

County insurance bill to go down next year

By STEPHANIE DeCAMP
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Decatur County will save 2.9 percent on next year's employee health insurance premiums, thanks to a decrease in the amount of claims filed last year.

Overall, county commissioners received an excellent quarterly report from the county's insurance agent last Tuesday.

"Your group has done exactly what we like," said Randy Dick, the county's agent from Kaw Valley Insurance. "You're one of the groups that knows how it works and what to do."

"From your standpoint, you've put yourself in a position where you're still giving your employees good benefits, and you're able to provide well for your group."

The majority of the money that the county pays the company goes into a reserve for employees' insurance claims, he said. When there is money left over at the end of the year, it's rolled over to the next year, Mr. Dick said. This why the county will have a 2.9 percent decrease in its bill for 2013.

After the report, commissioners passed a motion to renew the county's plan for next year.

They also heard the county's property insurance report from the Kansas County Association Multi-

Line Pool, which said the county had a zero loss ratio through July.

Larry Sharp, a representative for the pool, said the cooperative likes to keep the loss ratio under 60 percent. In 2011, the county's was 40 percent.

Commissioner Stan McEvoy pointed out that there will be at least one claim this year, for an ambulance that hit a deer a few weeks back, but Mr. Sharp said that shouldn't affect the loss ratio by much.

"You might have had some claims in August, September, and October," he said, "but you're on record here for having a zero loss. To be frank, it's 70 percent flat luck. But luck and good risk management is what it's about. The other 30 percent is liability, and that is all about training."

In other business, the commissioners:

• Heard from Fire Chief Bill Cathcart that the Decatur County Rural Fire Department will need to replace six mobile radios, one handheld and 10 pagers to comply with the narrow-banding process required by federal regulations.

Basically, the county has to replace and reprogram its radios to be on a narrower frequency to comply with regulations, commissioners said. To be compliant with Topeka,

they said, this must be done by January. The whole program may cost the county \$25,000 to \$30,000, said Road Supervisor Tim Stallman. Mr. Cathcart estimated his department's cost at around \$7,700.

• Heard that Commissioner Stan McEvoy will now represent the northwest region of Kansas on the board of the Kansas Association of Counties.

"The board decides on any legislative issues that are being presented to them from the counties," said Commissioner Gene Gallentine, "to see if the motion needs to be moved to the state Legislature for consideration. They work in the best interest of the counties."

"It's a good deal to have Stan on that," added Commissioner Ralph Unger, who has also served on the board. "He has a number of years of experience, and I like to see Decatur County involved. He's the right man for the job."

• Approved the purchase of a third computer for Janet Meitl, the clerk of the district court. Mrs. Meitl said that when she asked for the two computers a few weeks ago, she forgot that they would be training incoming judges on the accounting system the office uses. This system no longer operates with the version of Windows on the current computer, she said.



THE ANNUAL HOLIDAY CRAFT FAIR on Saturday pulled 50 vendors from all over, with products as diverse as they were. Gene Holsman (above) carved wooden toys and ornaments, among them elaborate cars and cupboards. Crafter Marilyn Criger brought a collection of pop-bottle dolls (below) that she displayed between her wooden angels and nature scenes.

- Herald staff photo by Stephanie DeCamp

Craft fair draws crowd

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The Holiday Craft Fair at The Gateway on Saturday featured 50 vendors using 66 tables, and pulled in an estimated 600 people shopping and browsing for holiday goodies.

The show, put on by the Decatur County Area Chamber of Commerce, ran from 9 a.m. to 4 p.m.

As people drove up to the entrance, they were welcomed by a bright display of wind ornaments outside, which they would find for sale at the first booth. Inside, The Gateway's main room was filled with the chatter and buzzing of bargaining.

"We gave away around 25 door prizes throughout the day," said Chamber President David Swank. "We gave out tickets as people came through the door and then drew for the prizes from that. We stopped giving out the tickets at 2 p.m., and by then, had given away 520. So with two more hours to go, I think it's a good estimate that we had around 600 people."

The vendors ranged from people selling company products to authors with their books, and of course, people from all over the region with their particular crafts.

Marilyn Criger of Bridgeport, Neb., had four tables and an independent stand to feature her products, which she said she has been making for more than 50 years.

"Most of what I do is utilize things that other people throw away," she said, "like the pop-bottle dolls."

The dolls were made of old glass pop bottles with doll heads on the top and various outfits sewn or woven around them. Mrs. Criger, who operates under the name of



Grandma's Treasure Chest, said that the creation was born of necessity more than anything.

"I bought a store out," she explained, "and inside were all these doll heads, boxes of them. I didn't want to use them for anything. Then there were the old pop bottles - I had collected so many of them that I couldn't get into my garden shed anymore. So I put them together. Everything I do is that way; even my Santa Clauses here are on a base of a plastic pop bottle."

Sharon Slabaugh, one of the many vendors from Oberlin, set up her booth to sell Watkins Products, which she said include natural and alternative food and personal-care products.

"If you know a lot of cancer patients," she said, "they tend to shy away from aluminum. It can be a cancer-causing agent. So I have here aluminum-free baking powder for baking cakes and such. A

lot of the store-bought cake mixes have aluminum in them.

"I also have aluminum-free underarm deodorant, which has sold out today. But the big sellers that I always try to keep in stock are peppers, cinnamon and vanillas."

"I talked to a lot of the vendors," said Mr. Swank, "and they were very pleased with the response by the community and the number of people that came out. Sales were really good, and everybody thought it went really well because everyone was really happy."

"The next thing on the Chamber's agenda will be the annual membership banquet in mid to late January. We'll send out letters, and then all the people who become members or renew their membership are invited to the dinner. It's nothing terribly fancy, but we'll have speakers, and it's a nice way to say 'thank you' to our members for supporting the Chamber."

Pick'em contest wraps up

Since last week's Pigskin Pick'em story got lost in the shuffle, we have the information for both weeks in this paper. And last week's paper had the last contest of the season.

Next week, we'll announce the big winner.

This week, we had four people come up with all eight winning teams.

Wilbur Reichert, Dresden, had all the teams right and was closest on the tiebreaker score. He wins the \$15 first prize.

Sarah Smith, Oberlin, was next closest on the tiebreaker. She wins the \$10 second prize, paid in scrip.

Tim Hrnchir, Oberlin, came in third and wins the \$5 third prize. Kelly Brown, Oberlin, also got all eight correct.

Getting seven right this week were Anna and Clayton Carter, Jennings; Rusty Addleman and Tom Martin, Oberlin; and Cheri Kastens, Herndon.

Coming in with six of eight were Megan Carter, Jennings, and Jerry Schuetz, Jordan Davenport and Gary Anderson, Oberlin.

Scores this week:

- Baylor over Texas Tech, 52-45.
- Oregon over Oregon State, 48-24.

- Alabama over Auburn, 49-0.
- Utah over Colorado, 42-35.
- Notre Dame over University of Southern California, 22-13.
- Nebraska over Iowa, 13-7.
- Oklahoma over Oklahoma State, 51-48.
- Colorado State over New Mexico, 24-20.
- Texas A&M over Missouri, 59-29.

Last week, five people came up with seven out of eight games right. The upset victory by Baylor over Kansas State tripped up most people.

Warren Bainter, Oberlin, had seven right and came closest to the score of the tie breaker. He wins \$15 in scrip.

Clayton Carter also had seven right and was second closest to the tie breaker. She will get the \$10 second prize. Anna Carter was next on the tie breaker, and she gets the \$5 third prize.

Also missing just one game were Gary Anderson and Kelly Brown.

Getting six out of eight right were Megan Carter, Wilbur Reichert, Tom Martin, Tim Hrnchir and Linda Hollowell, Oberlin.

Guessing five correct were Rusty Addleman, Jordan Davenport, Sarah Smith and Jim Hollowell,

Oberlin.

Coming up with four correct were Jerry Schuetz and Cheri Kastens.

All eligible scores are recorded. At the end of the contest, the contestant picking the most correct games will receive a trophy and \$50 in scrip money.

Winnings can be spent only at the sponsors: Ward Drug Store, the LandMark Inn, Fredrickson Insurance Agency, Decatur Co-op, Hansen Mueller, Creative Collision and The Oberlin Herald.

Scores from last week were:

- Baylor over Kansas State, 52-24.
- Alabama over Western Carolina, 49-0.
- Iowa State over Kansas, 51-23.
- Washington over Colorado, 38-3.
- Nebraska over Minnesota, 38-14.
- Oklahoma over West Virginia, 50-49.
- Oklahoma State over Texas Tech, 59-21.
- Boise State over Colorado State, 42-14.
- Syracuse over Missouri, 31-27.

Beware of new energy scam

MidwestEnergy, an energy cooperative based in Hays that supplies natural gas in Oberlin, warned customers this month that a new scam is spreading across the nation, and that people in northwest Kansas need to be aware of it, lest they get taken.

The scam involves either a recording or a person calling your phone. The caller says that you are eligible for an "Obama energy credit," the firm says.

After the scammer gains your

trust, he or she will ask for your personal information, such as bank account numbers. More than 50,000 people have been taken advantage of so far, with the scam spreading west from Florida since April.

"We're not aware of any scams targeting any customers in Kansas," said Shana Read, director of communications for Kansas Electric Cooperatives in Topeka. "Given the nationwide reach of this scam, it's prudent to make people aware that

it is happening."

If you have any doubts as to whether someone on the phone or otherwise talking to you is involved with the company, said Michael Sadedghi, director of customer service at Midwest, call (800) 222-3121 to speak with a representative and make sure.

"We would never call a customer and demand bank information," he added.

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- For information call Ella Betts 785-475-3557 or Mary Henzel 785-470-0218