

A few fields flattened by hail, rain

Insurance claims filed on scattered crops here

By KIMBERLY BRANDT
Most of the area's wheat crop is reported to be in good shape, but four or five farmers have told the U.S. Farm Service Agency that they lost fields to hail in the last couple of weeks.

Insurance agents say hail damage reported to them has been spotty, but of course, the loss can devastate the field it happens to hit.

At Bridges Group, agent Ken Morris said he has few hail policies and he has only turned in one claim because of hail.

The Decatur County Farm Bureau insurance office has had 10 to 12 claims because of hail damage, said agent Vince Carswell. The association hasn't had any other claims turned in yet.

In Fredrickson Insurance's coverage area, 10 to 20 fields have been reported as unharvestable because of hail.

Owner Tammy Fredrickson said the agency probably has five or six customers with a field or two that are unharvestable. That is completely different than last year, she said, when the drought ruined many more fields.

This year, the crops look great, she said, even though there was some hit-and-miss hail damage.

Last year, said Mrs. Fredrickson, just about every person insured through the agency had claims paid because of the drought. There were

some, she said, who didn't harvest at all.

Basic crop insurance, said Mrs. Fredrickson, is multi-peril coverage which covers anything that cuts the crop yield under the guarantee. That includes hail, bugs, drought and disease.

She said when the farmer comes in with his or her past yield history, the agent uses the farmer's history to come up with a yield guarantee. If a farmer can't come up with a yield history, they can use the county average.

Once the yield is set, then they decide on a coverage level, said Mrs. Fredrickson. If the harvest doesn't come up to the guarantee, she said, the insurance company pays the deficiency.

Crop hail insurance can be purchased later and only covers hail damage, she said. In some cases, farmers wait to see if they are going to get a good stand and then come in and want hail insurance.

This year, hail policy sales have increased, said Mrs. Fredrickson. Farmers in the area have crops worth protecting and there have been threatening storms.

When insurance is purchased, she said, the farmer has to show the county the field is in, the type of crop and choose level of insurance. After a field is planted, they come back and report the planted acres. Farm- (See HAIL on Page 10A)



MONDAY AFTERNOON, Gerry Tally cut one of his continuous-crop wheat fields a few miles northwest of town. He

said the moisture was at 12 percent with the bushels per acre being in the middle 40s. — Herald staff photo by Dave Bergling

Combines start to roll in county

Combines started to roll Sunday in parts of Decatur County, with a few farmers bringing wheat into the area elevators.

The first two loads were called in Monday morning at *The Oberlin Herald* for the harvest countdown contest. The first load was delivered by Armin Sowers at 1:53 p.m. Sun-

day at the Hi Plains Co-op elevator in Selden. The wheat had a test weight of 58 pounds and moisture content of 13.

A second load was brought in by Bill Heilman to Decatur Co-op elevator in Kanona at 7:56 p.m.

Harvest isn't in full swing yet, said Decatur Co-op General Man-

ager Karol Evans, but if it doesn't rain this week, he said it should be by the weekend.

The co-op has been busy getting ready for harvest. Mr. Evans said part of that involved cleaning up all the bins and spraying them for bugs. He said they don't want to start harvest with bugs.

Another part of getting ready is making sure that all of the equipment is up and running, said Mr. Evans. The co-op is pretty much ready, he said.

The co-op got the load of wheat in Kanona, then there have been farmers here who have brought (See HARVEST on Page 10A)

Company wants tax relief

By KIMBERLY BRANDT
Representatives from Hansen-Mueller Grain, the new elevator operator in town, asked the Oberlin City Council Thursday night to consider some kind of tax relief for the business while they get on their feet.

Chris Rau, senior accountant, and David E. Hestand, director of marketing, attended the meeting at The Gateway to represent the company.

When the business bought the old Oberlin Milling elevator on south Main Street, Economic Development Corporation Marketing Director Connie Grafel talked with the council about the possibility of industrial revenue bonds for the company. Tax abatements, which lower the property tax a firm has to pay for a certain time, can be issued along with the bonds. Industrial revenue bonds, which are paid off by the business and not the city, carry lower interest rates than other types of private borrowing.

At the next meeting, the council got a petition on Decatur Co-op letterhead which basically stated that it wasn't fair to offer the new business tax relief when it may hurt another business in town that employs people and works with area farmers.



A CONTROLLED BURN last Wednesday behind the Hansen-Mueller elevator took care of a building that had started to fall down. The shed had been used for grain storage

Mr. Rau thanked Ms. Grafel for all of her help so far and said that he believes that it is a benefit to the community for Hansen-Mueller to be here for three reasons.

The first is that the company has cleaned up the facility, getting rid of discarded wood and metal, weeds and old buildings. The second, said Mr. Rau, is the company brought

back several jobs. The elevator has five full time employees and one part time. There are also indirect economic benefits, he said, because those with the company are staying in the motels, eating at the restaurants and buying equipment and supplies.

The third thing, he said, is that having more than one elevator in

a long time ago, but was no longer usable for that. The building is just one thing the company has cleaned up on the former Oberlin Milling property.

town benefits the farmers. Mr. Rau said he feels there is room to have two grain merchandisers in the area, and it is good for farmers to have an option.

Mr. Rau said he understands that the first step for the council is to do a cost analysis before approving any kind of abatement or real estate relief.

Currently, the elevators in Oberlin and Cedar Bluffs pay out around \$5,000 every year in taxes.

Mayor Ken Shobe said the council has no control over Cedar Bluffs. He asked how many of the people hired were local.

Mr. Rau said the plant manager is from McCook and stays here during (See CITY on Page 10A)

Water not safe to be used

By KIMBERLY BRANDT
Water from an irrigation well the city purchased is so high in uranium that it can't be used, even by blending it with water from other city wells.

Thaniel Monaco and Chris Miller with Miller and Associates, an engineering firm out of McCook, met with the City Council on Thursday to report on the well and the city's water project.

New lines, including one down Cass Avenue, are done and most seeding and repair work has been finished. The blending system is in place and new lines have been put in other places, but the blending is not being used yet.

Mr. Monaco said that well No. 7 is not available to redrill, according to the Division of Water Resources. The arsenic limit is at 10 parts per billion and that is exceeded by both wells No. 9 and 10. The results for the irrigation well are under one for nitrates, eight for arsenic but 112 for uranium, nearly four times the allowed amount of 30.

Effectively, said Mr. Monaco, the city can't blend that water right now.

The water project started several years ago because of the nitrates found in the wells and the general poor quality of the water. Over the years the city has had several studies done, looked for water.

The city has seven wells. Of those No. 5 is not in use, No. 6 is high in nitrates and on standby, No. 7 was removed from service because of high nitrates, No. 8 was removed due to lost capacity, No. 9 has a heavy interference with No. 10, which is the biggest well, and No. 11 is not in use.

Through the project, the city tested irrigation and domestic wells in the area for nitrates. They also looked for water south of town, said Mr. Monaco.

Before deciding on the current water project, the city studied the (See WELL on Page 10A)

Vet clinic recognized with regional award by state

Countryside Veterinary Clinic was honored last Monday with a regional service award from the Kansas Department of Commerce and Housing during a Business Appreciation Month luncheon at The Gateway.

The clinic on U.S. 83 opened in 1987 and the owners recently opened a second clinic in Norton.

Dr. Mark Olson said the clinic was nominated by Marketing Director Connie Grafel of the Oberlin-Decatur County Economic Development Corp. He said in March, she called him and said they had been nominated. He had to fill out an ap-

Selden store honored with merit award

Karls Cash Store in Selden has been recognized with a merit award from the Kansas Department of Commerce and Housing.

The store was nominated by Sheridan County Development for the award. The full-service

grocery was established in 1921.

The store serves many organizations in town.

It sells clothing and rents out movies. The owners serve on many boards in the town and county.

invitation to be sent to Topeka. The clinic recently received an

invitation which said that the clinic was going to receive an award at the

luncheon. Dr. Olson, his son Kurt, and his partner, Dr. Travis Hissong and his wife Abby, attended the luncheon.

The awards, started in 1995, recognize businesses that showed progress, expanded and that are part of the community.

When the state officials started to present the awards, said Dr. Olson, they started with the local ones and then moved on to the regional awards. Service was the last of the four categories, which also included distribution, manufacturing and retail.

Dr. Olson said he thought the

clinic would receive a local award. Everyone was appreciative of that, but they were surprised when the clinic received a regional award for service.

Dr. Olson said he is thankful to the families involved, the clients, the community for letting him have a business here, to be recognized at that level and to be able to raise his family in a rural community.

He said the clinic started in 1987 and he was a solo practitioner until 1991. In 1994, a new facility was built and then this January, they expanded the practice to Norton, a (See CLINIC on Page 10A)

* Well too high

(Continued from Page 1A)
 idea of a treatment plant with either ion exchange or reverse osmosis. Because of the expense, however, the council decided to blend the water from several wells to reduce the overall level of nitrates but the pipe work is set up so a treatment plant can be put in.

Last year, the city purchased land which had an irrigation well on it. There is money from the water project to do something with that well, but the recent tests that came back show four times too much uranium. Mr. Miller said the project came in \$60,000 under budget.

Thursday night, the council went back to talking about treatment and financing a project like that. Mr. Monaco said they went to the federal Rural Development Administration for the last project because they would rather the city stay with them for all of the projects.

Mr. Monaco said the water from the irrigation well can't be blending. He said they will be starting at something four times the allowed level, and even though the other wells are lower, the uranium level still wouldn't be below 30 by the time it is blending. Even if blended with No. 9 or No. 10, there will still be a reading in the 60s for uranium.

The options for the city are blending for nitrates as planned, which would be OK, and blending for arsenic, which would be marginal.

Another idea, said Mr. Monaco, is treating the water from the irrigation well, or taking the new water rights and seeing they can be transferred to one of the existing wells, which would be redrilled.

Mr. Miller said the new well can be treated for uranium and arsenic and then the blending pipe can be used.

City Administrator Gary Shike asked how much more expensive treating for uranium is. Mr. Miller said he didn't have the numbers.

There will be some tests done on well No. 6, said Mr. Monaco.

Sometimes the uranium will drop, depending on how the well is constructed, said Mr. Miller, but usually it isn't that much.

If a treatment plant is put in, said Councilman Ray Ward, and another well needs to be treated in 10 to 15 years, can the plant be expanded. Mr. Monaco said yes.

The council didn't make any decisions.

Ranch boy keeps cops on the run

A 17-year-old boy has kept law officers busy this week, walking away from Sappa Valley Youth Ranch on Friday afternoon and again Sunday.

On Friday, a call came in that the boy was missing around 3 p.m. He was found in Kanona around 4:50 p.m. and taken back to the ranch.

Around 2 p.m. on Sunday, he turned up missing again. Police Chief Wade Lockhart said a civilian called in to say the boy was near the Decatur County Feed Yard.

He was picked up just north of the feed yard around 5 p.m. and taken back to the ranch.



IN THE FIELD, Gerry Tally augered wheat into a grain cart to be hauled in on Monday. Mr. Tally said he had just gotten started on the fields a few miles northwest of town that day. — Herald staff photo by Dave Bergling

* Harvest starts slowly Sunday, Monday

(Continued from Page 1A)
 wheat across the scale and then stored it in their own bins. Mr. Evans said one load tested 56 pounds and was dry. He said it was a little light but thought that it had some hail damage.

The elevator in Oberlin is ready to hold 1 million bushels of wheat.

All of their elevators can hold over 5 million bushels, he said, with about 4 million ready for storage now.

Mr. Evans said the elevators in Oberlin and Ludell have space to

store white wheat for the first time this year. Farmers need to make arrangements in advance to bring white wheat to the elevators.

New also this year is that Decatur Co-op has leased that Lohoefer Grain in Oberlin. Owner Greg Lohoefer said the co-op took over the elevator on Sunday, June 15. He said he is pursuing and expanding his farm marketing service, so he decided to lease the elevator so he can devote more time to existing and future customers.

Mr. Lohoefer said he leased the

elevator to the co-op for 10 years. The office is closed and he won't be taking in any grain. Much of the storage space had been leased to Hi Plains, which vacated the elevator earlier this year.

Down the road, Manager Janice O'Hare of Norcat Grain said they started taking stored grain and shipping it to a terminal elevator for storage in June, which made room for harvest.

After the grain was shipped, she said, it was time to clean up the bins. Some of that cleaning gets done all

year long, but this is the finishing stuff. Mrs. O'Hare said all of the bins were wiped down and sprayed with insecticide.

She said this year, the elevator would like to be able to hold 450,000 bushels without having to ship any during harvest.

So far, she said, the wheat in the Norcat area is looking good and she hadn't heard of any hail damage.

Both Hansen-Mueller Grain in Oberlin and D&S Grain in Traer were called last week, but no contact was made with them.

* City gets tax relief request from elevator

(Continued from Page 1A)
 the week and then goes back on weekends, although he would like to move to Oberlin. He said he hasn't had a chance to talk with the other employees.

Councilman Jay Anderson asked what the plans for the facility are.

Mr. Rau said for the short term, they want to get them open to accept wheat at harvest. In the long run, they would like to open the milling and feed operation again.

How much is payroll? asked Councilman Patrick Pomeroy.

Around \$175,000 a year with taxes, benefits and everything, said Mr. Rau.

How many years of tax relief does the company want? asked Councilman Stan McEvoy. Mr. Rau said not forever, although they haven't given the time a lot of thought. He said no more than 10 years probably and no less than five, but he said he is shooting from the hip. Even if it isn't 100 percent relief, he said, maybe the city could cut their taxes by 50 percent.

Mr. Rau said the bankruptcy in

2002 were unplanned. The company is excited about being here, he said, and some tax relief would help get the business stabilized.

Dr. Anderson said helping a competitor might be unfair to the Decatur Co-op. Mr. Rau said he can't answer that, other than to say he thinks there is room for both elevators. He said the council has some time to discuss the idea. The first payment isn't due on this year's taxes until December.

Mr. McEvoy said he thought in order for this to happen the city,

county and school district all had to be on board. The company, so far, has only met with the city.

Councilman Joe Stanley said the only part that could be abated is the city's portion of the taxes. Mayor Shobe said, though, that the largest part would be from the county.

The council tossed around the idea of doing something similar with the Decatur Co-op, but didn't know for sure if they could and the city attorney was not at the meeting.

There were no decisions made on the request.

Ambulance calls down from last year

County countdown

At their meeting last Tuesday, the Decatur County commissioners:

- Received a request from the Northwest Local Environmental Protection Group for the county to pay \$1,100 to keep the service in the area going. Story to come.

• Heard that call volume is down from last year for the ambulance service. Story at left.

- Talked with the sheriff about the tower holding a repeater for the county radio and possible alternative plans. Story to come.

The Decatur County commissioners heard last Tuesday morning that the call volume for the ambulance service is down from last year.

Commissioner Ralph Unger said he thought the economy has had an effect on that. It's possible, he said, that some people with borderline emergencies aren't calling for the ambulance.

County Clerk Marilyn Horn noted that the transportation bus is being used to take residents from Good Samaritan Center to the hospital in McCook.

Ambulance Director Patrick Pomeroy said he did the paperwork for 12 more cases to be sent in to Medicare for hearings. He said the service has 120 days to send in the papers, and that time is almost up. There are 17 more calls that need the paperwork to be done.

Mr. Pomeroy said he received some of the paperwork for the first hearing request back to be fixed, which was done. Since then, he said, he hasn't heard anything.

Mr. Unger said if they don't hear something soon, he thinks they should start calling state representatives.

In Kansas, said Mr. Pomeroy, the state interprets the Medicare law differently, so the service doesn't

get paid for moving patients from a Nebraska hospital to here.

Mr. Pomeroy said when the ambulance is needed to take a patient to North Platte for some tests, they get paid by Medicare on the way there.

On the way back, they do not get paid because they left from a Nebraska hospital. He said ambulances in Nebraska can pick up from a Kansas hospital and take a patient into Nebraska and they are paid by Medicare.

One idea, he said, is to see if the ambulance service can bill Medicare and Medicaid through the hospital here.

He said it seems like the hospital is getting paid. The bill for the ambulance would be part of the emer-

gency services.

The commissioners talked with Mr. Pomeroy about lawn care and snow removal at the Jennings ambulance barn.

The commissioners pay one of Don Bolt's children to take care of the work, although they haven't had a contract since 1993 or 1994. The county pays \$250 a year for the service.

Commissioner Pat Glenn asked if they want to do a bidding process or just renew a contract.

Mr. Pomeroy said it was up to the commissioners, but it may be cheaper to buy a lawn mower and keep it there and find someone to mow.

If the ambulance service buys a mower and then has a different person mowing all the time, the ma-

chine won't be serviced properly, said Mr. Unger. He said the Bolt family has taken care of it for some time and he didn't see a problem with continuing and paying \$250 for the year.

At some point, said County Attorney Steve Hirsch, the county might want to talk with the city and see who mows the park. Mrs. Horn said she can run off a new contract for the job.

Mr. Unger suggested paying \$125 now and \$125 at the end of the year.

In other business, commissioners:

• Heard Mr. Pomeroy had talked with County Health Administrator Marilyn Gamblin about the computer projector which she is going to buy. She said she would let him use it. The idea was brought up to split the cost between the two departments.

• Heard the ambulance sales representative would be at the next meeting.

• Agreed that Mr. Pomeroy can build storage cabinets for the ambulance barn if he has the money in his budget

• Heard that five applications have been picked up for the joint job between the ambulance and sheriff's office.

* Hail kills crops

(Continued from Page 1A)
 ers are reporting the planted acres on corn and milo now, she said.

Signing up for crop insurance, she said, isn't a lengthy process. It is all automated and the information just has to be put into the computer. It has improved by leaps and bounds in recent years.

If farmers have an idea of how much of what they are going to plant, she said, she can quote prices for the different coverage areas. The agency services Decatur, Thomas, Sheridan, Rawlins and Norton counties and into Nebraska.

The insurance costs a one-time fee, which for spring crops is due Oct. 1 and for wheat it is due Tuesday.

So far this year, the agency hasn't received any loss reports besides the hail. When a loss is claimed, said Mrs. Fredrickson, an adjuster looks at the field. She said she likes to see the farmer goes with the adjuster so they can sign off on the paperwork and know what was viewed.

Last year, said Mrs. Fredrickson, there were probably 500 claims because of the drought. Once the loss is adjusted, there is normally a check in the farmer's hands in about three weeks. Last year, she said, the payout was probably \$2 million.

There are a lot of uses for crop insurance, said Mrs. Fredrickson, besides just peace of mind. She said a farmer can use the guarantee to forward contract a crop and play the market.

By having crop insurance, she said, a farmer can be eligible for crop disaster aid through the federal Farm Service Agency. Those who don't have insurance can't get help.

Mrs. Fredrickson said she believes crop insurance has kept people in farming who probably wouldn't have been able to withstand the low yields. In the past years, millions of dollars have been paid out by her agency.

That doesn't mean that farmers are making money off of insurance, she added, but at least they are able to pay their bills. That money is being put back into the community and businesses on Main Street, she said. Everyone benefits from it.

* Clinic honored by state

(Continued from Page 1A)
 community that was without a veterinary clinic.

Also in January, he said, Dr. Hissong and his wife purchased half of the business.

Just this month, Dr. Sarah Ketterl White started to work in the Norton clinic and her husband, Aaron White, will join her next year after graduating from veterinary school.

"All of us are farm kids and understand the value of living here," he said. "Oberlin is a great place to raise a family and has been good to us. We are all still getting to know the people in Norton, but they have all been appreciative of us. It is a nice community."

Dr. Olson said the clinic's motto is "We want to work for you because we care," and that is what they do.

"The award was a very impressive thing and was quite humbling that people in Topeka would take time to recognize businesses that serve people here," he said.

The Olsons have three children, Sarah, Kurt and Mary. The Hissongs have two, Alexis and Gatlin.

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