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

Times staff photos by Tim Burr

## The Bank receives it's second best in country recognition

#### By Cynthia Haynes

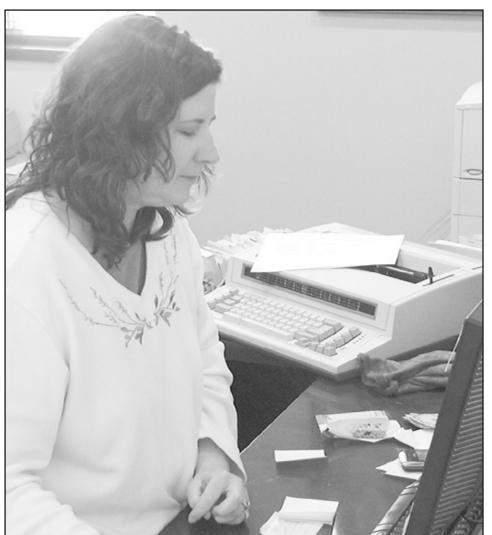
An Oberlin bank has been named by federal examiners one of the best in the country for investing in and serving the communities where it operates. The bank operates 12 locations in eight counties with assets of more than \$300 million. Headquarters are in Oberlin, with branches in Norton, Jennings, Norcatur, 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



# **City council** holds brief a meeting

By Norma Martinez *bc.times@nwkansas.net* Sager and councilman Wade allow more time to check into the Carmichael, the Dec. 2 City Council meeting was conducted by Dennis Wright. It was a short and brief meeting, as there were Policies were approved after a no public comments or items few changes were made that calling for discussion. Among the items submitted for approval was the building permit from Cougar Storage, on Third Avenue, a meeting will be held on Jan. for building a storage unit. The 6, at 4.p. m., for community 2014 Holiday Schedule for city employees was approved and will remain the same as it was in 2013. Council Committees. They will

After a brief executive session was called to discuss the need for hiring a temporary full time to be held at 7 p.m. employee for the maintenance department, the decision was made to run an ad in the Bird City Times Newspaper for filling this position.

on what the city should do with Christmas Day and New Year's the 1960 Tanker Truck that has Day. failed the inspection by the fire

department. Council members were in agreement to hold a final In the absence of Mayor Hal decision over until "January to pro and cons of investing money into it.

> The Employee Handbook and were discussed at the November meeting.

> The budget has been set, and discussion on the budget and the 2014 goals established by the be approved by vote of the council during the City Council meeting

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 A lot of discussion was held will be closed for Christmas Eve,

### **Chorus to bring Christmas cheer**

Chorus of Cheyenne County the piano. Also featured will be will be bringing a collection a clarinet duet by Carol Ross of beautiful Christmas and and Sarah Guthmiller, piano inspirational music to celebrate and organ duet by Debbie Fiala the season.

presented at 2 p.m. on Sunday, medley arrangement by Mrs. Dec. 15, at Peace Lutheran Church, Isernhagen and Mrs. Carmichael. St. Francis. Under the direction of There will be music performed Neala Carmichael, the 60-voice by the Women's Chorus, and the chorus, vocal, and instrumental Men's Chorus will be featured in soloists and small groups will help a choral arrangement. Mrs. Fiala bring the Christmas spirit to those will accompany many soloists and present. Tema Trumbo will be thrilling the audience with her piano be some surprises. There is always rendition of Christmas melodies; a little humor to accompany the Chad Miller will be singing musical presentation. a Christmas favorite; Talley Morrow will also sing; and duet everyone is urged to bring two by Pastor Randy Nelson and Hoagie Carmichael accompanied by Louanne Isernhagen on the

Once again, the Community violin and Mrs. Carmichael on and Sandy Bandel, vocal solo "Christmas Memories" will be by Jenna Confer, and Christmas the chorus. Mrs. Carmichael said there will There is no admission, but items or cash donations for the Food Pantry.

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 area and that loans are being made in and said they found nearly all the 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.

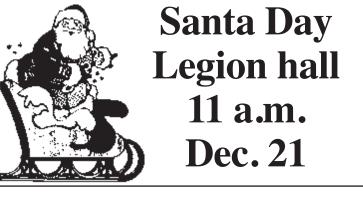
The examiners reported that they reviewed sample loans of small farms and small businesses. The report noted that 13-county area, including Sheridan, moderate income. seven automated teller machines are located throughout the Sherman, Trego, Wallace and Wichita,

STACEY HAZUKA, The Bank employee, works at her desk. Times staff photos by Tim Burr

'distressed and underserved" (rural) institution's loans were made in that areas. Distressed areas are those with a area. Most of the census tracts in that high unemployment or poverty rate or area are designated as middle-income, those losing more 10 percent of their with nine listed as "distressed" by population, a problem across the area.

The examiners looked at loans in a Only rural Decatur County was listed as

population loss exceeding 10 percent.





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

bc.times@nwkansas.com 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 Peace, Gloria, Just One Candle, were unable to enjoy the program, but were hand delivered meals.

the students entertained everyone Jingle Bells Forever". In between coordinated efforts on the part of

Voice", the fourth thru the eighth grade students sang "Sleigh Ride", the fifth thru the sixth grades recognizing; the School Board and 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".

Elementary Choir The 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 Christmas Sing Along", and the Jr. Sr. High Band performed to; As usual, Rose Hengen and "Christmas Festival Overture and with their musical talent. The performances, the audience sang Deanna Nelsen.

Pre School began by welcoming the shortened versions of "Joy to everyone, the Jr. High Choir the World, The First Noel, Silent performed to "Just a Single Night and Hark! The Harold Angels Sing".

The program was ended by 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 Schields 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