



JAN RAMBAT assists Donna Johnson at The Bank in Bird City.

Times staff photos by Tim Burr

City council holds brief a meeting

By Norma Martinez
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In the absence of Mayor Hal Sager and councilman Wade Carmichael, the Dec. 2 City Council meeting was conducted by Dennis Wright. It was a short and brief meeting, as there were no public comments or items calling for discussion. Among the items submitted for approval was the building permit from Cougar Storage, on Third Avenue, for building a storage unit. The 2014 Holiday Schedule for city employees was approved and will remain the same as it was in 2013.

After a brief executive session was called to discuss the need for hiring a temporary full time employee for the maintenance department, the decision was made to run an ad in the Bird City Times Newspaper for filling this position.

A lot of discussion was held on what the city should do with the 1960 Tanker Truck that has failed the inspection by the fire

department. Council members were in agreement to hold a final decision over until January to allow more time to check into the pro and cons of investing money into it.

The Employee Handbook and Policies were approved after a few changes were made that were discussed at the November meeting.

The budget has been set, and a meeting will be held on Jan. 6, at 4 p. m., for community discussion on the budget and the 2014 goals established by the Council Committees. They will be approved by vote of the council during the City Council meeting to be held at 7 p.m.

Please note these two items: If you haven't wrapped your meters, please wrap them to prevent them from freezing during these cold weeks of winter. The city office will be closed for Christmas Eve, Christmas Day and New Year's Day.

The Bank receives it's second best in country recognition

By Cynthia Haynes

An Oberlin bank has been named by federal examiners one of the best in the country for investing in and serving the communities where it operates. The bank operates 12 locations in eight counties with assets of more than \$300 million. Headquarters are in Oberlin, with branches in Norton, Jennings, Norcatour, Selden, Colby, Oakley, Quinter, Winona, Atwood, Herndon and Bird City.

The Bank received its second straight "outstanding" rating after a recent examination done for the Community Reinvestment Act, a federal law designed to encourage banks to help people in their own area, including those with low to moderate income, obtain loans and deposit accounts.

The Federal Deposit Insurance Corp., commonly known as the FDIC, the agency which insures bank deposits, reported that The Bank shows a strong commitment to the area, making loans to farms and businesses of all sizes.

Of 244 banks in Kansas examined by the agency, only seven received the outstanding designation and all but one of those are in the eastern part of the state, the agency said.

It was the second time in a row for The Bank to receive the designation. The last time it was examined for the reinvestment act was in 2007, and it got an "outstanding" then also.

One of the main ways that The Bank is able to loan money to people in northwest Kansas is through the U.S. Department of Agriculture's Farm Service Agency, which has designated it a preferred lender.

Board Chairman Bob Gaskill said The Bank is the largest maker of Farm Service Agency loans in Kansas and has been working with that agency for at least 35 years. They have few losses with FSA loans, he added.

"The Bank prides itself in helping young farmers get started," said President Gary Walter. "This is done utilizing the Farm Service Agency Guaranteed Loan programs."

The Bank also makes loans through the U.S. Small Business Administration and the Department of Agriculture's Rural Development's Business and Industry and Guaranteed Housing programs.

The examiners reported that they reviewed sample loans of small farms and small businesses. The report noted that seven automated teller machines are located throughout the



STACEY HAZUKA, The Bank employee, works at her desk.

Times staff photos by Tim Burr

area and that loans are being made in "distressed and underserved" (rural) areas. Distressed areas are those with a high unemployment or poverty rate or those losing more than 10 percent of their population, a problem across the area.

The examiners looked at loans in a 13-county area, including Sheridan, Sherman, Trego, Wallace and Wichita,

and said they found nearly all the institution's loans were made in that area. Most of the census tracts in that area are designated as middle-income, with nine listed as "distressed" by population loss exceeding 10 percent. Only rural Decatur County was listed as moderate income.

Chorus to bring Christmas cheer

Once again, the Community Chorus of Cheyenne County will be bringing a collection of beautiful Christmas and inspirational music to celebrate the season.

"Christmas Memories" will be presented at 2 p.m. on Sunday, Dec. 15, at Peace Lutheran Church, St. Francis. Under the direction of Neala Carmichael, the 60-voice chorus, vocal, and instrumental soloists and small groups will help bring the Christmas spirit to those present.

Tema Trumbo will be thrilling the audience with her piano rendition of Christmas melodies; Chad Miller will be singing a Christmas favorite; Talley Morrow will also sing; and duet by Pastor Randy Nelson and Hoagie Carmichael accompanied by Louanne Isernhagen on the

violin and Mrs. Carmichael on the piano. Also featured will be a clarinet duet by Carol Ross and Sarah Guthmiller, piano and organ duet by Debbie Fiala and Sandy Bandel, vocal solo by Jenna Confer, and Christmas medley arrangement by Mrs. Isernhagen and Mrs. Carmichael. There will be music performed by the Women's Chorus, and the Men's Chorus will be featured in a choral arrangement. Mrs. Fiala will accompany many soloists and the chorus.

Mrs. Carmichael said there will be some surprises. There is always a little humor to accompany the musical presentation.

There is no admission, but everyone is urged to bring two items or cash donations for the Food Pantry.



**Santa Day
Legion hall
11 a.m.
Dec. 21**



LOREN MELLINGER pours Millie Glasco, Theresa Knapp and Marlene Young a drink.

Times staff photos by Tim Burr

Holiday dinner well attended

By Norma Martinez
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Last Wednesday, a group of 90 seniors once again enjoyed the Dinner and Christmas program presented by Cheylin Students and staff. In the absence of St. Nicholas, Nick Ketzner filled in as the emcee. He began by welcoming everyone, and introducing Pastor Rossbach, who gave the invocation. The fifth and sixth grade students then served the special dinner prepared by Tina Sager, Linda Schneider, Leah Rambat and their helper elves. The tables were elaborately decorated with 13 poinsettias which were presented to the lucky seniors whose names were drawn for door prizes throughout the program, and delivered by sixth grade students. Seven shut-ins were unable to enjoy the program, but were hand delivered meals.

As usual, Rose Hengen and the students entertained everyone with their musical talent. The

Pre School began by welcoming everyone, the Jr. High Choir performed to "Just a Single Voice", the fourth thru the eighth grade students sang "Sleigh Ride", the fifth thru the sixth grades sang "Rather Jolly Old St. Nick", Eliza Gomez and Kelsey Miller performed to "An Old Fashioned Christmas", Allie Frisbie and Connor Hazuka sang "Don't Let Me Be Lonely", Connor Hazuka sang as a soloist to "Forever and Ever", and Shayla Hubbard sang solo to "Santa Baby".

The Elementary Choir performed to "A Gingerbread Christmas, The Santa Claus Rock, Christmas Makes Me Sing, and We Wish You a Merry Christmas". The High School Choir performed to "A Song of Peace, Gloria, Just One Candle, Christmas Sing Along", and the Jr. Sr. High Band performed to; "Christmas Festival Overture and Jingle Bells Forever". In between performances, the audience sang

the shortened versions of "Joy to the World, The First Noel, Silent Night and Hark! The Harold Angels Sing".

The program was ended by recognizing; the School Board and Superintendent, Mrs. Angelos; Rose Hengen for all of her help; the cooks and their helpers for the great meal; Randy Miller for helping wherever he was needed; Leticia Estrada, Mary Moore, Melissa Dart, Barbara Antholz and Ms. Angie for all of their help; all the students that helped with valet parking, delivering meals, and helping the cooks; all of the grade school teachers for taking time out of their classrooms for practice; Amy Moree and Kale Shields and the fifth and sixth grade classes for setting up, serving and all of their work; and a big thank you to all of the students for a great program!!!! This would not have been possible without the coordinated efforts on the part of Deanna Nelsen.