



# business in nebraska

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PREPARED BY THE BUREAU OF BUSINESS RESEARCH, COLLEGE OF BUSINESS ADMINISTRATION

## THE UNIVERSITY AND STATE DEVELOPMENT CENTENNIAL RETROSPECT AND SECOND CENTURY PROSPECT

Use the publication date of this issue of Business in Nebraska coincides almost exactly with the Centennial anniversary of the University of Nebraska, it appears to be an appropriate time to mention to the services that the College of Business Administration and its Bureau of Business Research are prepared to contribute to the future economic growth of the state. It seems also to review briefly some historical aspects of Nebraska development as a reminder to the business community of the progress that has been achieved in a period that roughly parallels the hundred-year history of the state's leading institution of higher learning.

The University has played a significant role in the agricultural and agribusiness development of the state has long been widely recognized and widely publicized. The University has amply fulfilled its obligations as a land-grant institution and is expected to continue to do so. As it prepares to move into the second century of service to the state the need becomes increasingly apparent for more leadership, time, and money devoted to research to meet the urgent challenges that have come as a result of advancing technology in agriculture: shifts of farm population to urban centers, continuing decline in the proportion of Nebraskans engaged in agriculturally-related employment, and a significant increase in the proportion employed in business and industry.

The contribution the University has made to the business and industrial development of Nebraska may not be as generally acknowledged as its contribution to the state's agricultural growth, but the record shows that this too is of impressive magnitude. As expected from its title and designation, the College of Business Administration is significantly serving the business sector of the economy both directly and indirectly in expanded and innovative ways.<sup>1</sup>

### Faculty Activities

Charles S. Miller, Dean of the College, has pointed out that in addition to teaching load, research projects, and administrative duties that consume the major portion of their time, members of the faculty are now serving as consultants to various Nebraska business institutions, and that faculty members are also active in state, and national professional organizations related to their respective major fields. In the important area of continuing

organizational changes in the College to meet expanding needs are reported in an article by Dean C. S. Miller in the October, 1968 issue of Business in Nebraska. Some of the services of the College and of the Bureau of Business Research to the business community which were described in an article in the Nebraska Business, 1968, are more fully described herein.

education, the College also plays a conspicuous role. Faculty members give leadership to seminars, training programs, conferences, and meetings with various associations, businesses, and community organizations. They also conduct instructional programs on the Nebraska Educational Television network on both a continuing series and a special program basis.

### Economic Education

Another service that functions through the auspices of the College is the Nebraska Council on Economic Education, which was established in 1963 in an effort to promote economic literacy throughout the state. The Council, which includes representatives of agriculture, business, education, and labor, seeks to be of service through five major types of activities: education of present teachers, education of future teachers, adult education, cooperation with local school systems in curriculum planning and revision, and evaluation of economic understanding. Two Centers for Economic Education have been organized, one at each of the University of Nebraska locations.

### Business Research

As the title of the Bureau of Business Research implies, it is an integral part of the College that has been designated specifically to serve the business sector in a research capacity. Since its inception in 1922 the Bureau has frequently adjusted and amplified its services to meet the ever-changing needs of the developing state. Currently through a number of ongoing research projects the Bureau is actively involved in promoting Nebraska industrial and general economic growth. Under contract with the Nebraska Department of Economic Development the Bureau is engaged in research on "Refinement of the Nebraska Input-Output Model," has recently begun the "Southeast Nebraska Regional Planning Study" for an area that includes Johnson, Nemaha, Pawnee, and Richardson Counties, and is completing an "Input-Output Study of the Lincoln Metropolitan Area." Preparation and publication of a monthly business index has long been one of the services of the Bureau, and this service will be markedly expanded and extended through a new and better index of business activity now being developed. An extensive economic base study for the Nebraska Soil and Water Conservation Commission is nearing conclusion.

Significant research projects completed late in 1968 include a study done under contract with the U.S. Bureau of Reclamation on "The Economic Impact of Irrigated Agriculture on the Economy of Nebraska" and the first comprehensive study of Nebraska's banking industry, financed in part by funds made available by the Nebraska Bankers Association, which was published under the title "History of Nebraska Banking: A Centennial Retrospect." Two

ties relating to the economy and the retail trade area of  
th, Nebraska, also published in 1968, typify the kind of  
ity and regional research which the Bureau is prepared to  
"An Index of Nebraska Construction Activity," another  
study, had relevance to an important industrial sector of  
omy.

### Regular Publications

anges of emphasis in research that have come with the  
ng economy are reflected in a survey of the titles of stud-  
shed in the Bureau's series of "Nebraska Studies in Busi-  
d in its series of "Business Research Bulletins." Similar-  
vey of the subjects discussed in the main articles that  
eared in Business in Nebraska from the first issue in  
the present, constitutes a kind of historical review of  
a's business and economic growth.

he Bureau publications Business Review Edition and Busi-  
Nebraska Cities were supplanted in September, 1949, by  
s in Nebraska, the new publication combined the best fea-  
both and also began giving attention to subjects of state-  
nomic importance. As advancing agricultural technology  
placed increasingly large numbers of rural workers, Busi-  
Nebraska has given more attention to subjects related to  
nity and industrial development, to expansion of export  
, and to other efforts to provide increased employment and  
the Nebraska economy. With marked shifts of rural to  
population in recent years, more emphasis has been placed  
nal planning and on problems related to urbanization. Al-  
the Bureau of Business Research is responsible for the  
and preparation of Business in Nebraska, this is a Uni-  
of Nebraska News publication provided without charge as a  
of the University to a mailing list currently numbering  
nately eight thousand.

### Early State History

has permitted only a brief resume of the services to the  
vided by the College of Business Administration and the  
of Business Research. The extent of a historical resume  
nomic development of Nebraska that can be presented is  
y limited and can touch upon only a few of the subjects that  
mentioned.

ians have reported that in 1854 the Territory of Nebraska  
population of perhaps 15,000 roving Indians and approximate-  
third as many transient traders and "river rats." After the  
s and pathfinders began opening up the Territory, how-  
d two famous overland trails - the Oregon and the Mor-  
nverged in the present state, small supply posts were set  
vide the migrants and settlers with essential provisions  
ices. Although these trading posts were first established  
e Missouri River, the supply depots soon followed the cov-  
yon trails to the interior of the state, principally along the  
river valley. Mills were set up along the streams, the  
smithy moved from under his Eastern chestnut tree to the  
treeless plains, brickyards flourished, and carpenters  
demand.

the trading post that served travelers became the nucleus

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Bureau publication was originally titled Business Review  
n, later a news release Business in Nebraska Cities was  
and in 1949 the two were combined in Business in Nebras-  
expansion to the present six-page format came in 1964, and  
sue inaugurates the use of color in the front page heading,  
with a readjustment moving the statistical tables to pages  
5.

of a small settlement which in time became a thriving commu-  
Most of the early migrants who crossed the plains of the Terr  
of Nebraska, however, regarded this as the great American  
ert, for they apparently judged the quality of the land by the n  
ber of trees, and few of them could envision the fertility of the  
that lay below the endless sea of grass, nor guess that there v  
water reserves - greater than those of any other state - stor  
vast underground lakes and rivers - some 547 trillion gallon  
water reserves, according to some calculations. By the 1850's  
however, the great movement of population began to include n  
and more people who were willing to take a chance on the "des  
and the possibility that it could be made to "blossom." Farm  
to a significant extent by white men in Nebraska can be sa  
date from the final desperate days of the 1857 panic when men  
had lost their last dollar in the wild land speculation of the e  
50's turned to agriculture as a last resort.<sup>3</sup>

The difficulty was that they farmed in Nebraska as their an  
tors had farmed in the Old Country - or in Pennsylvania or Illi  
- while farming in the semi-arid plains of Nebraska required  
ferent techniques. Those early years of agriculture were cha  
terized by drouth, grasshoppers, violent storms, and what see  
to many to be more bad luck than good.

### Growth of Agriculture

The free land of the Homestead Act of 1862 did not immedia  
lure any great influx of settlers into the state, hence there ap  
to be elements of truth in the statement that it was the end o  
Civil War, plus railroad propoganda with such advice as: "fo  
the Mormons and the prairie dogs and find good land in Nebras  
that really opened the state to settlement.

When the panic of 1873 hit them, Nebraska farmers had alr  
been having hard times due to drouth and grasshoppers. G  
prices were low and freight rates were high, and this result  
bitter resentment against the railroads, which were assail  
oppressors and exploiters. The tension did not ease until a c  
of better crop conditions in the 1880's, when farmers and b  
nessmen found that credit again was available as Eastern in  
tors began pouring money into the developing region. In those  
of easy credit, many farmers overextended themselves, mort  
ing one farm to buy another and setting themselves up for an  
of foreclosures and grievously hard times during the five year  
drouth in the 1890's.

When crops dried up, income dried up, and credit dried up  
Thousands of farmers had to give up their hopes and aspirati  
and their land. According to one newspaper account, in the  
1891 alone, 18,000 prairie schooners crossed the Missouri R  
on their way out of the state. At the same time that so many h  
steaders were forced to forsake their farms, there were o  
farmers who persevered despite pestilence, prairie fires  
years of drouth. The turbulent times of the 90's led to an agr  
revolt of such dimensions that the Populist party gained st  
support, but when the rains came again in 1897 Nebraska farm  
entered upon an era of fairly prosperous expansion, and with p  
perity came conservative political views.

As the drouth ended, a new agriculture began to emerge.  
hardy farmers who had managed to survive the hardships o  
early 90's had learned to leave the land fallow in alternate y

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<sup>3</sup>Nebraska, A Guide to the Cornhusker State, The Viking Pr  
N.Y., 1939, is the source of some historical data in this ar  
and of some picturesque phrases that are not directly attrib

ulate moisture for a crop, had learned crop rotation, had irrigation in the river valleys, had found that alfalfa was a resistant crop, and had discovered ways to cultivate sugar and other crops successfully. Diversified farming began to more extensively, and different parts of the state began to specialize in crops that were best adapted to the soil and climatic conditions of the respective regions. With diversified farming came diversified industry to meet the needs of the economy in each area.

### Effects of Depressions and War

The period after the turn of the century was characterized by a restoration of farming and business profits until the panic of 1907 and the ensuing four years of depression. By 1912, business had taken an upturn, however, and this was accelerated by World War I. Although economic advances were often at sharply different rates in different sections of the state, all Nebraska enjoyed the prosperity of the 1920's. Even when the crash came in 1929, the effects were not fully evident here until years of depression were coupled with years of drouth.

In the 1930's that Nebraska farmers changed the old saying about the weather to: "If you think things are bad now, just wait a while, they'll get worse." Conditions did worsen, indeed, years of drouth and grasshoppers, coupled with unprecedented crop failures, added to the problems and frustrations of people who were suffering also the effects of the nationwide depression.

There were farm revolts again, and although debt moratoriums and various forms of Federal assistance helped ease the situation, thousands of farm families each year were forced to give up their farms. Many who remained in the state went to the cities to find employment, often in the service industries or in manufacturing. During World War II agricultural products were again needed to feed fighting men. Nebraska was found to be an advantageous location for wartime industrial plants, and the state entered once again upon an era of prosperity. To fight the war effectively scientists were given incentives to make unusual strides in technological advancement both in agriculture and in industry. A smaller labor force was needed, and many of those who left the farms to work in wartime plants developed skills which provided a well-trained personnel when civilian industries expanded in the years after the war.

### Farm-Related Industries

A segment of the state's economy that has been commercial since the beginning is the livestock industry. As the buffalo declined, people became aware that the Nebraska plains could support vast herds of cattle, and for a long time the government ranges were open to cattlemen in areas where it was thought that grazing was not profitable. Forerunners of the industry were the owners of supply posts along the overland trails who kept on hand to trade for the footsore stock of passing migrants. After the completion of the transcontinental railway through Nebraska in the year of statehood, 1867, markets for the state's products were opened up and farmers and feeders began to bring in from the west high grade beef and dairy cattle. The livestock industry continued to grow, and as it grew the meat-packing industry developed. Growth of both industries has continued, although not at the same rates, until Omaha finally supplanted Chicago as the leading livestock market of the nation. Although in recent years some meat processing plants in Omaha have been closed, plants have been established at other points throughout the state due to a pronounced trend toward decentralization of the meat-packing in-

Early in the history of Nebraska grain elevators and flour manufacturing enterprises began to figure prominently on the industrial scene. Today grain mills rank third among all Nebraska manufacturing industries in value added by manufacture, being exceeded only by manufacturers of electrical machinery and by meat slaughtering plants, and mills rank sixth in number of production workers among the manufacturing industries in the state. With the diversification alfalfa mills and dehydration plants became important, and more recently soybean processing plants have been located in the state.

Dairy industry enterprises have been integral to the development of Nebraska, and some of the largest and best known national dairy food companies originated here. Production has varied only with times of severe drouth and with price fluctuations due to changes in dietary habits of the consumer.

### Ethnic Groups

In Nebraska's economic development, as well as in its cultural development, ethnic influences have made significant contributions. The sugar-beet industry, for example, owes its inception to a colony of settlers from Germany who established at Grand Island the first facility to refine sugar. The Nebraska cooperative movement finds its origin in the Danes, who brought with them a heritage of long experience in cooperative dairy industries, grain elevators, livestock shipping centers, and other such ventures.

Other groups contributed special competencies as well as perseverance and hard work. Anglo-Saxons and immigrants from Western Europe, particularly the Czechoslovakians, tended to settle in the agricultural communities, whereas those from Southern and Eastern Europe tended to locate in the cities - in Omaha particularly.

### Construction and Transportation

Building construction, long a leader in employment in the developing state, came almost to a standstill after the crash of 1929 and did not begin reviving, except at a slow pace, until after World War II. In the years that followed, public and private construction of home building, and commercial and industrial construction increased rapidly, with occasional brief slowdowns such as that resulting from credit curtailment late in 1966.

Transportation was the key to development of the infant state, as it is in any newly opened area. The coincidence of the year of statehood with completion of the transcontinental railway through Nebraska combined to give rapid acceleration to industrial growth. How heavily the state still depends on rail transportation may be seen when a shortage of boxcars at harvest time results in large piles of grain being dumped wherever space may be found - sometimes on the paved streets of a town - until the crop can be moved. The trucking industry and development of air freight, however, have made significant contributions to the more recent agricultural and industrial growth of the state.

### Urban Growth

Although Nebraska has generally been dominated by the rural town complex, development of Omaha into an industrial center, the metropolitan area and growth of Lincoln as an educational and governmental center have been of great significance in the unfolding history of the state.

Partly because of its geographic position and topography, Omaha, founded in 1854, early became one of the nation's leading rail and business centers. This, in turn, encouraged the development of facilities for marketing of farm implements and supplies. The city also was strategically located to become a wholesale trade center. Meat packing became the leading industry, followed closely by mi-

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tion of food from grains.  
 high Lincoln, the locale of the state Capitol and the University of Nebraska, had in the early years less spectacular industrial growth than Omaha, it quickly became an important retail and wholesale trade center. Industry, which was given great impetus by both World Wars, however, has received effective civic encouragement in recent years, which has resulted in the opening of numerous new plants and the expansion of many existing enterprises. Enterprising Nebraska communities have also attracted manufacturing plants, expanded employment in existing industries, developed new service industries and recreational enterprises, and some of those located near the larger cities have induced workers employed elsewhere to take up residence and have become "bedroom" suburbs.

Growth of Capital

Since economic resources are relatively limited and scarce, proper utilization is a matter of constant concern to industries as they search for more efficient and less expensive ways of producing goods and services. In this effort, capital, in the sense of all man-made resources, is the difference between development and stagnation. Capital, in the money sense, moves to areas where it can be invested wisely and used profitably. More aware of these facts in recent years than previously, the various departments and agencies of the state government have taken them into consideration in their efforts to attract new industries to the state. Alert Nebraska communities also have sought to attract capital through organized community industrial development corporations and industrial sites which are readily available for occupancy on short notice. Communities in which industrial installations, such as air bases, have been closed have promptly acquired the sites and facilities and to adapt them for commercial and industrial use.

Since enactment of the Industrial Development Act there have been (to October 1, 1968) 52 issues of revenue bonds amounting to \$94,762,550 to finance Nebraska plants and equipment. This amount of capital in financing new technology and new and expanded enterprises has contributed significantly to improvement in the state's economic growth and has demonstrated the conversion of capital into progress. On the basis of announced initial employment figures, the 52 revenue bond issues resulted in 7,815 new jobs and it is probable that the figure is now considerably increased.

Further inputs of capital in both business and agriculture in the past have boosted output per man-hour and reduced total labor requirements, thus freeing a dependable labor force to take employment in new industries. The low unemployment rate, however, has hampered industrial development, as some industrial firms hesitated to locate plants in Nebraska because of doubts about the availability of an adequate labor force. Vocational training programs for those leaving the agricultural sector are needed to overcome this problem.

Community and Regional Development

Earlier attempts to attract out-of-state industrial enterprises, and as communities have stressed availability of land and other resources, industrial water and power supplies, agricultural raw materials, and superior transportation facilities, and have placed particular emphasis on the fact that the state has a large labor force readily accessible if this vocational training can be provided.

Some of the great strides that have been made, however, it is recognized that in the years since World War II economic

growth in Nebraska and in the Great Plains region as a whole has not been as rapid as in most other parts of the country. Some areas in recent years have experienced actual economic decline. Individual community efforts to deal with this problem, moreover, have often been competitive, overlapping, and self-defeating.

For these reasons emphasis is now being placed on regional planning for economic development. An interesting example of this is the inception of regional organizations such as Vision-17, made up of seventeen counties in southeastern Nebraska, in which efforts are being combined and coordinated to promote economic well-being of an entire area. Planning on the basis of functional economic units is also under way in such areas as that known as SENPP, the Southeast Nebraska Plan Project. The division of the entire state into twenty-six such functional areas was described in the December, 1968, issue of Business in Nebraska.

It is in connection with such regional development and planning efforts that the research and extension educational functions of the University become increasingly important. Coordination of these functions, which at present are separately administered in the fields of agriculture, business, engineering, community planning, sociology, and others, is also becoming ever more urgent.

Retrospect and Prospect

If in Nebraska the tremendous structural changes in the economy which are taking place are cause for concern, the problems assuredly are less staggering than those of areas where very rapid end-on-end urban expansion has resulted in a megalopolis that grows like Topsy without adequate provision for public services and transportation facilities. Economic growth has many facets and involves, as many Nebraska cities and communities are discovering, important changes not only in the ways people produce and consume, but also in how they work and live and how they spend their leisure time.

Nebraska was a bleak place in 1869 when the University of Nebraska was established. Throughout the intervening years the University has supplied increasing increments of knowledge based on experimentation and research that have helped transform the treeless prairies of a hundred years ago into the state we know today. Many of the most urgent challenges of the University's second century are now clearly manifest. The more expeditiously the University moves to meet them, the more proudly and accurately it may be said in 2069 that immeasurably the University of Nebraska helped the state achieve the objective depicted in Hartley Burr Alexander's inscription over a State Capitol portal - a brighter "morning of time."

DOROTHY SWITZER

## Business Summary

Both Physical Volume and Dollar Volume indexes indicate that Nebraska's November, 1968, level of business activity was notably above that of the same month last year. For both indicators, Nebraska's changes were at nearly the same rates as those of the U. S. On a month-to-month basis, however, Nebraska as well as the U. S. experienced Dollar and Physical Volume declines, from October, 1968, to November, 1968, that were more than seasonally expectable. Also, Nebraska's drop-off was more than that of the U. S.

In November, 1968, nine of Nebraska's twelve Business Indicators were at levels higher than for the same month a year ago. The largest gain was recorded in Construction Activity; much of this reflects the carry-over of construction started earlier in the Fall.

Nebraska's Retail Sales were up 3.1% from December, 1967, to December, 1968. Hard Goods sales increased 3.7%; Soft Goods, 2.3%. Of Cities reported, Grand Island, Beatrice, North Platte, and Scottsbluff show the major increases over last year; less than favorable were declines registered for Norfolk, York, and South Sioux City.

All figures on this page are adjusted for seasonal changes, which means that the month-to-month ratios are relative to the normal or expected changes. Figures in Table I (except the first line) are adjusted where appropriate for price changes. Gasoline sales for Nebraska are for road use only; for the United States they are production in the previous month.

R. L. BUSBOOM

### I. NEBRASKA and the UNITED STATES

NOV Business Indicators	Percent of 1948 Average		Percent of Same Month a Year Ago		Percent of Preceding Month	
	Nebraska	U.S.	Nebraska	U.S.	Nebraska	U.S.
	Dollar Volume of Business	295.8	325.2	109.2	109.8	94.0
Physical Volume of Business	201.4	231.1	105.6	105.5	96.0	99.4
Bank debits (checks, etc.)	191.6	382.6	89.4	113.8	87.5	98.9
Construction activity	305.3	173.6	140.4	98.7	105.8	98.2
Retail sales	137.4	190.1	97.0	105.4	92.0	101.5
Life insurance sales	380.7	427.0	104.5	96.8	97.1	87.7
Cash farm marketings	157.9	154.5	95.6	106.2	72.9	105.4
Electricity produced	410.4	488.1	119.6	107.8	97.4	101.7
Newspaper advertising	171.3	159.0	105.2	107.0	104.1	104.7
Manufacturing employment	170.5	129.4	103.6	102.1	101.5	100.2
Other employment	145.5	168.6	102.8	103.1	101.0	100.3
Gasoline sales	199.0	234.7	111.6	105.9	106.5	104.2

### II. PHYSICAL VOLUME OF BUSINESS Percentage of 1948 Average

Month	Nebraska	U.S.
	1967-68	1967-68
November	190.8	219.1
December	199.3	218.6
January	210.0	224.4
February	214.5	228.5
March	197.6	225.6
April	201.1	225.7
May	204.0	227.4
June	212.8	228.1
July	211.8	230.8
August	216.7	230.7
September	213.2	227.9
October	209.8	232.6
November	201.4	231.1

III. RETAIL SALES for Selected Cities. Total, Hard Goods, and Soft Goods Stores. Hard Goods include automobile, building material, furniture, hardware, equipment. Soft Goods include food, gasoline, department, clothing, and miscellaneous stores.

DEC City	No. of Reports	Percent of Same Month a Year Ago			Percent of Preceding Month	DEC City	No. of Reports	Percent of Same Month a Year Ago			Percent of Preceding Month	
		Total	Hard Goods	Soft Goods				Total	Total	Hard Goods		Soft Goods
		THE STATE	790	103.1				103.7	102.3	98.0		Fremont
Omaha	82	97.8	88.9	105.1	95.4	Fairbury	24	103.1	106.7	99.0	94.7	
Lincoln	74	106.0	101.4	109.9	92.0	Norfolk	32	86.0	76.1	94.4	96.3	
Grand Island	30	111.7	120.5	103.8	110.1	Scottsbluff	37	107.3	123.0	93.8	95.7	
Hastings	29	106.9	112.6	102.1	110.1	Columbus	27	106.6	111.5	102.2	92.2	
North Platte	18	107.8	109.9	106.3	160.4	McCook	19	99.2	94.9	103.7	102.1	
						York	26	86.4	82.2	89.0	100.5	

### IV. RETAIL SALES, Other Cities and Rural Counties

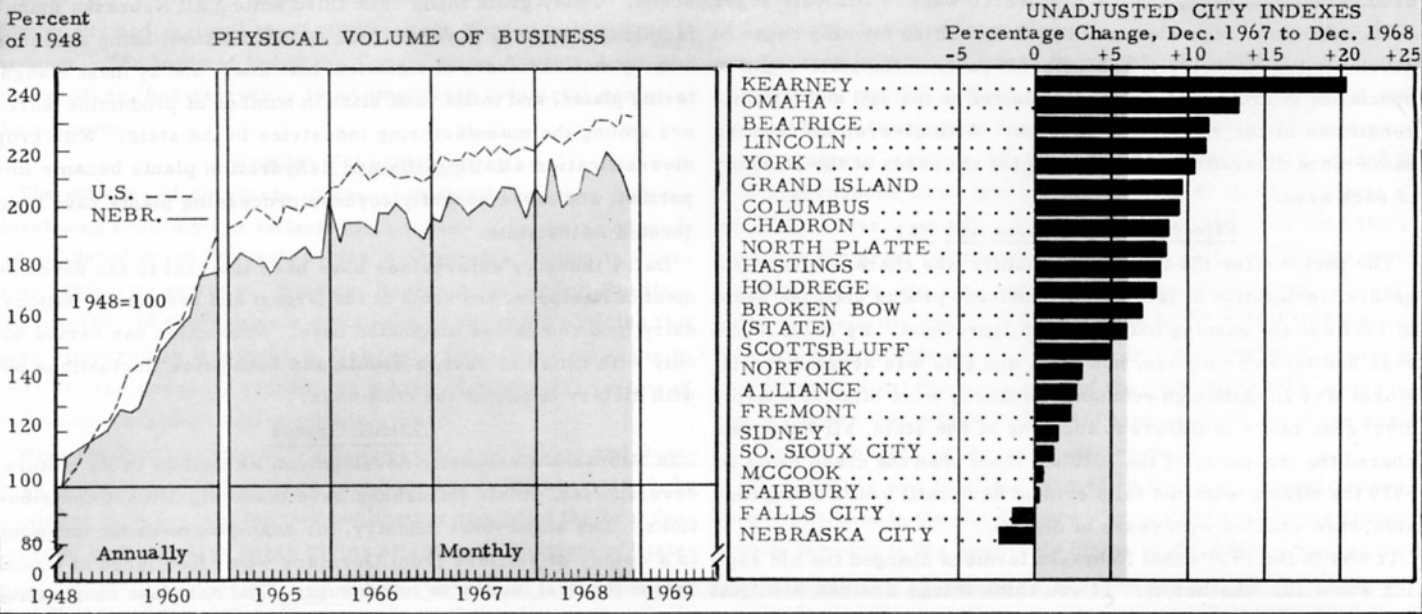
DEC Locality	No. of Reports	Percent of Same Month A Year Ago	Percent of Preceding Month
Kearney	17	100.1	105.9
Alliance	28	99.6	101.2
Nebraska City	19	104.5	108.2
Broken Bow	14	102.0	106.2
Falls City	18	97.2	96.7
Holdrege	16	93.1	110.9
Chadron	24	98.0	111.5
Beatrice	20	126.1	111.3
Sidney	23	104.7	130.3
So. Sioux City	10	79.7	79.7
Antelope	9	107.4	113.7
Cass	20	100.3	106.9
Cuming	11	114.9	98.7
Sand Hills**	23	97.0	97.5
Dodge***	11	96.9	124.8
Franklin	9	101.2	109.0
Holt	14	102.7	120.2
Saunders	12	159.3	106.8
Thayer	9	99.2	104.9
Misc. Counties	57	108.0	105.8

### V. RETAIL SALES, by Subgroups, for the State and Major Divisions

DEC Type of Store	Percent of Same Month a Year Ago			
	Nebraska	Omaha and Lincoln	Other Cities	Rural Counties
ALL STORES****	103.1	102.6	101.4	105.3
Selected Services	93.7	100.5	94.2	86.5
Food stores	104.0	104.0	98.1	109.9
Groceries and meats	107.1	108.0	106.1	107.1
Eating and drinking pl.	95.3	95.3	84.0	106.5
Dairies and other foods	111.8	105.9	92.9	136.6
Equipment	105.5	92.5	102.1	121.8
Building material	124.8	101.9	107.9	164.6
Hardware dealers	91.4	64.2	104.1	105.8
Farm equipment	102.4	93.9	105.3	108.0
Home equipment	94.5	96.5	93.6	93.3
Automotive stores	103.2	96.9	105.8	107.0
Automotive dealers	101.4	91.9	105.6	106.6
Service stations	110.3	117.1	106.5	107.4
Miscellaneous stores	98.9	107.7	95.4	93.7
General merchandise	105.2	118.9	100.1	96.7
Variety stores	98.6	112.1	89.5	94.3
Apparel stores	90.2	99.9	97.6	73.0
Luxury goods stores	102.8	105.7	94.8	107.9
Drug stores	101.3	101.8	98.0	104.2
Other stores	91.8	93.6	80.6	101.1

\*\*Hooker, Grant, Dawes, Cherry, and Sheridan Counties  
\*\*\*Outside Principal City

\*\*\*\*Not including Selected Services



Figures on this page are not adjusted for seasonal changes nor for price changes. Building activity includes the effects of past as well as present building permits, on the theory that not all building is completed in the month the permit is issued. R. L. B.

VI. CITY BUSINESS INDICATORS

Percent of Same Month a Year Ago

State or City	City Index	Bank Debits	Building Activity	Retail Sales	Electricity Consumed	Gas Consumed	Water Pumped	Postal Receipts	Newspaper Advertising
The State	106.0	111.7	104.3	103.1	108.5	116.9	102.3	72.0	107.9
Beatrice	111.4	96.9	64.7	126.1	120.4	119.0	116.5	90.2	113.2
Omaha	113.4	115.1	129.8	97.8	107.0	117.5	104.4	122.3	114.0
Lincoln	111.2	117.9	113.9	106.0	107.2	120.3	102.2	131.8	95.0
Grand Island	109.7	103.6	165.0	111.7	120.4	107.2	110.2	109.7	99.6
Hastings	108.3	101.2	21.8	106.9	107.4	117.8	84.2	132.7	128.3
Fremont	102.4	103.6	110.9	95.8	96.3	NA	123.1	98.6	NA
North Platte	108.6	110.3	219.9	107.8	116.7	138.8	99.2	83.1	99.6
Kearney	120.3	125.0	119.0	100.1	123.4	118.6	104.4	130.6	NA
Scottsbluff	104.9	113.3	54.6	107.3	117.9	93.4	93.2	105.7	132.2
Norfolk	103.1	110.3	78.8	86.0	106.8	116.0	85.2	117.3	109.4
Columbus	109.5	108.8	153.9	106.6	112.9	119.4	103.1	109.6	97.8
McCook	100.6	105.6	46.0	99.2	104.5	130.4	NA	90.6	98.1
Sidney	101.5	102.2	32.1	104.7	97.7	74.4	109.8	134.5	NA
Alliance	102.8	85.8	135.4	99.6	104.1	102.1	82.5	112.6	105.3
Nebraska City	97.7	103.1	21.5	104.5	102.7	106.4	87.2	79.6	NA
So. Sioux City	101.3	143.9	75.5	79.7	119.4	123.7	NA	82.3	NA
York	110.4	102.2	172.3	86.4	106.3	115.3	96.9	118.0	120.0
Falls City	98.6	108.7	72.0	97.2	102.4	114.6	90.2	101.8	93.1
Fairbury	100.3	109.2	64.9	103.1	107.3	NA	86.3	109.1	90.6
Holdrege	108.0	121.9	111.9	93.1	123.6	97.7	82.7	114.1	108.5
Chadron	108.8	117.3	115.5	98.0	151.6	91.2	47.4	112.8	NA
Broken Bow	107.0	116.1	16.5	102.0	110.0	114.5	101.4	127.8	97.1

DEC Percent of Preceding Month (Unadjusted)

State or City	City Index	Bank Debits	Building Activity	Retail Sales	Electricity Consumed	Gas Consumed	Water Pumped	Postal Receipts	Newspaper Advertising
The State	107.6	111.7	101.1	119.2	107.6	125.0	102.4	79.7	108.7
Beatrice	107.0	110.2	82.8	132.5	102.7	131.2	104.6	87.8	110.5
Omaha	108.2	118.6	107.1	110.3	109.8	104.4	103.2	124.8	105.6
Lincoln	105.6	111.3	100.8	106.0	104.4	121.4	97.5	153.1	100.8
Grand Island	116.1	109.9	93.7	126.1	110.3	157.8	118.2	131.9	106.7
Hastings	107.3	110.2	81.4	124.2	106.7	150.1	89.0	99.7	112.7
Fremont	98.9	99.4	79.6	120.6	110.8	NA	97.3	88.1	NA
North Platte	127.8	112.1	164.8	185.7	112.5	162.4	89.6	115.7	120.6
Kearney	139.4	149.1	93.0	122.6	147.9	147.6	98.7	150.2	NA
Scottsbluff	112.6	99.0	87.9	111.3	80.6	126.0	113.9	127.5	138.2
Norfolk	105.5	112.9	81.7	111.3	84.7	148.7	97.9	119.2	100.0
Columbus	101.9	102.0	97.1	107.6	96.2	134.9	99.5	98.4	110.3
McCook	113.5	111.2	109.8	119.6	107.1	158.5	NA	125.3	102.7
Sidney	115.7	107.6	142.3	151.6	97.2	94.1	62.2	166.4	NA
Alliance	116.0	76.9	125.2	117.0	116.8	145.0	86.6	114.4	115.7
Nebraska City	102.7	108.9	97.2	122.8	101.7	122.4	78.2	97.4	NA
So. Sioux City	117.4	137.5	100.7	94.2	96.0	175.4	NA	135.2	NA
York	108.4	108.2	101.0	117.6	89.1	133.8	93.0	137.2	106.7
Falls City	111.3	119.3	73.4	112.2	114.4	141.1	98.5	139.1	99.4
Fairbury	105.5	103.0	76.3	110.0	112.0	NA	103.4	143.1	80.7
Holdrege	114.6	112.3	109.5	129.2	100.8	107.3	71.7	146.6	131.3
Chadron	120.3	88.4	80.3	133.7	148.2	120.6	113.3	126.9	NA
Broken Bow	121.9	91.9	102.5	125.0	112.0	148.1	99.3	167.2	154.2