

Credit Union holds 64th annual meeting

By Mike Stephens
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United Northwest Federal Credit Union held its 64th Annual Meeting for its members on Monday, Jan. 21 at St. Francis Parish Center in Norton.

The credit union had good news to report to its members, with \$38,224,325.25 in total assets, an increase of over \$3 million from the previous year's \$35 million. This is an increase of about 9.5 percent in assets for the credit union. The credit union also reported an income of \$1,545,358.72, expenses of \$942,667.25, and dividends paid out of \$205,778.51 for a net income of \$396,912.96 for the year. The credit union paid out over \$17,000 in interest rebates on loans and \$20,400 in dividends with bonus dividends at the end of the fourth

quarter.

"We have been able to do these bonus dividends and interest rebates over the past 15 years and hope to continue to do this," said Manager Denise Bailey.

Bailey reported that there have been improvements within the credit union that have made the work place more efficient and that more improvements will be made over the next few years, including upgrades to the computer systems and equipment.

Bailey boasted, "Credit unions were, are, and will continue to be a smarter choice for all customers. They're more trusted by members. They offer the best value, and they're usually at least as convenient as their major competitors."

United Northwest Federal Credit Union members voted to fill



United Northwest Federal Credit Union held its 64th annual meeting on Monday at Parish Hall. Credit Union Manager Denise Bailey had good news to report to the large crowd of members in attendance.

two positions on the Board of Directors. Secretary-Treasurer Greg Engel's seat was open because he had reached his terms limit and Bette Townsend was up for re-election. Townsend won re-election and Chriss McDiffett was elected to replace Engel on the board.

Townsend currently serves on the Board as Vice-Chairperson and has been on the board since 1994. She has been a member of the Credit Union since 1984. Townsend works at the Norton Public Library and has lived in Norton since 1956.

McDiffett has been a member of the Credit Union since 2002. He was the District Engineer for the Kansas Department of Transportation for 25 years.

Financial statement for year ending Dec. 31, 2012

Loan- 1040 - \$17,099,331.99
Allowance for loan losses- \$504,766.09
Cash and investments- \$20,391,768.62
Land and building- \$96,354.85 (less depreciation, Norton and Oberlin)

Furniture and fixtures- \$44,057.88 (less depreciation, Norton and Oberlin)
Other assets- \$1,097,578
Total assets- \$38,224,325.25
Liabilities - \$199,596.76
Shares deposited- \$33,583,307.80
Reserves - \$4,441,420.69
Total liabilities and owner's equity- \$38,224,325.25
Income - \$1,545,358.72
Expenses - \$942,667.25
Dividends - \$205,778.51
Net Income- \$396,912.96
Total borrowers- 672
Total members- 2,509

The Supervisory Committee Report
The Supervisory Committee entrusted the firm of Lindburg, Vogel Pierce, Faris, Chartered, CPA out of Hutchinson to perform the annual audit for the closing of June 30, 2012. The firm found all the credit union's records to be in order. Federal Examiner David Sears performed an examination for the period ending Sept. 30, 2011 and gave the credit union a good report and likes the direction of the credit union.

Before each Board meeting the Committee reviews the delinquent loans to see the progress that is being made and to follow up on the Examiner's findings. The Committee gives the Board a monthly report on new and closed accounts for safety and soundness.

The Supervisory Committee is appointed each year following the Annual Meeting.

Deadline for Ogallala Aquifer initiative application

The U.S. Department of Agriculture Natural Resources Conservation Service in Kansas will provide approximately \$1.5 million to conserve the water in the Ogallala Aquifer through the Ogallala Aquifer Initiative. Applications are accepted on a continuous basis; however, to be considered for fiscal year 2013 funds, the application cutoff date is Feb. 15, 2013. The Natural Resources Conservation Service will fund this initiative through its Environmental Quality Incentives Program.

"Water quantity is a high priority resource concern under Environmental Quality Incentives Program in Kansas,"

said Eric B. Banks, State Conservationist for Natural Resources Conservation Service. "Agriculture producers have the opportunity with the additional funding to implement water-saving practices. This allows them to implement conservation practices such as irrigation water management, crop rotations, and replacing inefficient gravity irrigation systems."

Much of the High Plains region relies on the Ogallala for water but the water in the Ogallala Aquifer is diminishing because of widespread irrigation use in the High Plains states.

The Ogallala Aquifer, also

known as the High Plains Aquifer, is a vast, yet shallow underground water table aquifer located beneath the Great Plains in the United States. It is one of the world's largest aquifers and covers an area in portions of eight states: Colorado, Kansas, Nebraska, New Mexico, Oklahoma, South Dakota, Wyoming, and Texas.

Financial assistance is available through the Ogallala Aquifer Initiative for producers considering converting from irrigated cropland to dryland cropland, as well as assistance for more efficient irrigation systems and management. All participants must meet

Environmental Quality Incentives Program eligibility requirements. In Kansas, socially disadvantaged, limited resource, and beginning farmers and ranchers will receive a higher payment rate for conservation practices related to Ogallala Aquifer Initiative.

Sign-up Information
To sign an application for Ogallala Aquifer Initiative stop by your local USDA Service Center and visit with the Natural Resources Conservation Service staff. For more information about Ogallala Aquifer Initiative and other natural resources conservation programs, please contact

your local Natural Resources Conservation Service office or conservation district office. The office is located at your local USDA Service Center (listed in the telephone book under United States Government or on the internet at offices.usda.gov). More information is also

available on the Kansas Web site at www.ks.naturalresourcesconservation.usda.gov. Follow us on Twitter @NaturalResourcesConservationService_Kansas. USDA is an equal opportunity provider and employer.

Continuing ed class offered

You Can't Fix Stupid...Dealing with Difficult People is being offered as a continuing education class for the spring of 2013.

The "Peter Principle" which suggests people are often promoted to their level of incompetence is alive and well. Just because someone is a 'good worker' or educated does not mean he/she is or will be a good manager or supervisor. Difficult people can have an adverse effect on you as well as your work performance. Learn how to deal with difficult people at this workshop.

The instructor for this class will be John Mulvaney, MA, Private Mgt. Consultant & Staff Developer.

This eight hour CE class will meet from 9 a.m. - 5 p.m. on Friday, Feb. 11, 2013 at the CCCC/Geary County Campus, 631 Caroline Avenue, Junction City, Kansas.

For further information or to pre-register, please call 1.800.729.5101, ext 370 or 785.243.1435, ext 370 at Cloud County Community College.

City

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been moved from the parks to the street shop where they can be monitored with cameras for people that abuse its proper use. Lawson said he will meet with Miller & Associates regarding the grandstand roof. Lawson will also be getting a quote on new restrooms at Roadside Park which are ADA compliant.

Donna Foley reported the Public Works committee discussed the projects completed in 2012 and the projects planned for 2013. The committee discussed a new restroom at Roadside Park and is looking into a self-contained restroom through the state bid program.

Foley also reported that the Travel and Tourism committee met on January 8 and discussed the budget and made plans for 2013, including a new marketing campaign. Economic Development met on the same day to discuss E-community grants and received a ROZ update. Additional housing in Almena was also discussed.

Jerry Jones reported that the Public Safety committee discussed the dog and cat ordinances, and City Attorney Griffiths is changing some language in the ordinance for the Council to consider. Jones asked the Council to consider implementing a policy by April 1 to pick up and euthanize feral cats for a period of time, and when the feral cat problem is under control, switch to a catch and release program.

The Council passed Ron Briery's motion to have a thank you letter written for Sue Sharp for donating the Remington statues that will be placed at the Norton Public Library, and have Mayor David Corns and City Council sign it. Briery also suggested having a plaque made for each statue, recognizing Sharp's donation.

The 2013 race schedule from the Norton Elmwood Park Racing Association for Elmwood Park Speedway was approved, and the 5th annual Smoking in the Barn Barbecue contest at Elmwood Park will

be held on August 23 and 24, 2013.

The Council approved a \$150 donation for Norton's Post Prom.

Roberta Ryan reported that the Norton Chamber of Commerce banquet is scheduled for March 26.

A motion was made to approve the purchase of a 2013 Grasshopper 727T with a 61-inch flip up deck mower for \$9,967.50, but the motion was rescinded in order to find out if this is the lowest price available.

The following building permit was presented: Musket Corp - \$50,000 - Remodel and addition to the building at 303 W. Holme Street.

The Council passed a motion to approve Resolution #4-2013, providing for the adoption of a tax-exempt financing compliance procedure relating to obligations issued and to be issued by the City of Norton, and approved Appropriating Ordinance #2 as a whole.

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Open House
Saturday, January 26
2:00 P.M. - 4:00 P.M.

12 Miles South of Norton

Home with a nice set of buildings on 5 acres 12 miles south of Norton. Good access to highway. Listed at \$89,900.00 Call Larry to set up a showing. Would like a 24 hr. notice. 785-874-4776 Reduced to \$79,900.00

106 Howard, Norton, Kansas

Nice 4 bedroom, 2 bath home with updates, large garage, central heat and air, new carpet, new water softener, recent water heater and comes with new appliances. Listed at \$68,500.00. Call Larry for showing at 785-874-4776. Would appreciate a 24-hour notice.

•1 Quarter of Grass, 4 Miles West of Logan

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Canidates

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filed for the Position 6 District 2 seat currently held by Michelle Tharman.

Lastly, would be the election

for the Twin Creeks Extension Board. David Donovan and Stuart Brooks were the only ones to file for these spots.

Normally, if there are more than three people that file for any

one position, a primary election must take place but since there are not more than three filing for any one position it will move on to the general election that will take place in April.