

Loan funds allow business to grow

(Continued from Page 1) business enterprise funds originally came from a \$50,000 grant from the U.S. Department of Agriculture in 1997. The county split the \$50,000 between two applicants at \$25,000 apiece.

The first time the money was loaned out, federal guidelines had to be followed. Once the county started getting that money back, it could loan it out again without those guidelines.

None of the money comes from county taxpayer dollars and all of the funds are separate.

So far, Mr. Wyatt said, Norton County has given loans to seven businesses and hasn't lost a single one. He said three have paid, including one which just finished paying, so the county has a little bit more money — \$16,500 — in its fund, than it usually does.

"It has gone extremely well," said Mr. Wyatt. "We are very happy with the businesses we've helped to support and are also happy that there are no bad debts."

He said that the county gives the loans with the understanding that they aren't in competition with the banks. These loans are when businesses need a supplemental loan.

He said the things they look for when giving the loans are the expansion of a county business or if a new business needs a little help getting started. He said the main thing was that it be something that benefits the citizens of Norton County.

"We've had really good applicants," he said.

Mr. Wyatt said the only time they've turned down applicants is when the county didn't have enough money in the fund. He said

they mainly give out \$5,000 to \$10,000 loans.

"We really can't help with things that are in the \$60,000 range because we just don't have the kind of money," he said. "But we can help with \$5,000 or \$10,000. It might not seem like much, but sometimes it can be a big help."

Decatur County has had its Revolving Loan Fund for about two years now, said County Clerk Marilyn Horn. She said their original loan was for \$100,000 from the Economic Development Board.

She said they've given six or seven businesses a loan. Four are paying, one has problems and another has filed for bankruptcy.

None of the businesses have finished paying off their loans yet.

"We win a few and we lose a few," she said. "But when we finally do have someone pay off their loan, we're going to have a big celebration for them."

The Phillips County Revolving Loan Fund was started in 1989 when Mineral Right went to the state to get a loan fund started in the county, said County Clerk Linda McDowell. The original loan was for \$200,000.

Since then, the county has made four loans. Two have been successful, while the other two were not paid back. She said on one of the bad loans, which was made for \$15,000, the business only paid the county back two payments, so they lost over \$12,000, and then only got one payment back on a \$20,000 loan, losing over \$16,000.

She said as of June 2003, Phillips County has \$21,914 in their Revolving Loan Fund.



Clarice Howard trims the Hospice Memorial Christmas tree located in the front entry of Norton Public Library. Mrs. Howard encourages anyone who would like to place an ornament on the tree in memory of a loved one to stop by the desk at the library and pick one up. Donations would be appreciated. — Telegram photo by Carolyn Plotts

Angel tree helps hospice group

By JULIA SCHEMPER, administrative assistant for special services

Is there an angel in your life? Is there someone whom you would like to honor or remember in a special way?

Now is your chance. Hospice Services will be decorating a tree of angels for the holidays. In this season of giving and caring, hospice invites you to help decorate their Memorial Christmas Tree.

Stop by the Norton Public Library and give a tax-deductible donation to hospice. With your donation to this annual campaign, you receive a wooden angel to decorate as you wish. After you finish decorating your angel bring it back to the library and place it on the Hospice Services Memorial Christmas Tree.

Each angel bears the name of the individual being honored or remembered. The angels will be displayed throughout this holiday season and placed on the tree year after year.

By giving to the Memorial Christmas Tree you honor loved ones and help others in Norton County to receive care and comfort during a final illness.

By giving to hospice you allow

someone to share their gift of life with family and friends to the very end.

There's a little bit of an angel in all of us. Thanks for letting yours shine through.

PUBLIC NOTICE

Estate of Maurice Baudry

Published in The Norton Telegram on Tuesday, December 9, 16 and 23, 2003. (3T)

IN THE DISTRICT COURT OF NORTON COUNTY, KANSAS In the Matter of the Estate of MAURICE STEWART BAUDRY, Deceased.

CASE NO. 03-P-43

NOTICE OF HEARING AND NOTICE TO CREDITORS

The State of Kansas to All Persons Concerned:

You are hereby notified that a Petition for Issuance of Letters of Administration under the Kansas Simplified Estates Act was filed in this Court by Richard E. Dietz, praying for the appointment of Richard E. Dietz as Administrator of said estate.

You are hereby required to file your written defenses thereto on or before January 2, 2004 at 10:30 o'clock, a.m., in the District Court, Norton, Norton County, Kansas, at which time and place

the cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon the petition.

All creditors are notified to exhibit their demands against the Estate within four (4) months from the date of the first publication of this notice, as required by law, and if their demands are not thus exhibited, they shall be forever barred.

Richard E. Dietz Administrator

DIETZ & HARDMAN 115 South First Street P.O. Box 326 Osborne, Kansas 67473 Attorneys for Administrator

Almena City Council hears of rate increase

(Continued from Page 1) increase in cable television rates. He said that in most cases this raise in rates will amount to \$1 per account. He said that the Denver stations would no longer be available because of regulations requiring the cable company to carry local and regional programming. Instead, customers will receive Wichita stations on ABC and the WB. The Food Channel and C-SPAN would be added to the basic cable package.

Fleta Hanlon talked to the council about the \$1,000 that would be available to build a rest-room facility at the Roadside Park. She estimated that \$450 would come from the county, \$300 from the PRIDE Blue Ribbon Project fund and the rest could be raised from the PRIDE Pancake Feed.

City Attorney Doug Sebelius was still looking into an insurance problem with Mike Hawks' sewer. The problem arose when Utility Maintenance Contractor cleaned the sewer lines and the insurance adjuster has been slow to deal with the issue, he said.

The council voted to give Christmas bonuses to city employees Bill Alexander and Twila Ingram. Both will receive \$75, which they will be asked to spend in Almena.

The council also decided to give the Chamber of Commerce \$500 for new Christmas lights, and thanked all those who have contributed to the fund thus far.

Council members also thanked those who helped hang the lights, saying downtown Almena looks great.

Bulletin Board

Business and Professional Directory

Your Guide to Services Available in Northwest Kansas

Auto Service Repair Auto Glass Repair Good Investment

Problem Solved!
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City plans to install new sewer

(Continued from Page 1) 1607 users on the system and the project would cost of \$3,786,600.

With Rural Development, there would be an interest rate of 4.5 percent with a 40 year payout.

The average rate increase for users would be \$10.67 per month. Average rate paid per hookup would be \$24.43.

Using the state fund with the same users and the same cost for the system, the interest rate would be 3 percent with a 20-year payout.

The average increase in rates would be \$13.20 per month with the average rate per hookup of \$26.96.

While city council members were reluctant to make people pay any more than they had to, the council decided to go with the state fund because, although it will cost \$2 a month per user more it will be less in the long run because it is for 20 years rather than 40.

"It doesn't make sense to pay for 40 years and save \$2 per person," Mr. Lawson said.

The council decided to look again at Rural Development for financing on a water project, which the city will also have to do within the next few years.

The Norton Telegram...
News you need!

Jim & Martha Stalder Farm Equipment Auction
At the Farm Site 14 miles North of Norton OR 6 Miles south of Beaver City, Nebraska Junction of Highway 282 and 89. THEN turn east on Road 704 and go 1 mile to Road 425 turn south 1 mile. Follow the Blue and Gold McEwen Auction Signs.
Saturday - December 13, 2003 - 10:00 a.m.

VEHICLES:
1967 Chevrolet C-50 Tandem Axle Truck, 24' Box, Rebuilt Motor, New Tires, Hay Racks.
1966 GMC Truck with Hoist, 350 V8 Motor, New Tires
1991 Toyota Pickup, 4 Cylinder, Stick Shift, Topper, Good Tires, No Rust, 93,000 Mile
1946 Ford Truck, Box & Hoist, 2 Speed, Stock Racks, 34,000 Actual Miles (Shedded)

TRACTOR:
1983 Case 2590 with Cab, Heat, Air Conditioning, Three Remote Hydraulic, Three Point, Power Shift, 20.8-38 Tires, Engine Hours, 5630

LOADER:
F236 Farmhand Loader with Graffel Fork

COMBINE:
1981 N7 Gleaser Combine, 24' planter, Header Trailer, 8 Row 30' Corn Head

FARM MACHINERY:
2000 Eight Row Kinze 30" Planter with Markers Model 2100, Insecticide Boxes, Milo and Corn Attachments, Yetter Trash
M & M Field Cultivator, 24 Ft. with Harrows
Krause Disc Model 904, 21 Ft. Flex King Sweeps 15 Ft.
2000 Five Shank Ripper (The Mulcher)
550 Bushel Dohrman Grain Cart with Airplane Tires
Rotary Hoe
Four Section JD 3 Point Spring Tooth JD 16 Ft. Disk Drill
JD 1 Disc Terrace ReBuilder 3 Point
4 Row JD Lister
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Field Cutters
2 Horse Slips
B & W Rotary Mower
4 Row Cultivator
2 Row Cultivator
4 Bottom Case Plow
2 Bottom Plow
14 Ft. JD Disk
IHC Box with Studebaker Running Gears
Smith Roles Harrows 3-4 Sections
Frame of a Dual-All Hay Basket
One Row Binder
One Way (Older Style)
Road Drag

TRAILERS:
16 X 5' Stock Trailer
Rotary Hoe Trailer
Combine Trailer
Header Trailer

SILAGE & HAY EQUIPMENT:
Gehl Silage Chopper, Tandem Axle, 3 Row 30', 250 HP Rating, Pickup Head (Shedded)
Silage Dump Wagon
Vermeer R-23 Twin Rake
JD Side Delivery Rake
16' JD Dump Rake
Moline Side Delivery Rake
605B Vermeer Baller (For Parts)
Swather (Older Style)
Hoist Forage Wagon

FARM EQUIPMENT:
Caldwell Grain Dryer
40 Ft. Speed King 6' Auger with new Electric 5HP Leeson Motor
Hydraulic Cylinders
Radiators
85 Ft of 5" Pipe
10 HP Tecumseh Motor
Astoria Pickup Tool Box
10 Ton Dry Fertilizer Mix Bin with Scales
Running Gears
Gas Stand
3 Point Independence Post Hole Digger
I Beam

FENCING EQUIPMENT:
100 Used Fence Posts
New Wire Roller with 5 HP Motor

CATTLE EQUIPMENT:
Kelly-Ryan 5X14 Remix Feeder Wagon
S & H Feeder Wagon
Pickup 660 Dew Eze Bale Unroller
Electric & Hydro (Good)
Cattle Lick Tank
500 Gal Round Water Hauling Tank
6 L & H Feed Bunks 16 Ft.
6 Round Bale Feeders

IRON:
6-7 Lots to be sold in piles

OTHER ITEMS:
JD Riding Lawn Mower STX 38 HDY with Grass Catcher
MTD Lawn Tractor, Twin Bag Grass Catcher, 42" Cut, New Battery, Purchased (New 8-16-97)
Delco Versa Model 810C 200C Steam Cleaner Excellent Condition with extra Steam Hose and Reel.

ANTIQUE TOY:
Ertl Petal Tractor with Massy Ferguson on it.

Go to **KRVN.com** - click on Auctions for other McEwen Auctions!

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AUCTIONEER NOTES:
I have heard it said that most people don't mind going to work - it's the long wait until quitting time that irritates them! There will be only large ticket items on this farm sale so there will be no long wait to irritate you! We will start on time so you can be home early to check your livestock and get ready for the Christmas gatherings. The reason for this reduction of the Stalder farm items is that Jim is doing custom fertilizing and grain hauling. Jim is one of those persons who saw to it that his equipment was in good repair and field ready. That's how you want to buy equipment at farm sales. This is the right kind of equipment to add to your operation. Jim did allow some consigned items.

Duane R. McEwen
Auctioneer - Salesperson
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Phone 785-877-3032