

COMMUNITY FACTS LAUREL, NEBRASKA

www.laurelnebraska.com

NOVEMBER 2005

POPULATION (Official U.S. Census)

	<u>2000</u>	<u>2004 Est.</u>
Laurel	986	925
Cedar County	9,615	9,059
Labor Market	78,133	75,650

Cedar-Knox Public Power District
Hartington, Nebraska 68739
www.cedarknoxppd.com

Economic Development Department
Nebraska Public Power District
Columbus, Nebraska 68601
www.nppd.com
sites.nppd.com

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INTRODUCTION

The following pages contain basic information about Laurel, Nebraska. This material was compiled by the city of Laurel and Nebraska Public Power District in order to promote community development.

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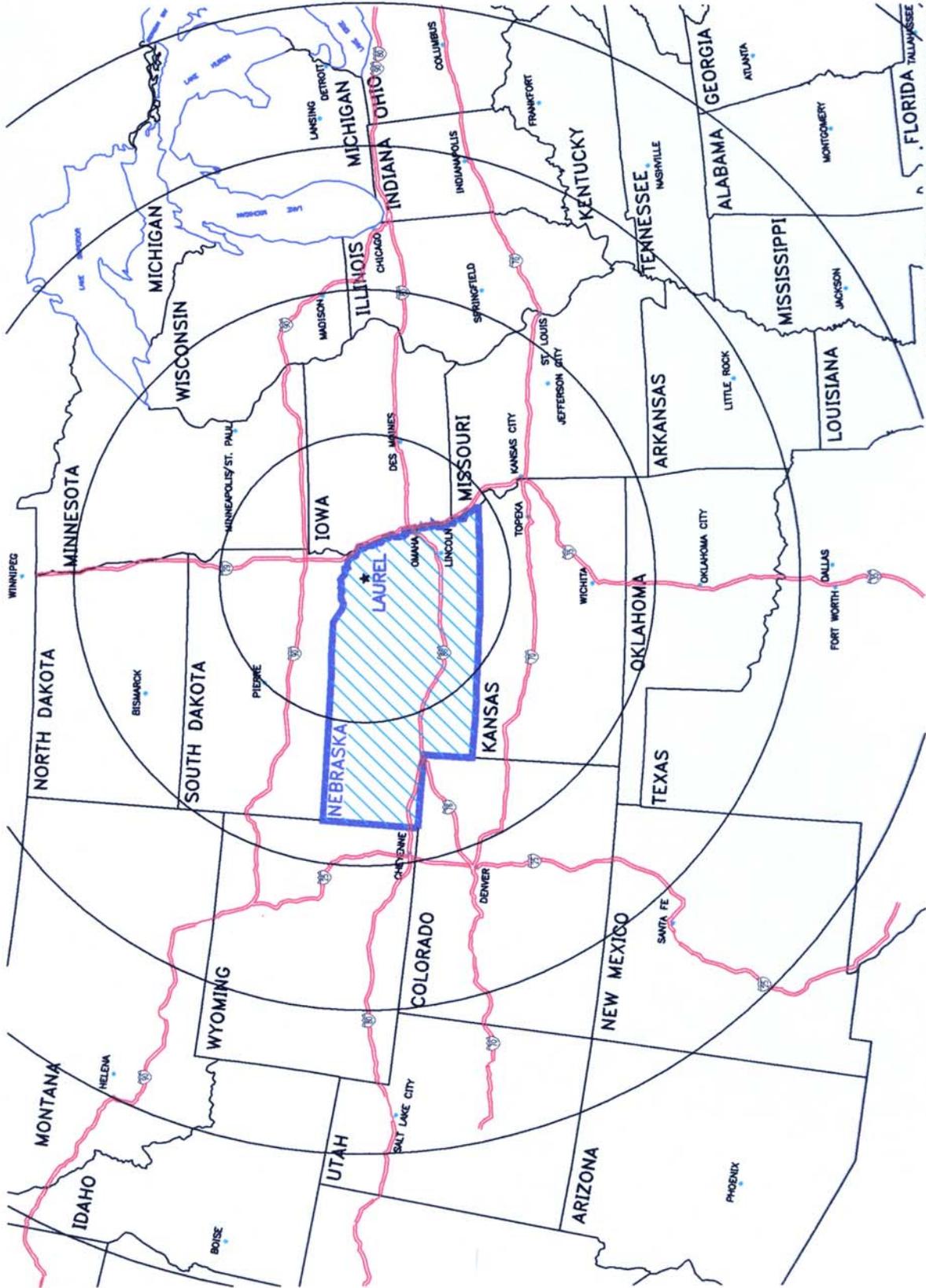
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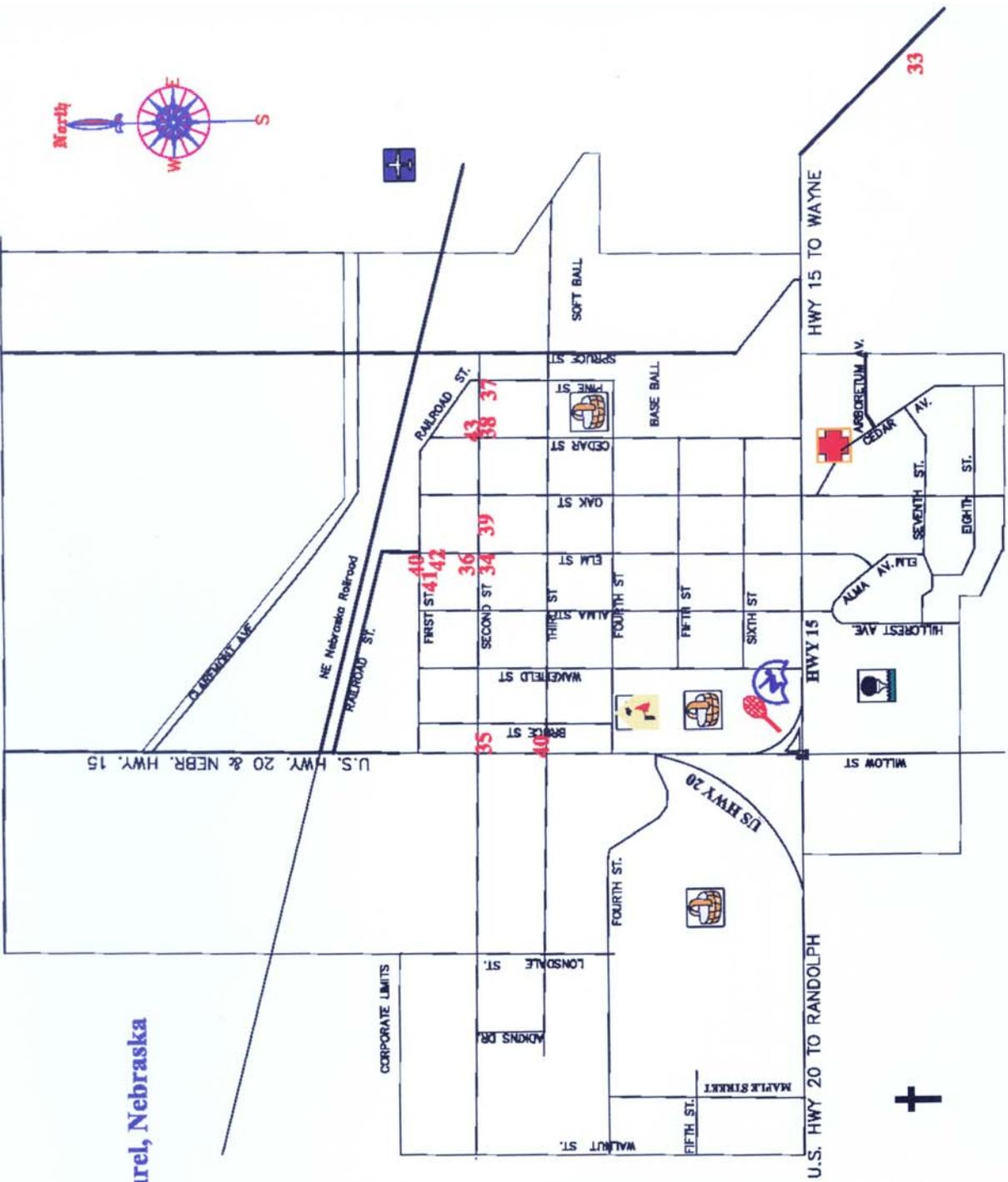
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SCALE: EACH CIRCLE REPRESENTS APPROXIMATELY 200 MILES

City of Laurel, Nebraska

-  MEDICAL FACILITY
-  TENNIS COURTS
-  SWIMMING POOL
-  CAMP GROUND
-  PARK/PICNIC AREA
-  CEMETERY
-  AIRPORT
-  SCHOOL
-  GOLF COURSE
-  CHAMBER OFFICE



GENERAL INFORMATION

LOCATION

Laurel is located in the northeastern corner of Nebraska at the junction of U.S. Highway 20 and Nebraska Highway 15 in the lush, rolling hills of Nebraska's richest farmland. Laurel is centrally located in a tri-state area with Sioux City, Iowa, 42 miles east; Norfolk, Nebraska, 42 miles southwest; and Yankton, South Dakota, 54 miles northwest of the community.

POPULATION (U.S. Census)

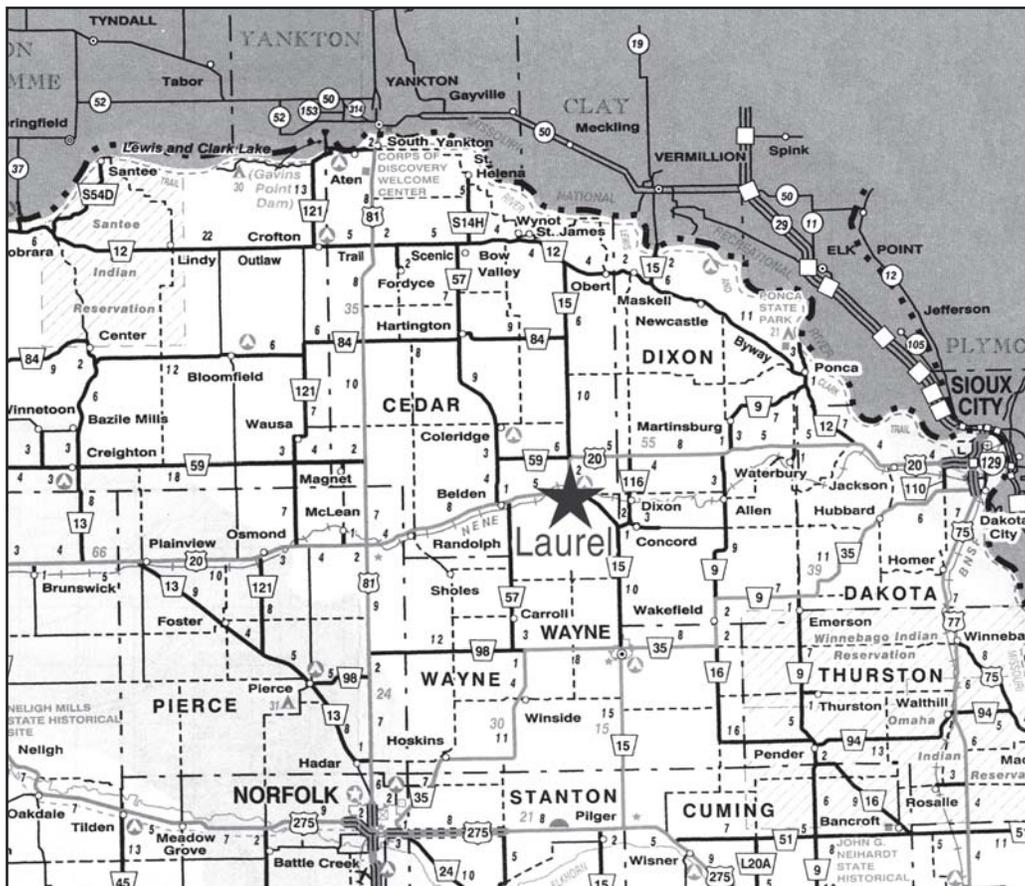
Year	Laurel	Cedar County
1970	1,009	12,192
1980	1,031	11,375
1990	986	10,131
2000	986	9,615
2004 (Est.)	925	9,059

Cedar County Population by Race and Hispanic Origin, 2000 U.S. Census

One race	985
White	981
Black or African American	—
American Indian and Alaska Native	2
Asian	—
Native Hawaiian and Other Pacific Islander	1
Some other race	1
Two or more races	1
Hispanic or Latino (of any race)	3

The 2004 U.S. Census estimates 75,650 people live within Cedar County and the contiguous Nebraska counties of Knox, Pierce, Wayne, and Dixon as well as Clay and Yankton counties in South Dakota.

Five people in Laurel are fluent in Spanish and five are fluent in German.



LOCAL ECONOMY

Basic economic activities in Laurel include farming and small business. Farming consists of grain production (corn, beans, and hay) and cattle, sheep, and hog raising.

Firms in Laurel with retail sales tax permits reported annual net taxable sales of \$6,006,437 in 2004 while Cedar County reported sales of \$43,838,647.

In recent years several businesses have expanded, entrepreneurs have started up new businesses, and a new financial institution has located in Laurel.

ELEVATION

Laurel is 1,475 feet above sea level.

TOPOGRAPHY

The terrain in Cedar County is rolling hills with beautiful valleys.

The uplands are a combination of level to moderately steep, well drained, silty soils formed in loess. The bottom lands consist of deep, nearly level, well drained silty soils formed in alluvium.

HISTORY

The land at the present site of Laurel was surveyed between 1856 and 1858 but the prairie sod remained unbroken for many years. The arrival of Louis C. Tolles and other pioneers in the early 1870s marked the beginning of settlement. It was not until 1883—when the Chicago, St. Paul, Minneapolis and Omaha Railroad opened a branch line from Wakefield to what is now Hartington—that the southern end of Cedar County was seen as a desirable place to live.

In order to serve the flood of home seekers brought by the new railroad, a post office was established at Claramont in 1884. A few years later, plans were announced to build a transcontinental railroad from Sioux City to San Francisco. When the first leg of what was called the “Pacific Short Line” opened for business in the summer of 1890,

its tracks intersected the branch line southeast of Claramont.

Recognizing that a town with two railroads might possess certain economic advantages, William M. Martin and a small number of investors drew up plans to start a new town at the crossing. A map of a small village bearing the name “Claramont Junction” was filed at the Cedar County Courthouse on October 31, 1890. But the Pacific Short Line soon experienced financial difficulties and Claramont Junction remained a jumble of rapidly decaying survey stakes.

The Short Line was back in business by the fall of 1891 and plans to develop Claramont Junction were revived. But since the name “Claramont Junction” too closely resembled “Claramont,” a different name had to be selected before a post office could be established. Martin suggested “Laurel” after his eldest daughter, Laura.

The Pacific Short Line opened a temporary depot in 1892, Laurel’s first building. A few weeks later Fremont Everett and Oscar Waite announced they would move their lumberyard and general store from Claramont to the new town at the crossing. The opening of Everett and Waite’s store on April 1, 1892, marked a turning point in the battle between the two settlements. Laurel then began to develop rapidly while Claramont became a ghost town.

One of Laurel’s first homes was built in 1892 by resident Angus Maun. This early dwelling was moved to the City Park, restored, and is now a museum.

Everett & Waite’s store, Hotel Laurel, and the Farmers State Bank were among the first to locate on Laurel’s first Main Street. Laurel was incorporated in 1893 with a population of more than 200.

When the first automobile appeared on the street in 1908, it was seen as a curiosity. Few realized that its arrival heralded the end of an era. The two railroads, which had brought Laurel into existence, rapidly declined in importance as trucks, buses, and automobiles began moving passengers and freight. Laurel soon found itself at another important “crossing” when the Grant Highway

(U.S. Highway 20) intersected the Sunshine Highway (Nebraska Highway 15). Another revolution arrived in 1916 when electricity ended Laurel's "gaslight era."

Notable events in Laurel included William Jennings Bryan's visit in 1899; the great fire of 1900 which destroyed 12 buildings; in 1902 the Orphan Train brought 15 children to Laurel to be placed in area homes; and the killing in 1918 of Dr. Sackett and H. C. Crownover while they pursued robbery suspects. On August 5, 1944, two B-17 bombers on a practice mission crashed in a field just east of Laurel killing 17 airmen. In 1968 and 1993 respectively, the community celebrated its Diamond Jubilee and Centennial.

Several famous people called Laurel home. Actor James Coburn was born and lived in Laurel for part of his childhood. Golfer Mark Calcavecchia began playing golf as a youngster on Cedarview Golf Course. One of Laurel's earliest residents, W. H. O'Gara, served in the Nebraska Legislature from 1921-1937. He spearheaded the founding of Nebraska's first license plate factory and the sample ballots that appear in the newspaper before elections were the results of his efforts.

Although these famous people are remembered, community members recognize people in their midst who help make the community a good place to live. Each year during the community celebration a farm family, youth, employee, and citizen of the year are honored.





Laurel Main Street



Mural on Downtown Building

ECONOMIC DEVELOPMENT

MAJOR NONMANUFACTURING EMPLOYERS (employing 8 or more)

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
City of Laurel	Government	5	3	None
Erwin Trucking Co.	Trucking	15	0	None
Hansen Repair	Automotive & diesel repair	10	3	None
Hillcrest Care Center & Assisted Living	Nursing home/assisted living	3 4*	30 19*	None
Laurel-Concord Public Schools	Education	13 2*	28 4*	None
Laurel Feed & Grain	Grain storage, feed & trucking	10	2	None
Northeast Equipment	Agriculture equipment sales/repair	16	1	None
Security National Bank	Financial institution	6	12	None
Sonlite Express, Inc.	Trucking	20	3	None
Urwiler Oil & Fertilizer	Gas, chemicals, crop spraying	12	2	None

OTHER MAJOR AREA EMPLOYERS (within 40 miles employing 100 or more)

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Wayne, 16 miles				
First Bankcard Center	Credit card collections	2 2*	94 22*	None
Great Dane Trailers	Refrigerated semi-trailers	420 2*	141 2*	None
Heritage Homes of Nebraska, Inc.	Modular homes & light commercial buildings	105	18	None
NorthStar Services	Support services for developmentally disabled	5 17*	23 59*	None

*Part-time and/or seasonal

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Pacific Coast Feather Co.	Mattress pads	95 4*	142 2*	None
Providence Medical Center	Medical	5 6*	60 84*	None
Wayne City Schools	Education	29 3*	87 8*	WEA
Wayne State College	Education	161 38*	181 48*	NSEA/ NSCPA/ NAPE
Hartington, 21 miles				
Hartington Telemarketing, Inc.	Telephone sales	39	70	None
Hydraulic Components Industries	Hydraulic cylinders & valves	93	19	None
Wakefield, 30 miles				
Michael Foods, Inc.	Egg products	432	262	None
Dakota City/South Sioux City, 40 miles				
BPI, Inc.	Beef processing	156	43	UFCW
City Schools	Education	74	400	NSEA
City of South Sioux City	Government	69 60*	18	AFSCME
Dakota County	Government	46	41	CWA & AFLCIO
Gerkin Windows & Doors	Windows & doors	120	15	None
Great West Casualty Co./ Joe Morten & Son, Inc.	Insurance	170	223	None
Marina Inn	Motel/restaurant	150 Total		None
Phillips Kiln	Industrial rotary equipment repair	106 40*	7	None
Sara Lee Bakery Group	Bakery products	99	36	BCW

*Part-time and/or seasonal

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
Sioux City Foundry, Inc.	Ductile gray iron foundry	100 6*	8	None
Tyson Fresh Meats	Beef slaughter & processing	3,481	1,775	UFCW
Pender, 40 miles				
Automatic Equipment Manufacturing Co. (Blue Ox)	Agricultural & recreational equipment, trailers for towing	110 Total		None

ECONOMIC DEVELOPMENT ORGANIZATION

An economic development coordinator was hired in 2000 by the city of Laurel, Chamber Community Club, and Security National Bank to lead economic development activities in the community. Laurel Economic Development is comprised of an eight-member advisory board.

INDUSTRIAL SITE AVAILABLE

Click here to go to Nebraska Public Power District's [searchable sites and building database](#).



Erwin Trucking Co.



Laurel Feed & Grain



Northeast Equipment



Sonlite Express, Inc.

LABOR

LABOR SUPPLY

- A. Employment in the Laurel labor market which is defined as the whole of Cedar County and the total labor market consisting of Cedar County and the contiguous Nebraska counties of Dixon, Knox, Pierce, and Wayne in Nebraska (12-month average July 2004 through June 2005). Labor information is not available for the contiguous counties of Yankton and Clay in South Dakota.

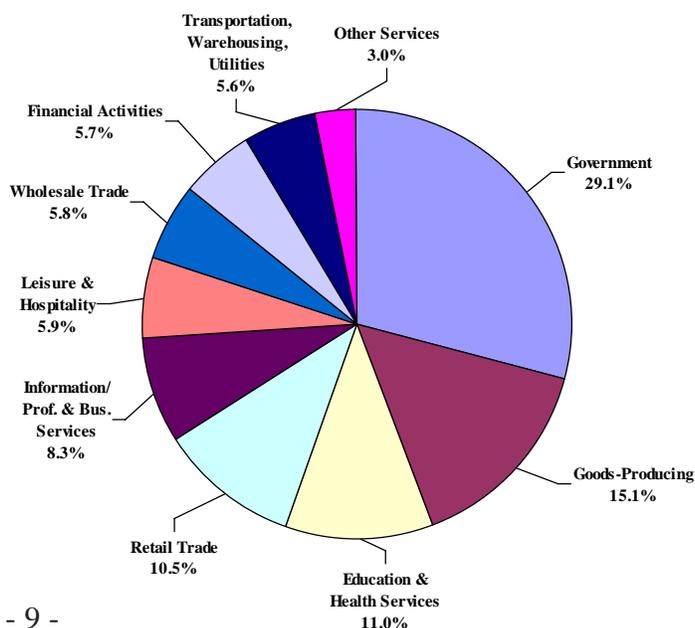
<u>Nonfarm Employment (wage and salary workers)</u>	<u>Cedar County</u>	<u>Total</u>
Goods-Producing (Mfg., Nat. Res., Const.)	393	2,934
Wholesale Trade	150	751
Retail Trade	273	1,361
Transportation, Warehousing & Utilities	145	526
Information	(D)	(D)
Financial Activities	148	602
Professional & Business Services	(D)	(D)
Education & Health Services	284	(D)
Leisure & Hospitality	154	962
Other Services	79	(D)
Government	753	4,262
TOTAL NONFARM WAGE AND SALARY WORKERS	2,592	13,879
Farm Employment*	1,127	4,490
TOTAL EMPLOYMENT	4,801	22,454
B. Commuting Out of County	1,570	N/A
C. Unemployment	140	752
TOTAL LABOR FORCE	4,941	23,206
D. Estimated number of homemakers, seasonal and part-time workers, and workers who would shift from low-paying jobs who could be expected to work for industry	800	
E. Estimated number of county high school graduates annually	176	
TOTAL POTENTIAL LABOR SUPPLY (B, C, D & E)	2,686	

(D) Data withheld because of disclosure suppression.

*Source: U.S. Department of Commerce, Bureau of Economic Analysis (BEA), data for 2002

A countywide labor survey was conducted in 2002; results are available at www.ci.hartington.ne.us/laborsurvey.pdf.

**NONFARM WAGE & SALARY EMPLOYMENT
CEDAR COUNTY
12-MONTH AVERAGE
JULY 2004 THROUGH JUNE 2005**

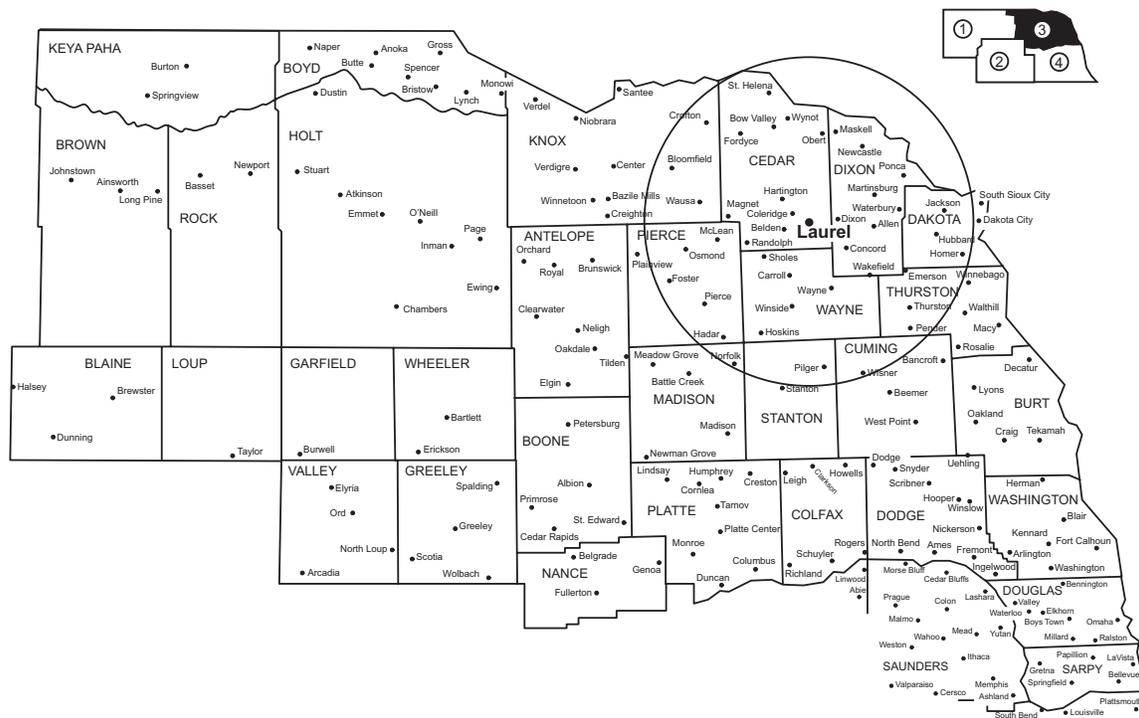


Location	2000 POPULATION DATA				Median Household Effective Buying Income (2003)
	Density/ Sq. Mile	% 65 Yrs. & Over	Median Age	% High School Graduate or Higher	
Cedar Co.	13.0	30.2	45.0	80.9	\$32,058
Nebraska	22.3	13.6	35.3	86.6	\$35,948
U.S.	79.6	12.4	35.9	84.0	\$38,201

Cedar County had 6,369 eligible voters in 2004; 72.8 percent voted in the national election compared to 68.3 percent in Nebraska.

SOURCE: U.S. Census, www.census.gov
 Sales and Marketing Management, 2004
 Statewide General Election 2004 Results, www.sos.state.ne.us/elec/canvass/general2004/General2004

LABOR POTENTIAL IN THE LAUREL AREA



POPULATION DATA U.S. Census Estimates

2004 Estimate		
City of Laurel	—	925
Cedar County	—	9,059
30-Mile Radius	—	68,914

Cedar County Population by Age/Gender, 2004		
Ages	Male	Female
18-24	474	435
25-44	939	865
45-64	1,166	1,055

UNIONIZATION

Nebraska has a right-to-work provision in its constitution. In 2000, 13.1 percent of Nebraska's manufacturing workers were members of labor unions compared to a national figure of 14.8 percent. Union membership in Nebraska is concentrated in the railroad and packinghouse industries.

There are no labor organizations operating in Laurel.

It is estimated that less than 1 percent of the total nonagricultural labor force in Laurel is unionized. There have been no known strikes.

WAGES

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Professional			
Accountants & Auditors	15.38	21.96	33.75
Engineers			
Civil Engineers	18.23	27.31	36.75
Electrical Engineers*	23.30	34.79	49.67
Industrial Engineers	18.21	25.87	35.76
Mechanical Engineers	18.55	25.35	34.91
Computer Programmers	13.50	23.55	33.42
Computer Systems Analysts	18.60	35.34	51.68
Registered Nurses	15.49	21.18	27.56
Retail			
Hotel, Motel & Resort Desk Clerks	6.64	8.35	9.82
Retail Salespersons	5.92	8.01	14.49
Truck Drivers-Light or Delivery Services	6.92	10.13	16.60
Driver/Sales Workers	6.06	10.05	22.11
Stock Clerks & Order Fillers	6.37	10.11	15.99
Shipping, Receiving & Traffic Clerks	7.50	11.53	16.97
Clerical			
Bookkeeping, Accounting & Auditing Clerks	7.65	10.74	15.68
Customer Service Representatives	6.32	9.87	15.46
Data Entry Keyers	7.46	10.45	13.72
Secretaries, excl. Legal, Medical & Executive	7.10	10.25	13.98
Office Clerks, General	6.33	9.44	13.60
Receptionists & Information Clerks	6.76	9.01	11.66
Telemarketers	6.87	8.36	10.90

* Wage information taken from Balance of the State (nonmetropolitan areas)

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Unskilled			
Laborers & Freight, Stock & Material Movers, Hand	7.10	9.38	13.16
Packers & Packagers, Hand	6.03	8.53	12.48
Assemblers & Fabricators, All Other	8.15	11.69	13.84
Nursing Aides, Orderlies & Attendants	7.53	9.61	12.32
Semi-Skilled			
Industrial Truck & Tractor Operators	9.39	11.74	16.87
Truck Drivers, Heavy or Tractor-Trailer	9.60	14.73	21.75
Maintenance Workers, Machinery	11.98	14.53	20.45
Machine Operators			
Lathe & Turning Machine Tool Setters/Oper.	10.39	12.89	17.19
Drilling & Boring Machine Tool Setters/Oper.*	9.69	11.80	16.87
Milling & Planing Machine Setters/Oper.*	9.52	12.53	15.93
Grinding, Lapping, Polishing & Buffing Mach. Oper.	9.93	12.54	15.26
Cutting & Slicing Machine Setters/Oper.	7.75	9.11	13.33
Cutting, Punching & Press Machine Setters/Oper.	8.44	12.09	16.47
Multiple Machine Tool Setters/Oper.	9.95	14.68	17.15
Skilled			
Automotive Service Technicians & Mechanics	7.23	12.10	19.80
Electricians	10.42	16.38	22.00
Industrial Machinery Mechanics	12.67	16.28	21.29
Machinists	9.69	13.30	17.62
Tool & Die Makers	14.25	19.01	24.73
Welders, Cutters, Solderers & Brazers	9.47	12.75	17.69
Welding, Soldering & Brazing Machine Setters*	9.98	13.08	17.80
Technical			
Electrical & Electronic Engineering Technicians	11.61	23.84	32.71
Medical & Clinical Laboratory Technologists	13.35	19.76	26.76
Computer Operators	9.55	12.12	18.69

*Wage information taken from Balance of the State (nonmetropolitan areas)

Source: Nebraska Workforce Development, Occupational Employment Statistics Program, Second Quarter 2005 wage estimates, All Industries, Northeast Region, www.dol.state.ne.us/lmiwages/toc000.htm

Production workers are paid, for the most part, on a straight-time basis rather than an incentive basis.

TRANSPORTATION

RAILROADS

Laurel is served by the Nebraska Northeastern Railroad Company with four freight trains weekly.

Amtrak provides Omaha, 133 miles southeast of Laurel, with rail passenger service east to Chicago and west to Denver and San Francisco/Oakland. The Superliner features a lounge car, coach and first-class accommodations, dining car service, and checked baggage service from most cities. Travel time is 10 hours to Chicago and 43 ½ hours to the West Coast. Amtrak has one train each way daily.

MOTOR

Highways

East-west U.S. Highway 20 and north-south Nebraska Highway 15 pass through Laurel. There are no local load restrictions. North-south U.S. Highway 81, a designated four-lane expressway, is 14 miles west. Interstate 29 is 40 miles east and Interstate 80 is 90 miles south of Laurel.

Highway mileage to major cities:

Destination	Mileage
Lincoln	189
Omaha	133
Chicago	569
Dallas	730
Denver	555
Detroit	834
Kansas City	315
Los Angeles	1,569
Minneapolis	347
New York	1,344
St. Louis	566
San Francisco	1,684
Sioux City	42

Trucklines

Interstate/intrastate trucklines serving the community:

Nearest Terminal/ Company	Trucks
Laurel	
Erwin Trucking Co.	15 daily
Sonlite Express, Inc.	22–30 daily
Omaha	
Brown Transfer*	1–2 weekly

*Intrastate only

Bus Line

The nearest scheduled bus service is available in Norfolk, Nebraska, 42 miles southwest, and in Sioux City, Iowa, 42 miles east.

AIR

The Laurel Municipal Airport has a 3,500 foot lighted turf runway. Fuel is available. The elevation at the airport is 1,467 feet, the latitude is 42°26'N, the longitude is 097°5'W.

The Wayne Municipal Airport, located 16 miles south of Laurel, has two paved and lighted runways (4,200 feet and 3,400 feet) and a 2,000-foot turf runway. Other facilities include ground-to-air radio communication, hangars, tie-downs, nondirectional radio beacon, flight training, fuel, and maintenance. The elevation at the airport is 1,431 feet, the latitude is 42°14.51'N, the longitude is 96°58.89'W.

The nearest commercial air service is available at Sioux Gateway Airport in Sioux City, Iowa, 42 miles (40 minutes) east, and Eppley Airfield in Omaha, 133 miles (144 minutes) southeast of Laurel.

WATER

Barge service is available at 10 barge terminal facilities on the Missouri River in Nebraska. The Sioux City river port is 42 miles east of Laurel. These river ports are navigable approximately

eight months per year. The U.S. Army Corps of Engineers maintains a 9-foot deep, 300 foot wide channel for 735 navigable miles from Sioux City to the mouth of the Missouri River. Commodities

transported by towing companies are grain and grain products, fertilizer, feed ingredients, cement, rock-aggregate, and salt.



Maun Museum - One of Laurel's First Homes



Morning Glory School House Museum



New Home in Norris Addition

UTILITIES

ELECTRICITY

Electricity is distributed in Laurel from the city's 2,400 volt delta system. The city receives its power from a 12,500 volt distribution line owned by Cedar-Knox Public Power District, a wholesale customer of Nebraska Public Power District (NPPD). This 12,500 volt feed connects to the city of Laurel's 3,000 kVA. The 12,500 volt feed from Cedar-Knox Public Power District is connected to a 7,500 kVA substation west of Laurel. Service for the rural substation is provided by a 69,000 volt line from NPPD's Belden 115 kV substation.

BASE ELECTRIC RATES—City of Laurel (effective 2003)

Residential Service (all electric):

Customer Charge: \$6.00 per month
\$0.0850 per kWh for the first 300 kWh used per month
\$0.0590 per kWh for the next 2,700 kWh used per month
\$0.0453 per kWh for all additional use
Minimum Bill: \$6.00 per month

Commercial (single phase):

Customer Charge: \$7.00 per month
\$0.1050 per kWh for the first 500 kWh used per month
\$0.0568 per kWh for the next 2,500 kWh used per month
\$0.0490 per kWh for all additional use
Minimum Bill: \$7.00 per month plus 25¢ per kVA of dedicated transformer capacity above 25 kVA

Commercial (three phase):

Customer Charge: \$10.00 per month
\$0.1050 per kWh for the first 800 kWh used per month
\$0.0568 per kWh for the next 2,200 kWh used per month
\$0.0490 per kWh for all additional use
Minimum Bill: \$10.00 per month plus 25¢ per kVA of dedicated transformer capacity above 25 kVA

Sample Cost per kWh:

kW	kWh	Annual Average ¢/kWh
100	30,000	5.0
100	36,000	5.0
300	90,000	4.9
300	150,000	4.9
500	150,000	4.9
500	180,000	4.9

Prospective customers should contact Harley Reinoehl, city administrator, city of Laurel, (402) 256-3112, email cadmin@conpoint.com, for further information regarding electric rates and service.

The Cedar-Knox Public Power District, a wholesale power customer of Nebraska Public Power District, serves the rural area surrounding Laurel. For more information, contact Cedar-Knox Public Power District, Hartington, Nebraska, (402) 254-6291, www.cedarknoxppd.com.

NATURAL GAS

Natural gas is supplied to the Laurel community by Kinder Morgan, Inc. through a three-inch transmission pipeline with an operating pressure of approximately 800 pounds per square inch.

Kinder Morgan is also the distributor of natural gas within the community, serving approximately 450 residential, commercial, and industrial customers.

Natural gas is available for residential and commercial uses. Availability of natural gas for industrial uses is subject to individual situations. As specific requirements of an industrial prospect become available, information on gas service availability and applicable rates can be obtained from Kinder Morgan's Service Center at (800) 563-0012.

OTHER FUELS

LP Gas

LP Gas is available for residential, commercial, and industrial uses at Urwiler Oil and Ferrellgas in Laurel.

Oil

Oil is available for residential, commercial, and industrial uses at Urwiler Oil in Laurel.

WATER

The municipal water system in Laurel is supplied by two wells which have an average depth of 75 feet. The system, serving 100 percent of the population of Laurel, has a combined pumping capacity of 700 gallons per minute and an overhead storage of 200,000 gallons. The average daily demand is 181,000 gallons, and the historic peak daily demand is 800,000 gallons. The system has a maximum capacity of 1,208,000 gallons per day. The static pressure is 70 pounds per square inch and residual pressure is 60 pounds per square inch.

Groundwater is available for industrial uses. The quality of water in Laurel does not necessitate a water treatment plant. A 75-foot well should produce approximately 300 gallons of water per minute. The water table has not changed significantly during the last five years.

The color of the water is clear. The tap water temperature varies from 50° in winter to 55° in summer.

WATER RATES (effective 2003)

A water connection fee of \$150 is charged for new service.

Residential, Commercial & Industrial:

<p>Customer Charge: \$8.00 per quarter \$0.80 per 1,000 gallons used Minimum Bill: \$8.00 per quarter</p>

SEWERAGE

The city of Laurel has a municipal sanitary sewerage system. The activated sludge treatment

plant was built in 1967 and has a daily capacity of 200,000 gallons. The average daily flow is 100,000 gallons and the historic peak daily discharge is 120,000 gallons.

SEWER-USE CHARGES (effective 2003)

A sewer connection fee of \$125 is charged for new service.

Residential & Multi-Family:

<p>Customer Charge: \$3.50 per month \$0.30 per 1,000 gallons of water used per quarter as determined by the March water reading Minimum Bill: \$3.50 per month</p>

Commercial:

<p>Customer Charge: \$6.00 per month \$0.30 per 1,000 gallons of water used per quarter as determined by the March water reading Minimum Bill: \$6.00 per month</p>

SOLID WASTE DISPOSAL

Laurel's solid waste disposal service is provided by the city. Waste is taken to the disposal site in Jackson, Nebraska, 31 miles east, which has an estimated life of more than 100 years.

SOLID WASTE REMOVAL RATES (effective 2003)

Residential:

<p>\$ 8.00 per single dweller per month \$10.00 per family per month</p>
--

Commercial:

<p>Rates vary depending on volume and frequency of pick up.</p>

RECYCLING

Laurel has an active recycling program. Recyclables include cardboard, newspaper, magazines, #1 and #2 plastics, and aluminum. The program is operated by volunteers from the community.

COMMUNICATIONS

TELECOMMUNICATIONS

Qwest Communications is the local exchange carrier in the Laurel area with a digital central office served from a DMS 10 switch. The central office, with T-1 through OC-12 capabilities, is served by a self-healing fiber ring, which runs through the community. Dual feed from two separate switching offices and diverse routing options are available.

INTERNET

Broadband Access

Laurel is provided wireless Internet access by Eastern Nebraska Computer of Laurel and Connecting Point of Norfolk. HunTel Systems of Blair provides cable modum access. Qwest Communications of Norfolk provides private line access at T-1 and higher.

POST OFFICE

The post office in Laurel has one mail receipt and one dispatch daily. The nearest general mail facility is located in Norfolk, 42 miles southwest.

PACKAGE DELIVERY SERVICES

Overnight express service availability:

	Federal Express	UPS	U.S. Post Office
Latest Pick-up Time	12:00 noon	1:00 p.m.	4:00 p.m.
Earliest Delivery	12:00 noon	1:00 p.m.	7:15 a.m.
Next Day Delivery Guarantee	Yes	Yes	Yes
Saturday Delivery Guarantee	Yes	Yes	Yes

NEWSPAPER

The Laurel Advocate, the local weekly newspaper, has 975 subscribers. Other newspapers delivered locally include the Sioux City Journal, Norfolk Daily News, Omaha World-Herald, and the Wayne Herald.

RADIO

Radio stations which carry local news include:

Call Letters	Frequency	Location
KTCH	104.9 MHz	Wayne
KTCH	1590 KHz	Wayne
KUSO (US 92)	92.7 MHz	Norfolk
WJAG	780 KHz	Norfolk

TELEVISION

Television stations carrying local news include:

Call Letters	Channel	Location
KCAU	9	Sioux City, IA
KMEG	14	Sioux City, IA
KPTH	44	Sioux City, IA
KTIV	4	Sioux City, IA

Cable TV service is available on 38 basic channels.



Laurel Advocate

TAX STRUCTURE

VALUES FOR TAX LEVY PURPOSES – CITY OF LAUREL

All real property is subject to tax at market value. Agricultural land is valued at 80 percent of its actual value. Personal property that is used in a trade or business and is depreciable is subject to tax at its “net book value.” All other personal property is exempt from taxation.

	Actual Valuation		
	2002	2003	2004
Real Estate	\$23,614,315	\$24,161,835	\$24,648,435
Personal Property*	<u>1,087,316</u>	<u>877,770</u>	<u>924,464</u>
TOTAL	\$24,701,631	\$25,039,605	\$25,572,899

*Includes Special (railroad and utilities)

TAX RATE (dollars and cents per \$100 of actual value)

	2002	2003	2004
City	\$0.41378	\$0.40399	\$0.43642
County	.29845	.29845	.29845
School District	1.09583	1.26349	1.25653
Community College	.07000	.08112	.08271
Educational Service Unit	.01820	.01800	.01782
Natural Resource District	.03699	.03483	.03335
Agricultural Society	.00816	.00756	.00846
Fire District	<u>.02744</u>	<u>.03503</u>	<u>.03338</u>
TOTAL	\$1.96885	\$2.14247	\$2.16712

The tax rate at the industrial sites outside the city limits is \$1.730658 per \$100 of actual value.

LOCAL BONDED INDEBTEDNESS

As of August 1, 2005:

City—Revenue Bonds	None
City—General Obligation Bonds	None
School District	None
County	None



Laurel City Office



Laurel Senior Center

LOCAL GOVERNMENT

COUNTY GOVERNMENT

Cedar County has 21 precincts and is governed by three county commissioners, who are elected by popular vote for four-year terms. The next election will be held in 2006. The county belongs to the Northeast Nebraska Economic Development District along with 15 other counties. The 2004–05 actual budget is \$8,462,806. County zoning classifications are:

- A1 Agriculture
- A1A Agriculture
- A1B Agriculture
- A2 Agriculture
- MR Missouri River Recreational District
- R1 Residential District

MUNICIPAL GOVERNMENT

Laurel, a city of the second class, has a mayor-council form of government with a city administrator. The next election will be held in 2006. The 2004–05 actual budget is \$4,497,804. Municipal officials are:

Title	Term of Office
Elected	
Mayor	4 years
Elected by District	
Council Members (4)	4 years
Appointed	
City Administrator	Indefinite

FIRE PROTECTION

Fire protection is provided to the community by a 30-member volunteer fire department. In addition to the city of Laurel, protection is provided to a surrounding area of 67 square miles. The city of Laurel also has mutual aid agreements with eight surrounding departments.

Laurel has 50 fire hydrants. The fire insurance classification inside the corporate limits is 7; outside the corporate limits is 10. Annual expenditures for fire protection during the last three years averaged \$35,000.

Equipment in the fire department:

Year/Make City/Rural	Description
1984 Chevrolet/ Danko	1,500 gal. tanker w/ 250 gpm pump and 1,500 gal. portable tank
1987 Seagrave	1,500 gpm rescue/ pumper w/ 500 gal. tank
1996 Freightliner	2,000 gal. tanker w/ 250 gpm pump and 1,500 gal. portable tank
1997 Chevrolet/ Central States	1,000 gpm pumper w/ 1,000 gal. tank

LAW ENFORCEMENT

Police Department

Laurel employs one full-time and three part-time police officers. Equipment includes computers, technical support equipment, and one patrol car. Annual expenditures for police protection during the past three years averaged \$41,000.

Sheriff's Department

The Cedar County Sheriff's Department in Hartington employs four sworn officers and five support personnel. The department has a canine unit, four patrol cars, technical support equipment, infrared camera, night vision, shot gun, rifle, stinger, and stop strips in each car. The sheriff's department also provides coverage for the Corps of Engineers around Gavins Point Dam with access to a four-wheeler, jet ski, and boat.

State Patrol

Troop B of the Nebraska State Patrol is headquartered in Norfolk, 42 miles southwest of Laurel. There are 50 patrol officers headquartered in Norfolk with two stationed in Wayne, 16 miles south; two in Hartington, 21 miles northwest; and five in South Sioux City, 40 miles east.

STREETS

Laurel has 14 miles of streets, 12 of which are hard-surfaced with concrete or asphalt. One hundred percent of the streets have curbs and 60 percent have sidewalks. A 20-ton load restriction is enforced in Laurel.

Street maintenance includes street cleaning and snow removal.

Street improvements in the next five years include paving 6,350 feet of various streets throughout the community at an estimated cost of \$591,500.

BUILDING AND ZONING REGULATIONS

The National Building, Electrical, and Plumbing Codes are enforced within Laurel. Local zoning classifications are:

- R-1 Residential
- R-2 Residential
- R-3 Residential/Commercial
- C-2 Commercial

PLANNING

Laurel has a five-member planning commission with one alternate; each member serves a two-year term.

The comprehensive plan for Laurel was prepared in 1990 by the Northeast Nebraska Economic Development District.



Laurel Fire Department

COMMUNITY FACILITIES

SCHOOLS AND COLLEGES

Laurel-Concord School System

Type of School	Classrooms	Students	Teacher/ Pupil Ratio	Computer/ Pupil Ratio
Elementary (K–6)	15	196	1:12	1:4
Jr.–Sr. High School (7–12)	22	192	1:12	1:1

School District 54 in Laurel covers 183.6 square miles and has a 2004–05 actual valuation of \$187,518,348, with an average valuation of \$472,338 per student. This Class 3, Type K–12 district is accredited by the state of Nebraska and the North Central Association.

The 2003–04 school operating budget totaled \$3,414,173, with an average cost per pupil of \$8,500.

The elementary school, built in 1978, has a capacity of 350. The junior–senior high school, with a capacity of 350, was built in 1919 with numerous additions, the most recent in 1996.

Test Results

Name	% Students Taking Test	Average Score
7th Grade	100	63.9%tile
Terra Nova		
ACT	71	23

It is estimated that 98 percent of the eighth grade students finish high school, 80 percent of the graduating seniors pursue a college degree, and 17 percent of the seniors enter the job market immediately after graduation.

Programs are offered in the following areas: Agribusiness, Agricultural Leadership, Agricultural Mechanics, Animal Science, Applied Business Communications, Business Law, Child Development, Computer Applications, Drafting Technology, Electricity/Advanced Woodworking, Family Living, Intro to Agriculture, Intro to Business, Intro to Technology, Life Skills, Microsoft Office XP, Money Management, Plant Science, and Spanish.

Laurel-Concord Public School, in partnership with the city of Laurel, is committed to creating a “learning community.” Recognizing that learning is a life-long process and that school and community are one, the school administration has established a process so adult and non-traditional learners may be accommodated. Serious efforts are made to determine the learning needs of credit and non-credit learners. Ongoing contact is made with post-secondary partners such as the University of Nebraska, Wayne State College, and Northeast Community College. Numerous non-credit learning workshops are held based upon individual and community needs. Laurel-Concord Public School and the Community Learning Center take on a holistic approach to community learning.

Educational Service Unit

Educational Service Unit 1, headquartered in Wakefield, serves Cedar, Dakota, Dixon, Knox, Thurston, and Wayne counties. Services available in special education include program supervision, physical therapy, occupational therapy, psychological education evaluations, speech therapy, audiological testing, transition consultants, vision consultant, behaviorally disordered student program, mentally handicapped student program, and early childhood special education services. Other services include staff development, teacher in-service, Internet, technology training, media and teacher resource library, media delivery, computer and equipment repair, and cooperative purchase program.

Community College

Laurel is part of the **Northeast Community College (NECC)** service area. The college, governed by an 11-member elected board, serves

20 counties in northeast Nebraska from the main campus located in Norfolk, 42 miles, and through regional education centers located in O'Neill, West Point, and South Sioux City.

Enrollment at Northeast Community College for 2004–05 included 7,291 students taking credit courses and 19,007 students taking noncredit, continuing education classes.

NECC offers more than 70 technical, vocational, business, and liberal arts majors preparing the student for immediate employment or transfer to a four-year college or university. In May 2005, the college awarded 671 diplomas and degrees. According to the latest Graduate Employment Report, some 99 percent of the 2004 graduates seeking employment found jobs.

The Graduate Employment Report also showed that 29 percent of the 2004 graduates chose to continue their education, with most transferring to a four-year school. Other data confirms that college transfer students from NECC who continue their educations at four-year institutions do as well as or better than native and other transfer students.

The Business and Industry Division at NECC works with area industries, retail and service establishments, agriculture, and other agencies in planning employee development and training. The programs can be delivered on site at the company or at the state-of-the-art facilities at NECC. Training is arranged at any time of the day or evening to meet the organization's special needs.

The Business and Industry Division served 247 employers and trained more than 5,500 employees through customized training workshops and seminars in fiscal year 2004–05. The division also worked with 18 communities on strategic planning and economic development initiatives. More than 40 individuals seeking to start or expand their businesses received assistance through this division. An additional 15 minority-owned businesses were provided start-up assistance and consulting services. Northeast also assisted in recruiting several new companies and divisions to the region, resulting in more than 600 new jobs.

The 205-acre main campus includes 19 buildings with classroom, shop, and lab facilities; library/resource center; student center; an activities center with gym and theater; the Lifelong Learning Center; residence hall for students; and two apartment buildings for student living. In 2004 Burkhardt Hall, a 147-bed residence hall addition, and the \$2.4 million Agriculture Complex, one mile east of the main campus, were dedicated. The Agriculture Complex includes a 550-seat arena and four classrooms. Northeast also owns a 566-acre college farm with all facilities necessary for teaching farm operations. The college is one of the best computer-equipped educational institutions in the state. In 2005 a \$2.57 million addition was completed to the Cox Activity Center. The addition added approximately 30 rooms that now house the radio/TV broadcasting, audio recording technology, and music departments.

Northeast Community College Representative Sample of the Class of 2005		
Program	Degree/Certificate	Conferred
Administrative Assistant	AAS	19
Administrative Assistant	1-year diploma	10
Agriculture	AAS	72
Audio Recording Technology	AAS	5
Auto/Auto Body Technology	AAS	40
Computer Science/MIS	AAS	19
Electromechanical	AAS	9
General Studies (academic transfers)	AAS & AA	61
Nursing-LPN	1-year diploma	42
Nursing-ADN	AAS	25
Utility Line	AAS	36



Laurel-Concord Elementary School



Laurel-Concord High School



Community Learning Center

The South Sioux City Education Center moved into a new 10,000-square-foot facility in South Sioux City in 2005. The state-of-the-art education center houses several classrooms, a large business-industry training room, computer lab, distance-learning classroom, conference rooms, and administrative offices. The center has classes leading to an associate of arts degree with a business administration or general studies emphasis and associate of applied science degree in administrative assistant-medical and business management. The presidents of NECC and Wayne State College signed a Memorandum of Understanding for a proposed campus in South Sioux City. When the campus is complete, students will be able to take their freshman- and sophomore-level courses from Northeast and then take junior- and senior-level or graduate-level courses from Wayne State College at the same location in South Sioux City.

For more information on Northeast Community College, call (800) 348-9033 or visit the Northeast Community College website at www.northeastcollege.com.

Lifelong Learning Center

The **Lifelong Learning Center** at Northeast Community College in Norfolk serves the business and professional community through a variety of uses. The 20,000-square foot educational wing includes two classrooms which can be opened into one large room, two distance learning classrooms, a computer center for software training, and the conference center that can be divided into six rooms and accommodate up to 700 people. Full technology and food services are available to make the center a highly desirable location for meetings, training activities, and conferences.

In addition to the associate degree and continuing education programs offered through Northeast Community College, the Lifelong Learning Center serves as a clearinghouse for educational offerings from Educational Service Unit 8, Lower Elkhorn Natural Resources District, UNL Northeast Research and Extension Center, University of Nebraska Cooperative Extension Madison County, and Wayne State College, as well as other public

and private institutions. Using state-of-the-art distance education technology and live instruction, several bachelor's, master's, and doctorate degrees are offered, including computer science and engineering, industrial management systems engineering, and two MBA programs.

For more information on the Lifelong Learning Center, its programs and facilities, call the facility's coordinator at (402) 844-7246.

Colleges

Wayne State College (WSC) located in Wayne, 16 miles from Laurel, serves approximately 3,400 students from throughout Nebraska and Iowa as well as more than 29 other states and 20 foreign countries. At the undergraduate level, WSC offers more than 70 nonteaching majors and minors plus 38 various teaching endorsements in four academic schools including arts and humanities, business and technology, education and counseling, and natural and social sciences. Masters degrees are also available in business and education.

Of those undergraduate students declaring a major, approximately 14 percent major in the arts and humanities, 20 percent in education and counseling, 29 percent in business and technology, and 37 percent in natural and social sciences.

Founded in 1891, the college became a State College in 1909. The picturesque 128-acre campus serves as a state arboretum and features a walking/jogging trail, numerous indoor and outdoor recreation facilities, a renovated and expanded Student Center, a state-of-the-art business building, and a new studio arts building.

The Office of Continuing Education at Wayne State College offers undergraduate and graduate coursework via Internet and distance learning. In addition, a variety of courses are also offered on-site in several area towns and cities. Schedules and course offerings vary.

For more information, contact Wayne State College at (800) 228-9972 or visit www.wsc.edu.

Program	Wayne State College			
	Undergraduate		Graduate	
	Majors*	Degrees**	Majors*	Degrees**
Applied Human & Sport Physiology	20	1	—	—
Art	42	5	—	—
Business	534	147	60	16
Chemistry	47	24	—	—
Computer Information Systems	69	19	—	—
Computer Science	31	1	—	—
Counselor Education/Counseling	0	0	72	13
Criminal Justice	172	29	—	—
Curriculum & Instruction	0	0	306	149
Early Childhood	73	12	—	—
Elementary Education	363	74	—	—
English	83	18	—	—
Exercise Science	68	15	4	3
Family & Consumer Sciences	47	19	—	—
French Education	2	—	—	—
Geography	24	9	—	—
Graphic Design	47	7	—	—
Health & PE	55	12	—	—
History	41	6	1	—
Human Service Counseling	88	29	—	—
Industrial Technology	90	16	—	—
Interdisciplinary Studies	6	2	—	—
Life Sciences	103	20	—	—
Mass Communications	54	10	—	—
Mathematics	42	14	—	—
Middle Level Education	24	—	—	—
Modern Language and Culture	0	—	—	—
Music	49	4	—	—
Natural Sciences	7	3	—	—
Physical Science	0	1	—	—
Political Science	28	7	—	—
Pre-Professional	192	—	—	—
Psychology	73	25	—	—
School Administration	0	0	61	23
Social Sciences	47	10	5	3
Sociology	25	6	—	—
Spanish	30	3	—	—
Special Education	47	8	2	4
Speech Communications	55	11	2	2
Sport Management/Leisure Services	98	18	17	6
Technology	11	3	—	—
Theatre	20	7	—	—
Undeclared	351	—	—	—

* Includes first and second majors as of fall 2005

**Degrees awarded December 2004 through August 2005



Immanuel Lutheran Church - Missouri Synod



The New Beginning Fellowship Church



St. Mary's Catholic Church



United Lutheran Church



United Methodist Church



United Presbyterian Church

Other Schools

Colleges, universities, and community colleges frequently attended by Laurel-Concord graduates include:

Community/College or University	Mileage
Wayne, NE Wayne State College	16
Sioux City, IA Briar Cliff College Morningside College Western Iowa Community College	42
Norfolk, NE Northeast Community College	42
Yankton, SD Yankton College	54
Omaha, NE Creighton University College of St. Mary's University of Nebraska at Omaha	133
Lincoln, NE Nebraska Wesleyan University University of Nebraska-Lincoln	189
Kearney, NE University of Nebraska at Kearney	200

CHURCHES

Denomination	Number of Churches
Catholic	1
Lutheran—Association of Free Lutheran Churches	1
Lutheran—Missouri Synod	1
Methodist	1
Nondenominational	1
Presbyterian of the U.S.A.	1

HEALTH CARE

Clinics

Laurel Mercy Medical Clinic is an outpatient clinic staffed by one family practice physician. The clinic is operated as a satellite clinic from Northeast Nebraska Medical Group from Wayne.

Rescue Squad

The rescue squad in Laurel is comprised of 12 volunteer Emergency Medical Technicians who respond to calls with two fully equipped ambulances both containing an automatic defibrillator.

Hospital

Providence Medical Center (PMC) in Wayne, 16 miles south of Laurel, first opened its doors to residents in northeast Nebraska in 1975 under the operation of the Missionary Benedictine Sisters. The 25-bed, acute care, critical access hospital provides quality healthcare to more than 15,000 people. PMC provides Medicare certified home health, hospice, and private pay personal care. Twelve specialty clinics and visiting specialists are available on a regular basis.

The radiology department has state-of-the-art radiology equipment and a high-speed, quad-slice CT scanner. The radiologic technologists are registered in radiography, mammography, CT, ultrasound, and vascular imaging. Mobile MRI and nuclear medicine are regularly accessible.

The hospital has a new hospice family room, coronary care units for intensive care patients, and an ancillary services wing that includes laboratory and emergency/outpatient services as well as radiology. A Lifeline Emergency Response System is provided for people who qualify and reside within a 25-mile radius of Wayne. The therapy department includes physical, occupational, and speech therapies.

Medical nurses are specifically trained in advanced skills related to labor and delivery process. Other services offered include mental health assessments and evaluations, individual and marriage therapy, home counseling and support services, drug and alcohol evaluations and treatments, crisis intervention, grief counseling, oncology management sessions, and bereavement support groups. All services are provided by an on-staff certified mental health practitioner.

Providence Wellness Center, staffed with a professional trainer and director, offers the latest

in exercise technology to its members. Membership is open to the public.

Laurel residents also utilize **St. Luke's Regional Medical Center**, a 351-bed hospital, and **Mercy Medical Center**, a 287-bed hospital, both located in Sioux City, Iowa, 42 miles east of Laurel. **Faith Regional Health Services** is a 166-bed in Norfolk, 42 miles southwest of Laurel.

NURSING HOMES

Hillcrest Care Center, built in 1978, is a 41-bed nursing home certified for Medicare and Medicaid. The nursing home offers physical and occupational therapy, a whirlpool, and day care for adults.

Adjoining the nursing home is an accredited assisting living unit with ten apartments and a community room.

LIBRARY

The **Community Learning Center** in Laurel contains 20,315 volumes and has an average annual circulation of 32,073. The library provides Internet, preschool programs, summer reading for youth, distance learning, and a meeting room for organizations. Adult education and continuing education classes are held at the library. Available library materials include audiobooks, magazines, newspapers, audiovisual equipment, interlibrary loans, copiers, and laminators.

RECREATION

Laurel has two city parks, each covering one city block. The **City Park** has a sand volleyball court, playground equipment, stage platform, shelter house, museums (school house and Laurel's first home), and rest rooms. Softball and baseball fields are located nearby. The **Lion's Club Park** has a swimming pool, bathhouse, two tennis courts, a basketball court, and playground equipment.

Laurel has two unsupervised playgrounds. Volunteers make up the city recreation board and a pool manager and lifeguards are employed on a seasonal basis. Annual expenditures for the last three years averaged \$12,000. The city contributes

to the budget and fund-raisers help finance the programs.

Area facilities:

Boating	—	Boating on Lewis & Clark Lake, Yankton, SD, 46 miles
Bowling	—	One bowling alley with 8 lanes
Camping	—	Camping available at parks; Ponca State Park, 27 miles; Pierce State Park, 34 miles; Lewis & Clark Lake, Yankton, SD, 46 miles
Fishing	—	Fishing at Pierce State Park, 34 miles; Lewis & Clark Lake, Yankton, SD, 46 miles; and many local ponds
Golf Courses	—	One public, 9-hole grass greens with clubhouse
Hunting	—	Hunting for pheasant, water fowl, doves, deer, and turkey
Miniature Golf	—	Miniature golf within 42 miles
Sand Volleyball	—	Court in City Park
Skating	—	Roller skating rink within 60 miles
Soccer	—	Youth recreation leagues in spring
Swimming	—	Pool in park; year round at the YMCA in Sioux City and Norfolk, both 42 miles
Tennis	—	Two courts, six courts in Wayne, 16 miles
Theatres	—	One twin indoor theatre seating 360, Wayne, 16 miles

Annual celebrations include Ag Days in June. Activities include parade, park activities, games, baseball games, golf tournament, alumni banquet, and community theatre.

Recreation programs for youth include baseball, softball, swimming, soccer, football, basketball, and wrestling.



Laurel Mercy Medical Clinic



Hillcrest Care Center



Hillcrest Assisted Living



Cedarview Country Club Golf Course



Laurel Swimming Pool



City Park Playground

The Laurel Senior Center includes daily activities, pool tournaments, and potluck meals. Computer with Internet access is available.

Other local attractions include the Maun Museum, which was built in 1892, and the Morning Glory School House Museum, which was built in 1932 and moved and refurbished as a museum. Both attractions are located in City Park and open by appointment. A historical marker located on the south edge of Laurel commemorates the spot where two B-17 bombers crashed on a practice mission.

Cultural activities are provided by a community theatre with two productions a year.

HOUSING

New Construction

Seven new homes were constructed in 2003 and 2004 and it is estimated two will be built in 2005. The cost of new home construction averages \$100 per square foot.

Building permits issued during the last five years:

Single Family	7
Duplexes	1

Housing Market (as of 4/05):

Number of Homes on the Market

Single Family 13

Avg. Selling Prices (New and Existing)

Single Family Home
1,000 sq. ft. - 3 bedrooms \$70,000

Number of Single Family Homes for Sale by Price (New and Existing)

Less than \$100,000 13

Rentals

Two Bedroom Home \$350 to \$400
Apartment Vacancy Rate less than 10%

Low-Income and/or Retirement Housing

Hill Crest Colonial Manor, 16-unit retirement housing facility, was built in 1979. The facility has one- and two-bedroom handicap accessible units. All maintenance and utilities are provided.

Assisted Living

Hillcrest Assisted Living, attached to the Hillcrest Care Center, was built in 1978. Hillcrest Assisted Living has 10 apartments, accommodating approximately 16 people, and a community room. Meals, nursing staff, and planned activities are also provided.

FINANCIAL

As of March 2005:

Name	Capital		
	Accounts	Deposits	Loans
	----- <i>thousand dollars</i> -----		
First National Bank of Belden	\$2,596	\$26,301	\$25,181
Security National Bank	\$9,818	\$78,806	\$65,156



Hill Crest Colonial Manor



First National Bank of Belden - Laurel Branch



Security National Bank

COMMUNITY SERVICES

PROFESSIONAL

Attorneys	1
Auctioneers	3
Certified Public Accountants	2
Dentists	1
Medical Doctors (residing in your community)	
—general practitioners	1
Nurses, Registered	5
Pharmacists	2
Physician Assistants	1
Massage Therapists	1
Veterinarians	1

BUSINESS AND COMMERCIAL

Accounting/Bookkeeping Agencies	3
Agricultural Implement Dealers	2
Antique Shops	1
Apparel Stores—combination	1
Appliance Stores	3
Auto Supply Parts	4
Automobile Dealers	1
Bakeries (Amish Bakery once a week)	1
Banquet Facilities, Halls & Auditoriums	3
Beauty Salons & Barber Shops	6
Bed & Breakfast	1 (1 room)
Caterers	2
Child Care Services	4
Contractors—building	7
—carpentry	7
—concrete	2
—electric	3
—excavating	2
—general	4
—gravel	2
—heating & air conditioning	3
—painting	2
—plumbing	2
—remodeling & repairing	7
—roofing	7
—well digging	1

Convenience Stores	2
Drug Stores	1
Dry Cleaning	2
Fitness Center	1
Floral Shops	1
Garbage Collection	1
Gift Shops	3
Grocery Stores	1
Hardware Stores	2
Insurance Companies	3
Landscaping Equipment & Supplies	1
Lawn Services	1
Machine Shops	2
Motels	1 (20 rooms)
Nurseries & Garden Centers	2
Preschools	1
Real Estate Firms	2
Restaurants	3
Sale Barns	1
Service Stations (gas & oil)	2
Sporting Goods	1
Welding Shops	2

AGRICULTURE & RAW MATERIALS

AGRICULTURE

2002 Statistics	Cedar County	State of Nebraska
Number of Farms	949	49,355
Land in Farms (acres)	459,952	45,903,116
Average Size of Farms (acres)	485	930
Market Value of Agricultural Products Sold	\$167,970,000	\$9,703,657,000
Market Value Per Farm	\$176,997	\$196,609
Total Acres Irrigated	84,511	7,625,170
Percent of Farmland Irrigated	18.4%	16.6%
Five-Year Average Production of Leading Crops (1999–2003)		
All Alfalfa Hay	140,196 tons	4,721,000 tons
Corn for Grain	16,330,260 bu.	1,074,450,000 bu.
Oats	364,880 bu.	3,827,000 bu.
Soybeans	4,428,740 bu.	187,201,000 bu.
Five-Year Average Livestock Population (1999–2003)		
All Cattle	102,000	6,462,200

During the last ten years Cedar County ranked in the top three counties in Nebraska in the production of oats and in the top ten counties in the production of alfalfa hay. Cedar County also ranked in the top ten counties in the production of soybeans six of the last ten years.

Source: National Agriculture Statistics Service
2002 Census of Agriculture

RAW MATERIALS

Metallic minerals are not found in the area; however, nonmetallic minerals of sand and gravel, are available in unlimited quantities.

Commercial forest land in Cedar County consists of 4,000 acres of Elm, Ash, Cottonwood, Oak, and Hickory. This land is located along the south shore of the Missouri River.

CLIMATE

TEMPERATURE, PRECIPITATION, AND HUMIDITY

Month	AVERAGES						
	Temperature*			Precipitation*		Humidity**	
	Min.	Mean	Max.	Rain (Inches)	Snow (Inches)	Morning	Afternoon
January	10.7	20.7	30.7	0.57	6.4	76	65
February	16.2	26.9	36.8	0.83	6.6	79	65
March	23.4	35.0	46.6	1.82	7.4	80	62
April	34.5	47.1	59.7	2.55	1.8	79	52
May	46.6	58.4	70.2	4.18	0.0	80	53
June	57.3	68.5	79.6	4.34	0.0	82	55
July	62.3	73.2	84.2	3.21	0.0	84	56
August	60.1	71.6	83.0	2.92	0.0	86	58
September	49.8	62.8	75.6	2.45	0.0	83	54
October	37.6	50.4	63.2	1.71	0.5	79	52
November	23.5	34.1	44.7	1.18	3.6	80	60
December	14.5	24.1	33.9	0.61	5.9	79	66
Annual	36.4	47.7	59.0	26.38	32.2	81	58

*Wayne data

**Recorded at Norfolk Weather Station

FROST DATA

Average date of last frost in spring	May 4
Average date of first frost in fall	September 28
Average length of growing season	147 days
Average number of "heating degree days" based on 65° Fahrenheit	7,051
Average number of "cooling degree days" based on 65° Fahrenheit	779
Wind speed in miles per hour (annual average)	12
Prevailing wind direction (annual average)	South

Source: High Plains Regional Climate Center, University of Nebraska, 1948–2004, www.hprcc.unl.edu