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## The Home Agency Baldonado Keeps Business Growing - Elwood, NE

*This article courtesy of the Lexington Clipper Herald. Published July 6, 2010, written by Harry G. Perkins, World-Herald News Service.*

Although life may seem to move slowly in Elwood, at least one business is growing fast.

Home Agency, a crop insurance business based in Elwood, was named the 59th fastest growing Hispanic-owned business in the United States in 2009 by Hispanic Business News magazine.



Owner Jim Baldonado has expanded Home Agency to 16 locations in Nebraska, Colorado, Kansas and Iowa.

In terms of its size, the agency ranks as the 494th largest Hispanic-owned company in the United States.

"Anybody can do this. It's not that I'm better than anyone else. We work hard at it," Baldonado said.

He and his wife, Sharri, moved from Lincoln to Elwood in 1983 at the urging of friends he had made on hunting and fishing trips.

"Sharri was all for it. We were starting our family and wanted our children to go to a good, small school," he said. At the time, Elwood had only one other family with Hispanic ties.

Baldonado grew up in Wauwata and said he came from a broken home. He said he remembers

the slights and slurs of being a member of the town's only Hispanic family.

"That happens everywhere to any child who may be a little different," he said. "I've found there is opportunity in small communities regardless of what your race is, if you're willing to work."

He started working for Home Agency in 1986 when it was a branch of the former Home Bank. He later bought the business.

Baldonado said because he was in the center of farm country, he concluded there were opportunities in the sale of crop insurance.

The business now has between 5,000 and 6,000 clients. Among those clients are farms ranging from 100 acres to between 5,000 and 10,000 acres, primarily in corn, soybeans and wheat.

***"It's not that I'm better than anyone else. We work hard at it."***

***--Jim Baldonado***

If there is a secret to his success, Baldonado said, it's probably in knowing the crop insurance business and having the ability to communicate its value.

"That's where we seem to shine and have for years," he recently told Hispanic Executive Quarterly.

## On-the-Job Training National Emergency Grants

On June 25, 2010, US Labor Secretary Hilda L. Solis announced \$75 million to provide workers affected by layoffs with on-the-job training opportunities. On-the-Job Training Grants offer a method to jump start re-employment for dislocated workers experiencing prolonged unemployment by enabling employers to create training and job opportunities for these individuals. Participants will be given a chance to “earn and learn,” which means they will

develop applicable occupational skills while earning a paycheck. Employers participating in these on-the-job training projects will receive partial reimbursement to offset the extraordinary cost of training workers. The projects will help workers become proficient in needed skills more quickly, which will serve to encourage employers to hire workers sooner than perhaps initially planned, facilitating the private sector hir-

ing of well-qualified individuals to contribute to their bottom line and spur economic recovery. The awards distribute these resources across the country, not only to deliver on-the-job training services to thousands of unemployed Americans, but also to build the capacity of the workforce investment system to engage in this critical training model in the months and years to come to assist in economic recovery.

## DAD Leadership Class Hero Flight Reunion



The DAD Leadership class hosted a Dawson-Gosper Hero Flight reunion at the Elks Club in Cozad the end of June. The veterans were treated to ice cream and cake and each given a DVD which covered their trip to Washington D.C. last summer. Some leadership class members that were present are pictured on the left. Veterans that attended are pictured below.

**WWW.DAWSONCOUNTYCAREERS.COM**

## Lexington Receives CDBG Award for Downtown Revitalization Phase II

City officials and administration were recently notified that the City of Lexington has been selected to receive Phase II funding in the amount of \$350,000 for revitalization of the downtown area from the Nebraska Department of Economic Development. Phase I

of the revitalization project produced a plan prepared by RDG Planning and that can serve as a blueprint for this project. According to the application, Phase II projects may include acquisition, demolition, public facilities, streets, removal of archi-

tectural barriers, and commercial rehabilitation. Guidelines will be developed by the Downtown Revitalization Committee and approved by the City Council to accomplish as many projects as possible with the grant award and matching monies.

**WWW.DAWSONAREADEVELOPMENT.COM**



## ABLE Update

-Mary Gohl, ABLE Coordinator - 308.784.3902 - mgdad@cozadtel.net

I received some exciting news the end of June, informing me that the ABLE program had received a \$22,800 JOBS Grant through the Federal Home Loan Bank of Topeka, sponsored by First State Bank of Gothenburg. These funds will be used for a summer teacher internship program which will begin in the summer of 2011. Each summer through 2013, 10 teachers will be able to spend four days (do not have to be consecutive) in a Dawson County area business or industry of their choice. They will then spend the fifth day of their internship at ESU 10, coordinating the information they retained into curriculum for use in their classroom. Applications for the summer of 2011 will be sent to school principals, counselors, or superintendents at a later date. If you have any questions regarding this program, please let me know by phone or email.

The second Cozad Ag Day took place in September at Platte Valley Farms just south of Cozad. Fourth and fifth graders

were exposed to a variety of Ag related career opportunities in Dawson County. More information can be found on page seven.

I attended my first NETForce meeting in McCook, NE in September. NETForce stands for Nebraska Entrepreneurship Task Force and focuses on identifying and leveraging educational resources to education, engage, and empower current and potential entrepreneurs. This is a great program and I am excited to bring entrepreneurial resources and ideas from these meetings back to Dawson County.

Applications for the 2010 BECA grants were due September 30th. Eligible activities must be projects that address one or more of the following issues: provide education and technical assistance to energize small business development and entrepreneurship; provide technical assistance to facilitate small business transfer; build community business capacity and leadership programs; generate opportunities that will attract and

retain young people and families; provide education about philanthropy and intergenerational transfer of wealth; build community endowments to support these activities; establish community initiatives to attract new residents; and provide marketing assistance to communities to attract new residents from outside the State of Nebraska. Marketing assistance may include the creation of new web sites, the improvement of existing web sites, creation and distribution of printed or electronic marketing materials, and programs which promote the community to new residents. I submitted several new project ideas and am anxious to hear if I receive funding.

As always, don't hesitate to call or email me with questions, comments or concerns. I wish you all a wonderful fall!



## JOBS Grants Received for Housing and Teacher Internships

First Bank and Trust Company has been awarded a \$25,000 economic development grant to provide financial assistance for the purchase of single family residential housing to moderate income persons/families in the Dawson County area. FHLBank, a wholesale financial institution of which First Bank and Trust Company is a member, awarded the grant through its Joint Opportunities for Building Success (JOBS) program. JOBS helps financial institutions throughout Colorado, Kansas, Nebraska and Oklahoma promote jobs and economic growth in their communities.

The project will help residents who need assistance to purchase homes, even if they are above the low-income limits in currently-existing programs. Homebuyers in the area will receive 6 percent of the home's purchase price or \$5,000. The administration of this program will be done by Dawson Area Development's Housing committee and staff.

Dawson County faces the possibility of losing jobs and residents due to the closing of the Tenneco plant in Cozad, Neb. The program hopes to lessen the economic impact by helping residents stay in the area and building the community.

First State Bank and the Dawson Area Development

ABLE program have also been awarded a \$22,800 economic development grant to create a continuing education internship program for local teachers. This grant will help teachers to collaborate with community businesses, furthering understanding of real-world business skills that will be needed for students upon graduation. FHLBank, a wholesale financial institution of which First State Bank is a member, awarded the grant through its Joint Opportunities for Building Success (JOBS) program. JOBS helps financial institutions throughout Colorado, Kansas, Nebraska and Oklahoma promote jobs and economic growth in their communities.

The summer teacher internship project will cover five-day internships: four days in the workplace and one day relating skills learned, back to school curricula. Seven different school districts are eligible for the internship program which includes: Gothenburg, Cozad, Lexington, Overton, Sumner-Eddyville-Miller, Elwood, and Eustis-Farnam. This community-strengthening exercise will help local businesses make contacts with area schools as well as future employees. Students will benefit from teachers' internships as the out-of-classroom learning provides insight into the business world. Rather than

specific career pathways, the program focuses on providing a greater understanding of competencies, skills and educational requirements for industries.

Mary Gohl, ABLE Coordinator, will coordinate the internships which will begin the summer of 2011. "I am very excited about the opportunities that this project presents for the future of education, specifically career education, in the Dawson County area," said Gohl. "The students, teachers, and businesses are going to benefit tremendously."



Deb Jenson is presented with a check for \$25,000 by Ed Boos, president of First Bank and Trust in Cozad (top). Karl Randecker, president of 1st State Bank of Gothenburg, presents Mary Gohl and the ABLE program a check for \$22,800 (bottom). The grant funds received will be used for housing assistance and teacher internships.

## Dawson Area Development Leadership Class Begins

Twenty-two area-wide residents have been selected to participate in the DAD Leadership class for 2010-11. The Leadership Program is a personal development program designed to motivate participants to develop and enhance the quality of their leadership ability in addressing pertinent community needs. The first class was held on September 1st at the Dawson County Historical Museum. The class members were selected from the Dawson-Gosper County area to represent a cross section of occupations and community interests. All applicants were required to complete an application and personal interview.

Those chosen for the nine month program include from Lexington: Jesus Tena, Julie Harris, Oscar

DelaTorre, Jill Denker, Jeremy Roberts, Wade Tysdal, Anne Eilers, and Naji Abdi; from Elwood: Mary Nelson; from Cozad: Tony Denke, Mary Gohl, Sheri Hladky, Jared Jacob, Lydia Loewenstein, Sheena Sturgeon, and Laurie Yocom; from Gothenburg: Joe Richeson, Khri Jinks, Deb Mroczek, Corbett Hahn, and Koby Rickertsen; from Eddyville: Becca Garrelts.

In the September class, the participants began to know one another, heard leadership presentation, learned about parliamentary procedure, and the history of Dawson County. In the following months they will be exposed to: Quality of Life, Government/Energy, Education, Health/Human Services, Business/Industry, Agriculture, Legal/Law Enforcement, a Water tour,

and finally the last class covers dealing with the media, becoming a leader in the community and Graduation.

The DAD Leadership program and its graduates play a major role in developing and educating leaders who will address the future needs of our area. The Leadership Advisory Committee is pleased to again see the quality and commitment of class members to this program and know that these talented individuals will gain knowledge for future leadership in our counties. The Advisory Committee is comprised of Dave Stenberg, Lexington, Nate Wyatt, Gothenburg, Kirk Riley, Cozad, Barb Batie, Lexington, Rusty Sutton, Lexington, and Susan Kloeping, Cozad. It promises to be another great year!



The 12th Dawson Area Development Leadership class listens as Bill Podraza speaks about effective leadership (right). The group tours the Dawson County Historical Museum after Director, Barb Vondras, presented a variety of interesting historical happenings which took place in Dawson County (middle). The Gothenburg High School FFA Chapter demonstrates correct parliamentary procedure at the first 2010 DAD Leadership class meeting (left). The students, along with advisor Dan Scherer, provided the class with some general background information about the FFA program.

## Cozad Ag Exposure Day Takes Place

*Fourth and Fifth Graders Experience Ag*

The second biannual Cozad Elementary 4th and 5th grade Ag Day was held on September 15th at Platte Valley Farms just south-east of Cozad. The Cozad Chamber Ag Committee and the ABLE program worked with Platte Valley Farms to offer the event for Cozad students. The purpose of Ag Day is to spark interest in agricultural, Dawson County's leading industry, and encourage students to choose a career related to agriculture. "The kids had a blast going from station to station. The presenters did a great job explaining the importance of their Ag-related area. I think the students really learned a lot," said Mary Gohl, ABLE Coordinator.

Thank you to all of the volunteers, businesses, and Ag Committee members that played a large role in the 2010 Ag Day.

Upon arrival to Platte Valley Farms, the students were divided into 11 groups which each spent about 15 minutes at the eleven stations setup around the farm. The stations consisted of:

1. Dale Henderson – horses and tack
2. Jeremy Koch, Natural Escapes – horticulture
3. Bev Soller – leather art
4. Anne Burkholder, Will Feed – cattle lesson (Jason and Jennifer Schneider provided cattle)
5. Tim Thramer, Thramer Agromonics, Inc – agronomy
6. Dave Stenburg – Household items made of corn
7. John Heaston, The Nature Conservancy – food cycle

8. Koby Rickertson, SkyView Farms – semi truck tour/lesson

9. Dale Mitchell and Zac Blessing, All-Points Coop – floater (field sprayer)

10. Gothenburg FFA – 4-wheeler safety and FFA organization information

11. Shane Maxwell, LandMark Implement – combine/grain cart (Ryan Schneider provided equipment)

General exhibit: Jay and Taunya Chytka- farm animals

"I would have never guessed it. I thought nothing over at that exhibit was made out of corn except for popcorn," said Sadie Rush a 5th Grader at Cozad Elementary after listening to Dave Stenburg present his exhibit about household items made of corn.

After visiting the stations the students were fed hamburgers, chips, cookies, and water which were sponsored by various Cozad businesses and served by the Ag Committee.

The stations visited were designed to give students a broad look at agriculture and its overall importance to Cozad and the surrounding area. "It is important for kids to understand that they can be involved in the Agricultural industry in a variety of ways," said Gohl. "Hopefully Ag Day will help them understand the importance of agricultural and encourage them to come home and pursue an Ag-related career in Dawson County."



Tim Thramer, of Thramer Agromonics Inc., talks to students about corn, one of the leading crops in Nebraska (top). Koby Rickertson from SkyView Farms in Gothenburg gave 4th and 5th graders a tour of his "Haymaker" colored semi truck (middle). Students, teachers, and sponsors enjoy hamburgers, chips, and cookies for lunch under the shade trees in Ann Smith's front yard (bottom.)

## Dawson County Discusses Economic Development

### John Rhodes Presents Findings to Dawson County

Written by David Penner,  
Lexington-Clipper Herald Editor.

COZAD – Dawson County has major potential to attract new businesses according to a preliminary assessment by John Rhodes.

Rhodes, a Senior Principal business location and economic development consultant with Moran, Stahl and Boyer in Florida, who has been working on an economic development assessment with Dawson Area Development said the sky is the limit for Dawson County.

“We’ve finished talking and now it’s time for action,” Rhodes told a group of community leaders from across Dawson County at a luncheon in Cozad’s Chipper Hall.

Rhodes touched on target industries in Dawson County he thought had the potential to grow and branch out from where they are now.

Those industries were agriculture and manufacturing.

On the ag side he listed the tremendous growth the county could see if it focused on petrochemical production for corn and soy derivatives and on medical advancements through beef and alfalfa production.

*“There are great opportunities here, you just have to fight for it.”*  
-John Rhodes

“The real question is do you want to be in the material processing side or the value added side,” Rhodes asked? “Because you can be in both.”

He also noted that manufacturing in Dawson County could be a much bigger industry if it were to branch out into other sectors.

“There are a lot of machinery manufacturers within 500 miles of Dawson County,” Rhodes said. “How about



Dawson County business men and women listen closely as John Rhodes, of Moran, Stahl, and Boyer in Florida, presents his findings for economic development possibilities in Dawson County. Rhodes was very optimistic for the future of Dawson County communities.

we make Eiler’s Machinery about 10 times its size and then have it branch out?”

Because of its location, Rhodes said Dawson County is in a logistics sweet spot. The county, which is divided by Interstate 80, is in the perfect position to retain businesses that work from Denver to Chicago.

Gothenburg for instance could easily facilitate a large industrial complex, according to Rhodes. He also said Cozad has some very flexible sites including the soon-to-be closed Tenneco plant, and Lexington has great chance of finding tenants for its Spec. Building located on E. Walnut Street.

He said Dawson County’s weakest link would be bringing in a data center and proving that it has the people who can run it.

“I thought some of the things he said were a real reality check,” Dawson Area Development executive direct Jennifer Wolf. “Especially when we are compared to the other counties in the area.”

Those other counties are Hall, Buffalo and Lincoln.

Rhodes said some of Dawson County’s biggest assets are its labor force and onsite training.

“Overall it’s really good,” he said of the labor force, “with a high work ethic. The challenge is that the younger workforce is not getting enough experience. If you are not improving you are dying.”

During his presentation, Rhodes showed a multitude of Powerpoint slides showing what Dawson County could do with its potential sites.

Rhodes said he envisioned the Tenneco site as one that would house more than one occupant, but all of them working in chorus to manufactures different metal, plastic and composite commodities.

“What you could do is take the essence of that building and grow it,” he said. “You have a much better price per acre than some of the other counties around you.”

Rhodes said another huge asset to the county was the Monsanto facility in Gothenburg. He said because of its unique position of bringing in business leaders from across the globe that it could pay major dividends for the county.

“Food and water means everything to everyone,” he said. “Monsanto maybe this county’s greatest asset.”

For Wolf the presentation meant that many of the things she is trying to accomplish in Dawson County are on the right track.

“Yes, we’re doing the right things right now,” she said. “We have great marketing tools like the Spec. Build in Lexington.”

“I think you have a great future, you just can’t sit around and wait for it,” Rhodes said. “There are great opportunities here, you just have to fight for it.”

## Mastering Lean Product Development Workshop

### A Practical Implementation Workshop

The all-new *Mastering Lean Product Development Workshop* provides a step-by-step methodology for integrating the powerful waste-eliminating tools of lean product development into any product development process. In the current economic climate, doing more with less is a mandate for virtually any firm, particularly with respect to new product introductions. Unfortunately, much of the effort expended by product development teams is often unnecessary and potentially wasteful. In many cases, less than half of a team member’s work day is actually spent creating value for their customers, and profits for their companies. Firms that have embraced the practical, waste-eliminating methods of Lean Product Development have reported up to 50 percent reduction in launch schedules, dramatic improvements in gross margin, and enhanced customer satisfaction. This workshop is based on the recently published *The Lean Product Development Guidebook*, by Ronald

Mascitelli, and is presented by the author.

Participants will take away a practical plan for executing a real-world development project in less time, with higher margins, and with enhanced quality and customer value. Specific topics include:

- How to energize your current development process through an event-driven, highly collaborative design methodology.
- A powerful new tool for connecting the voice-of-the-customer directly to product requirements.
- Identifying and mitigating risks to cost, schedule, and quality.
- Managing a lean design team in a multi-project environment.
- Lean Scheduling and constraint (bottleneck) management
- The LPD Visual Workflow Management System
- Cost reduction through Quick-Look Value Engineering and Lean 3P methods.

Enhancing productivity through Time-Slicing and Visual Communication.

For more information regarding this workshop, please contact John Gericke at Central Community College by email: [jgericke@cccneb.edu](mailto:jgericke@cccneb.edu), or phone: 1.877.222.0780 ext. 7377.



## 2011 University-wide Entrepreneurship Awards

### Call for Nominations

The University of Nebraska annually presents two distinguished awards to recognize the entrepreneurial activities of students at the University of Nebraska and an existing business with a link to the University of Nebraska. The awards are the Peter Kiewit Student Entrepreneurial Award and the Walter Scott Entrepreneurial Business Award which were established in 1999. We are now seeking and encouraging your nominations for the 2010-2011 awards. The award finalists will be announced by the President of the University later this academic year.

The Peter Kiewit Student Entrepreneurial Business Award, which

carries a cash prize of \$2,500, honors University of Nebraska students who have directed their energies, ideas, and talents toward community and business improvements with the creative and innovative use of information technology.

The Walter Scott Entrepreneurial Business Award, which carries a cash prize of \$10,000, honors an existing business with a presence in Nebraska that has created partnerships and links with the University of Nebraska in the area of technology.

Application and nomination forms may be obtained by contacting my office or by visiting the University

of Nebraska website at <http://www.nebraska.edu/recognition-and-awards.html>.



# Programa de Compra de Vivienda

**El Cupo es limitado**

**Lunes & Martes, October 18 and 19, 2010**  
**6:00 p.m. until 10:00 p.m. (Must attend both evenings)**  
**407 E. 6<sup>th</sup> Street, Lexington, NE**  
**Grand Generation Center de Lexington**

Esta clase lo asistirá en todo aspecto en cuanto la compra de su casa

- Pago Inicial/Costos de Cierre
- Cuanto Puedo Pagar de Hipoteca
- Hipoteca de bajos intereses
- Seguro/Impuestos/Valoración
- Conozca y Entienda su Crédito
- Pre-calificar para su préstamo
- Hacer una oferta
- Mantenimiento de su casa

**Para Registrarse llame Dawson Area Development Office al 308-784-3902 by 12 noon Friday Oct. 15**

Se cobrara \$30 para inscribirse a esta clase

# Homebuyer Education Class

**Monday & Tuesday, October 18 and 19, 2010**  
**Class from 6:00 p.m. – 10 p.m. each evening**  
**Grand Generation Center**  
**407 E. 6<sup>th</sup> Street, Lexington, NE**

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**This Class Will Assist You with All Aspects of Purchasing a Home**

- Home Inspection information
- How to Develop a Household Budget
- Mortgage information from a Lender
- Insurance/Taxes/Valuations
- Knowing & Understanding Your Credit
- What a Realtor does for you
- Insurance Do's and Don'ts
- Maintaining your home

**Pre-Registration required--Call Dawson Area Development 308-784-3902**  
**by Noon on Friday, October 15, 2010**

**\$30 Registration Fee per household will be charged for this class**