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— inside

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Family Inc.'s Dacus sets course, grows programming strengths. — Page 4



Professionals take increasingly holistic approach to wellness for retirement. — Page 5

First National Technology Solutions grows with tech advancement

by Richard D. Brown

First National Technology Solutions, a 21-year-old subsidiary of First National of Nebraska, is riding a cloud of technological advancement that the firm's new President Kim Whittaker is confident will take the hosted and remote managed services firm to double-digit growth in its work with about 150 clients nationwide.

The customers include some of the country's largest firms from retail entities to service-sector businesses that are located in 38 states.

"We're growing into being a strong regional player," Whittaker said. "From mainframe to Windows-based systems we support everything in between."

Whittaker, a Kearney native who has a marketing and finance degree from UNL and an MBA from UNO, said FNTS differentiates itself from several competitors that are largely niche players.

"We're able to look at what a client wants to then adapt a model to meet their need," said Chief

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President Kim Whittaker ... The firm's wide client base and advancements in technology are setting it on pace for double-digit growth. (Photo by MJB / Noel Hoig)

Pay-LESS Office Products builds revenues within Midwest markets

by Michelle Leach

Off of its 30th year, Pay-LESS Office Products leadership is reflecting on the ability to replicate its office solutions through dealer-relationships nationwide and in markets such as Kansas City, where the Omaha-based business turned around a struggling shop.

"They were on the verge of shutting their doors," said owner

and Vice President Keith Powell. "We've seen the revitalization. Our customer relationship management coincides with the analytics. We can find what the customer is buying and not buying, and have an intellectual conversation about why aren't they buying ..."

Powell attributes this factor, at least in part, to growth he

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Owner and Vice President Keith Powell ... In 30th year, replicating complete office solutions processes within expanded footprint.



President Tammy Eagle Bull ... Design firm benefits from strategic alliances with local firms, in formerly sluggish areas such as the American Southwest.

Encompass Architects diversifies into commercial, hospitality work

by Michelle Leach

Encompass Architects' strategic alliances with the likes of WRK and NGC Group is helping to secure commercial and hospitality projects in Lincoln, while the firm builds up unique competencies with tribal projects nationally, such as in the American Southwest — an area whose activity had cooled off in recent years.

"As firms are getting busy

again, we are seeing that things are stabilizing in the tribal projects arena," said President Tammy Eagle Bull. "We are back to competing again only with other Native-Owned firms for Native projects, which is something that we really advocate for."

A member of the Oglala Lakota nation, AIA/NCARB certified Eagle Bull and her husband, Todd

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Interactive financial planning key trend for baby boomers

by Lee Nelson

Technology, longer lifespans and retirement dreams continue to make financial planning and wealth management of baby boomers more complex yet attainable.

"The newest trend is to have all the baby boomers' assets in one interactive financial planning website so that they can see the retirement big picture and how the decisions they make affects their retirement," said Kendall Hahn, vice president/director of wealth management at American National Bank in La Vista. "Financial software has become much more user-friendly and allows baby boomers to see all their assets updated daily from all their investments on one website and run real time financial reports and retirement timelines."

He said the best way for this generation to ensure their retirement wealth is growing at the pace they need is to have a good handle on their expenses and the growth of those expenses.

"Once we have the expenses down, through financial planning we can determine the type of return the baby boomer needs to have to

live comfortable in retirement and how much they can spend to live now," Hahn said. "You need to have a detailed budget and know your expenses. It's not sexy, but you can't plan for your financial future without it."

Thomas Hosier, CPA and personal financial specialist at Boyle, Hess & Elliott in Omaha, said 2016 brought changes in two Social Security claiming strategies that some boomers may have planned to use and now can't.

"The old 4 percent rule for drawing down retirement funds has been revised down to 3 percent or perhaps less," he said. "Boomers are starting to realize that they could be retired for 30 years and need to figure out how to save and make money last longer."

More applications require boomers to go

online and sign up for Social Security, Medicare, prescription drug plans and more.

"There is less customer service support,"

Hosier said. "It can make planning more difficult as there is so much information people don't know what to trust or where to start."

He says baby boomers need to take ownership of their plans.

"No one will want your retirement plan to succeed more than

you," Hosier said. "Life is about choices, decisions, consequences and rewards. No pain, no gain."

Andrew Hunt, partner and co-founder at Hiley Hunt Wealth Management in Omaha, said online portals may offer tools such as dynamic reporting of performance probability of achieving goals and simulations of the impact different

factors have on retirement income such as interest rate changes and life expectancy.

"Baby boomers and all investors, really, should keep score of their investment performance by comparing their portfolio to benchmarks in the marketplace," he said. "For example, the S&P 500 is a benchmark used to give us an idea of how large U.S. company stocks are performing."

"Many studies have shown that saving 15-16 percent of gross income for retirement during your working years offers a high probability of accumulating enough investment assets to fund retirement," Hunt said. "However, if you are little late to the game in saving for retirement, you may need to set aside a larger amount."

Cash is so important in retirement, Hunt said.

"It is like oxygen," he said. "One of the most important things a baby boomer who is approaching retirement should know is how much cash they have in reserves."

First National Technology Solutions grows with tech advancement

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Technology Officer Ralph Wasner.

Wasner, a 30-year veteran in the information technology industry, is a specialist in working with customers in redefining processes and technology offerings. The former Air Force officer and engineering/computer science graduate of Heidelberg University said it's the adaptability of FNTS that's a differentiating factor.

On a recent morning he was involved in an eight-person conference call with the engineering head of a manufacturing firm that was looking to implement a new Oracle solution. The 45-minute call resulted in FNTS outlining how the client could sort data, move data faster and in larger chunks.

"Historically we hadn't supported that solution but together we walked them

through it and the staged application is being rolled out in four phases," Wasner said. "It is our plan to offer it to other clients."

CFO/COO Dan Caldwell, an Omaha native and Creighton University MBA graduate who brought corporate experience with two other local companies to FNTS, said the firm partners with some of the world's most respected technology companies including VMware, EMC, IBM and Microsoft.

He said FNTS's 21-year track record of success is due to emphasizing flexible, customized hosted and remote managed services. A specialty has been a large investment in breed cloud technology and data center services.

Whittaker said FNTS's retail client portfolio runs the gamut from firms with two or three stores and a local footprint to much larger companies with from 1,200 to 1,500 stores nationally and sophisticated websites and e-commerce initiatives.

"Especially in the e-commerce area there's

tremendous benefits of the cloud," she said. "Scale is added with the capacity to handle additional traffic and that makes for a very elastic model."

Marketing Manager Michelle Travis said FNTS also differentiates itself by helping the leadership of its clients better understand how technology can fit into not only the daily operations, but also the growth of a firm.

"We offer them consultation and a strategic road map," she said.

FNTS, which made a carefully executed technological investment of \$5 million between 2010 and 2014, is committed, Wasner said, to adapting systems and technology with additional investment that will make IT tools more accessible to mobile users and the millennial generation.

"Features are being sought that make technology more agile and responsive," Wasner said.

Caldwell said about 60 percent of revenues come from cloud computing. Customers might range from less than 10 servers on FNTS's cloud infrastructure to as many as a thousand systems.

Security services remain important and are adapted to the customer's needs.

The largest economic sector served by FNTS is the financial industry, followed closely by health care.

Caldwell said denial of service monitoring is important as FNTS clients attempt to block attempted attacks on their systems. A multi-layered security approach with tools from at least eight vendors is part of the FNTS arsenal and both outside-the-network and internal attempts are monitored.

"We can quarantine such activity now and parallel with that industry everywhere," Wasner said.

FNTS is especially targeting health care and



Hahn



Hunt



Schatz

Vandennack Weaver adds Schatz

The law firm of Vandennack Weaver has selected Monte L. Schatz as an attorney.

Schatz has expertise in estate planning, trust and estate administration, business, and finance. He assists individuals and businesses in dealing with business, tax and estate planning issues.

Schatz received a Juris Doctorate from the University of South Dakota.

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