



The building at 924 Main (above) was the home of The Goodland State Bank in 1905 which became Bankwest in 1990. Today Bankwest of Kansas occupies 75 feet of frontage on Main Street with a modern entrance and comfortable office where Yesenia Diaz helps customers with their accounts (left), and the entire second floor. Photo courtesy of High Plains Museum and by Skilar Boland / The Goodland Daily News

# Sherman County has long history of banks

**BANKS, from Page 1**

bank with offices in St. Francis, Sharon Springs, Quinter, Oberlin, Colby and Kirk, Colo.

President Larry McCants said they currently have an application to purchase the bank in Bird City and hope to complete that the early part of this year.

Bankwest has regional offices in St. Francis, Colby and Idalia, Colo.

Western State has three offices in Garden City and branches in Lakin, Scott City and Leoti.

Whitcorp Financial Company, the Whitham family corporation, owns Western State Bank and also owns the First National Bank in Lamar, Colo., which has a branch in Burlington.

The most recent listing of Kansas banks from the Federal Deposit Insurance Corporation is on June 30, 2001. It is based on market share and shows a total of 384 banks in the state, with 1,424 in-state offices.

On that list, First National here ranks 31st, with 60 percent share of the market and total deposits for the seven offices of \$243,697,000.

First National has an additional \$13,556,000 in deposits in its Kirk branch, bringing the total of deposits to \$257,235,000.

Western State is ranked 30th, with 60 percent share of the market and total deposits for the seven offices of \$244,174,000.

Bankwest is 130th on the list, with

15 percent share of the market and deposits for the three Kansas offices of \$62,177,000.

The Colorado branch in Idalia has deposits of \$1,884,000. Total deposits for Bankwest are \$64,061,000.

Based on total assets, First National ranks as the 21st largest in the state at the end of 2000, with \$302,000,000. That listing shows Western State at 27th, and Bankwest at 87th.

Figures through the end of Sept. 2001, show First National with total assets of \$312,235,000; Western State with \$273,833,000; and Bankwest with \$77,783,000.

"We're only as good as our customers," McCants said. "This is going to be a tough year, as tough as the 80s."

We are struggling with everybody else, and that is why getting a new business like a packing plant would truly help our economy."

McCants said First National is the second largest agriculture bank in the state with Intrust of Wichita being the largest.

In that category, he said, First National is 78th largest in the country.

"We don't depend on deposits to make enough money to operate our banks," McCants said. "That is why we are more interested in the total asset figures."

### Bankwest history

None of the banks in Goodland have the same name as when they opened over 100 years ago.

At the time of the development of

Sherman County in 1886, The Kansas Banking Company was located in the town of Gandy, one of four towns that failed when Goodland was named county seat in May 1888.

The State Bank of Goodland was the new name in 1889, then it changed to the Goodland State Bank in 1892.

The Goodland State Bank was closed from 1894 to 1904, when it reopened in offices at 921 Main.

The bank moved into new quarters in Feb. 1905, occupying the south 25 feet of the corner lot at 924 Main.

The bank had the distinctive corner entrance similar to other corner buildings on Main and had double doors.

The Goodland State Bank was robbed twice. In Oct. 1933 and Feb. 1934.

Three men committed each robbery and one was suspected of engineering both. The felons were never caught, outrunning the law and shooting a sheriff in the process.

Shortly after the second robbery, the bank was remodeled with a single door and safety window treatments using glass block.

W.S. Goodwin purchased the bank and became president in July 1959. In 1972, the name was changed to The Goodland State Bank and Trust Company. The drive-in motor bank was built at 10th and Center Avenue that year. Dale Goodwin became president in January 1976.

In May 1986, The Citizens State Bank of St. Francis was acquired and

the merger was effective in 1995. In 1990, People Heritage Federal Savings and Loan in Colby became a branch. The name Bankwest became official that year. In 1994, a Loan Processing Office was opened in Idalia, Colo. A Colorado charter was received in 2000 to make Idalia a full-service bank, named Sunwest Banks of Colorado. At this time, Bankwest changed its names to Bankwest of Kansas.

### First National history

The Sherman County Bank opened for business in Eustis in 1886. At that time, Eustis was sure it would be the county seat, and had a courthouse in the planning stages. The bank built a two-story brick building in 1887.

However, Goodland won the county seat election in Nov. 1887, and the county records were moved here at gun point in Jan. 1888.

The Sherman County Bank dismantled the building in Eustis, loaded it onto wagons and rebuilt it brick by brick on the southwest corner of Boulevard (Main) and 11th Street. The bank failed to open in March 1896.

In Oct. 1887, a frame building holding the Sherman Center Bank, operated by the Russell Brothers, was moved to the southeast corner of 10th and Main. Renamed the Commercial Bank in Nov. 1890, the bank ceased to operate in Jan. 1893.

In April 1896, the Goodland City Bank opened in the building where the Commercial Bank had been. In 1987, the Goodland City Bank purchased the

brick building where the Sherman County Bank had been and moved to that location in November.

In 1898, an addition almost as large as the original was added to the west side. On Dec. 2, 1901, the Goodland City Bank was chartered by the Comptroller of Currency as the First National Bank of Goodland.

The Farmers National Bank, located in the middle of the west side of the 1000 block on Main, merged with the First National Bank in 1927. The Farmer's building was purchased by the new Goodland Building and Loan Association, which remained in that location until the 1980s.

First National survived the stock market crash of 1929, and following a "bank holiday," was declared solvent and reopened to business on March 15, 1933.

The First National Bank of Kanorado had been a state bank until its conversion in 1920. On June 2, 1934, First National of Kanorado was merged with the First National Bank of Goodland.

In March of 1991, First National of Goodland merged with The People's State Bank of Sharon Springs. In April 1994, First National merged with the Cheyenne County State Bank of St. Francis. On May 30, 1995, First National opened a branch in Colby. The First National Bank of Quinter became the fourth associate in December 1998. On April 2, 2000, First National merged with The Kirk State Bank of

Kirk, Colo. In June, 2001, First National merged with Commercial Federal of Oberlin.

Currently, First National is working to complete an arrangement to purchase a bank in Bird City.

Board of directors of The First National Bank are: Lawrence L. McCants, chairman and president, Goodland; Michael Brown, Evergreen, Colo.; Larry Evans, Quinter; Larry Ihrig, Goodland; Eugene L. Hall, Kanorado; Ralph A. Jensen, WaKeeney; Perry Keller, St. Francis; Everett E. Lage, Sharon Springs; Victor Nemechek, Quinter; Lyle Saddler, Colby and James L. Withers, Sharon Springs.

Other early banks listed in state records, which did not survive, are The Exchange Bank of Goodland, which opened in August 1891 and became insolvent in December 1895. The Commercial Bank opened in Sept. 1891 and became insolvent in January 1893. The Sherman County Bank opened in June 1891 and became insolvent in March 1896.

The Union State Bank opened in March 1899 and was voluntarily liquidated in Oct. 1900. The Goodland State Bank opened in Sept. 1891 and was voluntarily liquidated in June 1895. The Goodland City Bank opened in March 1896 and was converted to a national bank in Nov. 1901. The Goodland State Bank of Goodland opened in March 1904 and merged with The Goodland State Bank in Oct. 1929.

# County to put up traffic signs limiting trucks

**COUNTY, from Page 1**

lower weight limit. "We have some damage," Way said, "and putting up the signs should prevent it from continuing. At least we will have a means of enforcement."

Selby and County Treasurer Shelby Miller updated the commissioners on the status of the delinquent property tax sale.

Selby said they are still holding on a couple pieces of property, but the rest are ready to move forward. She said

there are about 88 parcels, and 27 need to be serviced with a personal notice. She said she would ask Sheriff Whitson if his people could handle this, or work with a Goodland police officer, who said he would be interested in doing it on off-duty time.

Shelby Miller said of the 88 total, 60 are real estate and 28 are mineral rights.

Commissioner Kevin Rasure said someone has an interest in one of the properties and asked if they can protect that if the property goes to the sale.

Both Selby and Miller said the only

way to protect the interest is to pay the taxes.

Selby said they are expecting to publish notice of the sale in the later part of February, and the sale will be at least 30 days after the publication, in late March.

"This is a nasty process," Selby said, "but it will get better if we keep up with this every year. We will start again in September."

Miller said the collections last year had brought in \$4,100,000 by the end of December.

"That is better than I thought," she said.

Commissioner Mitch Tiede asked if there is a pattern to the delinquent taxes. Miller said it stays between 2 and 3 percent.

Looking at the county investment revenue, Miller said the interest earned last year was about 2.15 percent. Total interest income for the county was \$176,918, which was down from the \$238,461 in 2000, but up from the \$166,114 in 1999.

Total interest on the funds in First National Bank was \$120,216, and \$56,702 at Bankwest.

The commissioners reviewed a draft of the policy saying what cannot be put in the county landfill, and agreed to meet with the city commission at 7 p.m., Wednesday, at the commissioner room in the courthouse.

City Manager Ron Pickman attended the meeting and said he felt it was good to have the policy. He said it would be a good idea for the two boards to meet and find a way to reach agreement on this issue.

Commissioner Chuck Frankenfled said the meeting will be structured so that the first 45 minutes is reserved to discussion among the two boards without public comment. He suggested this would be a way to keep the focus on finding a solution.

"We have already heard the complaints," Commissioner Rasure said. "What we want now are solutions."

There was discussion of asking Marty Melia, radio station owner, to act as a moderator, and to allow public comment after the opening session is completed with a request people make suggestions for a solution rather than just complain.

The county presented Pickman with

a preliminary list, and he said he would hand copies to each city commissioner with their packet for Monday's city meeting.

Commissioner Frankenfled said the county would hold approval of the policy until after the joint meeting to see if there were suggested changes.

The commissioners approved a new salary schedule for county employees and, on a motion by Commissioner Rasure, approved raises for county employees as set by the commissioners, taking into account evaluations by all department heads.

Commission Chairman Frankenfled said the raises will range from 2 percent to 5 percent based on recommendations from the department heads and the decision of the commissioners.

"We did not want to do an across-the-board figure," he said, "and these raises are to take into effect the evaluations and are based on merit."



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# Panel reviewing bill to limit profiteering

TOPEKA (AP)—A Senate committee is reviewing legislation to crack down on those who profiteer after a disaster, but one member sees it as unnecessary and even "crazy."

The bill before the Judiciary Committee would amend the Consumer Protection Act to make it illegal to increase the price of necessary goods and services after a disaster. Individuals or businesses who violate the act would face civil lawsuits from the attorney general or local prosecutor and fined if found guilty.

A committee hearing on the bill was scheduled for Friday.

The legislation, from Sen. Derek Schmidt, R-Independence, is a response to a run on gasoline and a spike in prices on Sept. 11. In a few locations, prices were as high as \$5 a gallon, and long lines led to some altercations.

But Sen. Ed Pugh, R-Wamego, a committee member, said the market—and consumers' anger—took care of the price spike quickly.

He also said people who bought gasoline at high prices did so voluntarily after panicking over rumors of short supplies.

"It's crazy," he said of the bill. "I don't think there was any duress on anybody."

The measure is the second bill drafted and considered by a commit-

tee in response to Sept. 11. The Senate Agriculture Committee, of which Schmidt is chairman, has endorsed a bill to make it illegal to expose crops, animal feed or processed food to infectious diseases.

Schmidt said that profiteering after a disaster is illegal. He said profiteering feeds panic.

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