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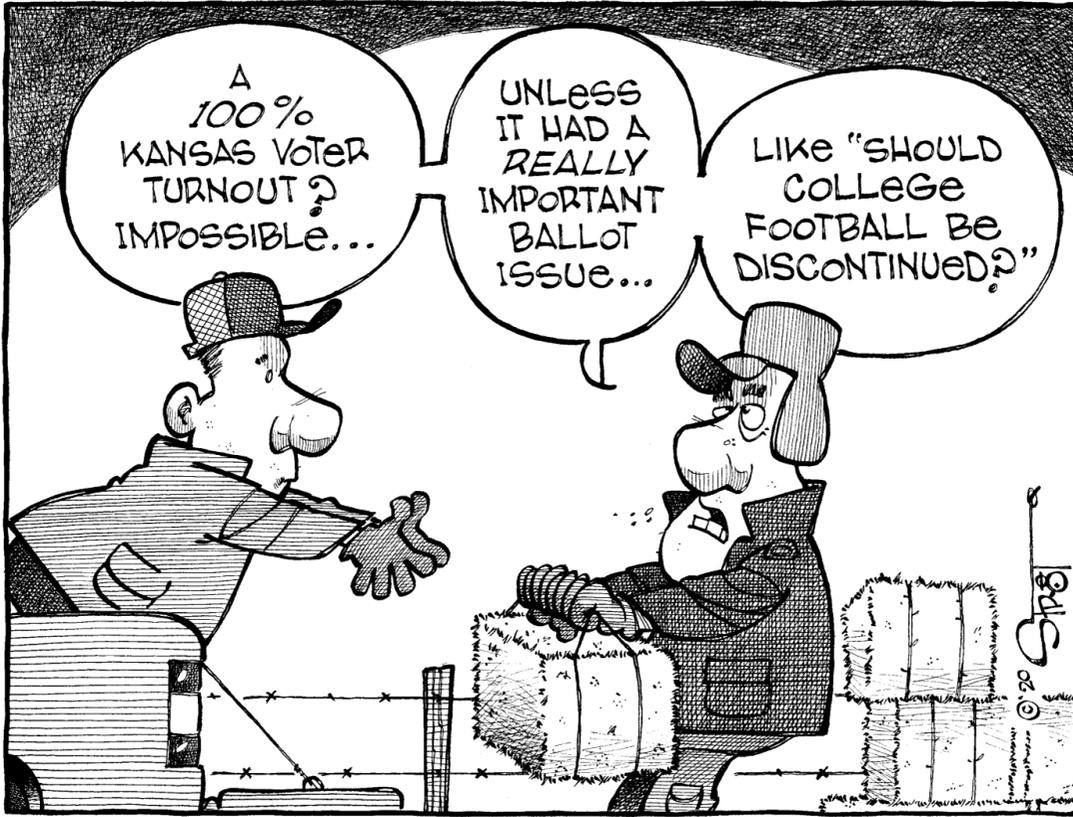
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Small businesses and us ... weathering the storms

The story of our small businesses in Kansas, Missouri, Nebraska and Iowa (Region 7) in the last federal fiscal year, can be summed up by saying our community of small business owners have been weathering waves of unexpected storms. Who knew that a global pandemic would affect us? Who could have imagined a "derecho" of straight-line winds blowing through Iowa would turn out to be the largest storm disaster in SBA's history?



Tom Sallisbury
Region 7 Administrator, U.S. Small Business Administration

Like small rafts pitted against an unruly sea, small businesses confronted and still are encountering oversized waves that just seem to keep trying to endlessly overwhelm them, forcing them to make changes and adjustments in a world outside their control.

The U.S. Small Business Administration, a tugboat-sized federal agency, which has been there to help small businesses since 1953, was tasked to launch counseling lifeboats and financial lifelines as never before. The Cares Act of 2020 that was approved by the

U.S. Congress and the President raised the SBA's obligation to small businesses significantly. We ramped up and acted fast. I believe no other agency of the federal government could have cared any more and worked as hard with our financial and counseling resources than the SBA. All the while, our small agency continued its regular lending support, counseling, and training in support of small businesses.

The SBA's impact on small businesses' and their ability to stay afloat during the COVID-19 pandemic and other disasters is evidenced not only by the number of Paycheck Protection Program and Economic Injury Disaster Loans approved since March, but through our regular 7(a), 504 and microlending programs as well. Nationally, the SBA disbursed over \$750 billion last fiscal year in all programs combined. In our region, we helped 349,681 small businesses with more than \$23 billion. In addition, as of Nov. 3, the SBA has approved 681 disaster recovery loans totaling \$21,148,500 in Iowa because of the derecho disaster declaration.

And so it goes. EIDL pandemic loans are still available and still being processed. The SBA has begun the process

of forgiving the mountain of PPP loans used appropriately. I can say I truly believe that together, small businesses, the SBA, our lending partners, and our resource partners have contributed substantially to stabilize the American economy.

Sadly, both lives and livelihoods have been lost due to COVID-19 and the derecho. But the people of our region survived the dust bowl, wars and being in tornado alley, and we will survive this. Someday, the pandemic will be defeated, and we will continue to rebuild ... which brings me to my point.

It is more critical now than ever before to support small businesses in every aspect. Do not wait for Small Business Saturday on Nov. 28 to buy from your local and regional small businesses. Shop early and shop often. Shop as big as you can! Many small retail shops have pivoted to online marketplaces with SBA assistance. Look for them. Check out where your purchases originate. Make sure you are supporting the return of our small businesses and the health of our communities. It is more important now than ever before and you can play a big, big part. This storm too will pass. What is left is what we make it.

Sale

Continued from Page 1

Klenda Austerman law firm conducting the delinquent tax sale for Coffey County. Coffey County Treasurer Karen Maley also attended this portion of the meeting.

The attorneys, Chris McElgunn and Michelle Brenwald, told commissioners that 12 parcels remain from the 24 parcels filed in a Jan. 2 foreclosure suit filed in Coffey County District Court. The parcels included parcels with 2015 delinquent tax and older.

Following McElgunn and Brenwald's recommendation, commissioners decided to include 2016 delinquent taxes for homestead parcels and 2017 delinquent taxes for commercial properties. After talking to County Treasurer Karen Maley, they estimated an additional 40 parcels. A formal resolution will be presented to commissioners to capture all necessary information.

"When you get down to 12 parcels ... the real estate may not have the value or bring enough at a sale to offset your costs," McElgunn said. "Our recommendation is to add eligible parcels ... and have a bigger sale."

Klenda Austerman did the same thing in Chautauqua County and Kingman County. Adding eligible parcels will make the process more cost efficient and there is no cost to the county, since the delinquent taxpayers and those who purchase the parcels will pay the legal firm's cost.

Brenwald said the value of the remaining 12 properties is insignificant, except two parcels worth more than \$10,000.

"We don't need the amount of taxes to get started," McElgunn said. "If we can get a copy of the tax statement that shows the tax description and the owner, that can get us started ... we are flexible."

They estimated it would take about four months before a tax sale could be held. "It could be held April or May, assuming we don't have another COVID crisis," Brenwald said.

However, Maley said it would likely be after the first of the year before she can provide information to Klenda Austerman, because the treasurer's office is working to get tax statements prepared and mailed out.

And it isn't as easy as printing a piece of paper. "There are added steps for a tax sale, because of how our software works," Maley said. "I would prefer everything get to them after the first of the year."

"That is fine with us ... we are just throwing out different options," McElgunn said.

Commissioners had no problem adding parcels in order to bring the delinquent taxes owed as up to date as possible.

A resolution adding eligible properties will be presented to commissioners at a future meeting.

County Engineer

County Engineer Wayne Blackburn gave a brief report, primarily about construction activity by county crews: installing entrances, seeding, ditching, pot hole patching, boom mowing, sign maintenance and normal road maintenance countywide. He said the guard-rail repair on Embankment Road had been completed. He also said six semi loads of tires were recently hauled to the landfill.

Miscellaneous

County Counselor Bowie showed commissioners a "stick" he made for fence viewing and explained the measurements on it. He said the two parties in a recently scheduled fence viewing had reached a mutual agreement prior to the fence viewing. No formal action will be required by the board.

On Oct. 20, Bowie and Mark Hopkins, of the county appraiser's office, went to Topeka as parties in a Coffey County tax appeal. Bowie told commissioners that Hopkins did a phenomenal job testifying on behalf of Coffey County.

Kirchner said the Thanksgiving dinner for county employees will be held Friday. Doug Henry, of Hogman's Barbecue, will cater the event, which will be served differently this year due to

COVID-19. Employees will pick up the boxed dinner and return to their office. Sanitizing stations will be available in the basement.

Bowie asked commissioners if they planned to consider cost of living (COLA) raises for county employees, which was mentioned briefly at the end of last week's meeting. Bowie's only recommendation was to avoid any retroactive action that would create an accounting "nightmare." Saueressig said the county is still in the same boat with the taxpayers as previously discussed in the spring. He said if commissioners did not grant employees COLA, it would not be the first time.

Commissioners also:

- reappointed Todd Laflin as a member of the Coffey County Fire Board to a three-year term, effective Jan. 1, 2021 and ending Dec. 31, 2023.

- reappointed James Trager as a member of the Coffey County Fire Board to a three-year term, effective Jan. 1, 2021 and ending Dec. 31, 2023.

- authorized the chairman to sign a memorandum to department heads regarding year-end expenses.

Executive Sessions

Near the end of the meeting, commissioners met in two executive sessions. First they met for 20 minutes with County Counselor Bowie and Payroll/Benefits Coordinator Denise Humlicek to discuss county policy and receive legal advice related to county policy, pursuant to the attorney-client exception to Kansas Open Meetings Act (KOMA).

Commissioners met for 15 minutes in executive session to discuss applications for the emergency manager position, under the non-elected personnel exception to KOMA. No action was taken upon return to regular session.

Commissioners will meet 9 a.m. Monday in the basement meeting room of the Coffey County Courthouse. The agenda includes (9:05) county engineer's weekly report and (10) McGrath representative Lisa Eickholt - salary study. They will also meet at 9 a.m. Wednesday, Nov. 25 to question and sign November warrants and vouchers.

Ultra-cold hard facts

Super-cold refrigeration is a new concept to citizens not involved in molecular biology research. It is the unique requirement of the Pfizer vaccine that has just provided preliminary indication that it might be 90 percent effective.

Education Frontlines



John Schrock
Educator

If further research supports this early data, this vaccine could be approved and begin to become available in the next two months. But this vaccine must be kept at a super low temperature and transported in a "cold chain." Why?

Chemical reactions generally increase with temperature. Therefore, to slow down spoilage — a chemical reaction — we place food molecules in a refrigerator where they remain cooler and chemical reactions are slower. Milk that would spoil in a day now lasts a week in a refrigerator, but still eventually spoils. Kitchen refrigerators operate at between 35° F and 38° F (1.7° to 3.3°C). Our kitchen freezer temperatures are generally around -1° F (-18° C). But molecular interactions still continue to slowly occur and, in the case of this RNA vaccine, it spoils rapidly at these temperatures.

Biology has long required ultra-cold freezers in order to store DNA, RNA, proteins, cell extracts, and other complex reagents. When prospective parents have sperm or eggs frozen for future use, it requires storage in liquid nitrogen at -320.8° F (-196° C)! The Pfizer vaccine is an RNA vaccine and needs to be stored in standard ultra-cold freezers often called "minus 80" or "negative 80" freezers indicating their moderately low temperature of -80° to -86° C (-112° to -123° F).

University and research facilities commonly house ultra-cold units because masters and doctoral students working with DNA, RNA and other biochemicals must keep these expensive molecules from breaking down during their research.

A few years ago, I found myself in the biology office at a time the lights went off. Usually it only takes a minute for power to re-route around a downed power line and come back on again. It didn't. We called for the university electrician to bring generators as soon as possible. We had large upright ultra-colds and smaller desktop ultra-colds, all holding expensive and valuable biological chemicals that must remain near -80° C. Without electricity to drive the cooling coils, they would gradually warm and these research chemicals would begin to break down by -60° C. Our smaller units lacked insulation to hold the cold more than a half hour. Expensive research materials would be lost. Students could have to work another year longer. Portable generators kept the ultra-colds working. Today, we have back-up generators that automatically cut in during a power loss. That is how sensitive biomolecules can be. And that is why an RNA vaccine must remain ultra-cold.

So will all of the vaccination sites around the United States and world that may use the Pfizer vaccine need to have ultra-cold units? They are not cheap. And they are energy hogs and expensive to operate.

According to a CNN report, North Dakota bought 13 ultra-low temperature freezers for \$100,000 according to a spokesperson for their state health department. But that goes against the CDC recommendation to not purchase ultra-colds. Instead, the CDC is recommending "thermal shippers," insulated containers that use dry ice (frozen carbon dioxide at -78.5° C (-109.3° F)). CNN reported that North Dakota bought its own dry ice machine for \$48,000 and paid nearly the same amount for a three month supply of liquid carbon dioxide that makes dry ice.

Maintaining the "cold chain" from vaccine production point to vaccination site is critical. With dry ice replenished, the vaccines can remain in their thermal shippers for no more than 15 days. That insulated box can only be opened twice per day and for no more than one minute, according to Pfizer's instructions. The ultra-cold Pfizer vaccines would thaw if exposed to open air at room temperature for five minutes. Therefore the vials, containing five doses each, are placed into a standard refrigerator where they will not last beyond five days. When the five shots are extracted from each vial, they must be injected within six hours. Every patient must then receive a second booster shot three weeks later.

The Salk polio vaccine was an attenuated (broken) virus that did not require a cold chain. Many other vaccines in current trials are similar and can reach third world populations that cannot support this cold chain. We will know next year if the United States can accomplish this ultra-cold logistics.