

Local bank makes list for excellence

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, Norcat, 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 exam-

ined 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."



JAN RAMBAT, employee of The Bank in Bird City, assists a customer.

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 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.



ADAM GUTHMILLER competes at Sterling College.

Local man honored

Local St. Francis graduate Adam Guthmiller has impressed his Sterling College coaches. He has started the last two years as a defensive lineman, and won the National Association of Intercollegiate Athletes' Champions of Character Award in football.

Guthmiller, who graduated in 2011 from St. Francis Community High School, started at Sterling College that fall. He red-shirted his first year with the Warriors, but his sophomore year he started with the defensive line.

This year he is the lone returning starter on the defensive line. Wearing number 49, the 240 pound lineman has shown to be a force to be reckoned with.

Guthmiller was named to the

KCAC All conference second team defensive team. Sterling College also won the KCAC Championship for the first time in school history. They were defeated in the playoffs, but were proud of the history making excellent year.

Along with being an excellent athlete, he has also won an award for his excellent character. The National Association of Intercollegiate Athletes' Champions of Character Award is given to a person for demonstrating these quality character traits, as an athlete: respect, responsibility, integrity, servant leadership and sportsmanship. Guthmiller was recognized with this award on Nov. 23.

Guthmiller is the son of John and Kristi Guthmiller, St. Francis.

Public Notices

First published in the St. Francis Herald, Thursday December 12th, 2013. (50, 51, 52)

IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In the Matter of the Estate of

ROGER DOUTHIT, Deceased

CASE NO. 13 PR 7

PURSUANT TO K.S.A. CHAPTER 59

NOTICE OF HEARING

THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified a Petition has been filed in this Court by Myra Douthit and Jared Douthit, duly appointed, qualified and acting Co-Administrators of the Estate of Roger Douthit, deceased, praying Petitioner's acts be approved; account be settled and allowed; the heirs be determined; the Estate be assigned to the persons entitled thereto pursuant to the laws of intestate succession; fees and expenses be allowed; costs be determined and ordered paid; the administration of the Estate be closed; the Co-Administrators be discharged and Petitioner and the surety on Administrator's bond be released from further liability.

You are hereby required to file your written defenses thereto on or before January 7th, 2014, at 10:00 o'clock a.m. in the District Court, Saint Francis, Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon the Petition.

Myra Douthit, Co-Administrator
Jared Douthit, Co-Administrator

JAMES M. MILLIKEN, CHARTERED
Kari M. Gilliland, #17386
101 W. Washington Street, P.O. Box 627
St. Francis, Kansas 67756
(785) 332-2101
Attorneys for Administrator

Obituary

Nancy Sue Vernon
July 14, 1944 - Dec. 3, 2013

Nancy Sue Vernon passed away on Dec. 3 at the age of 69. She was born to Lloyd and Geraldine (Bush) Holliday on July 14, 1944 in Oberlin. She had two younger sisters, Marilyn and Marsha. Nancy attended grades one through eight at a small one room schoolhouse in Cedar Bluffs. She then completed high school in Oberlin.

Nancy married her high school sweetheart, Doyle Vernon, on June 23, 1962. Doyle was in the Marine Corps, so they lived in various locations, including Hawaii. They settled in Oberlin, where they had two sons, Shawn and Daren. Nancy worked at the Oberlin High School cafeteria while raising her family.

Nancy and her family moved to St. Francis in 1977. She worked at the St. Francis Elementary School cafeteria until she retired. Nancy and Doyle raised their two boys, and loved attending all of their sporting events. Doyle died in 1987. Her greatest love in life was her granddaughters, Darcy, daughter of Shawn and Crystal Vernon; and Abbey and Sydney, daughters of Daren and Deanna Vernon. Nancy would travel all over, attending their special activities and sporting events.

Later in life, she met her new love, Alvin Dellere. They spent lots of time traveling, dancing, golfing and enjoying life.

Nancy is preceded in death by her husband Doyle; her mother Geraldine; her father Lloyd; and her mother and father-in-law Walt and Lois Vernon.

She is survived by her sons, Shawn Vernon and wife Crystal; Daren Vernon and wife Deanna; granddaughters Abbey Minton and husband Kyle, Darcy Vernon and husband Sydney Vernon; sisters, Marilyn Harmon and husband Jim; Marsha Hartwell; brother-in-law, Dennis Vernon and wife Jeridee and family; nieces and nephews Tonya Coffman and family; Chad Sauvage and family; Jamie Hornback and husband John; Reid Harmon and Jarrod Harmon; and her close personal friend Alvin Dellere, as well as many other friends and family.

Funeral services were held Saturday, Dec. 7, at Peace Lutheran Church, St. Francis with Pastor Randy Nelson officiating. Casket bearers were Chad Sauvage, Ried Harmon, Brock Sauvage, Jarrod Harmon, Bret Sauvage and Curt Coffman. Burial was in the Oberlin Cemetery.



Public Notices

First published in the Saint Francis Herald, Thursday, December 12, 2013. (50, 51, 52)

IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

In the Matter of the Estate of)
) Case No. 2013 PR 22
MARIE L. ARIES, Deceased)

(Petition Pursuant to K.S.A. Chapter 59)

NOTICE OF HEARING

THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that a Petition has been filed in this Court by Nancy R. Aries, a beneficiary of Marie L. Aries, deceased, requesting that the foreign will of Marie L. Aries, deceased, dated September 24, 1990, and the first codicil to the will of Marie L. Aries, deceased, dated January 16, 1999, be admitted to probate and record in this Court; no administration of the Estate is necessary; the will be construed, and mineral interests owned by the decedent, situated in Cheyenne County, Kansas on the following described real estate:

Township 3 South, Range 41 West, 6th P.M., Section 33: all containing 640.00 Acres, more or less,

be assigned in accordance with the terms of the Will.

You are required to file your written defenses to the Petition on or before January 7, 2014, at 11:00 a.m. in the District Court of Cheyenne County, St. Francis, Kansas, at which time and place the cause will be heard. Should you fail to file your written defenses, judgment and decree will be entered in due course upon the Petition.

Nancy R. Aries

Prepared by:

Joni C. Thadani, #22638
Thadani & Thadani, LLC
109 E. Washington St, PO Box 762
St Francis, Kansas 67756
(785) 332-2363 phone
(888) 511-7049 facsimile
joni@thadanilaw.com
Attorney for Petitioner

Club Clip

Plum Creek 4-H

The Plum Creek 4-H Club met Nov. 6 at the St. Francis Scout Hut. The upcoming Achievement Banquet was discussed. It was decided to attend the Peace Lutheran Church for 4-H Sunday.

The money making committee announced plans for the concession stand at the St. Francis Invitational Wrestling Tournament on Dec. 7. The Baxter family had recreation and refreshment.



Public Notices

Published in The Saint Francis Herald, St. Francis, Kansas, Thursday, November 28, December 5 and December 12, 2013. (48, 49, 50)

IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS
FILED PURSUANT TO CHAPTER 59 OF THE
KANSAS STATUTES ANNOTATED

IN THE MATTER OF THE ESTATE OF
IVALEE MARGARET MEARS, a/k/a
IVALEE MEARS, Deceased.

Case No. 13PR21

NOTICE OF HEARING

THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that on November 25, 2013, a Petition has been filed in this Court by Joyce Annetta Cahoj, an heir, devisee and legatee, and executor named in the Last Will and Testament of IvaLee Mears, deceased, dated August 7, 2013, requesting the admission to probate of the foreign Will of IvaLee Mears to probate and record without administration of the estate.

You are required to file your written defenses thereto on or before the 19th day of December, 2013, at 10:00 o'clock A.M. in the District Court of Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon the Petition.

Joyce Annetta Cahoj, Petitioner

VIGNERY & MASON L.L.C.
214 E. 10th, P.O. Box 767
Goodland, KS 67735
Telephone: 785-890-6588
Attorneys for Petitioner

Public Notices

Published in The Saint Francis Herald, St. Francis, Kansas, Thursdays, December 5, December 12, December 19, 2013. (49, 50, 51)

IN THE DISTRICT COURT OF CHEYENNE COUNTY, KANSAS

DAVID MERKLIN,

PLAINTIFF,

vs.

Case No. 2013 CV 15

DANIEL CUATT, and his unknown heirs, executors, administrators, devisees, trustees, creditors, and assigns of any deceased defendants; the unknown spouses of any defendants; the unknown officers, successor, trustees, creditors, and assigns of any defendants that are existing, dissolved, or dormant corporations; the unknown executors, administrators, devisees, trustees, creditors, successors, and assigns of any defendants that are or were partners or in partnership; the unknown guardians, conservators, and trustees of any defendants that are minors or are under any legal disability; and the unknown heirs, executors, administrators, devisees, trustees, creditors, and assigns of any person alleged to be deceased,

DEFENDANTS.

Pursuant to K.S.A. 60-1002

NOTICE OF HEARING

THE STATE OF KANSAS TO ALL PERSONS CONCERNED:

You are hereby notified that on November 26, 2013, a Quiet Title Petition was filed in this Court by David Merklin, regarding the following property located in Cheyenne County, Kansas:

A strip of ground 24 3/4 feet wide along the entire west side and edge of the Northeast Quarter (N.E. 1/4) of Section Twenty-one (21) in Township Two (2) South, Range Thirty-Eight (38) West of the Sixth Principal Meridian, said strip of land consisting of One and One-half (1 1/2) Acres.

You are hereby required to file your written defenses thereto on or before December 30th, 2013, at 2:00 p.m. in the District Court, St. Francis, Cheyenne County, Kansas, at which time and place the cause will be heard. Should you fail therein, judgment and decree will be entered in due course upon the Petition.

David Merklin, Petitioner

APPROVED BY:

Joni C. Thadani, #22638
Thadani & Thadani, LLC
109 E. Washington St, PO Box 762
St Francis, Kansas 67756
(785) 332-2363 phone
(888) 511-7049 facsimile
joni@thadanilaw.com
Attorney for Plaintiff