covering about two-thirds of the states land area. Missouri ranks among the leading producers of beef cattle, hogs, and turkeys. Livestock and livestock products account for about 60% of Missouri's farm income. Crops account for about 40% of Missouri's farm income.

Its location and two great rivers have made Missouri a center of water, land, and air transportation. Kansas City and St. Louis rank among the chief air and rail centers in the United States. Lambert-St. Louis International Airport and Kansas City's Mid-Continent International Airport are among the busiest airports in the Midwestern United States. Smaller general aviation airports are also scattered throughout the state. In addition, Kansas City and St. Louis also are among the nation's top trucking centers.

During the 1960's, Missouri conducted a strong drive to attract more industries. It also encouraged tourism, becoming a billion-dollar industry for Missouri. St. Louis, Kansas City, and Springfield attract major business, religious, and political conventions. The Ozarks draw vacationers from a wide area. The Ozark town of Branson was a major center for the country music industry by the early 1990's.

Missouri sometimes suffers from flooding along the Mississippi-Missouri river systems. In spite of problems, the state's economy remains strong. Many farm products continue to thrive, and new or expanded factories have sprung up in the cities.

The state's population increased approximately 10% between 1990 (5,117,073 total population) and 2001 (5,629,707 total population), Missouri ranks 17th in total population. Two-thirds of the people live in one of the state's six metropolitan areas. St. Louis is the largest metropolitan area extending into Illinois with a population of more than 2.5 million. Kansas City is the largest metropolitan area within the state, while St. Louis ranks 2nd largest considering the population of the metropolitan area that lies within Missouri.

St. Louis Metropolitan Area

It is helpful in an overview statement to view all the counties (in Missouri and Illinois) within the St. Louis Metropolitan Area. Due to the shared borders, historical background, demographic, and economic similarities, an occurrence in one county has a direct impact on the surrounding counties. When appropriate, data from individual counties, as well as the cities, is discussed in this section.

The St. Louis Metropolitan Area includes the City of St. Louis and seven surrounding counties in Illinois and Missouri, as depicted in the following table.

The St. Louis Metropolitan Regional Counties				
City/County	State	Direction from St. Louis	Number of Public Airports	Names of Airports
City of St. Louis	MO	N/A	1	Lambert St. Louis Int'l
Franklin County	MO	W-SW	3	St. Clair Regional Sullivan Regional Washington Memorial
Jefferson County	MO	SW	1	Festus Memorial (plus a proposed airport)
St. Charles County	MO	NW	2	St. Charles City-Smart St. Charles Municipal
St. Louis County	MO	W-NW-SW	2	Creve Coeur Spirit of St. Louis
Madison County	IL	NE	2	Shafer Metro-East St. Louis Regional
Monroe County	IL	S	0	
St. Clair County	IL	SE	2	St. Louis Downtown-Parks Scott's AFB-Mid America

History...

Pierre Laclède Liguest selected the site of St. Louis in 1764 as a fur trading post. Most of the early settlers were French, associated with the fur trade. Ownership of St. Louis transferred several times between France, the Spanish, and the United States between 1770 and 1803, when it became a U.S. territory following the Louisiana Purchase. The town gained fame in 1803 as the jumping-off point for the Lewis and Clark Expedition.

Emigrants from the East Coast settled in St. Louis, but the population remained predominantly French well into the 19th-Century. St. Louis incorporated as a city in 1823 and continued to grow into an important center of trade and commerce. Between 1840 and 1860 the demographics changed to predominantly German and Irish.

St. Louis's current boundaries were established in 1876 and it became the nation's first home rule city. The boundaries set by the home rule provided ample space for expansion. After the Civil War the City of St. Louis continued its rapid growth, and by 1900 was a major manufacturing center. Because of the city's central location within the nation and its access to rail and water transportation, St. Louis dominated the region. The construction of the Eads Bridge in 1874 expanded the transcontinental rail travel, but came too late to prevent Chicago from becoming the largest rail hub in the nation. By the 1890's, St. Louis's population had grown to the point of making it the nation's fourth largest city.

Because of its role in the history of the Midwest Region, the St. Louis Region has a number of museums and historical landmarks to visit. These facilities offer considerable tourism appeal.

Geographic Location...

Located south of the "Meeting of the Rivers," at the confluence where the Missouri and Illinois Rivers join the Mississippi River. St. Louis City is at the center of a 7 county area, approximately 4,500 square miles in Missouri and Illinois. The average elevation is 455 feet. The area is a relatively short distance by airplane or automobile from such other cities as Kansas City (250 miles west), Chicago (300 miles northeast), Indianapolis (250 miles east-northeast), and Memphis (300 miles south).

Climate...

The city's location in the middle of the North American continent gives it very changeable weather. It is influenced by both warm air masses from the Gulf of Mexico and cold air masses from Canada.

Annual precipitation averages 953 mm (37.5 in), with most of the rain coming in late spring and early summer. The cumulative winter snowfalls account for about 500 mm (about 20 in) of the annual precipitation. Winters are cold but are rarely severe. Summers can be quite hot. The average high temperature in January is 3° C (38° F) and the average low is -6° C (21° F); in July highs average 32° C (89° F) and lows average 21° C (70° F).

Population Trends...

The following table summarizes the current and projected population of the City of St. Louis and seven counties within the St. Louis Metropolitan Region:

Municipality	1970	1980	Census 1990	1993	1996	Census 2000	2010	2020
City of St. Louis	622,236	452,804	396,685	376,339	351,065	348,189	252,690	178,567
Franklin County	55,127	71,233	80,603	84,278	89,444	93,807	111,148	126,880
Jefferson County	105,248	146,183	171,380	180,340	189,155	198,099	230,517	261,480
St. Charles County	92,954	144,107	212,751	232,979	255,653	283,883	354,836	467,364
St. Louis County	951,671	974,180	993,508	1,000,577	1,003,555	1,016,315	1,035,199	1,055,780
Missouri	1,827,236	1,788,507	1,854,927	1,874,513	1,888,872	1,595,522	1,984,390	1,929,071
Madison County	250,934	247,664	249,238	254,579	257,573	258,941	269,568	280,393
Monroe County	18,831	20,117	22,422	23,919	25,398	27,619	31,648	36,517
St. Clair County	285,176	267,531	262,852	265,391	264,479	256,082	272,026	276,858
Illinois	554,941	535,312	534,512	543,889	547,450	542,642	573,242	593,768
St. Louis Region	2,382,177	2,323,819	2,389,439	2,418,402	2,436,322	2,482,935	2,557,632	2,522,839

The regional population is projected to grow by 1.58% between 2000 and 2020. St. Louis City's population is projected to decrease 48.7% during the same period. The St. Louis (3.74%), Madison (7.65%) and St. Clair (7.50%) county populations are expected to remain relatively constant, with only slight increases. St. Charles (39.3%), Jefferson (24.2%), Franklin (26.1%) and Monroe (24.4%) counties are projected to experience substantial growth in the population base between 2000 and 2020.

In metropolitan areas with low population density and where land is more plentiful for new development, such as St. Louis, central cities have suffered dramatic losses of population. The City of St. Louis has lost 12.2% of its residents between 1990 and 2000, resulting in the greatest loss among the 35 metropolitan areas. In 2000, the city's share of the regional population was 14.0%, a historic low for the area. Compared to the other 35 Metropolitan Areas, St. Louis ranked near the bottom at 31 of 35 for central city share of the total metropolitan area.

This pattern is consistent with national demographic trends, specifically urbanization.

The St. Louis region experienced a net population growth of 3.76% between 1990 and 2000. This growth rate falls far behind the other 35 metropolitan areas where growth topped 26% during the same period. The overall population in the United States increased 13.2% between 1990 and 2000.

Employment Trends...

St. Louis Metropolitan Region's economy has traditionally been supported by the service, trade, and manufacturing industries. These industries accounted for 68.7% of the region's employees in 2002. St. Louis is a major manufacturing and transportation center for the nation.

Mirroring the national economy, the St. Louis Region has slowed since the third quarter of 2002. From 1999 to present, the Purchasing Managers Index shows the St. Louis region to be gradually sliding from the 57-index to the neutral mark of 50 (above 50 indicates expansion and below represents contraction). The nation has dropped as a whole below the 50 mark and it is expected that the St. Louis Region's economy will slow accordingly.

Manufacturing and high tech has experienced the largest slow down in the area. Within the manufacturing sector, the largest loss of employment was in the transportation equipment sub sector. This was due to layoffs in motor vehicles and aircraft manufacturing. There were also losses in the electronic equipment and industrial machinery sub sectors. The region's unemployment rate stood at 4.8% at the end of 2002 (the national unemployment rate was 5.7%).

Although the manufacturing sector has decreased the numbers employed, the service sector employs the largest number of workers in the St. Louis Region. This sector, along with the wholesale trade and construction sectors continues to grow.

The following chart reflects major employment in the St. Louis Region.

Company	Type of Business	Employment	Location
A.G. Edwards	Financial	3127	Metro area
Anheuser Busch, Inc	Beverage Manufacturer	5578	City of St. Louis, Missouri
Barnes Hospital	Medical	7789	Metro area
Deaconess Hospital	Medical	3046	City of St. Louis, Missouri
Edison Brothers	Hotel/Housing	1764	Metro area
Incamate Word Hospital	Medical	1913	Metro area
Jewish Hospital	Medical	3292	Metro area
Laclede Gas Company	Utilities	2035	Metro area in Missouri
May Department Stores	Retail	5732	Metro area
Mercantile Bank	Financial	2229	Metro area
Nations Bank	Financial	4172	Metro area
Olin Corporation	Metal Fabrication	4000	Monroe County
President Riverboat Casino	Entertainment	1911	City of St. Louis, Missouri
Ralston Purina Company	Animal Feed	1931	Metro area
Saint Louis University	Education	9835	City of St. Louis, Missouri
Sigma Chemical	Chemicals	1742	City of St. Louis, Missouri
Southwestern Bell	Communications	5665	Metro area
St. Louis Children's Hospital	Medical	2497	Forest Park, Missouri
Trans World Airlines	Transportation	1896	St. Louis County
Union Electric	Utilities	2537	Metro area
Washington University	Education	9788	Clayton, Missouri

The following chart identifies the employment in the private sector of the St. Louis Region during 2001. This chart demonstrates the strength of the service and trade sectors.

Industry	Percentage	Estimated Employment
Financial/Insurance/Real Estate	7.3%	82,299
Manufacturing	16.5%	183,319
Mining/Construction	6.4%	71,119
Services	35.0%	389,794
Transportation/Communications/Utilities	7.5%	83,718
Wholesale/Retail Trade	27.3%	303,654

The East-West Gateway Coordinating Council, in a report issued in 2000, summarized and projected employment in the St. Louis Region MSA, as summarized in the following table.

Past and Projected Regional Employment						
City/County	1990	2000	2005	2010	2015	2020
City of St. Louis	317,198	283,900	282,000	280,200	278,700	276,600
Franklin	27,230	34,300	37,200	40,000	42,900	45,500
Jefferson	35,211	41,500	43,800	46,200	48,600	50,900
St Charles	70,968	100,000	110,000	120,000	130,200	140,100
St. Louis	518,180	545,600	555,200	562,500	570,100	577,100
Missouri Totals	968,787	1,005,300	1,028,300	1,048,900	1,070,500	1,090,200
Madison	94,344	112,500	117,400	122,300	127,300	132,100
Monroe	4,844	7,000	7,900	8,900	9,900	10,800
St. Clair	88,868	101,500	105,600	109,700	114,000	118,000
Illinois Totals	188,056	221,000	231,000	240,900	251,200	260,900
Region Totals	1,156,843	1,226,300	1,259,300	1,289,800	1,321,000	1,351,000

Employment as a Percentage of Regional Total						
City/County	1990	2000	2005	2010	2015	2020
City of St. Louis	27.4	23.2	22.4	21.7	21.1	20.5
Franklin	2.4	2.8	3.0	3.1	3.2	3.4
Jefferson	3.0	3.4	3.5	3.6	3.7	3.8
St Charles	6.1	8.2	8.7	9.3	9.9	10.4
St. Louis	44.8	44.5	44.1	43.6	43.1	42.7
Missouri Totals	83.7	82.0	81.7	81.3	81.0	80.7
Madison	8.2	9.2	9.3	9.5	9.6	9.8
Monroe	.4	.6	.6	.7	.7	.8
St. Clair	7.7	8.3	8.4	8.5	8.6	8.7
Illinois Totals	16.3	18.0	18.3	18.7	19.0	19.3
Region Totals	100.0	100.0	100.0	100.0	100.0	100.0

It is interesting to note that between 1990 and the projections for 2020, the total population as a percentage of regional totals only fluctuates approximately 0.4% between the Missouri and Illinois counties of the St. Louis MSA. Illinois' population is projected to increase from 1990 to 2020 from 22.3% to 22.7 % of the Regional percentage. However, for the same time period, Illinois increases their percentage of Regional employment from 16.3% (1990) to 19.3% (2020).

The previous tables portray the history and predictions for the future economics and work force in the St. Louis Region. St. Louis has lagged behind other MSA's in development until the early to mid 1990's. At that point, St. Louis realized the inner city was deteriorating and the population was migrating to the outskirts of the city. Unemployment was high and approximately 10% of the population below poverty level. Several councils and groups started to address the issues individually.

The East-West Gateway Community Council (EWGCC) has been at the forefront, making strides to coordinate the efforts of the various groups and government entities. Up until recently, the Missouri and Illinois governments have worked separately toward improving their individual portions of the St. Louis MSA. EWGCC has had moderate success in stressing to the state and local governments that the St. Louis issues are geographical rather than political.

Regardless of the political hurdles, St. Louis MSA is taking steps to improve transportation and decrease traffic congestion between the rural areas and central city. Many groups are addressing the need to educate the work force in order to stay up with the “new economy”.

Real Estate Development...

New real estate development can also provide additional economic stimulus. The following developments have been identified:

- Seckman Lakes Estates and Windmill Forest – expansion of (continuation) residential housing. The projects are located in Jefferson County, Missouri, along Seckman Road and State Highway M.
- Wentzville Golf Club – opening of a new golf club and additional homes started in the northwest part of Wentzville Development, along Peine Road. Wentzville is located in St. Charles County, Missouri.
- Ashland Meadows Subdivision – housing development in Fairview Heights
- Emerson Park Neighborhood Initiative – East St. Louis, low income residential area that over the years has steadily declined and deteriorated. Many of the buildings are abandoned. The area is being rebuilt through a Federal grant and Missouri state funds (business assistance initiative). There are three phases in various stages in the process: scattered site housing (owner occupied), Emerson Park MetroLink Station (under construction), and residential development

Industrial Development...

- East St. Louis Riverfront Initiatives – part of the same Federal funding monies as the Emerson Park Initiative. Funds are slated for tearing down old warehouses along the riverfront, re-constructing new warehouses and industrial space, and landscape and beautification of the riverfront. Several projects are in progress now or slated to start within the next two years.
- Lewis & Clark Envirotech Business Park – located in Wood River, Illinois. The 158 acres is zoned commercial and industrial, 25 acres currently developed. Near the intersection of Illinois Highway 3 and 143 with traffic of 30,000 plus vehicles per day. Streets and curbs in place with utilities to the property lines. Minimum acres available are in 3-acre parcels, lots for sale or lease. Sale prices start at \$.93 per square foot. Included in the Illinois Enterprise Zone, offering economic development incentives to businesses buildings, is the business park.

- St. Louis Regional Airport Business Park – a 266-acre industrial park development in various stages of approval is slated to be combined industrial/aviation. Under consideration (pending approval) to be included in the Illinois Enterprise Zone. Extension of utilities under study. The extension of I-255 to Alton (scheduled to be completed by 2005) will be adjacent to the business park.
- AirWorld Centre – 650-acre industrial park at Mid-America Airport in St. Clair County, Illinois. Three new warehouses stand with opportunity to develop other industrial buildings. The three warehouses recently built are 1) a 77,000 square foot factory/warehouse for Cablofil Inc. (the world's largest manufacturer of wire-cable trays), 2) a 100,000 square foot warehouse for Arrow Group Industries Inc. (a manufacturer of metal storage sheds), and 3) Jung Warehousing Inc. (a warehousing and distribution company).
- Lambert-St. Louis International Airport – an expansion project known as W-1W, will add a third runway at Lambert, the project is slated to be completed by 2006. The \$2.6 billion project will remove nearly 2,000 houses in Bridgeton to build a 9,000-foot runway. The new runway will allow two planes to land simultaneously in bad weather. When it is finished, the expansion will add about 1,500 acres to the airport for a total of nearly 3,500. In addition to the runway construction, the airport is considering building a new terminal mid field.

Other developments in the region include:

- Owens-Illinois Redevelopment, a \$40M project in the River Bend area
- Illinois-American Water Company, a \$15.2M project in the River Bend area
- Alton By-Pass, a \$276M project
- Cardinal Stadium Ballpark Village, under consideration of Missouri HB837, this expands the sports authority and allows reconstruction/development of the ballpark

Labor Force Resources...

Between 2000 and 2020, the available labor force is expected to increase 10% to 12%, adding approximately 40,000 workers to the region. Both the Missouri and Illinois State governments anticipate adequate expansion in the service, manufacturing and high tech sectors to provide these additional workers with jobs.

The unemployment rate widely varies between the counties of the St. Louis Region, exemplifying the areas of poverty level population and the variances in the education level of the work force. It is difficult to ascertain exact unemployment figures for the entire region, as Missouri and Illinois tracks their states' unemployment rates differently. Figures reflecting over-all regional unemployment do not coincide with the individual states' statistics. Generally, regional figures are slightly higher.

It is interesting to note that comparing the individual state tabulations on unemployment, Missouri is consistently lower than the national average and the Illinois side is slightly higher.

The following table depicts the history:

	Unemployment Rate (%)		
	2000	2001	2002
United States	4.2	4.0	5.2
Illinois-St. Louis MSA	4.8	5.0	5.4
Missouri- St. Louis MSA	3.3	3.9	4.8

Education And Training...

A related issue of importance is the educational level of the present labor force in the St. Louis MSA. The attached chart summarizes the educational characteristics of the local labor force, according to the 2000 Census of Population and Housing:

Nation, State, County	Less than 9 th Grade	9 th /12 th Grade: No Degree	High School Graduate	Some College: No Degree	Associate Degree	Bachelor Degree	Graduate Degree
United States	7.6%	12.1%	28.6%	21.1%	6.3%	15.5%	8.9%
Missouri	6.5	12.2	32.7	21.9	5.1	14.0	7.6
City of St. Louis	5.7	10.9	28.7	23.2	6.2	16.1	9.2
Franklin	9.3	13.0	35.6	23.3	6.1	8.4	4.4
Jefferson	6.6	14.1	36.3	24.0	6.9	8.5	3.7
St. Charles	3.6	7.3	29.6	26.0	7.2	18.5	7.8
St. Louis	9.6	19.1	27.5	20.3	4.4	11.5	7.6
Illinois	7.5	11.1	27.7	21.6	6.1	16.5	9.5
Madison	5.7	10.1	34.0	24.2	6.9	12.4	6.8
Monroe	6.8	6.0	32.7	26.3	7.9	13.3	7.0
St. Clair	6.3	12.9	29.1	24.9	7.6	12.1	7.2

Note: Educational attainment of persons 25 years and older

This data suggests that, with the exception of Franklin County and St. Louis County, the St. Louis Region MSA trails the national average of people with “Less than a 9th Grade” education. In the next category, “9th through 12th Grades: No Degree”, only Franklin, Jefferson, St. Louis, and St. Clair Counties exceed the national average. All counties are close, or exceed the national averages in High School graduates, except St. Louis County. In the “Some College, No Degree” and “Associates Degree” categories, all counties run very close to the averages. In the higher education categories, “Bachelor’s Degree” and “Graduate Degree”, the only counties that exceed the national averages are St. Charles County and St. Louis City.

This scenario is typical of metropolitan cities, reliant upon the manufacturing and service sectors.

An important consideration in the relocation decision of a private sector company is the availability of skilled manpower, or at least local programs designed to provide training to both potential and current employees. This may be an especially important factor for the St. Louis Region in view of the labor pool characteristics outlined above.

The following is a brief sketch of existing training programs:

- **St. Louis Bridges to Work**, is funded by the U.S. Department of Housing and Urban Development. The program serves the populations in Chesterfield Valley and western St. Louis County, connecting low income, urban core job seekers with jobs in the high-growth suburban areas. The program includes job placement, transportation, and post placement counseling. An extension to this is the **Bridges 2000**, which serves the Earth City area and western St. Louis County.
- Missouri's **HB5071a**, commits \$1.2 million toward the telecommunications, customer service, and construction sectors to provide pre-employment training, recruitment, and placement of low income, minimally trained, workers into these industries. It works with private sector businesses in determining the skills required and projecting work force numbers. In addition, a portion of the funds are slated to the **Center for Health Careers**' to double the number of participants enrolled in the Certified Nurse Assistant training and to add training for Unit Secretary positions within the Health Care sector.
- **Transportation Corridor for Lifelong Learning** is a continuing education program serving special population groups. This program is sponsored by Missouri State and provides workforce development and continuing educational programs to stay abreast of today's economic employment demands/changes.
- A national, private, non-profit organization, **SER Jobs for Progress**, serves the economically disadvantaged members of communities with various programs. The intent is to place participants into permanent, unsubsidized, and productive positions. The organization is oriented toward community involvement and provides job referrals, customized training, Hispanic recruitment, workplace literacy and job fairs.
- The **Industrial Training Assistance Program (ITAP)** is administered by the **Illinois Department of Commerce and Community Affairs (DCCA)**. The ITAP provides grants to Illinois employers to assist in training, re-training, and upgrading skills of existing or new employees. ITAP assists employers with 50% (maximum of \$1000 per individual every two years) of approved skills training costs. A training provider must be pre-approved and can be a community college, university, community based organization, labor union or and business/trade associations. ITP focuses on responding to changing economic realities, demands, and priorities facing employers in today's market. Also administered by the DCCA is the **Employer Training Assistance Program (ETAP)**. This program provides financial assistance to manufacturing companies who need assistance in retraining existing employees in new technologies, to remain competitive.
- **SLRJI Training Program**, focuses on preparing TANF recipients for careers in the Healthcare industry. The program partners with **SSM Healthcare** to determine training needs and placement of participants.

- The **State of Illinois** budgeted \$8.4 million for 2001 for **Adult Literacy**. This is an attempt to improve the existing 301 community, family, and workplace literacy programs already in place. In addition, **Illinois Community College Board** has committed \$41.7 million to improve 112 programs throughout the state. The Board will partnership with corporations to respond to employer's needs for training. There are two community colleges located on the Illinois side of St. Louis: **Lewis and Clark Community College** at Godfrey and **East St. Louis Community College Center** in East St. Louis.
- **Illinois Virtual Campus (IVC)** partners with local businesses and industries to implement and provide specific training to meet the "new economy" needs of business. Several Illinois colleges and universities offer academic courses and degrees over the Internet, along with courses designed to up-grade industrial training.
- **Individual Development Accounts (IDA)** assists low-income workers in finding living wage jobs. They also encourage asset development and self-sufficiency, providing incentives to save through a matching fund program.
- **StLouisAtWork.com** is a web site provided through a public and private partnership designed to attract, train, and retain a multi-skilled talent pool.
- **Access to Jobs** is a transportation plan to assist low-income participants with transportation to living wage jobs within the St. Louis area.

Business Assistance, Incentives, And Facilities...

A comprehensive listing of all business assistance, incentive, and loan programs are beyond the scope of this assessment, but there are several that warrant some introductory statements.

- **International Economic Development Council**, established in 2001 through the merger of the Council of Urban Economic Development (CUED) and the American Economic Development Association (AEDC). With over 4000 members nationwide, the organization provides improved access to resources and information, educational choices, access at the federal level, research and technical assistance, and an international presence.
- **East St. Louis, Illinois Enterprise Community** (managed by City of East St. Louis), **St. Louis, Missouri Enterprise Community**, and **St. Louis, MO/East St. Louis, II Empowerment Zone** (both managed by St. Louis Development Corporation).
- **MBAC Missouri Business Assistance Center** serves as a centralized point of contact for new business owners to access state requirements to do business in Missouri. The Center also serves as a link between small businesses and various public and private assistance programs and services, to include financial analysis, loan packaging and business management counseling.

- **Missouri Department of Economic Development**, This group offers over fifteen different tax credit and grant programs to specifically meet the needs of non-profit organizations, community groups, and local government in areas such as infrastructure improvement, housing, violence prevention, and community facilities.
- **Missouri Development Finance Board** was funded in 1993 with the intent of assisting infrastructure and economic development projects in Missouri. The board provides loans to small businesses and issues industrial development bonds. They are authorized to guarantee bank and Board loans and industrial development revenue bonds. In partnership with the Export-Import (Ex-Im) Bank of the United States, the board provides Missouri companies, access to the Ex-Im Bank programs.
- **Missouri Enterprise Business Assistance Center** is a non-profit corporation providing programs to assess, recommend, implement and evaluate business solutions and improvements.
- **East-West Gateway Coordinating Council** is the Metropolitan Planning Organization for the St. Louis MSA (seven counties and St. Louis City). The Council is comprised of locally elected officials and regional leaders, and organized into four departments: Administration, Transportation Planning, Planning & Information Services, and Policy & Programming.
- **River Bend Growth Association** conducts community and economic development activities in thirteen municipalities located in Northwest Madison County and Southeast Jersey County in Illinois. The Association serves 13 communities with over 100,000 residents living just 20 minutes north of St. Louis. They provide over 4,000 acres and 1,000,000 sq. ft. of industrial/business properties.
- **Southwestern Illinois SCORE Chapter** (Service Corps of Retired Executives) is located in Godfrey, Illinois and provides business advice at no cost to owners of small businesses.
- **St. Louis Regional Chamber and Growth Association (RCGA)** was formed in 1973 through the merger of three separate organizations: the Chamber of Commerce of Metropolitan St. Louis, the St. Louis Regional Industrial Development Corporation, and the St. Louis Research Council. RCGA represents a twelve county, bi-state region comprised of the City of St. Louis, the Missouri counties of St. Louis, St. Charles, Jefferson, Franklin, Warren and Lincoln, and the Illinois counties of St. Clair, Madison, Monroe, Clinton and Jersey. Membership includes businesses of all sizes including non-profits, government agencies, labor organizations and other area institutions. Over 107,000 new jobs have been created since January 1995 through RCGA's aggressive marketing of the St. Louis region nationally and internationally to attract targeted industries to the area. It further spurs economic development by aiding the expansion of companies located within the region.