

Credit union prospers

Members get financial news at annual meeting

By VERONICA MONIER
The United Northwest Federal Credit Union of Norton and Oberlin is doing very well. At Monday afternoon's annual meeting, their customers found out how well.

The manager's report was given by Mark Keilig, who went over the financial report with a crowd of more than 200 customers and investors.

Mr. Keilig said in 2003 the credit union had given 960 loans to 626 borrowers for a total of \$13,434,919.16 with a \$187,995.14 allowance for loan losses, and had \$5,941,858.68 in cash and investments, \$84,734.81 in land and building, \$35,743.86 in furniture and fixtures, and \$292,900.66 in other assets for \$19,602,162.03 in total assets. The credit union had \$59,933.83 in liabilities, \$17,890,845.43 in shares deposited, and \$1,651,382.77 in reserves for \$19,602,162.03 in total liabilities and owners equity.

He said the credit union had a gross income of \$1,154,115.34, expenses were \$520,152.59, and \$379,737.87 was paid out in dividends, for a net income of \$254,224.88.

As of Dec. 31, the credit union had 2,171 members.

Mr. Keilig said 2003 was a difficult year for many families because of the poor economy and gave some tips on smart financial moves, including building an



More than 200 patrons of the United Northwest Federal Credit Union sat down for a meal Monday at the Catholic Church Parish Hall in Norton. Reports at the

annual meeting indicated the credit union had more than doubled its assets over the last five years.

— Telegram photos by Carolyn Plotts



Mark Keilig



B. Townsend



D. McClelland



Bill Beale



D. McMullen



Greg Engel

emergency fund, minimizing debt, continuing to invest, assessing health insurance, preparing for a job change, putting your estate in order, preparing for an unexpected death and keeping realistic expectations.

He said credit unions are battling the possibility of taxation, which, would effect what they will be able to offer. It isn't an issue now, he said, but it could come up at the upcoming legislative session.

During the board of directors report, Vice Chairperson Bette Townsend, who was filling in for Chairman Steve Mathes, assured everyone that, despite all that's

happened with the economy and the war in Iraq, their money is safe. She said in 2003 the credit union had its highest total assets in its history and that the federal examiners and auditors were amazed.

She said the future depends on the customers, manager and board.

Bill Beale gave the supervisory committee report, saying that all of the records were in good order. He said the federal examiners gave a good report and hope that the credit union continues in the direction its headed. He said the supervisory committee will continue to work with the employees and do business as usual.

The board members are Mr. Mathes, Mrs. Townsend, Greg Engel, Jim Green and Don McClelland. Mr. Engel and Mrs. Townsend were both re-elected for new terms. Other nominees were David Corns and Sonya Montgomery.

Making up the supervisory committee are Don McMullen, Mr. Beale and Brenda Mann. John Mapes with Mapes and Miller is the auditor, while employees are Mr. Keilig, Denise Bailey, Sharon Black, Lori Duscher, Susan Gilgenbach, Jamie Applegate, Carissa Lacy and Cheryl Kaus.

Winning door prizes at the meeting Joseph Berry, hand vacuum; Doris Auker, glass set; Aletha Rule, vase; Elden Vincent, coin book; Max Schmitz, coin book; Sally Wahlmeier, bag set; Leonard

Cochran, proof set; Claire Rotering, proof set; Francis Whitney, picture frame; Joe McNeil, paper weight; Duaine Foley, Kentucky coin set; Estella Waldo, Tennessee coin set; LaVerne Milner, Kentucky coin set.



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THE NORTON TELEGRAM

Norton County Forecast for January 20th - 26th

Tue	Wed	Thu	Fri	Sat	Sun	Mon
33/19	38/17	43/21	38/20	43/19	35/16	42/20
Normal High		39		Sunrise 7:53 to 7:57am		
Normal Low		16		Sunset 5:44 to 5:51pm		

Today and tomorrow will be cooler than normal then temperatures will bounce around seasonal values for several days. The next two storm systems, today and Saturday, will slide to our south through Texas and Oklahoma. Upper level flow will remain from the northwest the next two weeks, which will keep high temperatures around 40 and lows in the mid to upper teens. A light snow is possible the middle of next week as a quick moving clipper system dives out of the Northern Rockies and through the High Plains.

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Project gets veteran's stories

By GLENNA WILSON
When Walter Ehlers, Riley County's only Congressional Medal of Honor winner, returned to Manhattan in July, he was interviewed for the Veterans History Project.

He had come from his home in California to participate in the dedication of the Robert J. Dole Institute of Politics, and was then invited to come to Manhattan for the interview.

The Veterans History Project is a national effort to honor those who fought in World Wars I and II, Korea, Vietnam, and the Persian Gulf. There are 19 million war veterans living in the U.S., but every day we lose 1,500 of them.

Motivated by a desire to honor them and to collect their stories Congress created the Veterans History Project in 2000.

The project calls upon the American Folklife Center at the

Library of Congress to collect and preserve audio and video-taped oral histories, along with letters, diaries, maps and photographs of American veterans and those who served in support of them.

In Manhattan, three tapes are made of each interview — one for the Library of Congress, one for the Riley County Historical Museum, and one for the person interviewed.

The projects are funded locally, and there are some expenses for tapes and supplies.

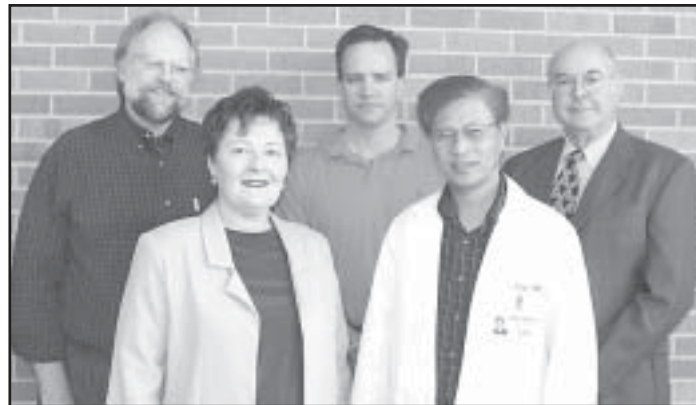
Other libraries, museums and civic groups are encouraged to start their own projects. To learn more and how you or others in your community can get involved,

write to the Veterans History Project, Library of Congress, American Folklife Center, 101 Independence Avenue S. E., Washington, DC 20540-4615 or check out the web site at: www.loc.gov/folklife/vets/about.htm.

Consider becoming a part of this national effort to learn from and preserve the memories of those who served. If you are a veteran and someone asks to interview you, take part in the experience. If you'd like to see the project get a start in your community, talk to the librarian or museum director. Then volunteer your time and money to help get it off the ground.

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