



Wilmer Severns, left, Donna Goscha, center, and Steve Schrum (above) tally the votes to elect a board member during the annual meeting Monday of the United North-

west Federal Credit Union. Kegan Vanover, (below) helps serve meals during the meeting.

— Telegram photos by Carolyn Plotts

## Credit Union looks good financially

By VERONICA MONIER  
The United Northwest Federal Credit Union of Norton and Oberlin is still doing well financially.

Board Chairman Jim Green said at Monday's 57th annual meeting that the credit union had another good year.

His children, he said, were using the credit union's credit cards and they worked very well. Also, he said, the credit union offers free checking to college students, which is hard to find at some financial institutions.

Manager Mark Keilig went over the manager's and financial reports with the over 200 members who attended the meeting.

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

Once again, he said, credit unions are facing the battle of taxation. If passed, taxing credit unions will have an effect on the services offered to members. He encour-

aged members to contact their legislators if it becomes an issue.

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 toward for the past several years.

In the financial report, he said in 2005 the financial institution had made 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 building, \$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 hopes that the credit union continues in the direction it's headed.

Board member elections were held. Don McClelland was re-elected to a three-year term. Also on the ballot was Joy Johnson.

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

Board members are Mr. Green, Mr. McClelland, Greg Engel, Bette Townsend and Steve Mathes.

Members of 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.

## Development gets a new director

By CAROLYN PLOTTS  
Marlene Henderson, the new director of economic development in Norton County, thinks Norton and the surrounding areas have a lot of potential.

Moving to Norton in October from Denver, she said her first impression of the county and the community was of a very progressive area.

She said, "Norton has a lot of things going for it. There are tourist attractions, the lake and manufacturing. Those are just a few of the things that make Norton stand out."

A survey of northwest Kansas by Kansas State University revealed Norton as the only county to earn the title of "Little Giant". The survey said Norton had a good mix of industry, schools, health care and business and a good variety of retail stores.

She said she would like to see Norton's downtown revitalized along with businesses on Highway 36. "I would like to see a better use of the potential (Norton has) from being at the crossroads of three highways."

Norton County is expected to grow. Some of the projects Ms. Henderson is working on to make that happen include: helping the City of Alma get a United States Department of Agriculture grant; trying to bring a farm and home supply company to Norton; helping Alma apply for a city revolving loan fund for new businesses and business owners; and assisting individuals who are interested in organic farming.

Housing is an area of economic development on which Ms. Henderson is working. She said, "Norton has a housing crunch. But, that is not necessarily a bad thing. People are always looking for housing."

She is involved with two grant programs. The first is aimed at

residents over 62 with less than \$10,000 in savings. The \$7,500 maximum grant could be used to update their home and raise its value. The second program is for people under the age of 62. It would provide a 1 percent interest loan to repair and update their home.

Housing preservation is an important issue with so many historic homes in the area. A federal program exists that could provide funds to the county to restore older homes. She is working with the county commissioners to apply for the federal money that could funnel up to \$15,000 per restoration into the community.

Ms. Henderson said the Andover Home is considering a possible expansion. She has provided the facility with four options and is providing assistance with the paperwork.

"I am always open to suggestions," she said. "Norton's future looks bright."

Ms. Henderson was born in Colorado and grew up in northwestern Kansas near Goodland where her father farmed and worked for the railroad. Her mother was a homemaker and teacher.

She is proud of her family heritage. One of her great-grandfathers, was one of three men credited with founding the town of Nicodemus, in eastern Graham County on Highway 24.

After high school, she went to Kansas State University and Evangel University earning degrees in Mass Communications and Theology. Later, she returned to college and earned a master's degree in Mass Communications from Regents University.

Her career has taken her to Pennsylvania where she worked in radio and television and to New York City as the Director of Public Information for the Salvation Army. She has had her own public relations firm and began a non-profit organization which mentored women in prison.

She writes books for youth, likes to travel and play tennis with her 13-year old daughter.



M. Henderson

## Local man seriously injured in farming accident

By CAROLYN PLOTTS  
Norton County farmer/rancher/stockman, Warren Harting, 56, was seriously injured Saturday afternoon in an accident at his feed yard nine miles south and one and a half miles east of Norton.

Mr. Harting and his son, Tyler Harting, were pumping water from a livestock lagoon using a tractor with a power take-off pump. He was reaching to prime the pump when his coveralls were caught in the power take-off. Tyler shut down the equipment and used his cell phone to

phone his brother, Chris Harting.

At 12:13 p.m. the Norton County ambulance responded to a trauma call south of Norton. Chris Harting said the ambulance crew transported his father back to Norton County Hospital where he was stabilized enough to be air lifted to Kearney by the Flight For Life plane from Goodland.

The plane flew to Kearney where it landed so Mr. Harting could receive a blood transfusion. He was then flown, by helicopter, on to Bryan LGH Medical Center West in Lincoln.

He underwent surgery Saturday

night where doctors amputated his right leg at the hip joint. He has had subsequent surgeries Sunday afternoon and again Monday.

Chris Harting said his father will have to undergo more surgery Wednesday and Friday. He said, at the moment, his father is in a drug-induced coma, but the doctors will try to awaken him in the next few days. At this point, he said, the doctor's biggest concern is infection.

Chris Harting had nothing but praise for the emergency medical treatment his father received.

"Dr. McKinley did an excellent

job," he said. "I was told in Lincoln that Dr. McKinley did everything that needed to be done to get him there. The ambulance crew did a great job, too."

Mr. Harting's son, Tyler, and daughter, Jennifer Unger, Oberlin, are with him in Lincoln, along with his long-time companion, Judy Sanders.

Greetings and get-well wishes may be sent to Mr. Harting in care of Bryan LGH Medical Center West, 2300 S. 16th St., Lincoln, Neb. 68502.

### NORTON COUNTY RETAILER TRAINING

**Tuesday, January 24, 2006**  
6:00 P.M. — 8:00 P.M.  
**NORTON CITY  
OFFICES BASEMENT**

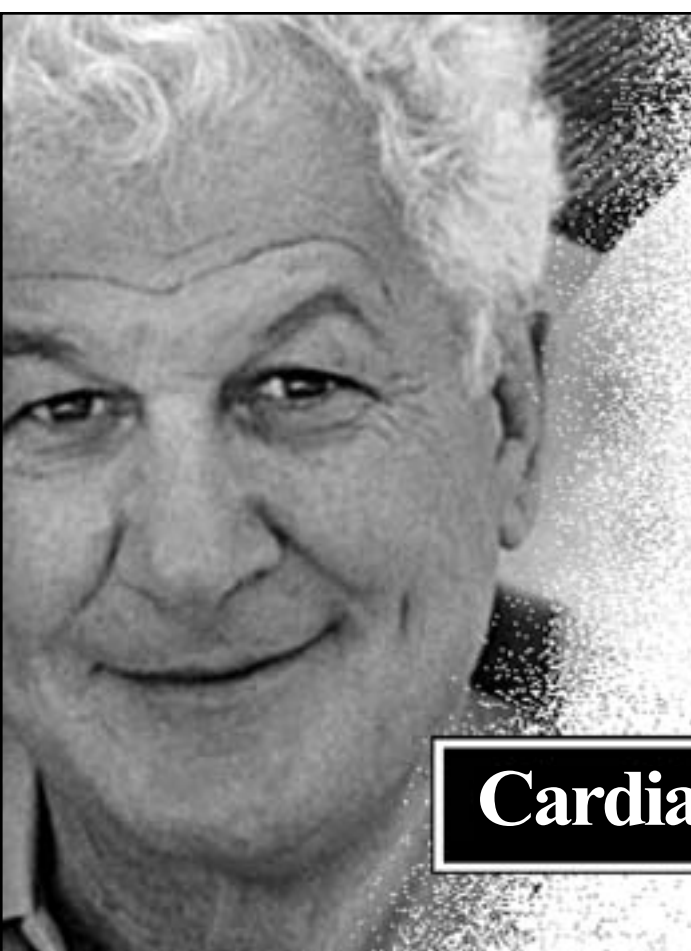
**Training for alcohol and tobacco retailers concerning Kansas laws and regulations. Training will also include meth pre-cursor education.**

**This program is geared towards owners, managers, and clerks. Kansas Alcohol Beverage Control and local law enforcement will receive a free Id resource book for participating in the training. Refreshments provided.**

**Pre-Registration is REQUIRED**

**Contact the Regional Prevention Center at 1-800-757-2180 by noon on Jan. 20 to register**

**Brought to you by:  
Norton County Council on Alcohol and Other Drugs,  
Regional Prevention Center and  
Youth Access Prevention Partnership**



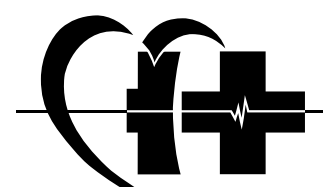
## Hays cardiologists travel so you won't have to.

Cardiology services are available in your area from members of the Hays Medical Center DeBakey Heart Institute Cardiac Team: Cardiologists Dr. Jeffery Curtis, Dr. Christine Fisher, and Dr. Mohammed Janif.

**Fourth Monday  
Norton County Hospital  
Norton**

For more information, call toll free 1-888-625-4699, or ask your primary care physician.

*The DeBakey Heart Institute...  
we're putting real life into cardiac care.*



DEBAKEY HEART INSTITUTE

At HaysMedicalCenter  
2214 Canterbury  
Hays - 1-888-625-4699

**Cardiac care...that's good for life!**