

The Amber Fields Entrepreneur Story

Sidney Entrepreneurship Stories

By David Iaquinta, Ph.D. – January 18, 2024

About the Sidney Story...



For most Americans, Sidney is just one more rural community among thousands. Some may know of Sidney as the once home of **Cabela's Outfitters**. But Sidney is a community worth a deeper look as it reinvests itself one more time by focusing on and investing in entrepreneurial development. This story is part of a larger collection of Sidney stories and analysis. In these stories lessons are to be learned!

Sidney Story Collection...

[Web Link](#)

[Sidney Landing Page](#)

[Background Papers](#)

1. Sidney Story Collection by Don Macke
2. Sidney Case Study Executive Summary by Don Macke
3. Sidney, Nebraska – Entrepreneurial Community Case Study by Don Macke
4. Cheyenne County and Sidney Development Opportunity Profiles by e2 and Don Macke
5. E3 Assessment by the Sidney E3 team by David Iaquinta

[Stories](#)

6. What is a Community Champion? by David Iaquinta
7. The Sarah Sinnett Story – Sidney Champion and E2 Lead by David Iaquinta
8. The Cory Keen Story – E3 Champion by David Iaquinta
9. The Paula Abbot and Innovation and Entrepreneurship Center Story by David Iaquinta
10. The Melissa Norgard Story – Corporate Professional, Economic Development Director, Entrepreneur, and Mother by David Iaquinta
11. Stop the Swap Story by David Iaquinta
12. The eNavigator by David Iaquinta
13. The Alisha Juelfs Story – Navigator by David Iaquinta
14. The Amber Fields Entrepreneur Story with Jennifer Powell by David Iaquinta
15. Jillana Saunder... Entrepreneur – Savor and Grace – Sidney, Nebraska by Don Macke

[Podcasts](#)

16. *Community Champions...* <https://www.energizingentrepreneurs.org/podcast/entrepreneur-ecosystem-champions-with-pam-abbot-and-sarah-sinnett.html>
17. *Entrepreneur Navigators...* <https://www.energizingentrepreneurs.org/podcast/entrepreneur-navigators-with-alisha-juelfs-and-rachael-barry.html>
18. *About E3...* <https://www.energizingentrepreneurs.org/podcast/exploring-e3-in-nebraska.html>

Thanks David...



At e2 we want to acknowledge the remarkable work of Dr. David Laquinta in conducting interviews, site visits, and curating many of these stories. Our **Sidney Story** could not be possible without Dr. Laquinta's remarkable work. Dr. Laquinta is a 50-year veteran college and university professor recently retired from Nebraska Wesleyan University in Lincoln, Nebraska. He is an international expert in rural community economic development.

Listen to David's e2 **Pathways to Rural Prosperity** podcast from April 2022 focusing on "Community Resilience":

<https://www.energizingentrepreneurs.org/podcast/episode-33.html>.

SMIF Acknowledgement...



e2 would like to recognize support from the Southern Minnesota Initiative Foundation in hosting e2 and our **Sidney Story**. SMIF is a leader in community-centered entrepreneurship through its REV Initiative.

For more information:

<https://smifoundation.org/programs/economic-development-2/>

Why Stories Matter...

For nearly 50 years e2 has been gathering and curating stories about communities across rural North America. These stories serve to inspire and inform other communities as to what is possible with entrepreneur focused community economic development. Stories matter in that they are relatable to community builders across the continent. Sidney's stories are compelling and illustrate renewal after a massive socio-economic crisis. For more e2 stories check out...

<https://www.energizingentrepreneurs.org/library/community-regional-case-studies/>

Questions and Additional Information

Don Macke – e2 Entrepreneurial Ecosystems

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The Amber Fields Entrepreneur Story with Jennifer Powell

By David laquinta, Ph.D.



“I’m used to being poor”

Amber’s Origin Story

Today Amber is the owner of Safe at Home which provides in-home care for the elderly in the panhandle and beyond. She isn’t exactly a rags to riches story but close. Rising from poverty and through initiative, determination, and support, she has built a thriving family and business without losing her empathy, compassion, and civic virtue...

I was probably a C student, definitely had some spelling disadvantages and things like that. I always tell my son, “You don’t have to be the smartest person in the room, you have to hire the smartest person in the room.” I started care giving ... ten or twelve years ago. I had just taken a basic CNA class. I started working for the state at the Nebraska Aging Office. ... I got busy because people would call, and I eventually couldn’t handle the load. So, I would say, “Well I know somebody,” and I would kind of just help out. When families would get really sick like with cancer and things like that, I would put together houses so these people would ... [have support. At the time at the hospital there was no assistance for in-home care giving, no hospice, and the very minimal help. It was about five years ago in Sidney and the hospital couldn’t make money or something, so they canceled all of it, home health care and hospice. At this very table... this is my dining room table I ... [thought] ... let’s open some houses and make this a little bit more formal and figure some things out. I really believed we’d have four houses. I mean I really thought we’d have four houses and that would be it. I had no idea what we were about to walk into. I just know that there is a lot of home-care need. There wasn’t any help for about 100 miles at least. We have elderly people a hundred years old that are still living on farms and there was nobody to help these people.

So, I kind of went into it blindly. I used to write all the girls’ schedules by hand. I had flip cards to memorize, what girls and what house, monthly calendars. My mom is the one that helped me get a lot of that stuff going. We used to have to ... run around to all the houses to collect the checks and count out the girls’ money every Friday and pay them in cash. We really just thought, “Hey, we’re going to help these people. We’re going to help these elderly people. We’re going to help women who need extra money.” We let people pick their own hours. We let them say, “I can only work from nine to three,” or “I’m retired,” or “I just need some extra cash for Christmas.” That’s really how I got going.

Actually, Jennifer hired us. She was our fourth house for her grandfather. He is still a client of Safe at Home. She was in the insurance business. She really came to work for us part time. We started getting busy and I was like, “We’re gonna need a little bit more help. This is getting a little crazy.” We really thought we were big. We had gotten an office with just two rooms down the road. We’ve really only been in business just over two years. Our LLC was created August of 2021. Jennifer decided to come

over and work part time. When I first started, I was working three jobs to get everything off the ground. I only paid myself \$100 a week to do all that I was doing to get everything going. I had always been told, "If you're going to open a business, you really for the first three years you have to do everything you can." You pick up a brush, run to a house, whatever. Jennifer says, "She still argues with me about giving her a paycheck. We have discussions."

We went from that to some 150 houses, I would say, across the state of Nebraska. We started working with the state. We joined some meetings. At one of the hospital meetings somebody brought up the VA and we decided we were going to go after that. That took us six months and we got through that process. We are certified to help ... veterans all over. With Jen knowing insurance, we could help people with long term care policies. Jennifer's insurance background was very helpful with this. Jennifer had her own business running supplemental insurance and also has an accounting background which has proved very useful on the business side of Safe at Home. Like I said, "find the right people."

We started jobs for the state of Nebraska. I would say 80% of our people get Medicare or Medicaid. My best friend ... worked for the Aging office and we eventually stole her because she had all of that knowledge. I have slowly stolen everybody. At one point we had three people in each of those two little offices. It was almost like being in a call center. It was miserable. So, we were going to try and buy a building. We bought that one. [Here Amber points to the building across the street.] We own the whole building. That's where Jennifer is now. We thought we would have so much room. Everybody was so excited that we did a lot of the work ourselves. We got a grant from the historic society which was a huge help because at that time there was no way I could have done those things. It made the street look nicer. They helped us get new windows. We went in and remodeled that building, and everyone was so excited to get away from each other. Everybody's husbands came in and helped them paint their own rooms I think just because their wives, "I need to be..." [lots of laughter and joking about "if you want to eat," etc.] Then we hired somebody to help with the VA. We brought in more schedulers. We brought in Misti to help who had also left insurance.

Asked to clarify what "across the state" means in terms of their service area, Amber elaborates going on to talk about the role that her employees actually play as care givers and how Safe at Home helps families in a variety of ways...

The panhandle is where our service area is, mostly rural areas. But we actually do have a house in Omaha, and we opened another hub in Norfolk. We've just started doing those two. We work a lot with families. If you have family members that are lower income, you can get paid to take care of them as long as you're not a husband or wife. You can't be husband and wife. We help a lot of those families. We manage all of their paperwork. We make sure that everything is compliant. I would say a lot of our business became families ... [families in need]. In VA situations we can hire family members which is nice because family members are actually in there doing the work whether it's a daughter or daughter-in-law. It makes it better even for the family because of the financial strain. We have seen lots of families who were doing it for free. It's hard. I always call it the crunch years when families have kids of their own and are taking care of older family members. We've walked into homes and by the end of the conversation people have cried because by the time we get in there it's not that the families haven't done everything they can. It's just that they need the extra help. They need the break. Our girls provide backup but also just respite care to give the wife a break to get their hair done and go to the store and do the things that she's got to do, or vice versa, the husband.

Probing a bit deeper into their workforce, Amber also delineates between employees and contractors and the rationale for the distinction...

We're approaching about 150 total working for us, about 120 employees and about 30 contractors. If you live inside the home and you are a family member there are some special tax deductions. With those families we let them be independent contractors because then they don't have to pay taxes on certain amounts of money. Just to help those families out more, it's a tax thing. Other than that, we have the regular employees.

Their growth has necessitated the purchase of a second building, the one where our interview took place. It is a historic structure, and she has done an excellent job of integrating needed updates while retaining original architectural features. It is an inviting space with uniquely individualized offices for her office employees...

So, we grew more and more and we bought this building. This actually was a clothing store. My son is very talented, and he redid everything, put up every wall. We even have a hidden room. It just has a safe in it, but it looks like the old speakeasy. You can push a panel and it opens to a doorway. We have even hired more employees and we are still looking. Luckily, the grant money for the buildings is per building. I was scared, "they might think that we're taking advantage. Alisha was like, "No, it's per building." So, we did get ... [city historic society fund] ...help again with the front of this ... [building] ... so we could focus on restoring it.

Asked where her passion for this work came from, Amber says...

I think I just fell into it. I've always kind of been like a caretaker. My sister always said it was my true calling. I had never really worked in that, but that's what she said. I had worked with the handicapped, but before that I was with Charter and Cabela's and... I don't know, I just kind of fell into it and loved it.

Amber had left her low-level job with Cabela's well before the closing unlike Jennifer who was directly affected. For Jennifer, it pushed her into insurance and entrepreneurship. So, Cabela's closing wasn't a direct driver for Amber's entrepreneurship and the services provided by Safe at Home like it had been for many other entrepreneurs in the area. However, as Amber describes it did impact the need indirectly...

When Cabela's closed all these houses went up for sale. A lot of elderly people moved into them. It kind of just fed off that. Also, all these people were moving out of Colorado and came in here. And then the baby boomers are a huge ... even in the workforce boomers are leaving their jobs too, and that's creating demand ... [for parttime jobs and opportunity for me needing caregivers].

Necessity is an important motivator and teacher of Amber's entrepreneurship...

"Ok, this is my budget. What's it going to take? I'm not going to have certain things, and I think you've got to be prepared for that those first three years. You have to really be in the mindset, "I'm going to work hard. I'm going to get the right people to the right job. I always want to make sure everybody's okay. For me I was poor for so long that I still use coupons. I still buy my clothes at the back of the racks. I mean it's just a habit to me. ... There was a time we were super tight on money, and I was like, "it's

okay, I'm used to being poor." We got through it and Jennifer was like, "I'll be damned, we got through it." I just said, "I told you I was used to being poor."

One of the reasons this is so important is because it translates into how she approaches her workers as well as her clients. Care giving for Amber is not just a transactional service, it is a way of life respecting everyone as an individual...

Our oldest caregiver is 82. Whenever I hear of somebody ... [leaving the workforce] ... over the age of 50, I'm almost joyous. First, they always match up well ... with elderly clients. Second, they're very hard working. They go to work. They do their thing, and you don't ever have to worry. That's a good thing. ... We have gone from somebody who maybe doesn't know anything to somebody who maybe has done this their whole lives. ... We let people pick. We let them say, "I'm going to work this. I'm not working that." It's one of our very first questions. I was a single mom for a long time. ... I think that's why I care. ... I always wanted it to be a mom to be able to say, "I can't do this. I can do this." ... We work with Axis Care, and they really give that option to ... [our workers]. Some people can just look through their phone and say, "Oh, I'm free this day. I'm going to take this job," or "I don't have my kids this day; I can take this job." This is really convenient. I really wanted it to be something that worked for moms.

Jennifer challenges an important aspect of the story Amber is telling about herself and her business. Jennifer sums up Amber's journey as an entrepreneur as something in her basic makeup and not just something Amber "fell into."

Even though she's done the Cabela's thing when her kids were young and she was living in Lincoln, she started up her own day care because daycare was too expensive. She also worked with the state and learned some of the processes ... [needed] ... to work with the state. I really think she's just one of those people that have that drive you know, "There's a roadblock here, however it's not going to stop me. I'm going to keep going." She's not giving the whole picture of herself. She just has that... "There's not a roadblock. We're either going to go around it or we're going to jump over the top of it and keep going." That is why she is succeeding. ... That was another reason why I wanted to join the team.

It was her and her mother and I was just watching from the sidelines. Yes, they were working for my grandfather ..., but I'm watching her and like, "Wow! She's got that drive. She's got the spirit to do this." I was sitting over here working by myself. ... [But I was thinking], ... "You know, I like the team atmosphere. I like being over here, so I'm going to jump over here."

It's been wild! Crazy wild! When I came on, we had 10 to 15 care givers and probably 10 houses. I only started part time, but at the same time in the just eight or nine months she was working for my grandfather ... [I could see] ... "She's going to make something of this because she's willing to go that extra mile." I watched her work and work and work and work. When I say I have to tell her she's going to get paid, it's literally the truth. She goes after things, and she's always been an entrepreneur. So, I think when she was working with OHD and starting to work with the elderly, I think it just comes more naturally to her than she thinks it does. Just the way her brain works. Mine doesn't work that way. I'm very logical.

Here Amber quips, "Probably my ADHD." But then she adds more reflectively...

I always tell my kids they've got five minutes to cry, then they're going to stand up and dust their butt off and get moving. Some of my friends get mad at me because I'm like, "You've got five minutes." And they're like, "Why did I call?" I'm like, "I don't know why you called. You should have called the one that will let you cry. Call me when you want the solutions."

Risk taking for Amber is really just life. She doesn't have time to fret over the hurdles life puts in her way. She simply finds a solution to whatever challenge is at hand and moves on. Rather risk for Amber is a choice she makes to give people a chance, to believe in people when they believe in themselves. As Jennifer says...

You know it's a lot of hard work, dedication, and the risk factor is huge. I've seen her take many risks with hiring of people. When you're working with not only employees, but you're working with the elderly and families as well, it's so intricate. It's a dance, and she's very good at it even though she says she's not.

Several important summary points emerge from Amber Field's story:

- ✓ While neither a necessary nor sufficient condition for entrepreneurship, poverty is a significant driver of entrepreneurship and innovation.
- ✓ Being poor is an experience that can sensitize an individual to the needs of others when they find themselves on the other side of the employer/employee power equation.
- ✓ Poverty can be a driver of frugality and can leave an indelible imprint in later life despite more favorable economic circumstances.

These points lead to an attending set of questions that all center on, *"Why are these the outcomes for some who experience poverty, but not for others?"* This imponderable is beyond the scope of this narrative, but they do lead to a certain observation that is important. Since they are outcomes for Amber Fields, we know that they are a possibility for individuals growing up in poverty. Therefore, they stereotypically discredit the all too frequent stereotypical victimization of people in poverty as a lost cause. Yes, things are different for Amber due to her individual initiative, but as Jennifer suggests maybe it is just in her make up. Additionally, Amber's story is also a story of assistance from parents, children and the community supporting her ambition and drive.

We conclude that the best course of action for a community is to ensure support for people in need, affording the opportunity to bring their dreams to life through their own initiative. We must also keep in mind that these observations about individual initiative only really apply to adults or at least those in their late teens. Children cannot be held responsible for being poor. And children who grow up without some source of support or genuine opportunity will ultimately have greatly reduced chances of success in life. More importantly unsupported children in need who have an entrepreneurial spirit will find less socially constructive ways to exercise it if legitimate means seem out of reach. The spirit of E3 is an aid not just to entrepreneurship but an ethos to care for the community and all its members.