



COMMUNITY

Innovation Center Encourages Business Owners to Watch for Early Warning Signs

Even the strongest business ideas need planning, structure and support to succeed over time.

According to recent summaries of U.S. Bureau of Labor Statistics data, approximately 20% of new businesses close within their first year. By the five-year mark, nearly 50% have closed. After a decade, roughly 65% of new businesses are no longer in operation.

For the Northwest Kansas Economic Innovation Center, Inc. (the Innovation Center), those numbers reinforce the importance of early conversations, practical planning and trusted guidance for business owners across Northwest Kansas.

“Even a great business can run into challenges if the financial structure, cash flow or long-term plan is not where it needs to be,” said Monte Keller, Business Services Consultant for the Innovation Center. “The earlier we talk, the more options we have.”

The Innovation Center’s Business Services program helps business owners recognize warning signs early and think through their options before challenges become urgent. Through confidential, one-on-one conversations, Innovation Center works with business owners to evaluate the health of their business, identify potential concerns and build a practical path forward.

Common warning signs may include:

- Strong sales but tight cash flow
- Frequent overdrafts
- Reliance on credit cards
- Shrinking profitability
- Growth that is putting pressure on operations
- Loans that may not match the purpose of the asset
- Uncertainty about how to transition the business in the future

“Sometimes a business has a lot of sales, but the cash still feels tight,” Keller said. “That may mean receivables, working capital or loan structure need to be reviewed. Other times, a business is growing, but the growth is starting to consume cash because the financing is not structured in a way that supports long-term health.”

Keller brings nearly 40 years of experience in banking, business finance and problem-solving to his work with the Innovation Center. He said many business owners reach out because they can feel something changing, even if they are not sure what the issue is yet.

“A business is a lot like a person’s health,” Keller said. “If you wait until there is a major problem, your options may be more limited. But if you step back and take a financial physical early, there may be more ways to strengthen the business and plan for what comes next.”

Areas of support may include cash flow, debt structure, working capital, growth planning, succession planning and connections with trusted professional partners such as lenders, accountants and attorneys.

The Innovation Center’s Business Services program is not only for businesses in financial distress. The program also supports owners who are preparing for growth, considering expansion, evaluating new opportunities or thinking ahead to succession.

Keller said growth can be one of the most important times to ask questions.

“More companies grow broke than go broke,” Keller said. “Growth is exciting, but it has

to be planned for. If a business is buying equipment, expanding space, adding inventory or taking on new production, the financing needs to fit the purpose. Otherwise, the payment plan can put too much pressure on cash flow.”

Succession planning is another area where early conversations can make a significant difference. Keller said many owners spend years building a business but wait too long to plan how it will transition to the next owner or next generation of leadership.

“We did not build a business overnight, and we usually cannot transition one overnight either,” Keller said. “A good succession plan has to be custom to the business. It needs to consider the seller, the buyer, the tax implications, the value of the assets and whether the next owner can realistically afford to take the business forward.”

In one recent example, a successful business owner reached out to the Innovation Center while considering a transition to a younger buyer. Rather than rushing the process, the Innovation Center helped the owner step back, review the financial structure and connect with professional partners who could help evaluate the tax, legal and financing considerations involved.

In another example, a regional manufacturer contacted the Innovation Center not because the business was failing, but because it was preparing for growth. The

Innovation Center helped the business think through the financial structure needed to support expansion without creating unnecessary pressure on cash flow.

According to Keller, the Innovation Center’s role is not to replace a business owner’s banker, accountant or attorney. Instead, the goal is to help bring the right people into the conversation and make sure everyone is working toward the same goal.

“The relationship between the business owner, accountant and lender is huge,” Keller said. “Everyone needs to be working together. Our role is to listen, ask questions, look at the situation and help the owner think through the best path forward.”

For many business owners, the hardest step is simply asking for help. Keller said those conversations are confidential and are often most productive when they happen before a situation becomes an emergency.

“Business owners should not feel like they are the only ones facing questions or challenges,” Keller said. “Every business faces changing seasons. The sooner we can sit down, assess the situation and talk through options, the better chance we have of helping that company stay healthy.”

Business owners interested in the Innovation Center’s Business Services can contact Monte Keller at monte@nwkeici.org or 785-874-5150. Learn more about the Innovation Center at nwkeici.org.

(First published in The Minneapolis Messenger on September 3, 2026)

NOTICE OF PUBLIC HEARING

Public notice is hereby given that John Wright is asking for a zoning change from R-3 to C-5 Highway Service District/or/C-2 Commercial District for a storage building at 600 N Rock St.

That said Planning Commission will hold a hearing on the 24th day of September, 2026 at 12:00 o'clock, noon of said day, in the office of the City Clerk of said City, and all persons interested therein may present their views on the matter.

Dated at Minneapolis, Kansas, this 3rd day of September, 2026.

Mark Smith
City of Minneapolis Planning & Zoning

(First published in The Minneapolis Messenger on September 3, 2026)

ORDINANCE NO. 413

AN ORDINANCE AMENDING THE CITY CODE OF THE CITY OF BENNINGTON PERTAINING TO REGULATIONS GOVERNING ATV'S AND OFF-ROAD VEHICLES

NOW THEREFORE, BE IT ORDAINED by the Governing Body of the City of Bennington:

SECTION 1: Section 14-24 the City Code is amended to read as follows:

14-214 ATV's off-road vehicles.

(a) Definitions.

(1) All-Terrain Vehicles; as defined in Article 1, Section 1 of the "Standard Traffic Ordinance For Kansas Cities," Current edition, as designated by current local ordinance:

(2) Off-Road Vehicles; will include, but are not limited to, go-carts, dirt bikes, mini bikes, dune buggies, motorized bicycles, motorized skateboards, midjet vehicles, golf carts, and any other motorized vehicles not required by law to have a license plate.

(b) All-terrain vehicles and off road vehicles may be operated upon the public highways, streets, roads, and alleys within the corporate limits of the city; provided, however, that no all-terrain vehicle shall be operated on any public highway, street, road or alley between sunset and sunrise unless equipped with lights as required for motorcycles.

(c) The Bennington rodeo grounds are off limits to all off road vehicles unless there is a sanctioned event going on. Golf carts and any vehicles doing grounds maintenance will be allowed.

(d) Anyone operating an off road vehicle in the City of Bennington must be 16 years of age or older. Anyone under the age of 16, must be accompanied by a licensed driver over the age of 18.

(e) Violation of this section is a misdemeanor punishable upon conviction of, by a fine not to exceed \$500.00 or by confinement in jail not to exceed ten (10) days or by both such fine and confinement.

SECTION 2: This Ordinance shall take effect and be in full force from and after its adoption by the governing body of the City, approval by the Mayor and either (a) publication once in the official newspaper of the City, or (b) publication of a summary hereof certified as legally accurate and sufficient by the City Attorney.

ADOPTED AND PASSED by the governing body of the City of Bennington, Kansas on 8/24/2026 and APPROVED AND SIGNED by the Mayor.

Ward Stockamp, Mayor
336- Code 2018

ATTEST:
Adrienne Guillory-Luthi, City Clerk

ORDINANCE NO. 413

AN ORDINANCE AMENDING ORDINANCE NO. 336 MAKING REVISIONS IN THE STANDARD TRAFFIC ORDINANCE.

IT IS HEREBY ORDAINED BY THE GOVERNING BODY OF THE CITY OF BENNINGTON KANSAS:

1. Ordinance No. 336 is hereby amended by the addition of sections (C) and (D).

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*25 Ac +/- Dickinson Co. Mixed Use @ Enterprise. Call Samantha!
*151 Ac +/- Dickinson Co. Tillable @ Solomon. Call Ray! 785.452.8498
*160 Ac +/- Ottawa Co. Tillable @ Solomon. Call Ray! 785.452.8498
*160 Ac +/- Ottawa Co. Pasture @ Culver. Call Grant! 785.829.8481
*322 Ac +/- Lincoln Co. Tillable/Pasture @ Sylvan Grove. Call Clint!
*81 Ac +/- Mitchell Co. Tillable @ Glen Elder. PENDING by Levi!

HORIZON HOMES

*14 Ac +/- Dickinson Co. Build Site, 42'x60' Shop w/ Electricity, Pond site on E Side. Call Samantha!
*1244 2600 Ave, Abilene, KS. Doublewide, concrete foundation w/walkout basement on 6 +/- Ac. Call Samantha!
*1152 Old Hwy 40, Abilene, KS. 5 Bed, 3 Bath, 5 +/- ac. Call Samantha or Amanda! 785.577.9878 or 925.895.3405
*522 N. 150th Rd, Bennington, KS. 3 Bed, 2 Bath, 44 +/- Ac & Bunkhouse. Call Samantha!
*400 Ridge Rd, Abilene, KS. Vacant Lot, located at NE 21st & Crestwood Dr. Call Samantha!
*3266 Dove Rd, Abilene, KS. Premier Horse/Livestock Facility w/ Executive Home, Guesthouse, Indoor Arena, Stall Barn, High-End Entertainment Area on 32 Ac +/- Call Samantha! 785.577.9878
*714 N Olive St, Abilene, KS. 2 Bed, 1 Bath, Wood deck w/ roof. PRICE REDUCED! Call Larry! 785.243.5150

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