

The Bank for your Growing Business Here at First National Bank we have a special knack for helping farmers. We under-

stand the special needs of agriculture here in Decatur County, and how important your farm is to the economy of the area. Before you make any important financial decisions make sure you talk to the people who really understand and care about the financial needs of farming.

We're here to help you succeed with a variety of special agricultural loans and programs.

• Real Estate Loans • Operational Loans

• Equipment Leasing • Production Loans • Cattle Loans

"Neighbors Helping Neighbors"



"We're just a Click Away" Kansas Locations: Bird City, Colby, Goodland, Oberlin,

Quinter, Sharon Springs & St. Francis E)FDIC Colorado Locations: Bennett & Kirk



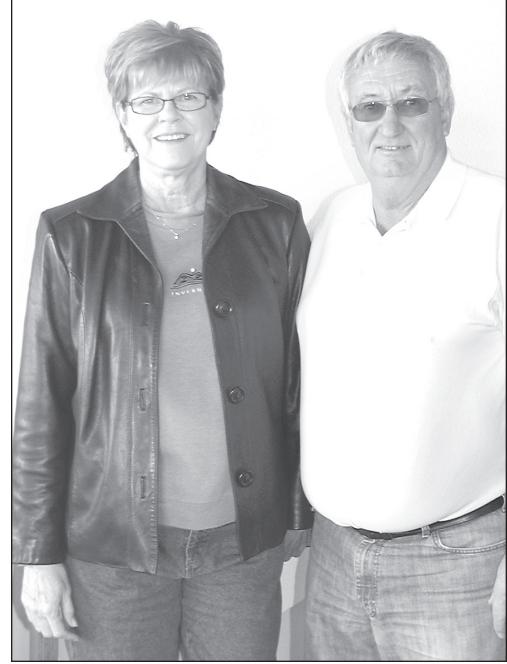
PEACE OF MIND FOR YOUR PIECE OF EARTH our Piece You'll always worry about the weather, but with Farmers Mutual Hail there's no need to

worry about the integrity of your crop insurance company. For local claims service and more than 100 years of financial stability, call your local Farmers Mutual Hail agent.



Decatur County Title & Abstract Co. We sell Crop insurance you can depend on. 181 S. Penn Oberlin, Kan. 67749 Phone: 785-475-2381 Fax: 785-475-3556 Vickie Bailey

Farmers Mutual Insurance Des Moines, Iowa



CAROL AND HERB SHIRLEY won one of this year's water quality awards sponsored by the Kansas Bankers Association. - Herald staff photo by Kimberly Davis

Waste water pit leads to Water Quality Award

After assisting in the process to add a waste drinking water. water pit on the farm, Herb and Carol Shirley have been selected to receive a Water Quality Award from the Kansas Bankers Association.

The Shirleys purchased the farm where they lived west of Norcatur in 1969. In 1996, they built a new home on the road to Sappa Park and moved there. In 2002, said Mr. Shirley, they decided to retire from farming.

Five years ago, he said, they sold the land to their daughter and son-in-law, Jeni and Robbie Henningson.

Mr. Shirley said he and Mr. Henningson started with an engineering firm several years ago for the waste water pit and then his son-inlaw finished the project. The waste water pit was needed, said Mr. Shirley, because of the small feed yard which has 950 head of cattle.

The program, said Mr. Shirley, was handled through the Farm Service Agency, and basically is needed to keep the cattle waste out of the

From 1966 until 2002, said Mr. Shirley, he raised wheat, milo and corn. He also had a cattle herd. In 2002, Mr. Shirley decided it was time to retire.

For the past three years, he said, he has been selling real estate with RJ Metcalf Real Estate in Oberlin. Mrs. Shirley has always been a house wife and was home with their kids when they were little.

The Shirleys have three daughters, Jeni Henningson, Tiffani O'Toole, who lives with her husband Sam in McCook, and Mandi Moore, who lives with her husband Patrick in Missouri.

The Shirleys also have six grandchildren.

The couple said they were surprised to win the award through the Soil Conservation District. Years ago, said Mr. Shirley, they won a Soil Conservation Award. That was when he was farming with his parents, Mike and Alice Shirley.