

COMMUNITY FACTS McCOOK, NEBRASKA

www.mccookne.org

MAY 2005

POPULATION (Official U.S. Census)

	<u>2000</u>	<u>2003 Est.</u>
McC <small>OO</small> ck	7,994	7,847
Red Willow County	11,450	11,252
Labor Market	36,427	35,421

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 McCook, Nebraska. This material was compiled by the McCook Economic Development Corporation and Nebraska Public Power District in order to promote community development.

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Section headings are hot linked within this Facts Book. Click on the blue text links to jump to a new section. Clicking on the blue section headings will return you to the Table of Contents.

TABLE OF CONTENTS

GENERAL INFORMATION

LOCATION	1
POPULATION	1
LOCAL ECONOMY	2
ELEVATION	2
TOPOGRAPHY	2
HISTORY	2

ECONOMIC DEVELOPMENT

MANUFACTURERS	5
MAJOR NONMANUFACTURING EMPLOYERS	7
ECONOMIC DEVELOPMENT ORGANIZATION	8
INDUSTRIAL SITE AVAILABLE	8

LABOR

LABOR SUPPLY	13
UNIONIZATION	15
WAGES	15
FRINGE BENEFITS	17

TRANSPORTATION

RAILROADS	19
MOTOR	19
AIR	20
WATER	20

UTILITIES

ELECTRICITY	21
NATURAL GAS	23
OTHER FUELS	23
WATER	23
SEWERAGE	24
SOLID WASTE DISPOSAL	25
RECYCLING	25

COMMUNICATIONS

TELECOMMUNICATIONS	27
INTERNET	27
POST OFFICE	27
PACKAGE DELIVERY SERVICES	27
NEWSPAPER	27
RADIO	27
TELEVISION	28

TAX STRUCTURE

VALUES FOR TAX LEVY PURPOSES – CITY OF MCCOOK 29
TAX RATE 29
CITY SALES TAX 29
LOCAL BONDED INDEBTEDNESS 29
CITY BOND ISSUES 30
COUNTY BOND ISSUES 30
SCHOOL BOND ISSUES 30

LOCAL GOVERNMENT

COUNTY GOVERNMENT 31
MUNICIPAL GOVERNMENT 31
FIRE PROTECTION 31
LAW ENFORCEMENT 32
STREETS 33
BUILDING AND ZONING REGULATIONS 33
PLANNING 33

COMMUNITY FACILITIES

SCHOOLS AND COLLEGES 35
CHURCHES 41
HEALTH CARE 42
NURSING HOMES 45
LIBRARY 45
RECREATION 45
HOUSING 48
FINANCIAL 50

COMMUNITY SERVICES

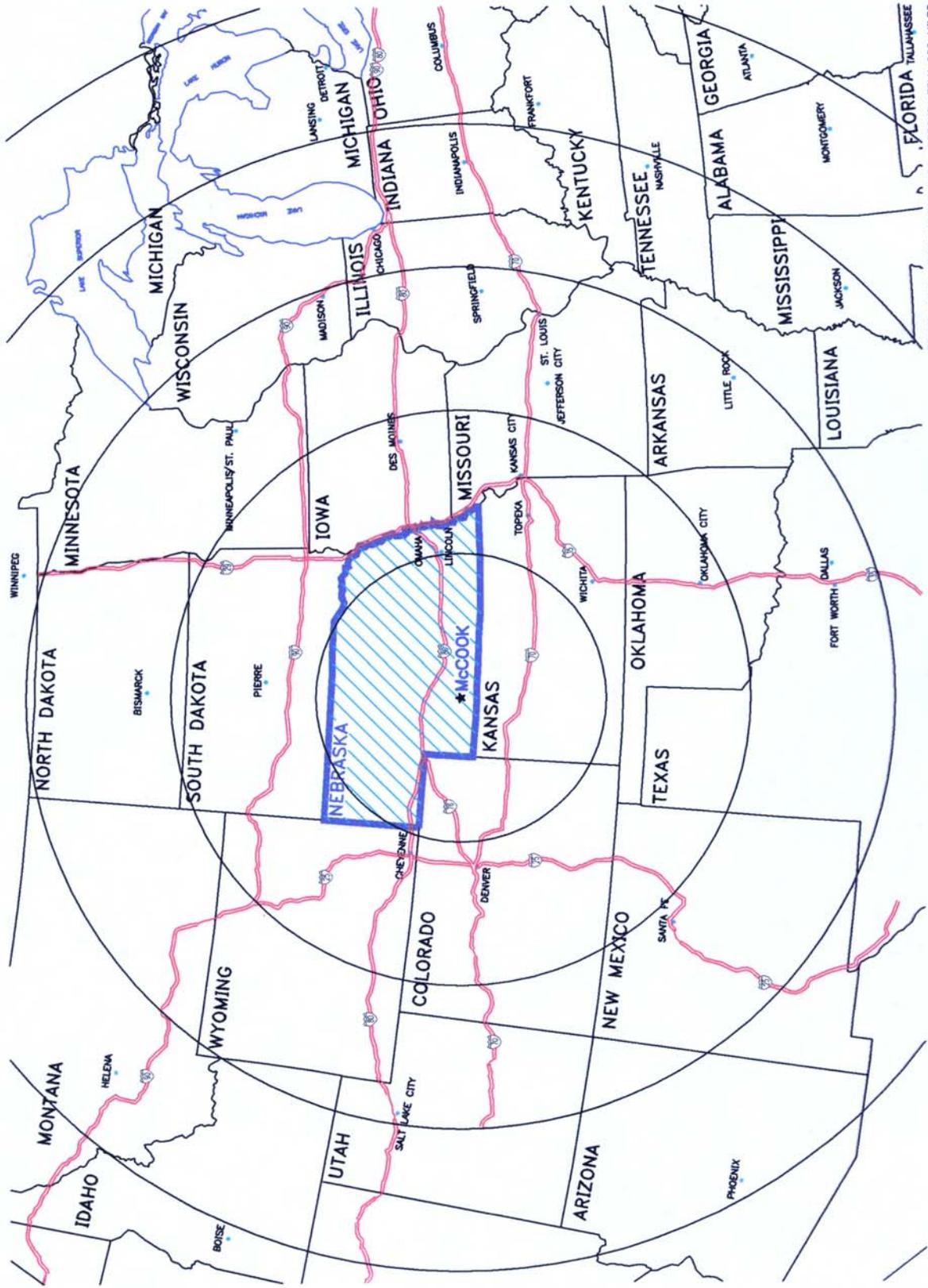
PROFESSIONAL 51
BUSINESS AND COMMERCIAL 52

AGRICULTURE & RAW MATERIALS

AGRICULTURE 55
RAW MATERIALS 55

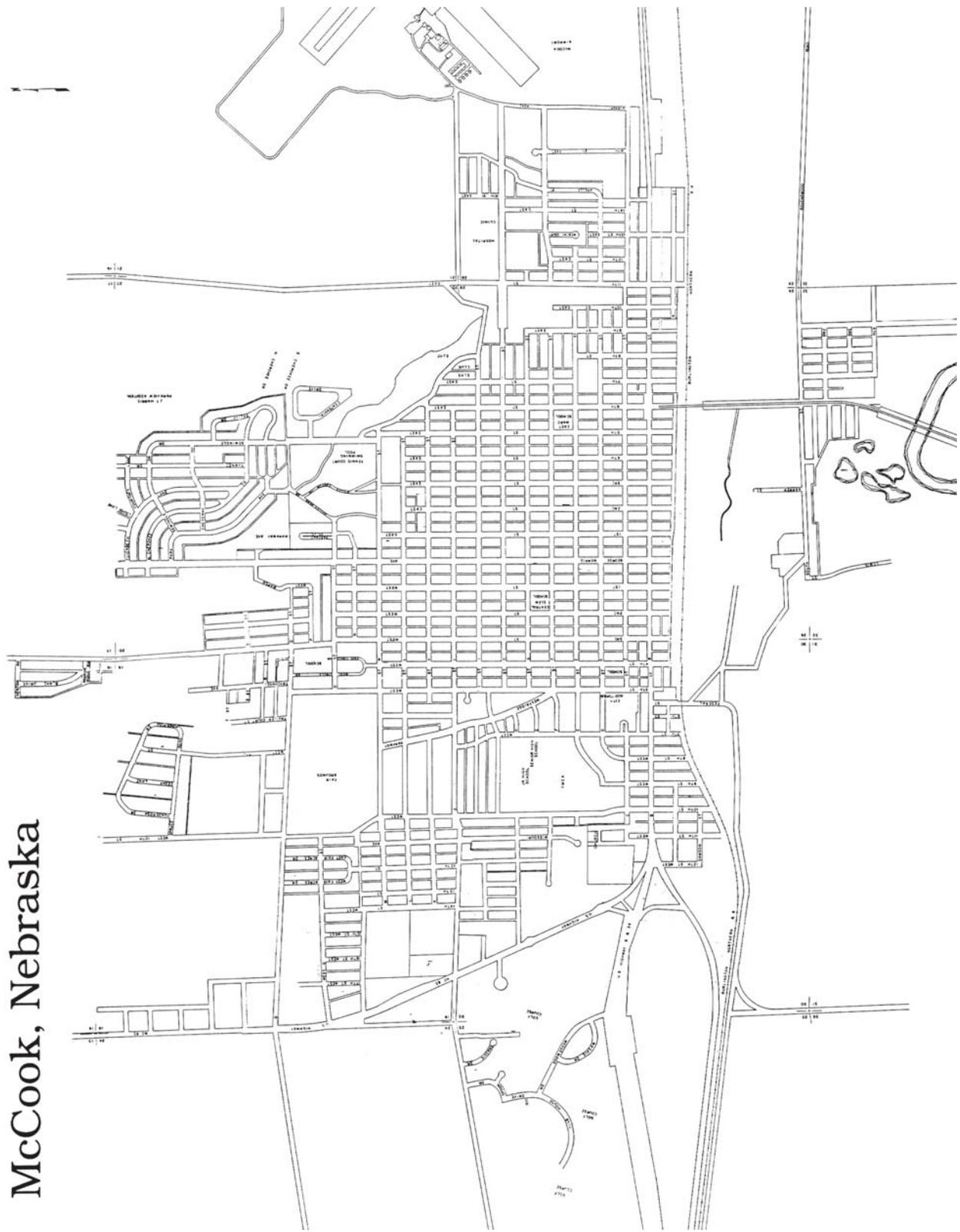
CLIMATE

TEMPERATURE, PRECIPITATION, AND HUMIDITY 56
FROST DATA 56



SCALE: EACH CIRCLE REPRESENTS APPROXIMATELY 200 MILES

McCook, Nebraska



GENERAL INFORMATION

LOCATION

McCook, the county seat of Red Willow County, is located in southwestern Nebraska, 14 miles from the Kansas border. U.S. Highways 6, 34, and 83 intersect in the community. Interstate 80 is 70 miles north and Interstate 70 is 90 miles south of McCook. McCook is 264 miles northeast of Denver and 289 miles southwest of Omaha.

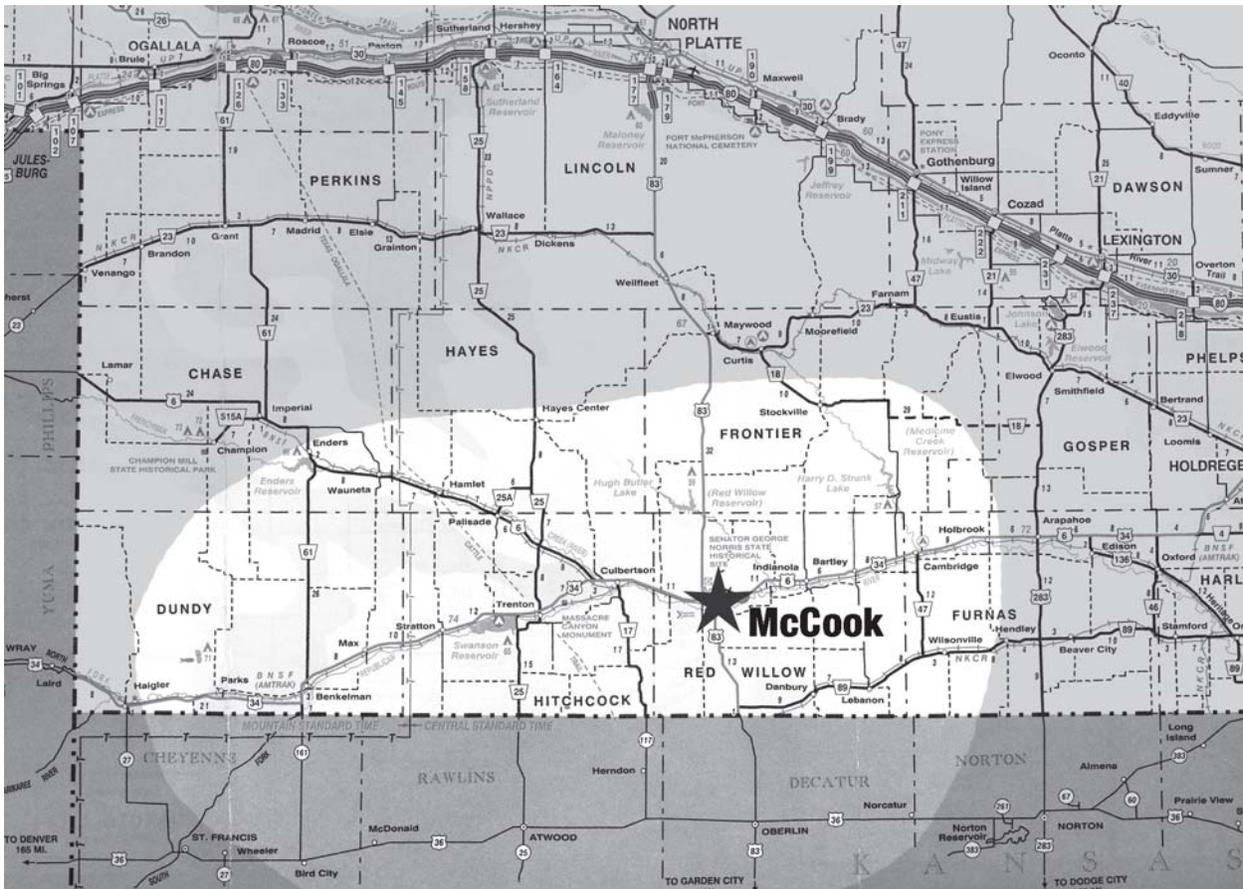
POPULATION (U.S. Census)

Year	McCook	Red Willow County
1970	8,285	12,191
1980	8,404	12,615
1990	8,112	11,705
2000	7,994	11,450
2003 (Est.)	7,847	11,252

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

One race	11,356
White	11,167
Black or African American	18
American Indian and Alaska Native	44
Asian	19
Native Hawaiian and Other Pacific Islander	2
Some other race	106
Two or more races	92
Hispanic or Latino (of any race)	281

The 2003 U.S. Census estimates 35,421 people live within Red Willow County and the contiguous Nebraska counties of Frontier, Furnas, Gosper, Hayes, and Hitchcock as well as the Kansas counties of Decatur, Norton, and Rawlins.



Primary Retail Trade Area

LOCAL ECONOMY

The economy in and adjacent to McCook, a college town, is driven by farming (corn, milo, soybeans, alfalfa), ranching, cattle and hog feeding, oil production, retail and wholesale sales, education, telemarketing, and manufacturing. Rail transportation and trucking also contribute to the economic viability of the community.

The city of McCook is the retail hub of southwest Nebraska. In 2003 Red Willow County posted a retail pull factor of 1.18, ranking seventh in the state for retail performance by this measure. The retail trade area extends 32 miles east, 37 miles northeast, 24 miles north, 70 miles west, and 49 miles south and contains approximately 26,930 people. Retail firms in McCook reported 2003 net taxable retail sales of \$124,495,323 while Red Willow County reported retail sales of \$128,536,279. Wholesale firms in McCook distribute bulk gas, farm and veterinary supplies, bakery items, chemicals, rubber hose, bleachers, podiatric supplies, and pivot irrigation systems.

ELEVATION

McCook is 2,506 feet above sea level.

TOPOGRAPHY

McCook lies on a terrace just north of the Republican River. The terrain of the area is gently rolling, becoming hilly just north of the city. The soil ranges from rich sandy loam to sandy, and drainage is good.

HISTORY

A railroad decision to establish a division point between Denver and the Missouri River resulted in the location of McCook, Nebraska. The city was established when the Chicago, Burlington, and Quincy Railroad Company authorized the Lincoln Land Company to build a town near the existing site of Fairview, a frontier outpost and cattlemen's trading center along the Republican River.

After the War Between the States, the Lincoln Land Company from Lincoln, Nebraska, began

promoting land in the McCook area in the first issue of the McCook Tribune in June 1882, billing McCook as a new city attracting artisans, trademen, and speculators. The city rose to village status in 1883 and to a second-class city in 1886. The railroad grew simultaneously, becoming the largest depot west of Red Cloud.

By 1883 McCook had attracted numerous businessmen and pioneers and had made significant advances in medical services, community services, fire protection, and municipal water. McCook's first school opened in 1884, with an enrollment of 189. By 1884 the population was 1,177 and grew between 1,500 and 2,000 by 1886.

A thriving cattle business ended in 1885 after the cattle market declined. The McCook Board of Trade was set up in 1888. The railroad built a "round house" for repair and maintenance shops in McCook during that same year. In the 1890s the building of the Meeker-Driftwood Canal south of McCook paved the way for farmers and agricultural specialists to assist nature in crop and livestock production through irrigation.

The 1900s brought rapid residential growth as new sections were annexed and education enrollment increased. The city established telephone and electric utilities as demands for goods and services increased. Present-day McCook Community College began operations in 1926 as the first junior college in the state.

McCook was not without its disasters. In 1928 a tornado destroyed 105 homes and damaged 42. The worst disaster in McCook's history took place in 1935 when a wall of water swept through the Republican River Valley taking many lives and destroying valuable farmland. These disasters, along with the 1930s depression, taxed area businesses and life in general, but McCook residents capitalized on the bad situations.

Beginning in 1947, the present lake system was designed and built; it is owned and operated by the Bureau of Reclamation, U.S. Department of Interior. The lake system includes Trenton Dam on the Republican River, Enders Dam on the Frenchman River, and the dams on Red Willow Creek and Medicine Creek. The

reservoirs created by these dams brought flood prevention, a more stable irrigation environment, and the recreational pursuits of boating and fishing.

In the 1960s oil production in southwest Nebraska became an important contributor to McCook's economic success and stimulated the largest housing boom in McCook's history. Manufacturing evolved in the area—fertilizers, ag chemicals, veterinary supplies, orthotics, rubber hose, and others—with Red Willow County then having the largest manufacturer/employee base in southwest Nebraska. In the late 1990s the McCook Economic Development Corporation was successful in the creation of additional job opportunities in McCook and its surrounding area through the recruitment of Valmont Irrigation (a manufacturer of pivot irrigation systems) and the Nebraska Department of Correctional Services' Work Ethic Camp.

Economic progress stimulated the building of the new Ed Thomas YMCA, Community Hospital, Municipal Airport, and Heritage Hills Golf Course (ranked among the nation's top 75 public courses).

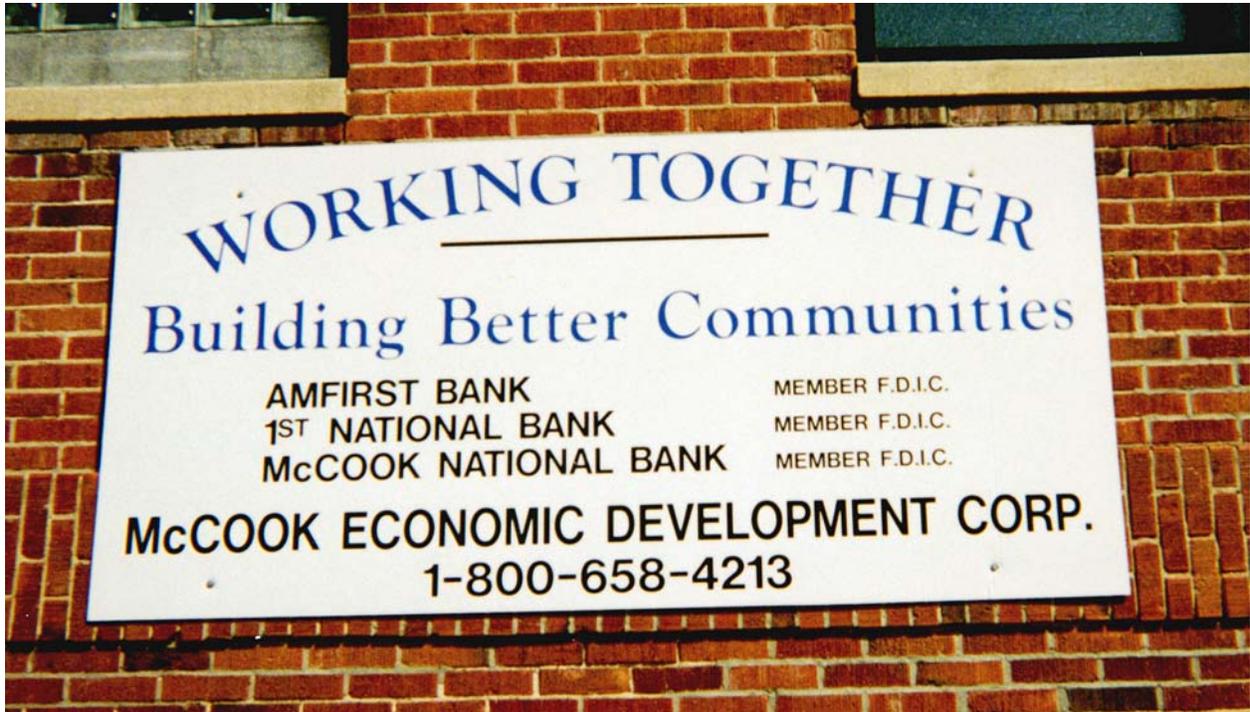
Heritage Square, located in the middle of the city around Norris Park, highlights local history and key leaders who have emerged from the area. It includes a house designed by the world-renown

architect Frank Lloyd Wright; the home of Senator George Norris, the statesman responsible for bringing about rural electrification; the boyhood home of Ben Nelson, who served as Nebraska's governor from 1991 to 1998 and is currently a U.S. Senator; and the home of Frank Morrison, who served as Nebraska's governor from 1961 to 1967.

McCook serves as a "whistle stop" for politicians and famous people and has the distinction of being the home town of three Nebraska governors—Governor E. Benjamin Nelson, Governor Ralph G. Brooks, and Governor Frank B. Morrison. Senator George W. Norris, whom the late President John F. Kennedy described as the most important U.S. Senator in the nation's history, was also a resident of McCook throughout his years of public service.

Throughout its history, McCook has been able to rely on its citizens to organize, maintain, and improve the community and quality of life. The community is large enough for its residents to enjoy the amenities of a city, but small enough to allow the average citizen to participate in the political process.





ECONOMIC DEVELOPMENT

MANUFACTURERS

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	<u>Employees</u>		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
ACME Touch Printers & Designers 1934	Commercial printing & design, promotional products	Regional	2	2	None
Burns Podiatric Laboratory, Inc. 1969	Prescription orthotic devices for feet	Regional & National	12	20 1*	None
Butler's Beef Acres 1973	Meat processing & packaging	Regional	4	2	None
CBS Constructors 1980	Bleachers & grandstands	Regional & National	9	3	None
Frenchman Valley Farmers Co-Op 1986	Chemical blending, feed manufacturing	Regional	28 11*	7 6*	None
Gerhold Concrete 1965	Redi-mix, cement blocks, feed bunks, retaining wall blocks & associated materials	Regional	8	0	None
Harmon's New Concepts 1996	Hot cinnamon toothpicks	Regional, National & Export	4	15	None
HTS, Inc. 1969	Restaurant oil filters supply/metal fabrication	Regional & National	1	0 1*	None
Kugler Company 1923	Agri fertilizers, liquid fertilizers & ammonium thiosulphate (ATS)	Regional & National	69 15*	21 35*	None
McCook Daily Gazette 1911	Daily newspaper & web printing	Regional	8 12*	17 10*	None
			80 Carriers		
McCook Lettering 1983	Screen printing, banners, embroidery on garments	Regional & National	1 1*	5 2*	None

*Part-time and/or seasonal

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	Employees		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
Mike's Achievement Plus 1993	Engraving trophies, awards, name tags, custom & stock metals & ribbons, color sublimating process	Regional & National	1	0 1*	None
Parker Hannifin Corporation Industrial Hose Division (formerly Dayco Corp.) 1971	Industrial rubber hose & mixed rubber compounds	National & Export	187	86	None
Pawnee Aviation** 2005	Light helicopter kits	Regional & Export	10 Total		None
Rye Printing 1977	Commercial printing	Local	0 1*	3	None
Sehnert's Dutch Oven Bakery 1957	Breads, bagels, cakes, cookies & pizza crusts	Regional & National	2 2*	8 12*	None
SW Energy, LLC** 2005	Motor fuel grade ethanol	National & Export	50 Total		None
Springer Magrath 1968	Veterinary supplies	Regional, National & Export	8 2*	15 2*	None
Starship Enterprise 1978	Metal fabricating	Regional	1	0 1*	None
Stockman's Feed & Supply 1971	Livestock & pet feed	Local	5	1	None
Swanson Sign Co., Inc. 1928	Sign manufacturing	Local	1 1*	1	None
UA PAG Service 1962	Seed, fertilizer & chemicals	Local	10 4*	1 1*	None
Valmont Irrigation 1999	Mechanized irrigation systems	Regional, National & Export	132 1*	37	None

*Part-time and/or seasonal

**Announced new plant locations in December 2004, Pawnee Aviation anticipates to employ 10 people and SW Energy, LLC anticipates to employ 50 people

<u>Company/ Year Established</u>	<u>Product</u>	<u>Market</u>	<u>Employees</u>		<u>Union</u>
			<u>Male</u>	<u>Female</u>	
Van Diest Supply 1976	Crop protection chemicals, ground maintenance products & fertilizers	Regional	20	3	None

MAJOR NONMANUFACTURING EMPLOYERS (employing 50 or more)

<u>Employer</u>	<u>Type of Activity</u>	<u>Employees</u>		<u>Union</u>
		<u>Male</u>	<u>Female</u>	
BNSF Railway Company 1882	Rail transportation	80	1	Standard
City of McCook 1882	Government	53 3*	15 8*	Firefighters/ Police
County of Red Willow 1873	Government	18 9*	27 10*	None
Customer Response Teleservices 2002	Telemarketing	5 14*	21 17*	None
Hillcrest Nursing Home 1963	Nursing care	7 4*	94 63*	None
McCook Clinic 1944	Health services	7	34 12*	None
McCook National Bank 1907	Financial services	17 1*	31 5*	None
McCook Public Schools 1882	Education	56 3*	148 2*	MEA
McCook Community College, a division of Mid-Plains Community College 1926	Education	26 18*	27 24*	NEA
McCook Community Hospital 1974	Healthcare services	26 2*	101 102*	None
Wal-Mart Super Center 1985	Retail	68 25*	132 62*	None
Work Ethic Camp 2001	State correctional facility	36	39	NAPE/ AFSCME

*Part-time and/or seasonal

ECONOMIC DEVELOPMENT ORGANIZATION

McCook Economic Development Corporation (MEDC) is an effective partnership of investment-oriented businesses, civic leaders, public entities, and individuals dedicated to economic development within McCook and southwest Nebraska. MEDC's mission is to facilitate the formation, retention, attraction, and expansion of businesses in McCook and the surrounding area.

MEDC is a 501(c)4, not-for-profit corporation comprised of 18 board members. Funds are derived from private sources and special contracts, which include city and county governments.

A full-time housing development director was hired by the corporation in 2003. Grants from Nebraska Department of Economic Development and the Nebraska Investment Finance Authority are helping with the start up costs of the office, which serves Red Willow County.

MEDC's action committees for 2005 include Government Leadership, LB 840 and Tax Base, Zoning, Workforce and Education, and Business Retention and Expansion. The committees are comprised of board members and community leaders.

Successes since 1999, include the recruitment of Valmont Irrigation, a \$30 million, 300,000 square foot industrial plant specializing in mechanical

irrigation equipment employing 169 people; Work Ethic Camp, a \$6.7 million, 42,000 square foot facility that employs 75 people; and Pawnee Aviation, a \$1.5 million helicopter kit manufacturing facility that will employ 40 people; Custom Response Teleservices, a telemarketing firm, expanded and relocated its operation in McCook; SW Energy, LLC, a \$50 million, 60 million gallon ethanol facility that will employ approximately 50 people by 2006; 21st Century Systems, a software development facility for the United States Department of Defense that employs 10 people; and a multi-family housing project in the northeast section of the city. The MEDC has helped create more than 375 new jobs in the area since 1998.

MEDC has developed a 30-acre business park in the southeast part of McCook adjacent to the main line of the BNSF Railway Company and Valmont Irrigation's manufacturing facility. The business park is zoned heavy industrial and has in place water and sewer infrastructure, along with grading and gravel.

Approximately 80 acres of land within the city of McCook are zoned for industry. The price of industrially zoned land ranges from \$1,000 to \$15,000 per acre.

INDUSTRIAL SITE AVAILABLE

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



Burns Podiatric Laboratory, Inc.



Frenchman Valley Farmers Co-Op



Gerhold Concrete



Kugler Company



McCook Daily Gazette



Parker Hannifin Corporation



Stockman's Feed & Supply



Valmont Irrigation



Van Diest Supply



Work Ethic Camp

LABOR

LABOR SUPPLY

- A. Employment in the McCook labor market which is defined as the whole of Red Willow County and the total labor market consisting of Red Willow County and the contiguous Nebraska counties of Frontier, Furnas, Hayes, Hitchcock, and Gosper (Annual average, 2004. Figures for Decatur & Rawlins counties in Kansas were not available.):

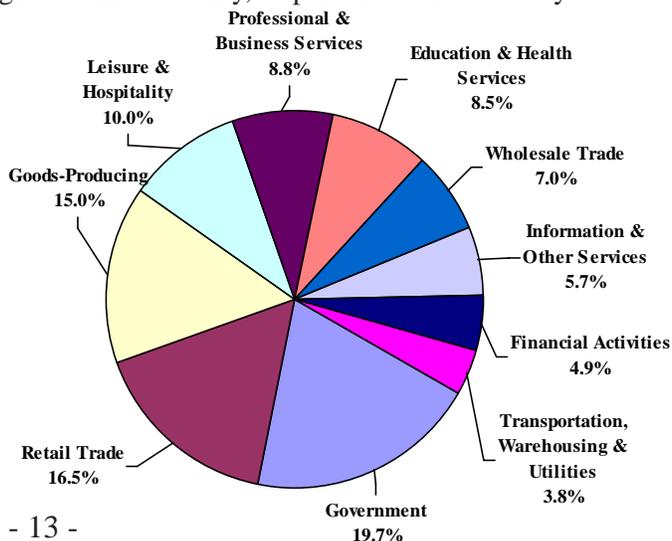
<u>Nonfarm Employment (wage and salary workers)</u>	<u>Red Willow County</u>	<u>Total</u>
Goods-Producing (Manufacturing, Natural Resources, Mining & Construction)	839	1,164
Wholesale Trade	392	(D)
Retail Trade	923	(D)
Transportation, Warehousing & Utilities	211	(D)
Information	(D)	(D)
Financial Activities	275	(D)
Professional & Business Services	492	(D)
Education & Health Services	472	(D)
Leisure & Hospitality	560	787
Other Services	(D)	(D)
Government	1,101	2,817
TOTAL NONFARM WAGE AND SALARY WORKERS	5,582	9,650
Farm Employment*	547	2,638
TOTAL EMPLOYMENT	6,467	13,811
B. Commuting Out of County	510	N/A
C. Unemployment	169	356
TOTAL LABOR FORCE	6,636	14,166
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	1,025	
E. Estimated number of county high school graduates annually	150	
TOTAL POTENTIAL LABOR SUPPLY (B, C, D & E)	1,854	

(D) Data withheld because of disclosure suppression

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

McCook is willing to conduct a labor survey for a prospective industry. In a 2004 survey of demographically similar counties adjoining Red Willow County, 38 percent of those surveyed considered themselves underemployed.

**NONFARM WAGE & SALARY EMPLOYMENT
RED WILLOW COUNTY
ANNUAL AVERAGE 2004**

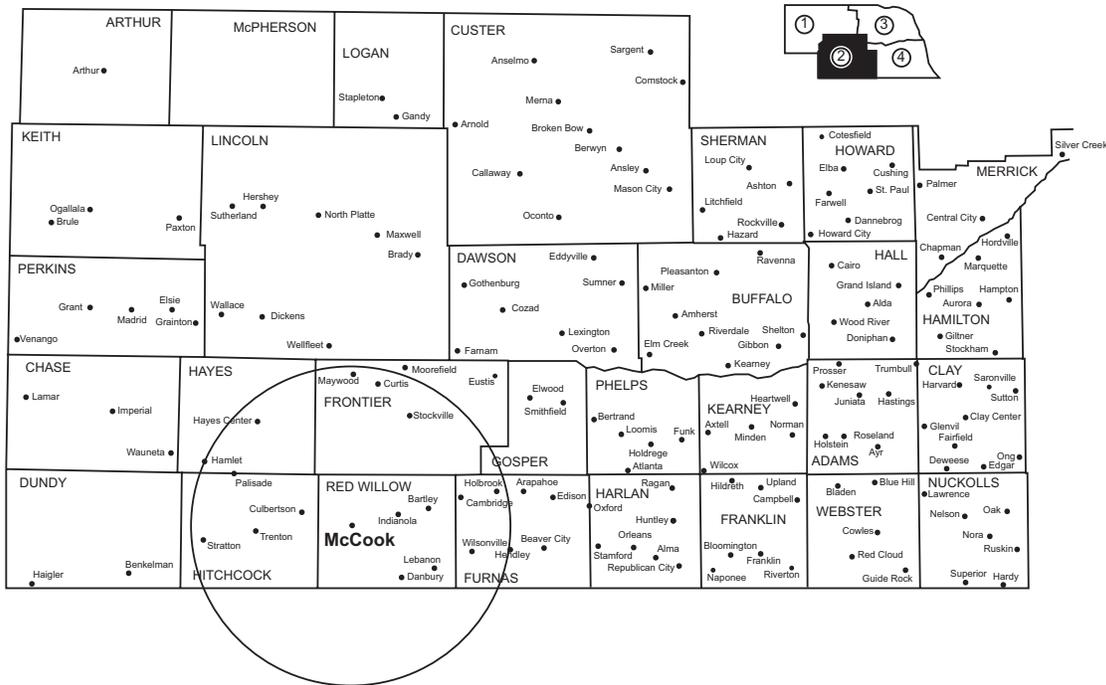


Location	2000 POPULATION DATA					Median Household Effective Buying Income (2003)
	Density/ Sq. Mile	% 65 Yrs & Over	Median Age	% High School Graduate or Higher	% Bachelor's Degree or Higher	
Red Willow Co.	16.0	19.0	39.9	87.9	15.2	\$29,563
Nebraska	22.3	13.6	35.3	86.6	23.7	\$35,948
U.S.	79.6	12.4	35.9	84.0	26.0	\$38,201

Red Willow County had 8,092 eligible voters in 2004; 65.9 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 McCOOK AREA



POPULATION DATA U.S. Census Estimates

2003 Estimate		
City of McCook	—	7,847
Red Willow County	—	11,252
30-Mile Radius	—	21,235

Red Willow County Population by Age/Gender, 2003		
Ages	Male	Female
18-24	627	580
25-44	1,217	1,221
45-64	1,379	1,409

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.

Labor organizations operating in McCook:

Company	Union
BNSF Railway Company	Standard railroad unions
City of McCook Firefighters	McCook Professional Firefighters Association Local 2100
City of McCook Police	McCook Professional Police Association Local 2100
Kinder Morgan	Communications Workers of America
McCook Public Schools	McCook Education Association
McCook Community College, a division of Mid-Plains Community College	Nebraska Education Association
Qwest Communications	Communications Workers of America
United Parcel Service	Teamsters 554
Work Ethic Camp	Nebraska Association of Public Employees/ American Federation of State, County, and Municipal Employees

It is estimated that less than 2 percent of the total nonagricultural labor force in McCook is unionized. There have been no known strikes.

WAGES

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Professional			
Accountants & Auditors	14.09	23.30	41.26
Engineers			
Civil Engineers	19.82	25.16	32.92
Electrical Engineers	17.53	31.17	41.82
Industrial Engineers*	18.60	27.65	45.23
Mechanical Engineers*	19.38	27.04	41.30
Computer Programmers*	12.36	20.78	31.76
Computer Systems Analysts	15.56	20.84	36.06
Registered Nurses	15.64	21.83	27.11
Retail			
Hotel, Motel & Resort Desk Clerks	6.63	8.01	10.03
Retail Salespersons	6.08	8.11	12.47
Truck Drivers-Light or Delivery Services	6.46	10.14	19.58
Driver/Sales Workers	5.86	6.71	14.47
Stock Clerks & Order Fillers	6.78	9.33	14.03
Shipping, Receiving & Traffic Clerks	6.15	8.39	12.60

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

Occupation Title	Hourly Wage (\$)/Percentile		
	10th	50th	90th
Clerical			
Bookkeeping, Accounting & Auditing Clerks	6.43	9.91	16.38
Customer Service Representatives	6.42	8.97	13.94
Data Entry Keyers	6.60	9.63	13.84
Secretaries, excl. Legal, Medical & Executive	7.15	9.87	12.81
Office Clerks, General	5.98	8.23	12.19
Receptionists & Information Clerks	6.45	9.33	12.64
Telemarketers	5.53	6.63	9.93
Unskilled			
Laborers & Freight, Stock & Material Movers, Hand	6.48	8.66	13.07
Packers & Packagers, Hand	5.92	7.64	13.12
Assemblers & Fabricators, All Others	7.72	10.89	13.45
Nursing Aides, Orderlies & Attendants	7.31	8.68	10.96
Semi-Skilled			
Industrial Truck & Tractor Operators	10.31	12.34	15.24
Truck Drivers, Heavy or Tractor-Trailer	7.61	11.95	15.33
Maintenance Workers, Machinery*	10.04	14.89	20.72
Machine Operators			
Lathe & Turning Machine Tool Setters/Oper.*	9.85	12.96	17.13
Drilling & Boring Machine Tool Setters/Oper.*	9.77	13.86	17.81
Milling & Planing Machine Setters/Oper.*	10.53	12.71	16.08
Grinding, Lapping, Polishing & Buffing Mach. Oper.*	9.82	12.53	15.83
Cutting & Slicing Machine Setters/Oper.*	7.86	10.00	14.73
Cutting, Punching & Press Machine Setters/Oper.*	9.00	12.35	16.81
Multiple Machine Tool Setters/Oper.*	10.72	14.12	16.78
Skilled			
Automotive Service Technicians & Mechanics	9.87	12.80	18.31
Electricians	9.93	18.14	32.77
Industrial Machinery Mechanics	14.40	19.25	24.57
Machinists	9.40	10.74	17.98
Tool & Die Makers*	11.82	17.64	22.65
Welders, Cutters, Solderers & Brazers	8.76	11.82	17.45
Welding, Soldering & Brazing Machine Setters*	10.07	13.14	17.25
Technical			
Electrical & Electronic Engineering Technicians	12.40	22.29	28.24
Medical & Clinical Laboratory Technologists	12.89	22.65	27.01
Computer Operators	9.17	11.19	13.61

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

Source: Nebraska Workforce Development, Occupational Employment Statistics Program, Fourth Quarter 2004 wage estimates, All Industries, Mid Plains Region, www.dol.state.ne.us/lmiwages/toc000.htm

Most production workers are paid on a straight-time basis; however, some companies pay production workers on a combination hourly and incentive basis.

FRINGE BENEFITS

Fringe benefits range from 25 to 40 percent of wages.



Excellent Hunting in McCook Area



Fishing is Enjoyed by All



Relaxation in the Park



McCook's Amtrak Station



Photo courteous of Ron Goodson

Amtrak

TRANSPORTATION

RAILROADS

McCook is served by a main line of the BNSF Railway Company with approximately 24 freight trains daily. Switching is done by local switch crews and train crews on a 24-hour basis.

Amtrak provides McCook, 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 15 hours to Chicago and 38½ hours to the West Coast. Amtrak has one train each way daily.

MOTOR

Highways

Four-lane highways passing through the community include U.S. Highways 6 and 34 (east-west) and U.S. Highway 83 (north-south). Local load limits are not imposed on these highways. Interstate 80 is 70 miles north and Interstate 70 is 90 miles south of McCook. U.S. Highways 6 and 34 are modern highways with surfaced shoulders and scenic views along a roadway that runs from Denver to Omaha. These highways have a short connection to Interstate 80 at Kearney, Nebraska, and direct connection to Interstate 76 at Brush, Colorado.

Highway mileage to major cities:

Destination	Mileage
Lincoln	236
Omaha	289
Chicago	753
Dallas	689
Denver	262
Detroit	1,021
Kansas City	412
Los Angeles	1,275
Minneapolis	663
New York	1,527
St. Louis	660
San Francisco	1,468

Reconstruction of U.S. Highway 6 to a five-lane urban section began in 2000 at West 11th Street. In 2003–04 the five-lane urban section expanded to East 7th Street. The section for East 7th Street to Airport Road is scheduled to be rebuilt in 2005, completing the reconstruction of U.S. Highways 6 and 34 through McCook.

Resurfacing of U.S. Highways 6 and 34 from the junction of U.S. Highways 6 and 34 to McCook is scheduled after 2009.

Trucklines

Interstate/intrastate serving McCook:

Nearest Terminal/ Company	Trucks Daily
Culbertson, NE	
Hagan & Sons Trucking	20
Denver, CO	
ATS Specialized, Inc.	2–3
Swift Trucking	1
Deshler, NE	
Keim TS, Inc.	4
Dodge Center, MN	
Freeksen Trucking	1
Fremont, NE	
Fremont Contract Carriers, Inc.	5
Henderson, CO/Omaha, NE	
Werner Enterprises, Inc.	3–5
Holdrege, NE	
Hinz Trucking, Inc.	10
Kearney, NE	
Yellow Transportation	1
Lexington, NE	
Triple S Trucking	2–3 monthly
Lincoln, NE	
Crete Carrier Corp.	8–10
McCook, NE	
Fritz Trucking	6
North Platte, NE	
Nebraska Transport Co., Inc.	1
Norton, KS	
Wesco, Inc.	2
Omaha, NE	
Hunt Transportation	3

Nearest Terminal/ Company	Trucks Daily
Springfield, MO O & S Trucking	2 per week
Springfield, OH Boyd Brothers	3

Bus Line

The Dashabout Roadrunner provides daily service to Omaha and Denver from McCook. Advance reservations are required.

The McCook Public Transit System, receiving federal, state, and local funds, provides public transportation within the city of McCook to anyone, regardless of age. Children age six and under ride the bus free when accompanied by an adult. It is a dial-a-ride system. The fee to ride the bus is \$1.00 for each one-way trip.

Taxi and Charter Service

High Plains Cab Service, with seven cabs, offers taxi service 24-hours a day, seven days a week, for passengers locally or long distance. High Plains Delivery Service provides parcel delivery and courier service.

AIR

McCook Municipal Airport, certified by the Federal Aviation Administration, is located one-half mile



McCook Municipal Airport

northeast of downtown McCook. Great Lakes Aviation, Ltd. provides daily air service:

Destination/Day	Daily Flights
West to Denver, CO	
Monday thru Friday	3
Saturday	1
Sunday	1

The airport provides flight instruction, snow removal, storage, 100 octane and jet fuel, major and minor repairs, Unicom, Automated Surface Observation System, VOR., one Fixed Base Operator, one courtesy car, and weather information. The terminal building consists of a lounge, rest rooms, and telephone.

The airport has two paved and lighted runways, 12-30 (6,000' x 100') and 03-21 (4,000' x 75'). The elevation at the airport is 2,579 feet, the latitude is 40°12'36"N, and the longitude is 100°35'51"W. An \$800,000 pavement repair and replacement project was completed in 2004. An instrument landing system is scheduled to be installed in 2005.

WATER

McCook has no nearby water transportation.



BNSF Railway Company

UTILITIES

ELECTRICITY

The city of McCook's electric distribution system is operated by the Nebraska Public Power District (NPPD) under a lease agreement with the city of McCook. Power is delivered to McCook via McCook's 115 kV transmission system, with the main source originating at a 345 kV substation with 336 MVA of capacity located approximately seven miles from McCook. The 115 kV transmission voltage is stepped down to 69 kV at a 56 MVA substation in northwest McCook, at which point a 69 kV subtransmission line circles McCook, serving five distribution substations with a total capacity of 50 MVA. The distribution system has two voltages, one being 2.4/4.16 kV wye in the downtown business district and the other a 7.2/12.5 kV wye in the outlying areas where the load growth has been the greatest and there is room for additional expansion.

NPPD's Gerald Gentleman Station, a 1,300 MW generation facility is located approximately 85 miles northwest of McCook and the North Platte Hydro is 65 miles north. There is also a 50 MW combustion turbine peaking facility located in McCook.

BASE ELECTRIC RATES (effective 02/01/03)

Summer bills run from June through September.

Residential Service (electric water heat):

Customer Charge: \$13.00 per month	
Summer Winter	
8.51¢	6.26¢ per kWh for the first 750 kWh used per month
6.98¢	3.74¢ per kWh for all additional use
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

General Service:

Customer Charge:	
Single Phase	\$15.00 per month
Three Phase	\$18.50 per month
Summer Winter	
9.72¢	7.56¢ per kWh for the first 1,000 kWh used per month
7.75¢	5.62¢ per kWh for the next 2,000 kWh used per month
7.75¢	5.02¢ per kWh for all additional use
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

Commercial Electric Space Heating:

Customer Charge:	
Single Phase	\$27.50 per month
Three Phase	\$32.50 per month
Summer Winter	
8.40¢	5.17¢ per kWh for the first 200 kWh per kW of demand used per month
3.40¢	2.22¢ per kWh for all additional use
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments	

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

General Service Demand:

Customer Charge:		
Single Phase	\$60.00 per month	
Three Phase	\$70.00 per month	
Summer	Winter	
8.20¢	5.62¢	per kWh for the first 200 kWh per kW of demand used per month
3.25¢	2.35¢	per kWh for all additional use
Minimum Bill: The Customer Charge, subject to applicable Base Rate adjustments		

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations. This rate is also subject to various adders and discounts depending upon the customer’s requirements, metering, etc.

NPPD has an off-peak service rate available to qualifying customers.

Sample Cost per kWh:

kW	kWh	Annual Average ¢/kWh ¹
100	30,000	6.55
100	36,000	5.99
300	90,000	6.36
300	150,000	5.09
500	150,000	6.33
500	180,000	5.80

¹Includes Lease Payment and Gross Revenue Tax.

High Tension Service*:

Customer Charge: \$250.00 per month	
Monthly Demand Charges (base rate charge per kW):	
Summer:	\$11.00 per kW of billing demand
Winter:	\$ 6.00 per kW of billing demand
Spring/Fall:	\$ 6.00 per kW of billing demand

Monthly Energy Charges (base rate charge per kWh):

<u>Seasons</u>	<u>On-Peak</u>	<u>Mid-Peak</u>	<u>Off-Peak</u>
Summer	4.77¢	3.78¢	3.03¢
Winter	2.57¢	2.06¢	1.48¢
Spring/Fall	2.44¢	N/A	1.48¢

Summer rate applies to the Customer’s demand and energy use from July 1 through August 31.

Winter rate applies to the Customer’s demand and energy use from December 1 through March 31.

Spring/Fall rate applies to the Customer’s demand and energy use from April 1 through June 30 and September 1 through November 30.

*Industries must take delivery at or be adjacent to a substation and own and maintain the primary dedicated line and any other facilities beyond the substation delivery point.

Customers who are served from distribution facilities for which NPPD has a Lease Payment or Debt Service obligation and/or a Gross Revenue Tax obligation will have the Base Rate adjusted to include such obligations.

NPPD has several off-peak and curtailable service rates available to qualifying customers.

Sample Cost per kWh:

kW	kWh	Annual Average ¢/kWh ¹
150	30,000	7.46
150	100,000	4.08
500	100,000	6.79
500	300,000	4.02
1,000	200,000	6.65
1,000	650,000	3.87

¹Includes Lease Payment. Does not include Gross Revenue Tax.

The ¢/kWh cost is estimated using the following assumption concerning the distribution of electricity used during on-peak, mid-peak, and off-peak periods which are specified in the National Data Standards adopted by the International Economic Development Council.

<u>Seasons</u>	<u>On-Peak %</u>	<u>Mid-Peak %</u>	<u>Off-Peak %</u>
Summer	31.0	30.2	38.8
Winter	38.2	23.6	38.2
Spring/Fall	54.5	0.0	45.5

Prospective customers should contact Nebraska Public Power District, (877) ASK-NPPD or (877) 275-6773, or visit www.nppd.com for further information regarding electric rates and service.

McCook Public Power District and Southwest Public Power District, wholesale power customers of Nebraska Public Power District, serve the rural areas surrounding McCook. For information regarding electrical services in the McCook Public Power District service area, contact Jim Phinney, general manager, McCook, (308) 345-2500 or visit www.mppdonline.com. For information on electrical services in the Southwest Public Power District service area west of McCook, contact Donald Suda, manager, Palisade, (308) 285-3295, or visit www.swppd.com.

NATURAL GAS

Natural gas is supplied to the McCook community by Kinder Morgan, Inc. through 6- and 4-inch transmission pipelines with an operating pressure of approximately 550 pounds per square inch.

Kinder Morgan is also the distributor of natural gas within the community, serving approximately 3,600 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 Kugler Oil Company, Malleck Oil Company, and Frenchman Valley Farmers Co-Op in McCook.

Oil

Oil is available for residential, commercial, and industrial uses at Frenchman Valley Farmers Co-Op, Kugler Oil Company, and Malleck Oil Company in McCook.

WATER

The municipal water system in McCook is supplied by seven wells, which have an average depth of 70 feet. The well system, serving 98 percent of McCook's population, has a combined pumping capacity of 5,500 gallons per minute and a storage capacity of 6,000,000 gallons (2,000,000 gallon overhead and 4,000,000 gallon underground). The average daily demand is 2,390,000 gallons, and the historic peak daily demand is 8,600,000 gallons. The static pressure of the water varies from 40 to 80 pounds per square inch and the residual pressure is 50 pounds per square inch. The system has a maximum capacity of 13,920,000 gallons per day.

The water table is fairly consistent. The color of the water is clear and the hardness, in parts per million, is 308. The average tap water temperature varies from 50° in the winter to 58° in the summer.

Chemical Analysis (parts per million)

Hydrogen Ion Concentration	7.4
Calcium	128
Total Solids	7.35
Magnesium	27
Iron	<0.05
Nitrate	13.10
Manganese	<0.01
Chloride	26
Fluoride	0.90
Sulfate	179
Total Alkalinity	362
Sodium	87

Total Hardness	308
Potassium	25

WATER RATES (effective January 1, 2005)

A one-time fee of \$5 is charged to establish a new billing account. Fees for installation of new service (water lines) are based on actual expenses accrued by the water department during installation and vary, depending on the size and distance from water mains.

Residential, Commercial & Industrial:

<p>Service Charge: Ready to serve: \$12.00 \$1.35 per 100 cu. ft. for first 5,000 cu. ft. \$1.00 per 100 cu. ft. for all additional use Minimum Bill: \$12.78 per month</p>

The city of McCook is currently in the design phase of a major water system upgrade. The new improvements will incorporate new technology for the removal of nitrate, arsenic, and uranium for McCook’s water source. The removal process will be accomplished by the use of an ion exchange water treatment plant that uses Cation and Anion filter media. As source water is passed through the media, contaminants adhere to the media and are flushed to waste as part of the reject process. McCook will be one of the first public water systems in the nation to use this “single pass” process to remove all three contaminants. This new facility will have the capacity to meet McCook’s current and expected growth demands for many years to come.

McCook’s water treatment plant will also incorporate a new ground level storage tank and high service booster pump station. The booster pumps and storage tank will be part of the water distribution system that conveys water to the city from the treatment plant, where it is stored in the city’s two 1 million gallon elevated storage tanks.

An accelerated maintenance program is underway that will provide for the painting of both of the city’s existing elevated storage tanks and the updating of the West 5 pumping station. Current projection has all of the improvements being completed in early 2006.

McCook’s water improvements will total \$13,422,000 to be spent during the budget years of 2004–05 and 2005–06. McCook’s water project is to be financed by the state of Nebraska’s Revolving Loan Fund, administered by the Nebraska Department of Environmental Quality. The funding is provided as a 30-year low interest loan, which is repaid through user fees (water rates).

SEWERAGE

McCook has a municipal sanitary sewerage system and a separate storm sewer system. The sanitary sewer collection system treatment plant was completed in 1982 with upgrades in 1996 and 2001. The plant treats waste collected from approximately 3,000 homes and businesses in McCook, 95 percent of McCook’s population, through 50 miles of sewer mains and trunk lines. Wastewater is treated by primary and secondary biological treatment, which consists of primary and secondary clarifiers, sludge removal, and rotating biological contactor. Ultra violet light is then used to disinfect the effluent from the plant prior to release into the receiving waters of the Republican River.

McCook’s plant is capable of treating 1,150,000 gallons of wastewater per day; flows average just less than 1,000,000 gallons per day, and the historic peak daily discharge is 1.8 million gallons.

SEWER-USE CHARGES (effective 03/01/05)

A fee of \$50 is charged for new sewer connections. A one-time fee of \$5 is charged to establish a new billing account.

Residential:

<p>\$2.494 per 100 cu. ft. of water consumed over 333 cu. ft. Minimum Bill: \$8.31 per month</p>
--

Commercial:

<p>\$2.49 per 100 cu. ft. for over 333 cu. ft. Minimum Bill: \$12.95 per month</p>
--

Water usage is based on the average water used during December, January, and February.

The city of McCook is currently in the design phase of a waste water treatment plant upgrade. The new improvements will allow the plant to meet current and expected limits for ammonia discharge in effluent water released to receiving waters. The plant will have a BAF (Biological Aerated Filter) system installed to further treat prior to discharge. The BAF system, once operational in the later part of 2006, will allow the facility to increase wastewater treatment to 1,750,000 gallons per day. Additionally McCook is increasing sewer main size into the plant and in the business park area of the city. With the increase in size of these sewer mains and the plant improvements, future growth needs will be met for both residential and commercial users.

McCook has recently implemented a Master Sewer Plan that allows the city to address current and expected future sewer flows through a computer modeling system. McCook is one of the few cities in Nebraska that uses this type of tool to monitor and pinpoint system flows. The computer model allows video feeds from the city's mobile sewer camera system to be stored directly to the computer model. This information is then used by staff and engineers for maintenance and design needs of the system.

The \$3.7 million wastewater improvements are anticipated to be complete by October 2006. The project will be financed by the state of Nebraska's

Revolving Loan Fund, administered by Nebraska Department of Environmental Quality. The funding is provided as a 20-year, low-interest loan and repaid through user fees (sewer rates).

SOLID WASTE DISPOSAL

Municipally owned, automated refuse collection services, supported by a \$13.50 per month fee (plus \$1 for recycling), are available to residential customers. Privately owned services are available for commercial and industrial customers; rates are negotiated with the hauler.

The transfer station, inspected regularly by the Nebraska Department of Environmental Quality, is located on the western edge of the city. Transfer station fees of \$48.68 per ton are charged. Waste is then hauled to a landfill at Ogallala, Nebraska, 103 miles northwest of McCook.

RECYCLING

The city of McCook operates a recycling facility located at the transfer station site.



Frank Lloyd Wright House



George Norris Home

COMMUNICATIONS

TELECOMMUNICATIONS

Telecommunications services are provided in the McCook area by Allo Communication, Pinpoint Communications, and Qwest Communications. A digital central office on a self-healing fiber ring is monitored remotely and on-site. Dual fiber is fed from the Central Switching Office of the local exchange carriers and diverse routing is available. Installation and maintenance personnel are located in McCook. McCook an equal access community, is a point of presence, local measured service is available. Most state-of-the-art enhanced-type services are available in the area including ISDN, frame relay, etc. All major long distance service providers are available.

TARIFFED RATES

Residential	\$17.50
Commercial	\$27.50

INTERNET

Internet service is provided to McCook by McCook Net, Pinpoint Communications, and Qwest Communications with DSL, high-speed wireless, and local dial-up service. Allo Communications provides DSL. Pinpoint is on-net with Level (3) and a Level (3) channel partner.

POST OFFICE

The post office in McCook provides house-to-house delivery and has three mail receipts and three dispatches daily. The nearest general mail facility is located in North Platte, 67 miles north.

PACKAGE DELIVERY SERVICES

Overnight express service availability:

	Federal Express	UPS	DHL
Latest Pick-up Time	4 p.m.	5 p.m.	1 p.m.
Earliest Delivery	12 noon	10:30 a.m.	5 p.m.
Next Day Delivery Guarantee	Yes	Yes	Yes
Saturday Delivery Guarantee	Yes	Yes	No

NEWSPAPER

The McCook Daily Gazette, the local daily newspaper, has 6,800 subscribers. Other newspapers delivered locally include Omaha World-Herald and Denver Post.

On-line News Resources

In addition to providing the daily newspaper, the McCook Daily Gazette provides local news on their website at www.mccookgazette.com.

Southwest Nebraska News provides current and up-to-date local, state, and national news on their website at www.swnebr.net.

RADIO

Radio stations which carry local news:

Call Letters	Frequency	Location
KBRL	1300 KHz	McCook
KSWN	93.9 MHz	McCook
KICX	96.1 MHz	McCook
KIOD	105.3 MHz	McCook
KNGN	1360 KHz	McCook
KRKU	98.5 MHz	McCook
KFNF	101.1 MHz	Imperial

TELEVISION

Television stations carrying local news:

Call Letters	Channel	Location
KHGI	11	Kearney, NE
KSNK	9	Wichita, KS

Charter Communications provides digital cable television service utilizing a fiber plant and coaxial

cable to the home. Cable television is available on 14 basic channels, 48 expanded basic channels, 30 digital expanded basic channels, 21 premium channels, and 9 pay-per-view channels. Included with the digital receivers are 45 channels of digital music, an interactive guide that gives the name of the program and provides information on its content, and parental control allowing adults to lock out channels or programming.



U.S. Post Office

TAX STRUCTURE

VALUES FOR TAX LEVY PURPOSES – CITY OF MCCOOK

All real property is required to be appraised at its actual 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	\$238,640,507	\$249,384,992	\$258,273,857
Personal Property	29,726,691	33,559,682	28,458,589
Special (railroad and utilities)	<u>5,433,246</u>	<u>4,933,751</u>	<u>4,639,579</u>
TOTAL	\$273,800,444	\$287,878,425	\$291,372,025

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

	2002	2003	2004
City	\$0.350971	\$0.520916	\$0.345919
County	0.310000	0.310000	0.310000
School District	1.232723	1.192325	1.191566
Community College	0.070000	0.075000	0.083000
Educational Service Unit	0.014307	0.015000	0.015000
Natural Resource District	0.032236	0.031555	0.041863
Historical Society	<u>0.002849</u>	<u>0.002876</u>	<u>0.002941</u>
TOTAL	\$2.013086	\$2.147672	\$1.990289

The 2004 tax rate at the industrial sites outside the city limits varies from \$1.517042 to \$1.842124 per \$100 of actual value.

CITY SALES TAX

The city imposed a 1 percent city sales tax in addition to the Nebraska sales tax.

LOCAL BONDED INDEBTEDNESS

As of December 31, 2004:

City—Revenue Bonds	None
City—General Obligation Bonds	\$ 95,000
School District	\$ 5,800,000
County	\$ 1,235,000

CITY BOND ISSUES

Type	Date Issued	Original Amount	Unpaid Balance As of 12/31/04	Interest Rate (%)	Date Due
General Obligation Bonds					
Refunding Bonds	09/03	\$185,500	\$ 95,000	2.75	04/01/05

COUNTY BOND ISSUES

Type	Date Issued	Original Amount	Unpaid Balance As of 12/31/04	Interest Rate (%)	Date Due
Nursing Home	02/15/99	\$ 1,860,000	\$ 1,235,000	3.5-4.8	12/01/13

SCHOOL BOND ISSUES

Type	Date Issued	Original Amount	Unpaid Balance As of 12/31/04	Interest Rate (%)	Date Due
General Obligation	06/15/04	\$ 5,800,000	\$ 5,800,000	.4719783	12/15/26



Red Willow County Courthouse

LOCAL GOVERNMENT

COUNTY GOVERNMENT

Red Willow County is governed by a board of three county commissioners. Commissioners are elected to four-year terms from separate districts by popular vote. The next election will be held in 2006. The 2004–05 budget is \$13.4 million. Zoning classifications are:

- General Agricultural
- Transitional Agricultural
- Surface Water Protection Agricultural
- Airport Hazard Overlay
- Flood Hazard Overlay
- Well Head Protection Overlay

MUNICIPAL GOVERNMENT

McCook, a first class city, has a mayor-city council form of government with a city manager. The next election will be held in 2006. The 2004–05 actual budget is \$22.9 million. Municipal officials are:

Title	Term of Office
Elected by Council	
Mayor	2 years
Elected at Large	
Council Members (4)	4 years
Appointed by Council	
City Manager	Indefinite
City Clerk	Indefinite

FIRE PROTECTION

McCook Fire Department consists of 6 full-time fire fighters, 1 full-time fire chief, 1 full-time fire department clerk, and 24 volunteer fire fighters. All six full-time firefighters and the fire chief are Emergency Medical Technicians-Paramedics (EMT). Three of the six full-time positions are lieutenant positions. Each lieutenant serves as a shift supervisor and is in charge of one fire fighter/paramedic and eight volunteer fire fighters. Several of the 24 volunteers are EMT-Intermediates, EMT-Paramedics, EMT-Basics, and First Responders.

McCook has 365 fire hydrants. The fire insurance classification inside the corporate limits is 6; outside the corporate limits it is 8, 9, or 10. The fire department provides fire protection outside the city limits on a mutual aid basis. Annual expenditures for fire protection for the past three years averaged \$301,004.

The fire department also provides Emergency Medical Services coverage to approximately 320 square miles of southwest Nebraska, from the Kansas state line to approximately 16 miles north, 3 miles east, and 7 miles west of McCook. The department also provides paramedic intercept services to all incoming rescue squads from surrounding communities.

Equipment in the fire department:

Year/Make	Description
City	
1997 Sutphen Aerial	1,500 gal. per min. & 85-foot aerial ladder
2004 International E-One Pumper	1,500 gal. per min.
1992 Chevrolet Blazer	EMT-P response paramedic intercept
1998 Chevrolet Blazer	Fire chief response vehicle
1989 Ford E-One Pumper	1,250 gal. per min.
1994 Ford Road Rescue	Type III Ambulance
2001 Ford F450 4X4 Rescue	Type I Walk through ambulance
1991 Ford Salvage/Rescue Unit	Support/equipment vehicle
1996 International E-One	Airport rescue & fire fighting

Fire losses for the past five years have been:

<u>Year</u>	<u>Amount</u>
2004	\$ 89,800
2003	\$ 82,600
2002	\$ 147,700
2001	\$ 189,000
2000	\$ 99,315

Red Willow Western Rural Fire Department

Red Willow Western Rural Fire Department (RWWRFD) consists of 18 volunteers on call 24 hours a day. The service area covers approximately a 100-mile radius of McCook, including the western third of Red Willow County and 40,000 acres of southern Frontier County. All of the equipment is housed at the fire station on the southwest edge of the McCook city limits.

The RWWRFD formed its Haz Mat team in 1990. The team currently has 12 Haz Mat technicians. All technicians are medically monitored and meet all EPA standards for emergency response. The Indianola or McCook fire departments respond for the team's medical monitoring. The team is trained and equipped to do Level A Conditions. Four people are trained to pack hazardous waste.

Equipment in the rural fire district:

Year/Make	Description
1979 International	1,000 gal. per min., 2,500 gal. tank
1979 Chevrolet	750 gal. per min., 1,000 gal. tank
1977 Ford F600 4X4	300 gal. per min., 1,000 gal. tank
1989 Road Rescue	Ambulance used for Haz Mat
1992 Freightliner semi-tractor	40 ft. Haz Mat trailer
1989 Peterbuilt	Semi-tractor

Two 5,000 gallon tankers are pulled with semi-trailers and three 1-ton grass rig trucks that pump 330 gallons per minute.

LAW ENFORCEMENT

Police Department

The McCook Police Department is staffed by 16 full-time certified police officers, including one school resource officer. All officers are certified emergency medical technicians. The department also employs four full-time and two part-time certified dispatchers/jailers. The agency provides complete law enforcement services, emergency management services, and

countywide Enhanced E-911 dispatch services. The agency operates the city jail, provides civil defense and weather alert services, and monitors a variety of fire and security alarm systems. Annual expenditures for all law enforcement services in the 2003–04 budget year totaled \$1,045,725.

The McCook Police Department serves all people within its jurisdiction with respect, fairness, courtesy, and compassion. The department is committed to the prevention of crime and the protection of life and property; the preservation of peace, order, domestic tranquility, and safety; the enforcement of laws and ordinances; and the safeguarding of constitutional guarantees.

A relatively low crime rate and rapid emergency response continues to contribute to the excellent quality of life and personal safety enjoyed by the citizens of McCook. The crime rate for McCook in 2003 was 33.8 compared to a state crime rate of 40 and a national rate of 40.6.

Sheriff's Department

The Red Willow County Sheriff's Department provides complete law enforcement services. Response time will vary depending on the location of the call in the county and the location of the deputies at the time of the call. In addition to being responsible for the Emergency Management System, the Sheriff's Department also patrols 792 square miles in Red Willow County.

The Red Willow County Sheriff's Department is staffed by 6 full-time certified officers, 1 office manager/matron, 1 secretary/matron, 5 reserve officers, and 20 volunteer members of the Sheriff's Posse. The 2004–05 department budget, which also includes the jail service, is \$547,000. The department has seven fully equipped patrol units (three are 4-wheel drive).

McCook Public Safety Center is contracted to take phone calls and dispatch on-call officers to calls after hours.

State Patrol

Troop D of the Nebraska State Patrol covers a 23-county area, including Red Willow County.

Headquartered in North Platte, Troop D is home to 79 troopers. The Patrol Division is comprised of 38 troopers, 23 of whom are assigned to the Carrier Enforcement Division and 3 handle police service dogs. Two fixed-wing pilots and 13 criminal investigators complete the sworn officer complement. Three patrol division troopers, two carrier enforcement division troopers, and one investigator are stationed in McCook.

STREETS

There are 53 miles of streets in McCook; nearly all streets are hard-surfaced with concrete or asphalt. The city has no local load restrictions. Ninety-two percent of the paved streets have curbs and 98 percent have sidewalks. In addition to the streets, McCook has 26 miles of alleys, of which 14 miles are paved and lighted.

Street maintenance equipment includes one street sweeper, six snow plows, two front-end loader tractors, one 2,000-gallon street flusher truck, one road patrol, and various miscellaneous equipment.

BUILDING AND ZONING REGULATIONS

The International Building Code and International Plumbing Code are enforced within the community.

Local zoning classifications are:

RL	Residential Low Density
RH	Residential High Density Mobile Homes
RM	Residential Medium Density
RM-M	Residential Medium Density
SF	Selected Floodway
CB	Central Business
AG	Agricultural
BC	Business Commercial
PD	Planned Development
F	Floodway
NC	Neighborhood Commercial
IL	Industrial Light
IH	Industrial Heavy
HC	Highway Commercial

PLANNING

The Planning Commission in McCook consists of nine members and one alternate appointed by the Mayor and ratified by the City Council. Three members are appointed each year for three-year terms.

The McCook Planning Commission works closely with the city of McCook to ensure a comprehensive plan is in place to enable positive growth in the community.



Public Safety Center



City of McCook Offices & City Auditorium

COMMUNITY FACILITIES

SCHOOLS AND COLLEGES

McCook Public School System

Type of School	Classrooms	Students	Teacher/ Pupil Ratio*	Computer/ Pupil Ratio
Elementary (K-3)	30	390	1:13	1:4
Middle School (4-5)	15	190	1:14	1:2
Jr. High School (6-8)	24	333	1:14	1:7
High School (9-12)	33	522	1:16	1:2
Pre-K	2	16	1:16	1:4
Special Education	2	6	1:3	1:2
LIFT**	2	24	1:12	1:2

*Certificated teaching staff only

**“Learning Independently For Tomorrow,” an alternate education program for grades 9-12

School District No. 017 in Hayes, Frontier, Hitchcock, and Red Willow counties covers 108 square miles and has a 2004-05 actual valuation of \$416,827,076. The Class 3, Type K-3,2,3,4 district is accredited by the Nebraska Department of Education.

The 2003-04 operating expenses for McCook Public Schools totaled \$14,702,636, with an average cost per pupil of \$6,368. The 2004-05 actual valuation per pupil was \$279,938.

A new \$6 million elementary school (grades Pre-K-3) is scheduled to be complete in October 2005. The new school features 25 classrooms, physical education room, computer labs, resource/speech/title rooms, distance learning room, state-of-the-art media center, administrative offices, and multi-purpose music and physical education rooms.

Test Results

Name	% Students Taking Test	Average Score
ACT	86.6	22.0
Standford Achievement Test 9th Edition	Basic Battery 66 % 94	10.1 Grade equivalent

It is estimated that 99 percent of the eighth grade students finish high school, 82.3 percent of the

graduating seniors pursue a college degree, and 5.4 percent of the seniors enter the job market immediately upon graduation.

The maximum capacity of the public elementary schools is 750. The junior high school was built in 1967 and has a maximum capacity of 425. The high school, built in 1955, has a maximum capacity of 475.

Technical career education courses offered in the high school include auto mechanics, business education, mechanical drawing, electronics, carpentry, drafting, and home economics. Adult education programs are provided by the McCook Community College, a division of Mid-Plains Community College.

McCook Public Schools provide special education services for speech/language impaired, mentally handicapped (mild to severe), orthopedically handicapped, behaviorally disordered, learning disabled, multi-handicapped, and visually handicapped students.

The McCook Public Schools also provide an alternative high school program to qualified students to complete the requirements for graduation through a nontraditional program and schedule.

Parochial School

St. Patrick's Catholic School, approved by the state of Nebraska, has been providing a Christian education since 1918. The teaching staff at St. Patrick School are certified through the Nebraska Department of Education. Serving children from pre-kindergarten through eighth grade, the school's mission is to meet the needs of the students, families, and community for the glory of God and the salvation of souls.

St. Patrick School provides a well-rounded education. Special services, some in conjunction with the public school system, include special education, speech therapy, and occupational therapy. Advanced courses are offered in English, literature, writing, and math (Algebra I). All grades have classes in computer, art, and music. Junior high students also have classes in Spanish and band. Volleyball, basketball, and track are the intramural sports offered to the sixth, seventh, and eighth grade classes.

St. Patrick School, built in 1984, has air conditioned classrooms, computer lab, and all classrooms have Internet capabilities.

The 2003–04 school year had an enrollment of 145 students, with a teacher/pupil ratio of 1 to 15. The 2003–04 cost per student was \$4,069. A \$300 tuition fee is charged for nonparishioners; parishioners from St. Patrick, St. Ann, and Sacred Heart do not pay tuition. 2004–05 book fee is required for parishioners and nonparishioners:

K-8	\$225.00 for one student
	\$150.00 for second student
	\$100.00 for third student from one family
Maximum:	\$475 per family

Little Knight's Pre-School has morning and afternoon sessions on Monday, Wednesday, and Friday. Preschoolers must be 4 or 5 years old by October 15 of the present year. Tuition is \$60 per month.

Special Schools

The Southwest Area Training Service is a training facility for developmentally disabled individuals that serving persons ages 21 and older. The facility

has supervised residential living facilities and independent living facilities.

Community College

McCook Junior College was founded in 1926 as the first junior college in Nebraska. It was established as part of the McCook Public Schools, because the residents of McCook recognized the need for post-secondary education in southwest Nebraska.

The college was renamed McCook Community College in 1973 when it became part of the Mid-Plains Community College. Mid-Plains Community College consists of McCook Community College, North Platte Community College, Broken Bow Extended Campus, Imperial Extended Campus, Ogallala Extended Campus, and Valentine Extended Campus. Mid-Plains Community College encompasses 18 central Nebraska counties and is governed by an 11-member elected board of Governors. The college is now called the McCook Community College, a division of Mid-Plains Community College.

During the 2003–04 school year, 1,550 students were served in credit classes at McCook Community College with more than 15,000 semester hour credits earned. There were 388 full-time and 640 part-time students enrolled for the 2003 fall semester. The Business and Community Education Services Department, which handles off-campus programs, business training, in-services, workshops, and seminars, served approximately 3,088 students during the 2003–04 school year with 20,791 contact hours in continuing education and noncredit classes and 11,795 total classroom hours.

Courses offered at the McCook Community College include accounting, agriculture, art, aviation, biology, business, chemistry, computer science, criminal justice, economics, education, engineering, English, family and consumer sciences (home economics), fire science, foreign languages, geography, graphic design, health education, history, health occupations (EMT), journalism, information technology, mathematics, music (instrumental and vocal), nursing, office technology (administrative assistant and secretarial science), philosophy,



North Ward Elementary School



Central Elementary School



St. Patrick's Catholic School



McCook Junior High School



McCook Senior High School



McCook Community College



McCook Community College, a division of Mid-Plains Community College

physical education and recreation, physical sciences, physics, political science, preprofessional, psychology, sociology, speech, and theater.

McCook Community College facilities include seven major buildings with 38 classrooms. Laboratory facilities are provided for the computer science information technology, EMT (Emergency Medical Technician), family and consumer sciences, nursing, and science departments. Most campus facilities, including two conference rooms, mini-theater, and gymnasium, are available for community use. A licensed day-care center is available for public clients on campus.

The college has a Student Welcome Center for Admissions, Advising, Financial Aide, Registration, and Student Life Service as well as a Student Success Center. The college has a modern academic library, which houses the Student Success Center, an Adult Basic Education program, and a student computer study lab. The library contains an excellent collection of books and magazines. In addition, the following online databases are provided: Wilson Web, Electric Library, Social Issues Resource Series, and Gale Net. Channel 12, the college's community cable/public access information television station, is operated from the library.

McCook Community College hosts state-of-the-art video-conferencing facilities, which are available to the public, and serves as the hub for distance learning centers located in southwest Nebraska. New technologies allow for interactive video conferencing connectivity throughout the world.

Additional services to the 18-county area include cultural activities, enhanced by the art, music, and drama departments, and intercollegiate athletic events. Adult continuing education classes are provided as needed in any community in the college's 18-county service area. The college offers degree programs, personal enrichment courses, and training for upgrading job skills. The college works with area industries, retail establishments, and other agencies and organizations in planning in-service and/or in-plant training programs to provide customized training programs.

Mid-Plains Community College Area Degree and Certificate Graduates for the academic year 2003–04:

<u>Program</u>	<u>Annual Graduate Degree</u>
Academic Transfer	142
Associates Degree Nursing	28
Auto Body Technology	3
Automotive	2
Building Construction	2
Business	15
Child Care & Development	3
Dental	2
Diesel Technology	3
Electrical Technology	2
Electronics Technology	3
HVAC (Heating, Ventilation, and Air Conditioning)	2
Industrial Electronic Technology	1
Information Technology or Computer Information Specialist	2
Medical Laboratory Technician	8
Office Technology	15
Welding	2

Other Schools

Colleges, universities, and community colleges frequently attended by McCook High School graduates include:

<u>Community/College or University</u>	<u>Mileage</u>
Curtis, NE Nebraska College of Technical Agriculture	41
North Platte, NE Mid-Plains Community College	68
Colby, KS Colby Community College	79
Kearney, NE University of Nebraska at Kearney	107
Lincoln, NE University of Nebraska-Lincoln	236
Omaha, NE Creighton University University of Nebraska at Omaha University of Nebraska Medical Center	289
Chadron, NE Chadron State College	315

CHURCHES

Denomination	Number of Churches
Assembly of God	1
Baptist, American	1
Baptist, Independent	1
Baptist, Southern	1
Catholic	1
Christian, Independent	1
Christian Science	1
Church of America	1
Church of Christ	1
Church of God	1
Church of Latter Day Saints	1
Congregational	1
Episcopal	1
Evangelical Free Church	1
Jehovah Witness	1
Lutheran, Evangelical	1
Lutheran, Missouri Synod	1
Lutheran, Wisconsin Synod	1
Nazarene	1
Nondenominational	2
Pentecostal	1
Seventh Day Adventist	1
United Methodist	1

HEALTH CARE

Hospital

Community Hospital of McCook is a 44-bed, not-for-profit facility constructed in 1974. A \$3.2 million addition and renovation project was completed in 1989. A fixed CT scan unit was added in 1996 and space was expanded for administration, cardiac and pulmonary rehab, mammography suite with dressing rooms, and endoscope exam and dressing rooms. In 2000 updates and additions were made to the hospital's laboratory, emergency room, laundry, and nursery areas.

Community Hospital is the only hospital in southwest Nebraska and northwest Kansas to be accredited by the Joint Commission on Accreditation of Healthcare Organizations. A full range of diagnostic and rehabilitative services are offered including cardiac rehabilitation, pulmonary

rehabilitation, physical therapy, respiratory care, speech therapy, hospice, and home health. State-of-the-art diagnostic equipment includes an on-site, full-time MRI, new multi-slice CT scanner installed in 2004, and a new radiography fluoroscopy. Emergency services, outpatient surgery, and community and patient education services are provided by a highly specialized team of more than 230 health care professionals and staff.

The active medical staff includes seven family practice physicians, a general surgeon, an anesthesiologist, and two general orthopedic surgeons. In addition, nearly 30 medical specialists travel to McCook to provide specialists clinics for area residents. Six family practice physician assistants also provide care in McCook and surrounding rural clinics in Curtis and Trenton.

Specialist Center

A new **Medical Specialists Center**, owned and operated by Community Hospital, was opened in 2003 in the former McCook Clinic space. The new center gives patients the convenience of having most of McCook's full-time visiting specialists in one location on the hospital campus.

Clinics

McCook Clinic is connected to both the hospital and the Medical Specialist Center by a wide connector hallway, which is climate controlled. The clinic is owned by the hospital and leased by the McCook Clinic physicians.

The waiting room accommodates 83 people along with a children's seating area. Signs throughout the building include braille for the convenience of visually impaired patients. The clinic has nurses stations, procedure rooms, physician consultation rooms, and 35 exam rooms. Each physician's office is grouped with a set of exam rooms for efficiency and convenience. Designed in the center of the clinic are both a full-sized laboratory and x-ray room, along with a sub-waiting room for patients who are utilizing these services.



McCook Community Hospital



McCook Clinic



Hillcrest Nursing Home



McCook Public Library

Rescue Squad

McCook City and Volunteer Fire Departments operate an Advanced Life Support (ALS) 911-Paramedic ambulance service. The fire department maintains two fully equipped emergency response ambulances and one fully equipped quick response vehicle. The average response time for a fire or medical emergency in McCook is less than four minutes.

Back-up ambulance service is provided by the McCook-based Good Samaritan Hospital Ambulance Service, which also provides long distance transfer service to McCook and the surrounding area. MedStar air ambulance provides long distance transfer service as well as interfacility flights to and from McCook and surrounding hospitals, along with providing on-scene flights to transport critically ill or injured patients from the scene directly to a trauma center or hospital.

McCook Community College provides First Responder, EMT-Basic, EMT-Intermediate, and EMT-Paramedic training as well as a vocational diploma or Associates Degree of Applied Science in Fire Technology.

NURSING HOMES

Hillcrest Nursing Home is a 120-bed, dual-certified Medicare/Medicaid facility. The home offers several levels of care which include Medicare Skilled Care, long-term care, a special care unit for Alzheimer's and dementia, and adult day care. Hillcrest also offers physical, occupational, and speech therapies to residents. The childcare center, "Little Folks," is licensed for 45 children.

Hidden Pines Assisted Living Community is the newest addition to Hillcrest.

LIBRARY

The McCook Public Library contains 48,000 items including books, large print, bilingual, and braille books, books on tape, videos, magazines, newspapers, McCook Daily Gazette on microfilm, a microfilm reader/printer, computers, and handicapped computer. The library has an

automated card catalog, inter-library loans, Internet access, wireless Internet access, first search, and net-library. Activities include a summer reading program for school-age children, winter story hour for preschoolers, the "Book Lady" who visits local daycares on the first and second Fridays of each month, a monthly book club, and homebound delivery service. A large meeting room is available to the public for a minimal fee. The room has a large screen TV, VCR, overhead projector, and screen. The public library is part of the Republican Valley Library System.

RECREATION

McCook has five parks and three ball parks. Facilities include shelter houses, band shell, five playgrounds with playground equipment, skate board ramp, picnic tables, grills, fishing ponds, game reserve, walking trails, and free overnight camping with utility hook-ups and dump station.

Recreational programs include baseball and softball leagues, swimming, volleyball, basketball, tennis, golf, and others.

Area facilities:

- Ball Diamonds — Five lighted and 10 practice diamonds
- Basketball — Courts at Kelley Park and YMCA
- Boating — Three public lakes within 30 miles
- Bowling — One 16-lane bowling alley
- Fishing — Three major public lakes containing more than 8,370 acres within 30 miles
- Golf Courses — Public 18-hole grass greens championship course with clubhouse and one 9-hole grass green course
- Hunting — Excellent mixed-bag hunting
- IMCA Stock Car Racing — One-third mile dirt track
- Racing — Outside track for motorcycles
- Shooting Range — Outdoor range with capacity for 8 teams



Heritage Hills Club House



Heritage Hills Golf Course



Karrer Park

Skating	— Roller skating rink and skate board ramp
Swimming	— Olympic-sized pool in the park and an indoor pool at the YMCA
Tennis	— Two hard-surfaced, lighted courts
Theaters	— Cinema 3 movie theater-seating capacity of 600, Fox Theater-seating capacity of 725, and Tipton Hill Mini Theater-seating capacity of 90
Volleyball	— Sand volleyball courts at city park and an indoor court at the YMCA

Annual Events

Month	Event
February	Home & Builders Show
March	Post World War II Quilt Display, Spring into Spring Craft Show
April	Sports, Leisure & Travel Show
June	Buffalo Commons Storytelling Festival, Pro-Am Golf Tournament
July	Crazy Days & Car Show, George Norris Birthday, Red Willow County Fair, Farmers Market
August	Farmers Market
September	Farmers Market, Pre-World War II Quilt Display, Heritage Days Celebration
October	Farmers Market, Halloween Parade & Festivities
November	Annual Holiday Craft Show
December	Old Fashioned Christmas Celebration, Santa Train, Tasting Tea, Hospitality Room, Holiday Country Whimsey, Craft Show

YMCA

The Ed Thomas YMCA, a 44,500 square foot complex, has a six-lane swimming pool, teaching and toddlers pool, whirlpool, saunas, double gymnasium, indoor running track, and

racquetball courts as well as weights, games, crafts, and meeting rooms. Programs offered by the YMCA professionals include volleyball, basketball, soccer, racquetball, and softball. The YMCA offers an after school and summer day care program. Day-to-day operations are funded through membership dues, program fees, United Way contributions, and gifts.

Senior Center

The McCook Heritage Senior Center is sponsored by the city of McCook and the West Central Nebraska Area Agency on Aging. The center is open Monday through Friday from 8:30 a.m. to 4:30 p.m. Hot noon meals are served and delivered to the homebound. The center has a variety of classes and activities such as Bible study, card parties, exercise classes, pool, foot clinics, blood pressure clinic, and health education. The center sponsors the McCook Public Transit System, which provides transportation within the city limits of McCook. The McCook Heritage Senior Center has rooms available for rent.

Recreation Areas

Heritage Hills Golf Course, located on the west edge of McCook, has been rated one of the top 75 championship courses in the United States. Golf Digest reported this 18-hole, 270-acre course is the only four-star golf course in Nebraska. This course consists undulating crests and canyons, fashioning a perfect Scottish-style course.

Three lakes within 30 miles cover approximately 23,431 acres of recreational land with 8,452 acres of surface water providing for excellent fishing and boating. Turkey, deer, pheasants, geese, and duck abound. All of the lakes have camping, concession areas, swimming, picnic areas, and boating facilities.

Hugh Butler/Red Willow Lake is located 11 miles north of McCook. At top conservation pool, the lake at Red Willow Reservoir covers 1,628 acres of the nearly 6,000 acres managed for public recreation and wildlife. The dam on Red Willow Creek is a zoned, earth-filled structure, 126 feet high and 3,159 feet long. Completed in 1962, it measures 30 feet across the top with a

maximum base of 820 feet. Water from the dam provides primary or supplementary irrigation for 28,524 acres of land.

Swanson Lake, located 24 miles west of McCook, is the largest of four state recreation areas in southwest Nebraska. At top conservation pool, the lake covers 4,974 acres of the 8,931 acres managed for public recreation and wildlife. The dam on the Republican River is a zoned, earth-filled structure, 144 feet high and 8,620 feet long. Completed in 1953, it measures 30 feet across the top and has a maximum base of 800 feet.

Harry Struck/Medicine Creek Lake, located 32 miles northeast of McCook. At top conservation pool, the lake covers 1,850 acres of the 8,500 acres managed for public recreation and wildlife. The dam on Medicine Creek is a zoned, earth-filled structure, 165 feet high and 5,665 feet long. Completed in 1949, it measures 30 feet across the top and has a maximum base of 840 feet.

Cultural Activities

McCook Arts Council was founded in 1993 as an umbrella for the existing community cultural organizations. The five organizations under the McCook Arts Council are McCook Concert Association, McCook Art Guild, McCook Community Chorus, Southwest Nebraska Community Theatre Association, and the Buffalo Commons Storytelling Festival.

The mission of the McCook Arts Council is to unify member organizations and their fund raising as well as promote, coordinate, and support activities to serve the cultural needs of this community and area.

McCook Arts Council has allied with the Nebraska Arts Council, which has hundreds of professionals in various fields available to come to McCook for residencies in the school as well as to present concerts and programs for the public.

McCook Concert Association brings in a variety of concerts to the area four times a year.

McCook Art Guild operates the McCook Fine Arts Center. Many of the art pieces displayed in the center are created by the members and available for sale. The center also hosts special

exhibits and will take consignments. The McCook Fine Arts Center is open to the public on Wednesdays, Thursdays, and Saturdays.

McCook Community Chorus in conjunction with the Chase County Community Chorus holds an Annual Christmas Concert in December.

Southwest Nebraska Community Theatre Association holds two to three productions a year.

Buffalo Commons Storytelling Festival celebrates the American experience with stories and songs of the people and places of the Great Plains. It involves the young as well as the old, professionals as well as amateurs, and celebrates the area's history in a weekend festival.

Fox Theater, built in the 1920s, has a capacity for 725 people. It is the home of the McCook Concert Association and holds church and community productions.

The **Museum of the High Plains** vividly displays the growth of the community. One of the finest railroad exhibits in the state is housed in the museum. The museum is open Tuesday through Sunday afternoons; morning tours are available by appointment.

McCook Army Air Base Historical Society has created a Memorial Garden located on the original grounds, approximately six miles north of McCook on U.S. Highway 83. During World War II, the McCook Army Air Base housed and trained men on B-24s, B-25s, and B-29s before they were shipped overseas. A reunion of veterans who were stationed at the base is held every September.

Heritage Square, located in the middle of the city around Norris Park, is now being developed. Included are the house designed by the world-renowned architect Frank Lloyd Wright; the home of Senator George Norris, the statesman responsible for bringing about rural electrification; the boyhood home of Senator Ben Nelson, who served as Nebraska's governor from 1991 to 1998 and currently a U.S. Senator; and the home of Frank Morrison, who served as Nebraska's governor from 1961 to 1967.

The **Frank Lloyd Wright House**, a two-story frame and stucco prairie-style house, was built for Mr. and Mrs. Harvey P. Sutton in 1906. The home is one of the few designed by Frank Lloyd Wright built west of the Mississippi. It is the only Frank Lloyd Wright structure in Nebraska. The home is a private residence and is not open to the public.

The **Senator George Norris Home** was built in 1889. The home has been restored and is a state and national historic site. Called the “Gentle Knight of Progressive Ideals,” George William Norris was born in 1861. He served as a member of the U.S. House of Representatives from 1902 to 1912 when he was elected to the U.S. Senate. His Senate career spanned three decades, concluding in 1942. His name graced many landmark pieces of legislation including the bill that created the Rural Electrification Administration. He was a hero of the South sponsoring the Tennessee Valley Authority and advocated women’s suffrage, the Lame Duck amendment, and the Nebraska Unicameral, the nation’s only one-house legislature. The Norris Home is open Tuesday through Saturday. An admission fee is charged; however, Nebraska Historical Society members are granted free admission.

The boyhood home of **Ben Nelson** was relocated in 2000 to become part of the city’s “Heritage Square.” Ben Nelson served two-terms (1990 to 1998) as governor of the State of Nebraska and was elected to the U.S. Senate in 2000. Nelson is known as an advocate of state’s rights and for his non-partisan political approach.

Frank B. Morrison, whose home is part of Heritage Square, was born in 1905 at Golden, Colorado, and moved to McCook in 1942. He was elected governor of the State of Nebraska in 1960 and served three two-year terms. As Governor, he supported and signed into law the Merit System for Judicial Selection, the Nebraska Economic Development Act, the Nebraska Educational Television Network, and the State Employees Retirement Act. He created the Hall of Fame Commission, the Old West Trail Foundation, the Safety Council, the Arts Council, the Commission on the Status of Women, the Governor’s Conference on Higher Education, and the Community Betterment Contests. With

Governor William Guy of North Dakota, he created the Midwest Governor’s Conference, which he chaired in 1963.

HOUSING

New Construction

Thirty-seven new homes were constructed in 2001 through 2003; and as of December 2004, six new homes have been started as of December 2004. The average cost of new home construction during the last three years was \$154,000. Average monthly rental is \$425 for a home and \$325 for an apartment.

Building permits issued during the last five years:

Single-family	50
Apartments	1 (24 units)

According to the 2000 Census, there is a total of 3,754 housing units in McCook. Approximately 66.9 percent of the 3,371 occupied housing units are owner occupied.

As of March 2005:

Number of Homes on the Market

Single Family -	88
Condominiums -	4

Avg. Selling Prices(New and Existing)

Single Family Home	
2,500 sq. ft. - 3 bedrooms	\$ 174,000
1,000 sq. ft. - 3 bedrooms	\$ 77,000
Condominiums	
1,200 sq. ft. - 2 bedrooms	\$ 152,000

Rentals

New 2 Bedroom Apartment	\$615
Apartment Vacancy Rate	less than 2 %

Number of Single Family Homes

for Sale by Price (New and Existing)

Less than \$100,000	69
\$100,001–\$150,000	14
\$150,001–\$200,000	3
\$200,001–\$250,000	2

Low Cost and/or Retirement Housing

The **McCook Housing Agency** manages 78 units of subsidized housing for low-income families or

elderly in three separate facilities. The **Missouri Avenue Manor**, a 36-unit facility for the elderly, was built in 1977 with an addition in 1979. **Westwood Circle**, a 12-unit facility for low-income families, was built in 1977. **McCook Heights**, a 30-unit facility for low-income families, was built in 1983. All three facilities have community rooms and laundry rooms. In addition, the McCook Housing Authority subsidizes low-income families and elderly residents in private dwellings around McCook through the Section 8 Voucher System.

Retirement/Assisted Living

Highland Park Retirement Community, located across from the Community Hospital, is a 32-unit independent living facility. The handicapped accessible, one- or two-bedroom standard or deluxe apartments are fully equipped with refrigerator, ice maker, electric range, microwave, dishwasher, and garbage disposal. The 18 one-bedroom and 14 two-bedroom apartments feature a 24-hour emergency call system in each bathroom and bedroom, individual covered patios, personal washer/dryer hookups, and individually controlled heating and air conditioning units. Highland Park provides a substantial amount of commons area for use by all residents—attractive living room, a central kitchen, beautifully decorated dining room, beauty/barber shop, exercise room, library, activities room, and family dining or meeting room. Benefits and services include the main meal of the day with various menus to choose from and a light evening meal; weekly housekeeping; social and leisure activities; coin operated washers and dryers; transportation service; and cable television. All utilities are paid except telephone.

Willow Ridge Retirement Community sets the standard for retirement housing in southwest Nebraska. Offering both independent and licensed

assisted living, Willow Ridge provides many services and building amenities. Situated on 15 acres and overlooking Kelley Creek Canyon, Willow Ridge blends the serenity of the country with the convenience of the city.

Willow Ridge residents enjoy the privacy of their own apartment and convenient access to numerous building amenities including main and private dining rooms, library/card room, billiards room, beauty/barber shop, activity areas, fitness center, swim spa, guest room, ice cream parlors, conservatory, sun room, computer center, storm shelters, and beautifully landscaped courtyards and building surroundings. Weekly housekeeping, scheduled transportation, meals, social activities, utilities, basic and extended basic cable, and maintenance are all provided by Willow Ridge.

Spacious one- and two-bedroom independent living apartments feature full kitchens and bathrooms, hookups for a stack washer/dryer, walk-in closets, and outside patio.

Willow Ridge Assisted Living offers spacious studio and one-bedroom efficiency apartments and provides assistance with activities for daily living, medication management, and three hot meals served seven days a week. Willow Ridge Assisted Living is licensed by the state of Nebraska, 24-hours a day by well-trained and caring staff. Wellness and social programs add to the quality of life at Willow Ridge.

Hidden Pines Assisted Living Community consists of six private suites and four companion suites featuring full showers, kitchenettes, dining, and sleeping areas. Housekeeping, laundry, activities, meals, and light nursing care services are offered.

FINANCIAL

As of December 31, 2004:

Name	Capital Accounts	Deposits	Loans
AmFirst Bank	\$ 12,873,000	\$ 110,550,000	\$ 110,467,000
First Central Bank	\$ 3,923,991	\$ 33,917,419	\$ 27,913,076
Lincoln Federal Savings Bank	\$ 34,187	\$ 186,644	\$ 281,344
McCook National Bank	\$ 29,848,000	\$ 153,927,000	\$ 132,639,000
Tier One Bank*	\$ 277,023,000	\$ 1,864,761,000	\$ 2,628,155,000
Union Bank & Trust Company*	\$ 121,340,000	\$ 1,003,325,000	\$ 1,043,456,000
Wells Fargo Bank**	\$ 34,037,000,000	\$ 263,627,000,000	\$ 271,464,000,000

*Figures represent multiple branch amounts

**As of September 30, 2004 and figures represent multiple branch amounts.

Credit services available include Farm Credit Services, KRD Federal Credit Union, and Credit Bureau of McCook.



McCook Housing Authority



Highland Park Retirement Center



Willow Ridge Retirement Community

COMMUNITY SERVICES

PROFESSIONAL

Architects	1
Attorneys	16
Certified Public Accountants	19
Chiropractors	6
Dentists	14
Engineers	4
Medical Doctors (residing in McCook)	
—family practitioners	7
—general surgeons	1
—orthopedic surgeons/sports medicine	2
—pediatricians	1
Visting Specialists	
—cardiologists	5
—dermatologists	1
—ear, nose & throat	2
—general surgeons	1
—nephrologists	1
—neurologists	1
—neurosurgereons	1
—obstetricians/gynecologist	1
—oncologists	1
—ophthalmologists	3
—pathologists	3
—podiatrists	1
—pulmonologists	1
—radiologists	5
—rheumatologists	1
—urologists	1
—vascular surgeons	1
Nurses, Registered	61
Certified Register Nurse Anesthetists	3
Certifited Family Nurse Practitioner Psychiatry	1
Optometrists	6
Oral Surgeons	1
Orthodontists	1
Pharmacists	11
Physician Assistants	6
Podiatrists	1
Occupational Therapists	5
Speech Pathologists	1
Registered Physical Therapists	4
Veterinarians	5

BUSINESS AND COMMERCIAL

Accounting/Bookkeeping Agencies	10
Advertising Agencies	4
Agricultural Implement Dealers	3
Antique Shops	3
Apparel Stores—combination	1
—men’s	1
Appliance Stores	4
Auto Repair & Service	11
Auto Supply Parts	3
Automobile Dealers	5
Automobile Renting & Leasing	5
Aviation Seeding & Spraying	1
Bakeries	4
Barber Shops	3
Beauty Shops	8
Banquet Facilities, Halls & Auditoriums	6
Beauty Salons & Barber Shops	11
Carpet & Rug Dealers	3
Caterers	5
Child Care Services	27
Contractors—concrete	5
—electric	8
—excavating	12
—general	13
—gravel	2
—heating & air conditioning	4
—painting	4
—plumbing	5
—remodeling & repairing	22
—roofing	8
—well digging	1
Convenience Stores	7
Copying & Duplicating Services	3
Dance Studios	1
Day Care, Licensed	27
Department Stores	5
Discount Stores	2
Drug Stores	4
Dry Cleaning & Laundry	2
Employment Services, Temporary	2
Floral Shops	3
Fast Food Establishments	13
Feed & Seed	4

Flower Shops & Nurseries	6	
Funeral Homes	2	
Furniture Stores	3	
Garbage Collection	3	
Gift Shops	6	
Grocery Stores & Meat Markets	3	
Hardware Stores	4	
Hatcheries	1	
Health Clubs	2	
Heavy Equipment Repair	2	
Industrial Distributor of Supplies—ag products	5	
Industrial Gas Suppliers	3	
Insurance	18	
Interior Decorators & Designers	2	
Jewelry Stores	2	
Landscaping Equipment & Supplies	7	
Laundromats	1	
Lawn Services	6	
Lumberyards	2	
Machine Shops	2	
Motels	7	(234 rooms)
Office Machine Repairs	2	
Office Equipment Services & Supplies	2	
Photography Studios	3	
Preschools	3	
Printers	3	
Real Estate Firms	5	
Restaurants	20	
Service Stations	10	
Shoe Stores	1	
Specialized Shops (testing labs, special equipment repair, etc)	1	
Television & Radio Repair	1	
Theaters	1	(3 screens)
Tool & Die Makers	1	
Travel Agencies & Bureaus	1	
Upholstery Shops	1	
Variety Stores	1	
Welding Shops	2	



Ed Thomas YMCA



McCook Senior Citizens Center

AGRICULTURE & RAW MATERIALS

AGRICULTURE

2002 Statistics	Red Willow County	State of Nebraska
Number of Farms	380	49,355
Land in Farms (acres)	429,109	45,903,116
Average Size of Farms (acres)	1,129	930
Market Value of Agricultural Products Sold	\$95,522,000	\$9,703,657,000
Market Value Per Farm	\$251,374	\$196,609
Total Acres Irrigated	44,528	7,625,170
Percent of Farmland Irrigated	10.3%	16.6%
Five-Year Average Production of Leading Crops (1999-2003)		
Dry Hay/Alfalfa	45,252 tons	4,721,000 tons
Corn for Grain	7,185,080 bu.	1,074,450,000 bu.
Oats	28,160 bu.	3,827,000 bu.
Sorghum Grains	1,012,520 bu.	31,894,000 bu.
Soybeans	524,940 bu.	187,201,000 bu.
All Wheat	3,061,100 bu.	66,816,000 bu.
Five-Year Average Livestock Population (1999-2003)		
All Cattle	60,800	6,462,200

SOURCE: National Agriculture Statistics Service, www.nass.usda.gov:81/ipedb
2002 Census of Agriculture, www.nass.usda.gov/census

RAW MATERIALS

Nonmetallic minerals of crushed lime, sand, and gravel are available in commercial quantities.

Crude oil is the principal raw material in the McCook area. There were 309,022 barrels were pumped in 2003 from 164 producing wells in Red Willow County. Exploratory drilling is a continuous process.

Approximately 5,600 acres in Red Willow County, primarily along the Republican River, can be classified as commercial forest acreage consisting mainly of cottonwoods.

Wheat, corn, soybeans, and to a lesser extent, garden vegetables are processed locally but manufacturing is completed elsewhere.

CLIMATE

TEMPERATURE, PRECIPITATION, AND HUMIDITY

Month	AVERAGES						
	Temperature			Precipitation		Humidity*	
	Min.	Mean	Max.	Rain (Inches)	Snow (Inches)	Morning	Afternoon
January	14.0	27.0	40.0	0.44	6.2	80	65
February	18.8	32.0	45.2	0.59	5.4	79	62
March	25.5	39.3	53.1	1.31	7.4	80	56
April	36.5	51.0	65.5	1.99	2.6	80	51
May	47.8	61.2	74.5	3.21	0.0	83	55
June	57.7	71.3	85.1	3.15	0.0	84	56
July	63.4	77.0	90.8	3.43	0.0	84	55
August	61.4	75.0	88.8	2.59	0.0	85	56
September	51.1	65.7	80.5	1.61	0.1	83	52
October	38.2	53.6	69.0	1.18	0.6	81	51
November	25.4	39.1	52.8	0.83	4.0	81	58
December	17.4	29.9	42.5	0.47	4.6	80	63
Annual	38.1	51.8	65.6	20.80	30.9	82	57

*Recorded at North Platte Weather Station

FROST DATA

Average date of last frost in spring	May 7
Average date of first frost in fall	October 1
Average length of growing season	147 days
Average number of "heating degree days" based on 65° Fahrenheit	5,869
Average number of "cooling degree days" based on 65° Fahrenheit	1,101
Wind speed in miles per hour (annual average)	10
Prevailing wind direction (annual average)	Northwest

SOURCE: High Plains Regional Climate Center, University of Nebraska, 1948-2004, www.hpccsun.unl.edu