

Credit unions worked together after hurricanes

Members attend annual meeting

By VERONICA MONIER
The United Northwest Credit Union of Oberlin and Norton had another good year, board Chairman Jim Green told members last Monday at the 57th annual meeting.

Manager Mark Keilig went over the manager's and financial reports with over 200 members who attended the session at the Parish Hall of St. Francis of Assisi Catholic Church in Norton.

He said 2005 was an eventful year. The hurricanes in the south brought credit unions everywhere together. With help, he said, many credit unions were able to provide service for their customers just days after the hurricanes hit.

"This is part of what makes credit unions so great," he said. "They are willing to work together and help each other out."

Once again, he said, credit unions are facing the battle of taxation. A bill taxing credit unions, if passed, would affect the services they offer to members, he said. He encouraged members to contact their legislators.

Mr. Keilig talked about identity theft and how it has affected more than 27 million people. The credit union, he said, has put substantial measures in place to help protect against identity theft. But, he said, there are several steps people can take to help ensure their own financial safety, including not giving out financial information to people or businesses who are unknown, putting outgoing mail in a secure post office box, making sure that all statements and bills arrive in a timely manner, and periodically checking with the credit reporting agencies to make sure everything is correct.

He thanked the staff and said that the credit union had an all-time high membership of 2,276.

Also, he said, the credit union will soon be offering Internet banking, which it has been working towards for the past several years.

Mr. Green said his family was using some of the union's new services. He said his children were using the credit union's credit cards and they worked well for them. Also, he said, the credit union offers free checking to college students, which is hard to find at a lot of banks.

For the financial report, Mr. Keilig said in 2005, the institution had given out 1,147 loans to 668 borrowers for almost \$14.5 million with a \$230,647 allowance for loan losses, and had \$5,993,766 in cash and investments, \$74,417 in land and buildings, \$27,302 in furniture and fixtures, and \$332,972 in other assets for \$20,675,029 in total assets.

There were \$111,734 in liabilities, \$18,265,387 in shares deposited, and \$2,297,907 in reserves for \$20,675,029 in liabilities and owners' equity.

He said the credit union had a gross income of \$1,282,436, expenses were \$643,933, and \$353,439 was paid out in dividends, for a net income of \$285,063.

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 he hopes that the credit union continues in the direction its headed.

Don McClelland was re-elected to a three-year term on the board. Also on the ballot was Joy Johnson.

Special recognition was given to Mr. Beale for volunteering for 20 years and to Sharon Black of Oberlin for her 15 years of service.

Other board members are Greg Engel, Bette Townsend and Steve Mathes.

Making up the supervisory committee are Mr. Beale, Don McMullen and Brenda Mann. Employees are Mr. Keilig, Denise Bailey, Susan Gilgenbach, Ms. Black (Oberlin), Lori Duscher, Jamie Applegate, Trisha Cressler and Carissa Lacy.

More water needed



ON MAIN STREET LAST MONDAY, David Sporn, with the city water department, and city Foreman Dan Castle (above) worked to get a larger water pipe under the sidewalk to go into the new coin laundry.

— Herald staff photo by Kimberly Davis

Water well contract extended

The Oberlin City Council agreed Thursday to extend the contract for completion of well No. 12 until the end of March because the contractor is waiting for a part.

The well was supposed to be done by Jan. 15, but workers from Woofter Pump and Well haven't received the variable frequency drive, which allows the well to

pump at different rates. The company that makes the part is behind schedule.

City Administrator Gary Shike said the city is getting a variable frequency drive for both well No. 12 and for No. 10, and Woofter will install both.

The council agreed to substantial completion of the project by March

15 and final completion by March 31. Mr. Shike said they might not have the sod laid because of weather.

The council approved payment of \$27,115 for the well project, which means Woofter is paid up to the final work that needs to be done.

Thaniel Monaco, with Miller and Associates, the McCook engineering firm that is working on the waste water treatment plant, presented an agreement to go out for bids. The council approved it. Bid opening has been set for Wednesday, March 1.

Man's arm injured in accident here

By CAROLYN PLOTTS

A former Norton man almost lost his arm in an accident last week in Decatur County.

Ray Rojas, 17, of Oberlin, son of John Rojas, Norton, and Cindy Wright, Almena, was riding in a vehicle on a county road on Jan. 14 when it struck an abandoned vehicle. His right arm was caught between the two and nearly severed.

Mr. Rojas used his belt to apply pressure around his arm to control the bleeding.

Despite his injuries, he and the driver walked until they could get a signal for their cell phones, then called Mr. Rojas' brother and sister, who also live in Oberlin.

He was taken to Decatur County Hospital and then to McCook Community Hospital, where he stabilized, then taken by ambulance to Omaha.

His father said he has already had several surgeries to repair the damage his arm suffered.

"At first, they thought he might

lose it," he said, "but he's had major reconstruction work done on the bones. He has pins and plates in his arm and two rods sticking out of his arm to immobilize it. He has sensation in most of his fingers and will have to have these two rods in his arm for at least six weeks. Ray will need more surgery and some skin grafts.

"I'm a volunteer fireman and I always tried to tell the kids what they should do in an emergency situation. Thank God, he listened to some of the things I told him."

Mr. Rojas, who works at the Oberlin Pizza Hut, is a patient in Clarkston Tower, Omaha Medical Center, 4350 Dewey Ave., Omaha, Neb 68105, but his father said he should be home in a few days. He will be staying with his grandparents, Dean and Ann Husted, at 202 E. Waverly, Norton, Kan. 67654.



Schools look for travelers

Anyone interested in telling about their trip to any foreign place can still sign up for the Support Our Schools geography night on Monday, Feb. 6.

The idea is that people can take around 15 minutes to tell about their trip and five minutes to answer questions. The evening is open to stu-

dents, parents, grandparents and anyone interested in learning about other countries.

Presenters can bring souvenirs, props and pictures.

The event will be held from 7 to 8:30 p.m. Anyone interested in talking should call Oberlin Elementary School at 475-2122.

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Thank you to everyone who helped with this year's banquet and anyone else who donated to this event. A special thank you to Mike Ferguson, job well done and Jim Abbey, thanks for the food plott.

Rolls needed for judges

Bakers of all ages should get ready for the first-ever bake-off at the Seeds of Hope Telethon on Saturday, Feb. 11.

In past years, the telethon featured a chili cook-off, but the group decided to try something new this year.

Anyone can enter the bake-off. This year the committee has picked cinnamon rolls as the item to be baked.

The contest is open to all ages. Each entry will be judged on a scale of 1 to 10 based on creativity, appearance and taste.

Anyone who wants to enter cinnamon rolls needs to have a 9-by-13-inch pan of them to The Gateway by 2 p.m. that day. Judging will start at 3 p.m.

The cinnamon rolls will be sold after the judging to help raise money for the 17 groups that will benefit from the telethon this year.

Those groups include the Decatur County Fair Foundation, Kansas for Life, the Norcatour Museum, Teens for Christ, the Oberlin Area Concert Band, Cardinal Kids Connection, Stand Against Violence, Relay For Life, Oberlin Lions Club, Creative Movement Gymnastics, Jennings Czech Museum, Oberlin Pool Project, Decatur County Museum, Special Olympics, Decatur County Ministerial Association, Tripple Creek Riders and Salvation Army.

Soup, pie benefit planned

To help offset medical expenses for an Oberlin woman's heart transplant, members of the Oberlin Covenant Church will join forces to hold a soup-and-pie benefit on Saturday.

Brenda Fought, who works at the Decatur Co-op, had the transplant on Nov. 14 in Denver. Mrs. Fought is back at work on light duty.

The soup and pie will be served at the Golden Age Center from 5:30 to 7:30 p.m.

The fund raiser, said Penny Soderlund, is being organized by the church congregation and friends of the couple. Money raised up to \$500 will be matched from the Smoky Hills Chapter of Thrivent Financial for Lutherans.

Anyone who is unable to attend the soup supper can make a donation at the Co-op office.

student of the week



Name: Lora Marietta
Parents: Alan and Judith Marietta
Grade: 12
Age: 18

We've nominated this student because: She is a responsible, hard working senior. As president of the Kayettes she has modeled excellent leadership qualities for our student body.

Student Comment: Decatur Community High School has given me every opportunity to learn and grow as a person. It has

given me invaluable experience I will use my whole life.

Activities involved in at school: National Honor Society, Kayettes, weight club, D-club, cross country and track.

My choice of movies, books and games: I enjoy athletic events and comedies.

After I leave Decatur Community High School I intend to: attend Kansas State University and major in chemical engineering.

And 10 years from now, I think I'll be: I haven't made plans yet. It could be anywhere and everywhere.

Favorite Quote: "Dream as if you'll live forever, live as if you'll die today," James Dean.

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