

COMPREHENSIVE PLAN
CITY OF CROFTON NEBRASKA

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A. Executive Summary

Located in the northeast corner of Knox County in Northeast Nebraska, Crofton is home to 760 of the friendliest people in the state. Hometown spirit, beautiful scenery, excellent hunting grounds and close proximity to the Missouri River and Lewis and Clark Recreation areas provide activities for everyone. Crofton is on the recently designated Nebraska scenic Highway 12 "The Outlaw Trail" with US Hwy 81 the Pan-America Highway just 4 miles to the east. Thousands of annual tourists, vacationers and outdoor enthusiasts view firsthand why Crofton is the Best Little Town by a Dam Site.

The City of Crofton is distinguished by its rural setting, location to a recreational lake and amenities, proximities to larger metropolitan areas, intimate size of neighborhoods and business center and a community spirit of friendly and caring residents. The Crofton Comprehensive Plan provides a path or a road map into the future in which the city's positive aspects are protected and enhanced.

Successful communities do not just happen. They must be continually shaped and guided as well as managing the overall growth of the city.

The plan is based upon the input of a steering committee which has completed a SWOT analysis which stands for strength, weaknesses, opportunities and threats. This group has met numerous times over the past few years and has put forth an identification of where the community is currently and where it would like to go.

The comprehensive plan identifies several goals along with a variety of objectives and strategies intended to propel the city toward these goals. These include:

1. Lake area opportunities
2. Water quality
3. Street improvements
4. Dilapidated property abatement
5. Commercial property development
6. Housing
7. Land-use planning
8. Transportation
9. Walking trails and parks
10. Assisted living facility
11. Swimming pool
12. Motel
13. Leadership development
14. Business expansion, retention and succession.
15. Community Foundation

These issues of pressing importance are critical to the long term development of the community. They goals seek to improve the appearance of properties while retaining the

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town's historical small town culture and character. They further help to maintain an adequate tax base while controlling taxes to the extent possible as well as increasing housing options particularly in mid-range and upper scale levels. In addition they support businesses and attract additional enterprises.

The city council has provided an opportunity for public comments through public hearings. In addition a steering has met numerous times over the past 2 years and have established a strategic perspective on the strengths of the community and the potential opportunities.

B. Comprehensive Plan Defined

A comprehensive plan is a collection of information and materials designed to guide the future development of a city or county. It provides the framework in order to make decisions relating to future land use and development.

The comprehensive plan focuses on land use and development issues facing Crofton, Nebraska. These issues include population growth, environmental preservation, and adequacy of public facilities. The city is supportive of partnerships with other communities and government entities.

Purpose of planning: the planning process affords an opportunity to survey resident's opinions about what makes Crofton livable and how the area can be more accommodating for residents, businesses and tourists. A comprehensive plan is created through a public process in which goals are identified and action is taken to aid both the physical evolution of the community and the decision making abilities of governing and regulatory authority.

C. Public Participation

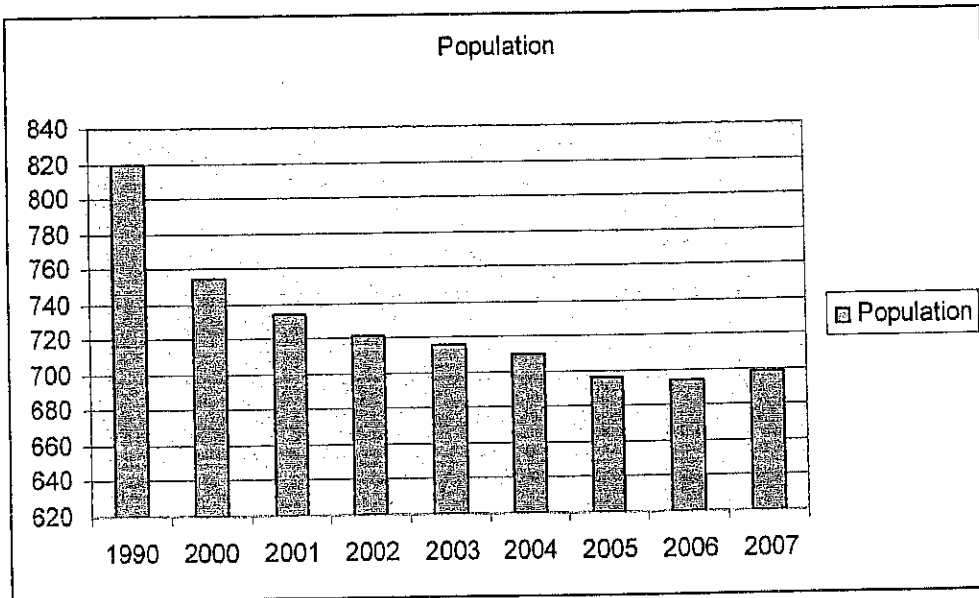
The City of Crofton established a planning committee in recent years which was composed of approximately 8 to 10 residents who have been active participants in community organizations and have a vested interest in the future of the city. The city board solicited the input of committee members who represent various concerns, interests and passions regarding the future development of the city.

D. Population

The Nebraska Department of Economic Development reports the following population trend for Crofton.

Crofton Population

	<u>1990</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Population	820	754	734	722	716	710	696	694	699



Knox County: the population trend for Knox County is as follows:

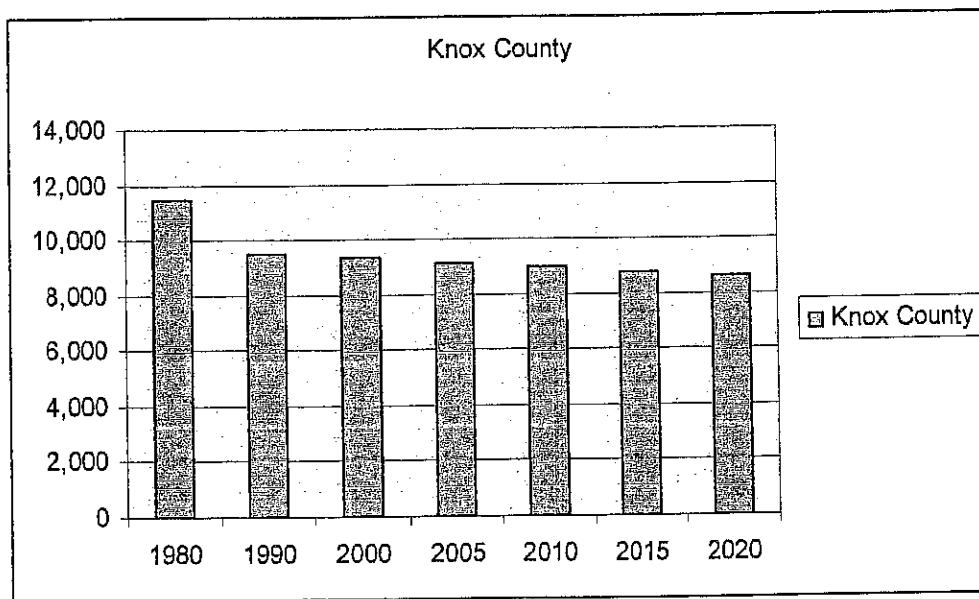
2000 Census: 9,374

Latest Year: 2008: 8,498

- 9.3%

Population Projections: the Environmental Protection Agency website at www.epa.gov reports the following population trend and projections for Knox County, Nebraska:

	1980	1990	2000	2005	2010	2015	2020
Knox County	11,457	9,534	9,374	9,171	8,977	8,799	8,633

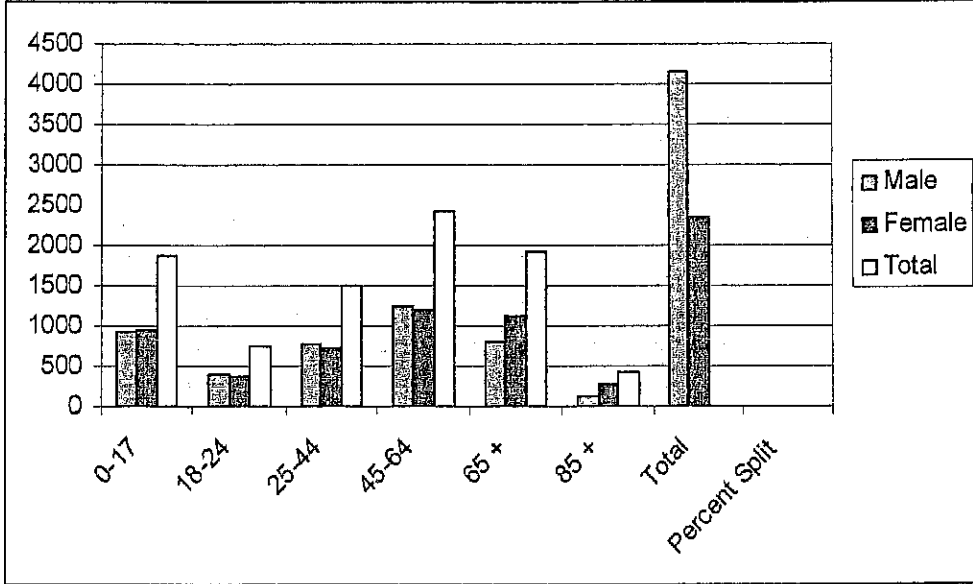


It is expected that the city of Crofton may experience more positive population growth than that of Knox County in its entirety. This will hinge upon the ability of the City to attract and retain residents through business and job creation and a high quality of life offering.

The age of distribution for Knox County using 2008 data is as follows:

	0-17	18-24	25-44	45-64	65 +	85 +	Total	Percent Split
Male	929	390	782	1,240	800	134	4,141	48.7%
Female	944	365	722	1,189	1,137	279	4,636	51.3%
Total	1,873	755	1,504	2,429	1,937	413	8,777	

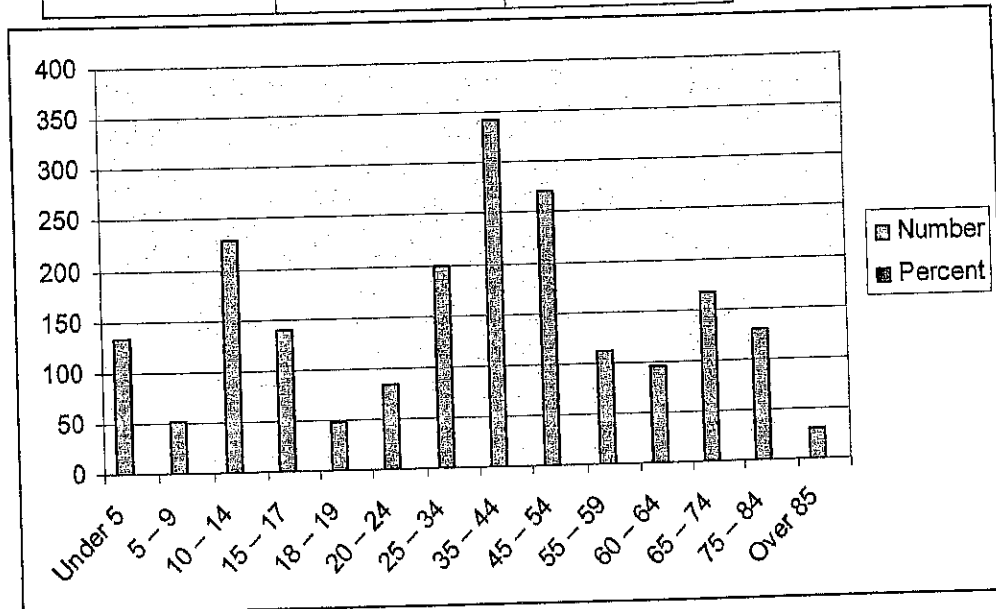
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Median Age 2008: State 36.2 years County 46 years
Source: US Census Bureau, population division, county population estimates by selected age and gender.
 Released May 2009.
State Data: US Census Bureau, 2009, American Community Survey

Crofton, Nebraska - Age Historical Data:

Age	Number	Percent
Under 5	133	6.2 %
5 - 9	52	7.1 %
10 - 14	228	10.7 %
15 - 17	139	6.5 %
18 - 19	48	2.3 %
20 - 24	83	3.9 %
25 - 34	199	9.3 %
35 - 44	343	16.1 %
45 - 54	271	12.7 %
55 - 59	111	5.2 %
60 - 64	96	4.5 %
65 - 74	168	7.9 %
75 - 84	129	6.4 %
Over 85	30	1.4 %



E. Topography and Soils

Crofton-Alcester-Nora Association

Crofton: Very deep, gently sloping to very steep, well- to excessively drained, silty soils on uplands; Typic Ustorthents, fine-silty.

Alcester: Very deep, gently sloping, well-drained, silty soils formed on foot slopes; Cumulic Haplustolls, fine-silty.

Nora: Very deep, gently sloping to moderately steep, well-drained, silty soils on uplands; Typic Haplustolls, fine-silty.

Nora-Moody-Judson Association

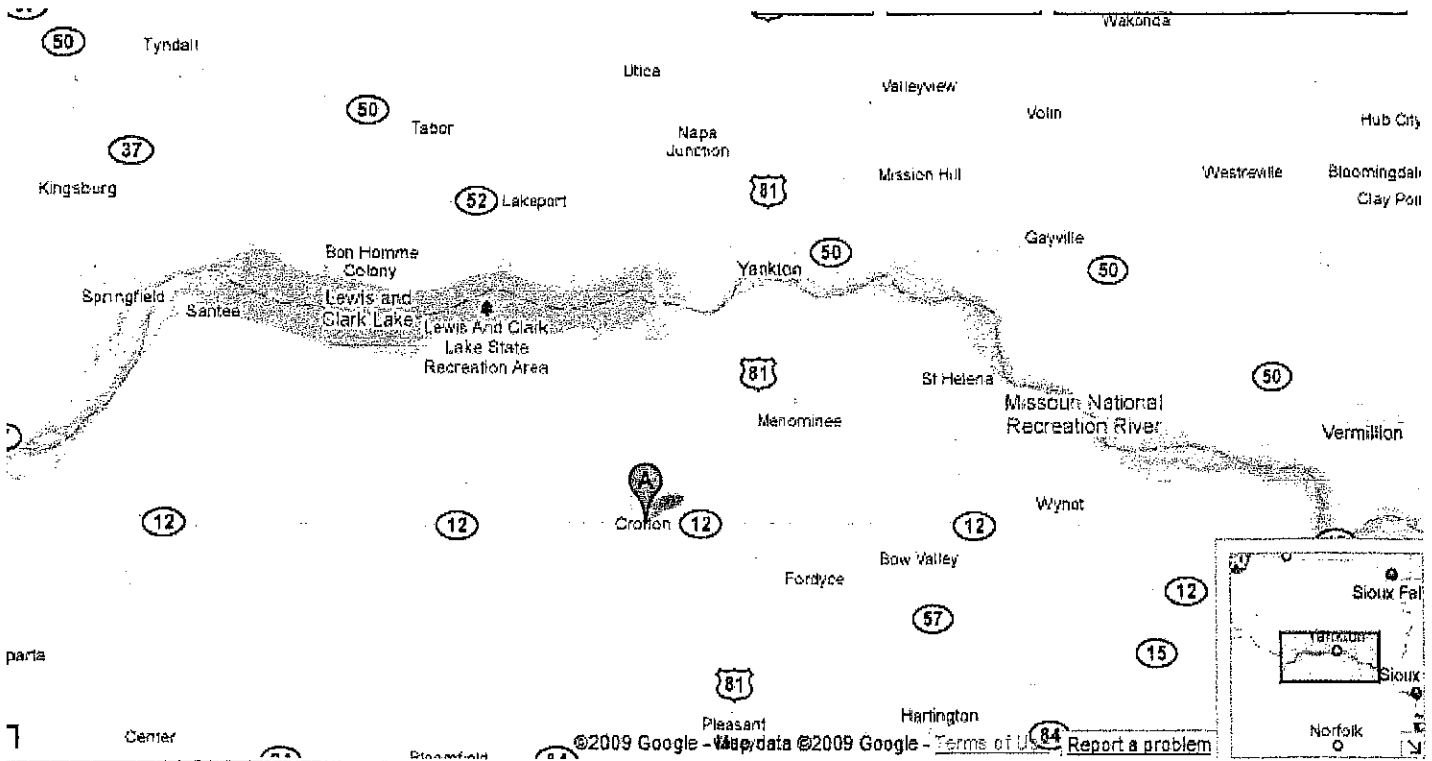
Nora: Very deep, nearly level to moderately steep, well-drained, silty soils formed in loess on uplands; Udic Haplustolls, fine-silty.

Moody: Very deep, nearly level to moderately steep, well-drained, silty soils formed in loess on uplands; Udic Haplustolls, fine-silty.

Judson: Very deep, nearly level, well-drained, silty soils formed in colluvium on foot slopes; Cumulic Hapludolls, fine-silty.

F. Location

Located in Northeast Nebraska Crofton is a border town which is located along the Missouri River which is the northern border of the State of Nebraska. It is approximately 10 miles from Yankton South Dakota and about 60 miles north of Norfolk NE. It is situated near the intersection of US Hwy 81 and Nebraska State Hwy 12.



G. Tax Rates

1. Property Taxes: following is the property tax data for the city of Crofton for the year 2002. This information was taken from the Nebraska Public Power district website at www.NNPD.com.

Valuation: \$16,855,757 (2002)	Taxes Generated: unknown
\$23,785,811 (2009)	\$109,298

Real property tax rates (dollars per \$100 of actual value):

2002:

City	\$0.4499950
County	\$0.2362490
School	\$1.2928220
Other	\$0.3649070
Total Real property	\$2.3439730

2009:

City	0.459510
County	0.268134
School	1.145682
First District	0.050000
Northeast Community College	0.093540
ESU # 1	0.015000
Eastern Township	0.147253
Ag Society	0.006354
Lewis & Clark NRD	0.021550

Bonded Indebtedness

2002:

General Obligation	\$185,000
School	\$2,055,000

Sales taxes: in December of 2008 a city sales tax of 1% was implemented through ordinance # 281. The specifics of the ordinance are as follows:

An ordinance of the City of Crofton, Knox County Nebraska to adopt a city sales tax and use tax; to increase the city's budgeted restricted funds for fiscal year

2008 – 2009; to allocate a portion of the sales and use tax revenue for funding of city economic development plan city; to provide an effective date.

This proposal was adopted by the voters of the city of Crofton by a margin of 263 to 75, voted for that the city of Crofton impose a sales and use tax in the amount of 1% in the city of Crofton upon the same transactions within the city of Crofton on which the State of Nebraska is authorized in impose a tax that the city increase its budgeted restricted funds with fiscal year 2008 – 2009 by \$70,000 (22 %) over this current years restricted funds.

Economic Development program: in the same ordinance the voters of the city of Crofton adopted by a margin of 237 – 81 for the proposition that the city of Crofton establish an economic development program by appropriating annually from the local (1%) sales and use tax the sum of 20% of said sales and use tax revenue which has been allocated to fund the city economic development plan.

Estimated revenue: the 1 % city sales tax is estimated to generate approximately \$70,000 in additional revenue for the city of Crofton.

The following is the breakdown of the allocation of this 1% city sales tax:

- 60% for city infrastructures such as sewer, water and streets
- 20% for recreation including the parks and pool
- 20% towards economic development activities that will contribute to job growth

2. Timetable: the city sales tax was implemented on purchases beginning April 1, 2009.

H. History

The following was taken from the city of Crofton website.

Rich in cultural history, prehistoric remains of the first human inhabitants in Crofton in Knox County have been found dating back to 1010 BC. Modern day records show that there was trade between trappers and the Ponca Indians in 1789. In 1804, Lewis and Clark took 5 days to traverse the part of the Missouri River that lies just north of Crofton. In 1846 overland travelers, the Mormons wintered near Crofton along the Niobrara River. The passage of the Kansas – Nebraska Act in 1865 created the Territory of Nebraska and opened the doors for settlement. In 1868 the Fort Laramie Treaty gave the Ponca Land to the Sioux Indians in Knox County.

Originally called the county of L'eau-qui-court, meaning "Running Water" in French. The county name was changed to Knox in 1873 after Major General Henry Knox. The

town of Crofton was laid out in the summer of 1892. It was the 10th of 13 communities platted in Knox County.

The naming of Crofton has been a topic of discussion over the years with the prevailing tradition favoring that the name was drawn from a hat. It has been said that several names were placed in the hat. The first name drawn was that of "Francis." Mrs. "Frankie" Miller objected to that name due to the similarity with her name. Another name was drawn. That name honored Crofton Courts in England. It was submitted by Mr. J.T.M. Pierce a former resident of the community. The vote favored Crofton. With that decision made, Crofton Nebraska had its beginning. Crofton was ready to expand. It has been reported that the first buildings in Crofton were two saloons. Each saloon was built on the same street, across from one another. Afterward a lumberyard, a building to house the bank, other stores, a school and some homes were built.

Crofton was supposed to be a town with a heavy railroad influence. Settlers came to the area to farm, work for the railroad, or start a business. However the railroads dominance waned as time wore on and farming emerged as a dominate influence.

Still relying on its strong agricultural and small business base, Crofton is home to 800 residents and thousands of annual visitors. Crofton's mild climate averages 62% sunshine annual, 34 inches of snow, 24.5 inches of rain and the temperature averages a high of 59 degrees and a low of 37 degrees which make outdoor recreation very popular.

I. Education

1. Crofton School System: Crofton Community School – the Crofton Community School is a K – 12 school system which is fully accredited by the Nebraska Department of Education. The school participates in the Nebraska Schools Activities Association at the C-1 level. The school system covers approximately 175 square miles and supports a student enrollment of 484 students in grades K – 12, which designates the Crofton Community School as the largest school system in Knox County, Nebraska.

Crofton Community Schools is proud of its excellent school facilities having built a new Jr / Sr High School building and extensively renovating the elementary school building in 1992. Crofton promotes an aggressive academic and extracurricular program, and has become known throughout the state for academic excellence in virtually all areas of curriculum depicted by numerous multi-state academic victories and college sponsored academic contests.

Crofton looks to the future with excitement and anticipation. The school system has established high goals and expectations and utilizes the latest in computer technology and learning. Having one of the fastest growing systems in the northeast Nebraska area the district has committed itself to employing the finest

instructors to lead the school, its students and the entire community with leadership quality into the 21st century.

St. Rose of Lima Catholic School: is a state approved elementary school with an enrollment of 154 in grades 1 – 8. St. Rose has a staff of 10 certified educational professionals. The specific mission of St. Rose is “to assist all our students to assimilate skills, common knowledge, common methods and moral and social attributes which enable them to integrate faith and culture as they grow and mature.”

Area Colleges: students in the area attend a wide variety of colleges and universities. The listing below are colleges that are close to the Crofton area:

- Briar Cliff College – Sioux City, Iowa
- Morningside College – Sioux City, Iowa
- Mount Marty College – Yankton, South Dakota
- Nebraska Indian Community College – Santee Nebraska
- Northeast Community College – Norfolk, Nebraska
- University of South Dakota / Vermillion – Vermillion, South Dakota
- University of Nebraska – Lincoln, Nebraska
- Wayne State College – Wayne, Nebraska

J. Recreational Facilities

1. Type of facilities within the city or within 30 minutes:

Public Golf Courses	4
Private Golf Course	1
Public Tennis Courts	10
Public Swimming Pools	4
Public Parks	6
Public Campgrounds	7

Nearest public access to lake or river 10 miles

This amenity offers the following amenities:

- a. Camping
- b. Swimming
- c. Fishing
- d. Motorized boats
- e. Water skiing

Crofton’s close proximity to Lewis and Clark Lake (10 Minutes) makes it an ideal community to live in while enjoying the many benefits of the lake area. Excellent fishing in the lake or river can be enjoyed year round.

Hundreds of camping spots on both sides of the lake as well as below the dam make the area a popular destination. Crofton's golf course is located adjacent to Lewis and Clark Lake and just 8 miles north of town. It is one of the most scenic courses in the state and can be quite a challenge. Two marinas serve the east end of the lake. Their full service facilities add convenience to the enjoyment of the area.

The above information was taken from NPPD Economic Data.

K. Labor Force

	State (2008)	County (2008)	Area Labor Force (2008)
Labor Force	995,635	4,693	43,631
Unemployment	33,217	148	1,285
Unemployment as a % of Labor Force	3.3 %	3.2 %	3.0 %
Total Employment	962,418	4,545	42,492

*Area Labor Force and Employment data are for the county plus the contiguous counties. Further information regarding employment in the area can be found in NPPD data.

Source: Year end 2008, Nebraska DOL, Bureau of Labor Statistics online data April 2009.

L. Wages

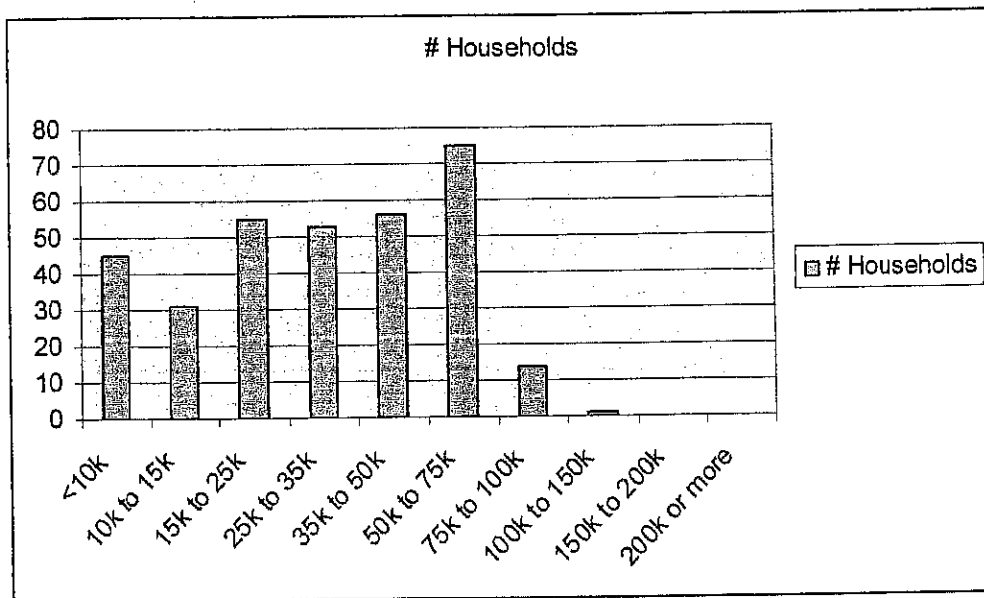
Sample of hourly wages in manufacturing occupations (production and/or clerical).

Job Title	10 th Percentile	Median	90 th Percentile
Assemblers/Fabricators Except machinists and electrical and precision data entry keyers	\$10.37	\$13.97	\$16.16
Data Entry Keyers	\$7.89	\$10.88	\$16.49
Laborers, helpers and material movers	\$8.16	\$11.63	\$15.96
Lathe tool setters	\$12.96	\$15.77	\$18.36
Machinists	\$12.12	\$17.75	\$37.18
Secretaries Except Legal and medical	\$8.00	\$11.29	\$16.04
Welders and cutters	\$10.87	\$14.10	\$18.67
Welding machine operators	\$11.41	\$14.36	\$18.02

Source: Nebraska Workforce Development, Occupational Employment Statistics Program, First Quarter 2009.

Household Income: The median household income is \$30,667 as reported in 2000 Census data.

Household Income	<10k	10k to 15k	15k to 25k	25k to 35k	35k to 50k	50k to 75k	75k to 100k	100k to 150k	150k to 200k	200k or more
	45	31	55	53	56	75	14	1	0	0



M. Transportation

Motor carriers

Number of interstate highways supporting the city	0
Number of limited access 4 lane highways	0
Number of improved 2 lane highways	2
Miles to nearest Interstate Highway	I-29 / 45 miles
Miles to nearest 4 lane highway	US Hwy 50 / 16 miles

N. Largest Employers

1. Crofton Community Schools – employment total 61
2. Kayton International – employment total 18
3. Crofton Elevator – employment total 7
4. People's Grocery and Floral – employment total 9
5. Farmers and Merchants State Bank – employment total 7
6. Brett's Body Shop – employment total 6
7. Wiebelhaus Recreation – employment total 8
8. Steffen Service – employment total 4
9. Merkel Insulation and Siding – employment total 4
10. Joe Janssen Insurance – employment total 4
11. West-Hodson Lumber- employment total 8
12. Vestas- employment total - 9

O. Goals Established in Comprehensive Plan

1. Leverage Natural Resources and Lake Area Tourism

Nebraska's second largest lake, Lewis & Clark straddles the northeast border with South Dakota, about 7 miles north of Crofton on Nebraska Highway 121. The lake is about 16 miles long and 3 miles wide, with a maximum depth of 45 feet. It draws its name from the Lewis & Clark Expedition, which camped nearby on their epic journey to explore the Louisiana Purchase. This state recreation area includes five areas on the south side of the lake: Weigand-Burbach, Miller Creek, Bloomfield, South Shore and Deep Water

Source: Nebraska Game and Parks Website



The city of Crofton is only a few miles from this park and resort area and can capitalize on economic opportunities by offering goods and services to the thousands of lake visitors each year. A unique combination of restaurants, grocery, petroleum, hotels, specialty retail and specialty services provide an attraction to the town by those who are visiting the lake area.

2. Maintain Quality Water and Sewer System Infrastructure –

A water and sewer engineering report was compiled in March of 2007 by EDM Associates of Crofton. The goal of the city is to maintain an up-to-date water and sewer system with a plan for updating and replacing sections of water and sewer systems on a periodic or incremental basis. The goal is to maintain a system that is effective, state of the art, and complies with regulations.

The report shares the following:

The following are the elements of a municipal water system. A municipal water system includes numerous components which are combined to provide a community with water at the pressure, quantity and quality necessary to meet the users' needs. These components may include water supply wells, storage tanks, distribution mains, fire hydrants and other appurtenances.

A municipal water system provides two essential services to the community. The service that is most commonly associated with the municipal water system is providing domestic, commercial and industrial water for every day use by the consumers. This function requires that water be chemically and bacteriologically safe for consumption. Also the supply, pumping, distribution and storage facilities must be capable of delivering sufficient quantities of water to meet the uses and demands at an acceptable pressure. Another extremely important, but less commonly used function of the water system is fire protection. Fire protection requires that the supply, pumping, and distribution and storage facilities be capable of delivering large volumes of water to a specific site in the system at an acceptable pressure.

The above was taken from the Water & Sewer Engineering Report dated March 2007 and prepared by EDM Associates and engineering firm from Crofton NE.

Water and Sewer Summary: the goal of the city is to establish and maintain a water and sewer system that is cost effective, affordable and meets the needs of the city currently and into the future. The goal and objectives are to continually have an updated water study and position various sections of infrastructure for update or replacement on a continuous basis.

3. **Street and Infrastructure Improvements:** the city has implemented a 1 and 6 year plan for the city of Crofton with regard to streets and infrastructure. The following is a listing of the streets which are currently part of this program:
 - a. 2nd Street, Harold Street, to Omaha Street: asphalt with concrete curb and gutter.
 - b. 1st Street, Harold Street to Main Street: asphalt with concrete curb and gutter.
 - c. 5th Street, Harold Street to Main Street: asphalt with concrete curb and gutter.
 - d. Main Street, 5th Street to 3rd Street: asphalt with concrete curb and gutter.

- e. West 2nd Street, Nebraska Street to Dakota Street (stop at bridge): asphalt with concrete curb and gutter
- f. West 2nd Street, Harold Street to Iowa Street: asphalt with concrete curb and gutter.

Current financial situation: the city has recently bonded \$230,000 for street improvements. This will be the beginning of the systematic plan for street improvements.

Overall goals and objectives: a constant vigil will be needed to maintain street infrastructure in the future. Assessments will be made on a periodic basis no less than annually to monitor progress with regard to sound streets and improvements.

4. **Dilapidated Property:** the result of the community study indicated that city board members as well as community members made a priority the condition and appearance of commercial and residential properties. The following is a step by step strategy that will provide a framework to address this issue.

- a. Promote exterior housekeeping: keep buildings painted and in good repair.
- b. Encourage landscaping / yard maintenance:
- c. Keep trash and indoor furnishings out of yards visible from streets.
- d. Enforce existing local laws and zoning ordinances rigorously.
- e. Install welcoming signs on all major routes.

5. **Commercial Properties:** in order to meet the potential need for business expansion and the startup of new businesses appropriate commercial properties must be available. A model that is low cost and insures that buildings can be made available in a timely matter is outlined below. This method involves the following:

- a. Identify properties, either existing buildings or commercial property for new construction or renovation.
- b. Obtain options on the properties or letters of intent to acquire the property.
- c. Complete preliminary plans on a customized building that reflects a tangible plan that is available to show perspective investors.
- d. Retain a contractor to prepare a preliminary cost or renovation estimate.
- e. Anticipate legal and/or zoning issues.
- f. Financing incentives: have available research into financing options including such things as tax increment financing, local economic development funds, and banks that may be willing to participate.

- g. Identify job training needs: if applicable.

Develop and promote commercial properties to potential business investors: This includes the promotion of properties on such websites as the Nebraska Public Power District Commission and other entities. Knox Economic Development could offer potential help in this area.

- 6. **Housing:** Encourage construction and rehabilitation of a mix of housing types.
 - a. Strategies: promote construction of single family housing.
 - b. Explore use of tax incentives for new construction and major rehabilitations and tax breaks for owner occupied properties.
 - c. Investigate the demand for alternative housing types including town houses, affordable housing and retirement housing.
 - d. Provide subsidized housing such as duplexes and town houses for both young and elderly.

There are currently two housing developments located on both sides of the school building. These are the Tramp addition and the West addition.

Both of these subdivisions have relatively small lots but have a good number of lots available. There is some potential to re-plat and create larger lots for several upscale homes. These could be located on a cul-de-sac which would create a more exclusive area for executive type homes.

- 7. **Land-Use Planning:** a commercial development site is located north of the school and has adequate development potential. Research needs to be current with regard to utility infrastructure, street planning and zoning. This land could be used for additional new businesses.
- 8. **Transportation:** this may include a small scale mass transit program. The Nebraska Department of Roads through the Federal Department of Transportation has grant funding available that when combined with local matching funds could be used to purchase vehicles for a transit program. A transportation study would provide information regarding potential demand and infrastructure needs for the system.

9. **Trails and Parks:** Crofton with its proximity to the Lewis and Clark Recreation Area could enact a long term vision which includes the development of trails from the city to the golf course and the Lewis and Clark Lake Area.

A short term and smaller scale project includes the study and construction of trails within the city. This encompasses a connection between various points in the city and includes the school which is located north of town.

The Nebraska Department of Transportation Safe Routes Grant Program is an option for funding this type of project. The Knox County Economic Development Director could be a facilitator and offer resources for this type of project.

A long-term plan for walking or recreational trails should be developed.

10. **Assisted Living Center:** this has been identified as a need over the past several years and could be further studied. A study would need to be conducted with a focus on the neighboring cities that have already existing assisted living facilities to establish feasibility and potential demand.

11. **Swimming Pool:** maintain and upgrade the city's current swimming pool. This is to be accomplished through funding received from the recently implemented city sales tax. A portion of this sales tax is allocated to the swimming pool and other recreational improvements.

12. **Establish Feasibility of Motel:** study the feasibility for construction of a 15 or 20 unit motel as modeled by other communities in Nebraska and Iowa. Other communities have developed small scale motels with private investment and community based construction. Atkinson, Nebraska and Marcus, Iowa are two examples.

13. **Leadership Development:** a challenge for Crofton as well as other small communities is the development of people with leadership skills, passion and courage to take on projects that will benefit the community over the long term. These are individuals that are willing, able and passionate to serve on the city boards, chambers of commerce, school boards and other local groups. Various organizations offer leadership training and development programs on a county or a multi-county area and would be an option to develop these key leaders.

These training programs expose leaders to various mentors in areas of government and industry. The candidates learn through a 6 to 9 month program where they are exposed to individuals and communities who serve as role models.

A resource is the Knox County Economic Development which could potentially serve as a liaison and spearhead this type of program. They would be involved in adopting a program format, recruiting potential candidates, program implementation and evaluation.

14. **Business Succession:** currently a large percentage of business owners are nearing retirement age. There is a need for succession of these businesses to avoid them closing and going out of business. Education in this area is paramount. There is a need for the transfer of this wealth as well as management to younger generations. Business owners need to be motivated to address this issue in a timely manner so that the businesses can be proliferated.

Resources in this area include Knox County Economic Development, the University of South Dakota Family Business Initiative as well as the Family Business Program through Wayne State College. These organizations have resources available that can provide assistance to business owners.

15. **Establish Community Foundation:** there is a great transfer of wealth transpiring presently as the senior generation passes on and their assets including cash deposits in local banks, farm land and other real estate transfers to heirs. Often times the heirs are living away from the area and these assets are disposed of or sold and the resources leave the community forever.

In order to reduce this trend participation in a community foundation can be helpful. These organizations can provide training and publicity for the development of a community foundation whose goals are to support the infrastructure and education needs of the community into the future. Essentially a comprehensive plan and goals for funding need to be established. People are more inclined to leave a portion of their estate to foundations if they are presented with solid plans for the future and there is a method to efficiently and effectively fund future projects.