## The

## Wayne Herald



Out for a drive
Alexandra Glassmeyer, daughter of Christopher and Danielle Glassmeyer, peeks ed a great oppontunity for area kids to play outside.

## Board discusses many topics

By Clara Os
of he Herald
The Wayne Board of Education heard reports at Tuesday's mecting
that the anount of money availate that the amount or money awatible budgcis will be determined by bills be debated in tie Netraska legislature this weck.
Dr. Dennis Jengea, Superincer dent of the Wayne Pibbtie Schionts,
reporicd to board members the slaztus of a number of bills that have
been ped this weeck that will affee both the amoum of money tocal districts receiye and there the money canbe spent,
LB ( 050 involves LB (050 involves cquaticaitin andive fids onf the and wit hat gould be Yent.
br. Jchsen atsoredewed wih the board the grints that the schoo has applicd for including lotlery moncy: Tite 1 and VI; Drag Fund
ing a science grint, Carl Perkion


This issue: 2 sections, 16 pages - Single Copy 75 cents Thought for the day:

Groundbreaking to be held Tuesday
WAYNE - The groundbreaking ceremony for the new Library alld Senior Cence will be held
on. Tuesday. April $16^{\circ}$ at 1:30 p.m. The site of the cercmony is on Pearl Strect, be
Surects.
Cake and coffee will be Cake and coftee will b following the ceremeny.

Paper drive CARroll -a A paper
drive will be held in Carrof on Saturday, April 13: The Carroll Girl Scouts ask the public to have papers
placed at curbside by 9 am The girls are alsure ing aluminum cans.

## Carnival

Elementary Boosters annual
spring camival will te held
on Saturday, Aprit 20 at the Wayne Elementary School
noon.

## Immunizations

 WAYNE COUNTY ty Services will hold the Wayne County immunization clinic on ThursdayWeather Alisse Kuestitr, 7 , Milen
FORECAS SUMMARY: Warm air is stall in place thas mornang, but no
for tong. A cold front is sayting


p.m. This clini is ho
p.m. This chnic, is
Nonh Main, Wayne.

- The immunization
guidelines. The child should te open to the public, there are no income Proxy forms may be oblained by conlaciing bye Wisner office at 402 529.3513. A $\$ 6$ donation per child is requested to help derray the costs of the clinic.


## Historical Society to meet

WAYNE COUNTY - "Quilts, Quilts, Quilts" will be the program at the April 16 meeting of the Wayne County Historical Society. The public is invited to attend this program. It will be held at muscum lo cated at 7 hh and Lincolin Streets in Wayne at $7: 30 \mathrm{p.m}$.

Schopl-to-Work Schoot at the
Center, an MCl gran and a US West grant. If the sechool were to rceave all of the rooney applicd for ha cotal would be $\$ 397.560$ :
The board discussed the buildiag it baHot. Board President Phylhis Spethmain reported that cach of the campang tepresentanfer gave re pars at a recent peceting and all appears to gong wett, Brochures are of the necd and con rof the prople A report wis piven ou the Car roll hachitics anculing to dachat proposed uev buiting for Carroll
studems. More intornation will be

See HOARD, Page 3A
Voter registration deadline approaching
The postmark deadine for mail in voter registrution is Tuesday
April 16. Voter registration will continue at the County Clerks Oftice in Wayne, Farmers State Bank in Carroll, Winside Slate Bank in
Winside Hoskins Cay Clerk's Orfice and the Wakefield Cizy Cleck Office until Friday, May 3.

## School bond issue vote set for May 14

atfitiated with District 77 and hose asked to vole on an $\$ 8.1$ million sehool bond during the May 14 primary clection what the project will involve on what it will cost, the Building Better Schools commitice has designod a four-part scries of article: to exptain the building needs of the
school. Onc floor of the proposed project will be discussed in cach of the first three artieles, with the final articic summarizing the entire project.
The
The The high schoot building
project in 1967 was downizcd to project in 1967 was downsized to
save money." said Edmund Elfer shave money, sadd Edmund Elfers commitlec. "The" restili was smaller theater than required, a shortage of math and scicne rooms, sociat sludics and busines
teachers sharing the cance room ant
no arr conditioning in a structure
that was designed for it.
In addition, there is a need for "In addition, there is a need for Eifers said "Al the prevent Ellers said. At he present timo room. It is under the gym and extremely noisy and there is no ventilation."
The present science labs are not large enough to promote a activity-centered curriculum, he said, nor are there enough labs to accommodate all scicicice stalt.
A number of clanges are planned for the third floor of the high school. The special education program will be assigned a roonl
(the present Home. Economics room), the art rooni wilf be given a ncw space adjacent to the projection booth of the theater for combined mond and new highung and

The central office would become space for the principal, high chool guidance counselor and clerical staff, allowing for improved
usage for disciplinary procedures usage for disciplinary procedures
and scrvices for sudents An elevaior would be added to the building to address accessibility oncerns.

The proposed construction at the high school would allow for the high school and middle school to share spaces in the art room, gym The renovalion and consion. The renovation and consiruction tofal of 6.100 square feet. Of this number, 500 square feet would be renovated at a cost of $\$ 30$ per square foot. The remaining 5.600 square feet would be new space, to be
constructed at cost of 583 per square constructed at eost of $\$ 83$ per square
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## WSC Children's Theatre

 to present 'Snow White'The Wayne State College Cthi-
dren's Theatre celebrues its 38 in dren's Theatre ceiebrates its 38 ith
anniversary this year with its proanniversary this year with its pro-
duction of the musical version of duction of the musical version of
"Snow White and the Sten Dwaris.". today through Aprit is on campus. Approximaleyy som througtion N.E.braska will attend the event. All performances will be held the Peletson Fine Arss Bulding on
campus and performances oper campus and performances operi to
Yhe pubtic are Sunday, Aprit 14 at? The public are Sunday, April 14 at p.m. Tickes are $\$ 1.50$ for children and $\$ 3$ for aduls
Otker performances are tomorrow (Friday) al IP.m.; Monday Aprit is at 10 a.m.. Tuesday, Apri
16 at 10 a.m. and 1 p.m.: Wednes. day. April 17 al 1 p.m. añd Thurs day, April 18 at 10 am . No per fermances will be held Saturday

## April 13.

All the old triends are here this marvelous musical adaptation The capuvating princess, the mis chievous dwarfs, the prince and, of course, the evil queen. There's also chanted vixen Follow and an c lional storyline, there are enough -toc-tapping tunes to delight young and old, said Andre Sedriks, director of the play:
Darby Flook of Coon Rapids. Iowa will portray Prince Robert and


Tigges, Glidden, lowa; Tiffany Beth Herrick and Darby Flook will portray Princess Snow White and Prince Robert in the WSC Children's Theatre's production of "Snow White?
formal announcement publicly displayed to inform 3. public information available 2 a governmental agencies. 4. a opportunity for governments to communicate important information to the public. syn: see NơIFY








## We Have Moved!

## Logan Valley Counseling

has moved to 214 N . Pearl St. in the Wayne
Sport and Spine Clinic. We will continue to Sport and Spine Clinic. We will continue to
offer confldential, earing, solution oriented offer co

Logan Valley Counseling 375-5566

## The

## Wayne Herald



## Out for a drive

Alexandra Glassmeyer, daughter of Christopher and Daniclle Glassmeyer, peeks
through the steering wheel of the "truck" in Bressler park. Recent nice weather provid ed a great opportunity for area kids to play outside.

## Board discusses many topics

By-Clara Oste
Of the Herald
The Wayne Board of Education heard reports at Tuesday's mecting that the amoont of noncy available
for the school district for upcoming budgets will be determined by bills be debated in the Nebraska Iegislature this week.
Dr. Dennis Jensen, Superinten dent of the Wayne Public Schöols,
reported to board meinbers the sla reported to board members the sia
tus of a number of bills that have
passed this week that will affect both the amoun of monéy local districts receive and where tho moncy can be spent. LB 1050 involves equalization and income tax and LB 299 would could be spent.
Dr. Jensen also reviewed with the board the grants that the school has applied for including lotucry
moncy. Title $I$ and VI. Drut Fundmoncy, Tite $I$ and VI, Drug Fund-


This issuc: 2 sections, 16 pages
Single Copy 75 cents. Thought for the day

Personal liberty ends where public safety begins.

## Groundbreaking to be held Tuesday

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Paper drive
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Carnival
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on Saturday Aprii 20 at the Waync Elementary School from 9:30 a.m. to noon.

## Immunizations

WAYNE COUNTY y Services will hold the Wayne County immuniza rion clinic on Thursday
April 18 from noon to
Weather
Alissa Koester, 7, Allen
FORECAS still in place this morning. Warm ar
for long for long. A cold front is sagging not
souther southward today. and by tonight we
be cooler and wetler. Expect coot temps to condinue into next week. We
may be hrushed ty shoms may be brushed by showers wagain by
Sund dy. Sunday
 p.m. This clinic is loc
. Min, Whe. - Wrint Uchodist Church, 516 The immunization clinic is open to the public, there are no income guidelines. The child should be accompanied by the parcnt or guardian.
Proxy forms may be obpained by contacling thic Wisner office at 402 . 529.3513. A $\$ 6$ donation per child is requested to help defray the cost of the clinie.

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School-to-Work, School at the West grant If the school were io reecive alt of the moncy apptied for he total would be $\$ 397,500$. The board discussed the building project which will be on the May Speihman rearted that each of the Spethman reported that cach of porls at a recont mecting and at ap pears to going well. Brochures are being printed to inform the public of the peed and cost of the project. A report was given on the Car
roll faetitites meeting to discuss : proposed new building for Carroll sudents. More information will he

Sce BOARD, Page 3A
Voter registration deadline approaching

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fice in Wayne. Farmers State Bank in Carroll, Winside State Bank i Winside, Hoskins City Clerk's of fice and the Wakefield City Clerk Office until Friday, May

The Wayne State College Children's Theatre celebrates its 38 th
anniversary this year with its pro duction of the musical version of "Snow. White and the Seven Dwarfs," today through April 18 on campus.
Approximately 5,000 elementary children from throughout N E braska will atend the cvent. All performances will bic held in the Peterson Fine Arts Building on the public are Sunday April 14 at p.m. and Wednesday, A pril 17 at 8 p.m. Tickets are $\$ 1.50$ for chiłdren and $\$ 3$ for adults.
Other performances are tomorrow (Friday) at I p.m.; Monday April 15 at 10 am.: Tuesday, Apri 16 at 10 a.m. and 1 p.m.; Wednes day, Aprit 18 at 10 a.m. No per formances will be hetd Saturday April 13.
"All the ofld friends are here in this marvelous musical adaptation The captivating princess, the mis-
chievous dwarfs, the prince and of course, the evil queen. There's also a hilarious palace cat and an enchanted vixen. Following the traditional storyline, there are enough toe-tapping tunes to delight young and old," said Andre Sedriks, director of the play.
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## School bond issue vote set for May 14

affiliated with District 17 will be asked to volczen an $\$ 8.1$ million primary clcction. primary elcction. what the project will involve and what it will cost, the Butitding Better Schools comprituce has designed a four-part serits of articles scheol One flour of the prods of the school. Onc flogr of the proposed project will be dise ofssed in each of the first threc-articles, with the final
afticle summarizing the entire article summanzing the entire project in 1967 was downsized to save moncy,- said Edmurd-Elfers chairman of media relations for the commitec. "The result was a smaller theater than requircd, a shortage of math and sciicnce
rooms, social studies and business rooms, social studies and business
teachers sharing the same room and

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that was designed for
"In addition, there is a need for an "appropriate space for art classes,"
Elfers said. "At the present Elers said. At the present lime
there are no windows in the art room. It is under the gym and extremely noisy and there is no ventilation."
The present science labs are not arge enough to promote an said, nor are there criough labs to accommodate all. science staff.-
A number of changes are planned for the third floor of the high chool. The spectat education program will be assigneda room Hom present Home Econumics new spoce adjarom will be given a new space adjacent to the projection projects, and new lighting and sound improvements will be made

The central office would become space for the principal, high school guidance counselor and crerical staff, allowing for improved usage for disciplinary procedures and services for sudents.

An elevator would be added to he building to address accessibility The proposed construction at the high schiool and middle school the share spaces in the are reom gytin and theater to avoid duplication. The renovation and construction at the high school would involve a totat of 6,100 square feet. Of this. renovated ai a cosure feet would be renovated ait a cost of $\$ 30$ per square foot. The remaining 5,600 square
feet would be new space; to constructed at cost of $\$ 83$ per square


The above diagram shows the proposed ctifinges to the third floor of Wayne High School. The project includes the addition of two rooms on the east end of the present
building to be used for science and language rooms.-.

## WSC Children's Theatre

 to présent 'Snow White'Princéss Snow White. Flook, a 1994 graduate of Coon Rapids-Bayard High School, is the
son of Linn and Carolyn Flook is majoring in specch communica bion At Wayne State he is also at tive in Drama Club and the Wayn Stute Concert Choir.
Herrick is a 1991 graduate of Washington High School in Cherokee, Iowa and is majoring in thearre at Wayne State with a minor in art. She is the daughter of Sandra C. Johnson.

Herrick's prior theatmeal exper ence includes performances a waync State theatre productions Island". "Wost hood, "Treasure Island," "West Side Story," "Th Heidi Chronicles," "Dracula." and Wild Oats.

- Other cast members and their characiers are Amy Kutzjer, Dakota Dunes, S.D. (cat); Barina Buresh,
Vatparalso (queen); KenDell Mc $V$ alparaiso (queen); KenDell Mc:-
Coy, Sioux City, Iowa (magic mirCoy, Sioux City, lowa (magic mir--
ror); Sandra Vog1, Omaha (enchanted vixen); Christine Pañtoja, Gordon (Esmeralda); Jill Yakel, Lincoln (crone) and Jasen Ehlers, York (huntsman).
Dwarfs will be played by Scott Mead, Omaha; T. Adam Goos, Wakefield; Dana Bartes, Blair; Sara Tigges, Glidden, lowa; Tiffany Lichty. Plainview; Teri Lynn Shitley Soux Cily, lowa and Jay Shirley, Ralston.
 White and Prince Robert in the WSC-Children's Theatre's production of "Snow White."


## News Briefs <br> PMC condueting screening program

 AREA - Providenee Medical $\epsilon$ enter is once again conducting acelo wish to participate in this program car pick up a kit from the hospial's laboratory or can have a kit sent to them by calling the hospitahat 402 is no charge for the ki or the testing.
## Rally and candlelight vigil planned

AREA - A rally and candeleligh vigil will be held on Sunday, Aprit 14 in honor of sexual assault sictimssurvivors world wide. Fcatured
speaker will be Dr. Heten Moore, UNL profesior of sceiology. and noted national speaker on wonnen's issues. The ewem will hegin an 7 pem and comence the Willow Biosi, go through the
and cond at the pork an 2nd and Maan

## Forms available at library

lic Library torncw voces, these who have a change ol addrew or those Wayne Coums Courtheuse by May 3 tre the May 14 election.

Fundraising dance to be held

| AREA - A-dince is heing planned tor Saurday, April 13 from 9 p.m. to midnight at the Rice Audternum at Wiance State College. The dance is open to all area high school (grates 9 - 129 and college students. Tickets are 52 per person and concessions witl be sold Raftle proces swill be awarded during the dance. Rathe theckare 50: and mat ter purchased at the door <br> This event is a fundraising dance foritaven hous in congunchornwith sexual assaul awareness month |
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Obituaries

## Lena Rauss

Lena Rauss, 84, of Wayne died Friday, April 5; 1996 at the Wayne Care

## Cenue

Services were held Tuesday, April. 9 at the Grace Lutheran Church in Wayne. The Rev. Jeff Anderson and the Rev. Merle Mahnken ofliciated.
Lena Sophiil Augusta Rauss, the dien
 Trinity Lutheran Church in Altona. She attended rural school in Stantor County. She married Clarence Rauss on Feb, 7, 1937 at her parent's hom The coupte farmed in the Pilger arca untit retiring into W'ayne in 1980. She
was a member of the Grace Lutheran Church in whane Survivors include one son and daughter-in law. Merlyn "Doc" and Nancy
Rauss of Waync; two grand daughters; one sister, Pulda Kumm of Scots. bluff; nephews and neces. - grand daughers; one sister, tulda kumm of Scots. She was preceded in death
grand
 Burial was in the Pilger Ce

## George Criswell

Gcorge Criswect, 78 , died Tuesday, April2, 109 in Sun City, Ariz.
Mr. Criswell was a Nawy veleran of World War II and was pablic rela Mr. Criswell was a Navy veleran of World War it and was puble rela-
toms dirctor at Wayne State College from 1950 until 196 . The family
moved to San Jose, Calf. whiere he taught in the Sain Mateo school district until his retirement. They then moved to 1.3805 ! 11 th Ave., Sun City.
Ariz. 8555 :

## thre grandchildren. <br> three grandchildren

## Wayne County Court



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 after your return has been filed, in
amended return will correct the error and net you a refund. Generathy. you
have there eyears from the due date of your return to file an amendment. If
you filed a state return, you may also have to amend that return.

## ro: CAN YRAST <br> heR BLOCK



## It's time to build for future generations <br> $$
\begin{aligned} & \text { School Bond Election } \\ & \text { May 14, } 1996 \end{aligned}
$$ May 14, 1996 May 14, 1996 School Bond Election

 School Bond Election}$$
\begin{aligned}
& \text { Returns due May } \\
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& \text { property items }
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$\qquad$ angible persontat preflery that wis could have heen tepreciated oil whether sales tax has been paid Sonic comfuston has surnounde The need to file ihe recurns, particu darly where agriculturat machinctry
is cotwerned. In some case pur
chasers have bicen wold that paying sate and thear sates taxes on aen cultural machtncry will exemit the
nem fram property iuxes.
Hewever, there is ne provision
the law to allow for the exemp. tion of tangible personal propery The law clearly exempos such iems from the sales tax. Any purchaser who has paid sates tax on qualify ing purchases is entitited to a refund If sales tax has been-paid on qualifying purchases of agricultura machinery, a refund can be obtaincd by completing a Claim of Over
payment of Sales and Use Tax payment of Sales and Use Tax
Form 7, available from the De partment of Revenue offices ${ }^{`}$ Lincoln, or any of the regional field offices. Claims for refund can be filed up wathree years after the date For more
the personal property tax contact
$\qquad$ -Division at 471-5984. For morc information regarding sales tax cxemptions and claims for refunds coñtact Taxpayer's Assistance at
$471-5729$ or from ouside Lincoln, 471-5729, or from outside Lincoln
$1-800-742-7474$.

## Jessie Clats

, 1996 at the Columbus Community Hospital
Hospilal
Services will be held Friday, April 12 at $1: 30 \mathrm{p} . \mathrm{m}$. af Our Savior tation was schcduled for Thursday evening, 6 to $9 \mathrm{p} . \mathrm{m}$., with $7: 30$ prave

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\begin{aligned}
& \text { service al Our Savior Luheran Church in Waync. Visitation bi } \\
& \text { held on Friday beginning at } 9 \text { am. until service time at the churh }
\end{aligned}
$$ service al Our Savior Lutheran Church in Wayne

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\begin{aligned}
& \text { Jessie Johanne Katharime Claus, the daughter of William and Je wie } \mathrm{R} \text {. } \\
& \text { (Eickhoff) Burmester, was born April } 25,1913 \text { at Pender She was bapmed } \\
& \text { June 1, } 1913 \text { and confirmed Aug. 15, } 1926 \text { at St. Fetcr's Luthcran Churew }
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& \text { June 1, } 1913 \text { and confirmed Aup. } 15,1926 \text { at St. Pet } \\
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\begin{aligned}
& \text { near Pender. She married Henry Claus of Wayne on Sepl. } 16 \text {. } 1933 \text { an } \mathrm{St} \\
& \text { Peter'slutheran Church. The couple resided on a farm southeast of Waync } \\
& \text { Mr. Claus died July 14, 1978. She continued living on the farm by Wagytu }
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\begin{aligned}
& \text { Peter's lutheran Church. The couple resided on a farm southeast of Wayne } \\
& \text { Mr Claus dided July } 14 \text {. } 1978 \text {. She continued living on the farn by Wayte } \\
& \text { until March of ti991 when she moved to Columbus. She was a member of }
\end{aligned}
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\begin{aligned}
& \text { Survivors include one sen and daughter-m- law, Dr. John and Kavelans } \\
& \text { of Columbus: five daughers and sons-in- -aw. Maryann and Jack Lange }
\end{aligned}
$$ - Acicr of Lampe. Ao Alargaret and Riehard Eentr of Coteridge, Jane ind. and Joyce and Milo Kocourch of Hasumg: 18 grande biddeñ. Four greal

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$\qquad$ Active pallbearers will be Jay Langeme
Đavid Lents. Tyler Batten and Shelle Cla Burial will ter in the Gerenwood Ceme

## Florence Wiltse

$\qquad$
Clifford Loeb
$\qquad$
$\qquad$We Friedrich on Feh. 15, 1926 gidgaync. The couple farmed northcast ofSurvivers melode his wife, Christine $u$ LLued, onc son and daughter iii-son- -n- -aw. Artenc Masgrove of Sioux Gity, Iowa and Delores and Rubert
Buss of Laurel; 10 grandelididren, 13 greal grandehildren one brother andwo sisters-in taw. Howard and Bea Loch of Hartington and Gustic Loch of
$\qquad$Patlbcarers were Bryan Buss, Regere ind Alan Locb, Jeffrey Norby, Paut
$\qquad$

## Lyle Cleveland

Lyle Cleveland, 85, of Wayne died Thursday. April 4, 1996 at the
Wayne Care Cente.

- Services were held Montay, April 8 at Si. Mary's Catholic Churethin
W
Wayne. The Rev. Don Cleary officiated
Sustin Lyle Cleveland, the son of Don A. and. Anna (OBByle) Cleve;
land, was born April 24, 191t al Hornick, Iowa. He was baptized and conland, was born April 24, 1910 al Hornick, Iowa. He was baptized and con-
firmed tite the Catholic faith. He moved to Nebraska in 1925 . He graduated From Laurel High School and autended Wayne Staie College for one year.
He married Verlie Tuulle on Scpt 21 store in Morningside, Ïowa through 1935. They moved to Concord where he started an implement dealership. He owned and operated a new implement dealership north of Wayne from 1952 until his relirement in 1965. "He was a member of St. Mary's Catholic Church, the. Horseless Carriage Club of America and the Anique Au
Survivors include his wife, Vertie Clevelahd of Wayne; one son and daughter-in-taw, Gary and Patricia Cleveland of Spirit Lake, towa; one aughter and son-in-law, Sharon and Jerry Wehrer of Wayne; five Honorary pallbearers"were the couple'
ames and Michael Cleveland, Trevor and Jasondchildren, Cynthia Qualls,
Aetive pallbearers, were Larry Lindsay, Gary Rich, Mlan Finn, Jerry Serry, Pat Gross and John Melena.


## Agnes Gilliland

Agnes Gitthand, 83, of Wayne died. Wednesday. April 10, 1996 at her home in Wayne. Services will be held Saturday, April 13 at $10: 30 \mathrm{a} . \mathrm{m}$. al the First United Melhodist Church in Wayne. Visitation is Friday from 9 a.m. to 9 p.m. at the Schumacher Funeral Home in Wayne. Schumacher Funeral Home in Wayne in charge of arfangements.

suading. 2. Expressing opinions with the goal of bringing others to your point of view 3. communication on issues. 4. an exercise in freedome 5. editorializing and letter writing. syn: see OPINION

## Editorials <br> Of, by and for the people...

## Capitol News

## Voters to get property

tax cuts

What is the state legislature doing? Legislative Hotine at $1-800-742-7456$ Monday through Friday This service is available to provide infermation regarding the status bills or to make requests for other information.
Information about the Unicameral is also available on the
Legislature's new Web site on the Intemet. Documents available include the daily agenda, the weekily committee hearing sehedule speaker's session catendar, the daily summary sheet, the dail
workshect fiscal notes, committec statements andone-line. workshect, fiscal not
descriptions of bills.
descriptions of bills.
Photographs and biographics of the 49 senators, maps of cach district, and statewide maps are arso a available hup://unicam I.LCS state.ne. us
electronic eopies of the Legistature If you are ontine and the Unicameral Updat
agency the whic House US Sinat. Hous ontact a federal agency, the White House, U.S. Senate, House of Representatives
the Thomas Legisfative System, Library of Congress, govemment printing office, or the U : S . Deparment of Justice, use this address htt://www sec:gov/others.htm
How fortunate, in governing ourselves, those who govern and the
As participants in this experiment of self govemmen, we have no excuse for not maintaining contact with those individuats representing our interests.
We would urge every citizen to get involved in every level of
government, particularly through the avenue of expressed opinion.


70 years
Apri! 15,1926

.65 years ago
April 16.1931
Waymeral Sc


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music clinic on the WSTC Campus:
Lita Dorman, of Wayme, was


Fultrman of Hoskins
yers. ago
April 7.1966

Jeffery. A.L. Swann and derh Perry,
The Wayne I oms Ctuh will
hold a meeting tonght in then duh)
rooms in the cily hall.
$\left[\begin{array}{r}7 \\ \left.\begin{array}{r}114 \\ \mathrm{PU} \\ \hdashline\end{array}\right]\end{array}\right.$

The Wayne Herald 14 Main street Wayne, NE 68787 375-2600
PUBLICATION NUMBER USPS 670-560


PRIZE WINNING
NEWSPAPER NEWSPAPER 1996

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Estabished in 1875, a newspaper published every Thursday. Entered in the past one, Nebraska 68787.

## POSTMASTER;Send address change to The Wayne Herald, P.O Box 70 . Wayne, The Wayne Heral, Nebraska; 68787

## Official Newspapor

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County of Wyane and
State of Nobraska

## suscchifiow paits.



| By Melvin Pau <br> Statchouse Correspondent <br> The Nebraska Press Association |  |
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|  | No one figured it coutd te done. |
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| Jerome Warner of Waverly, worked |  |
| like crazy over the past year, ana- | Ncbrask |
| lyzing figures, taking testimony | Council has already said the impact |
| and weighing altematives. <br> The pressure was on: three peti- | Legislature's six-pack |
|  | caly |
| tion drives would put property tax Cuts in the Nebracka Constitution |  |
|  |  |
| You can't amend a provision in that decument withou voter approval. |  |
|  | pr |
| Which takes a bot of effor and time. Pus, the schools, towns and |  |
|  |  |
| countios would be worse off. in mose cases, if the petition drives |  |
|  | The impact vartes dep |
| faticiet <br> So both the lobbyists and sena- | how high properiy |
| tors had a motive to pass their own solution. It's happened with sur- |  |
|  |  |
| prisingly fitle controversy. |  |
| Bul will it work? And will it |  |
| deflate crough momentum from the |  |
| petrion drives of Ed Jaksha, the Nebraska Education Associa- |  |
|  |  |
| ton/Nehraska Farm Bureau coali- |  |
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| D | fily those of the Nebr |
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## ADD common with Americans








## Dear Editor,

The final solid wastc disposal is actually a composting option is actually a composting option. dling solid waste in this manner for several communities north and west of Wayne.
Under this system, houschold waste is picked up curbside similar then hauled to a collection silc where a small amount of recy clables may or may non be removed prior to processing. The remaining wastes are passed through a grinder.
The ground material is placed in long narrow windrows to decompose. Special equipment is used to
turn the pites or acration and maintain moisture levels during sting period.
paseen through a berecompretm,
chopped piantica, metala, glan a

 organic mater.
This eption woutd requirc
bouscholds over the
rensly handle solide waste. Unfortu-
nately, very litte of the waste is ac-
tually recycled. With this system.
most recyclable materials still wind up in the tandfili, simply in a chopped up form. In order to truiy
recycle, the community would still necd to maintain its voluntary pre nram. Additionatly, here is currenuly no establishod market for the compost product, which makes the future of the operation uncertain. For these reasons, the commitite
feels that this would be the lcasidesirable option to adopt

Student reqūesting help

Dear Editor:

My name is Justin Thede, and I am an athlete from Waync High School in Wayne, Nebraska. I was
recenty selected to represent the United States as a member of the Nebraska All-Stars Swit\%erland Basketball Tour
We have bech invited by the to compete in the European Community Tournament held in Zofingen, Switzerland. This is a special compectition for boys and girls age 15-18 and involves high sehool age teams from throughout Switzertand, Holland,
Croatia.

## lèr

## ${ }_{\text {tio }}$

our future endeavors.
In order to participate in this In order to participate in th
once in a lifetime opportunity, once in a lifetime opportunity,
need your help. Currenily, I am r need your help. Currenly, and uals and businesses to help with the financial cost.
As a sponsor, your name will be recognized in the paper with a thank-you along with it Your contribution will be tax
deductible as an advertising expense and should be made payable to Sports Challenge Thternational. You can send your contribution to me ar my home address below.
or I will see you or I will see you to discuss any
questions you may have concerning questions the tour. Jusin Thede
R.R.I Box 43

Wayne, NE 68787
(402) 375-4894-:

Your contibut will greally appreciated.

## Senators debate amendments


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Laurcl．Concord students attend
ing were Mindy Eaton，Beck
Forsberg，Jon Frity，Nathan Haahr Seth Harder，Brad Johnson，Alissa
Krie Jennifer Kucha，Ryan Kvols， Krie Jennifer Kuchta，Ryan Kvols，
Michael OIson，Mark Patefield， Dave Pinkerton，Jjm Quist，Beck Schroeder，Peggy Stanley Travis Stingley，Brandi Urwiter，Vinc
Ward and teachers Clayion and Karon Steele

## 3 GAMES 3 DAYS $\$ 5.00$ VALID Only ON Siae games ExCLUDEA Hise GAMEs


 governments has advanced from
Select File，on a $38-1$ vece．Senator amendment Elm Creck introduced an amendment－hat agricultura！land market value．This is currently in stacute and his proposal would have
placed it in the Col amendment passed and then failed on－a motion to reconsider．The amendment was introduced to high erty tax issue．
The Legislature has amended and advanced LB 299．An amendment offered by Senatoc Wayner and limitation on subdivisions based on restricted funds，defined as proper
taxes，local sales taxes state aid


Two artists show work

| their oil paintings during the months of April and May at the | scenes，perferring florals and |
| :---: | :---: |
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| Northeast Nebraska RC \＆D office， in Plainview．They are Lydaisy | Kris is a young mother of three fiving and farming in the country |
| Janke from Winside and Kins |  |
| arotz－from rurat Winstde－Beth eself－taught，taking a few sena－ | eafereria She finds time for $h$ laxing hobby when her fam |
| or classes．They both took | 退ping．Her media is also |
| painung scminar about 10 | back |
| neither knowing the of | saw blades，cream ca |
| would be aptending．They are both | as canva |
| ke decorators，also | paints scenery and loves to |
| Lydaisy is argrandmo | barns，combining ideas she g |
| child | from a varicty of pla |
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| but still finds time to sub at the | house is p |
| cria and stay active in church | Aprit 27， |
|  | $4 \mathrm{p.m}$ ．by the arlists．Fea |
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National Library Week to be celebrated April 14－20

| The Wayne Public Lihrary，with | Streets |
| :---: | :---: |
| librarics across the country，is ob－ scrving National Library Week | The annual＂Night of a Thou－ and Stars＂bedtume sloryhour with |
| April 14－20，which is annually sponsored by the American Library | celebrity readers will be held on Wednesday．April 17 at 7 p．m．in |
| ssociation．It is a time to cete－ | the lower level of the library．Chil－ |
| libraries and litrarams | dren are invited to bring their fa－ |
| sures and imporarie of reading， | ¢ |
| vite | ong．Celebrity readers will |
| ort．This year＇s theme is＂L Itraties | tre Sheryl Lindau，Lance Webster |
| Change Lives．Call．Vit．Log | and Gary West A bedtrme snack |
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Play practice



Wayne High School students Xenia Wenzel，Brian Finn and Maria Brown practice for he school＇s production of＂Cyrano＂．The play runs Friday and Saturday．Both perfor

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Wayne State student to solo in Cherokee Symphony concert
Thic Chicrokec Symphonty will present the＂Young Artist＂concert
Sunday，Aprit 21st at 4 p．m．at the Four talented students were sc lected from recently held auditions， and will be featured soloists under the direction of conductor Lee
Thorson，with the Cherokee Sym－

Among them is Tracy Johnson a voice soprano soloist．She and No． 4 by Gustave Mahler． person． Ms．Johnson，a senior at Wayn Mr．and Mrs．Phit Johnsor Mr ．and M．
Davenport．

Runestad to be judge at contest

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Conimunnity College－Platu
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## regsiserca

Comell Runestad of Wayne．
Students are selected as rush counselors

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ber，a sophmore from Laurel


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Saturitiay．
＂ONE $\mathfrak{N I G \mathcal { H } \mathcal { T }} \operatorname{STAN}\left(D{ }^{\prime}\right.$


| $\square^{4 T E} \mathrm{~S}_{0}$ | Big Dog Night？ |
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| （7） | $220 z_{\text {Bud }}^{\text {Bud Light }}$ |
| PUB | ${ }_{\text {only }} \$ 1{ }^{75}$ |
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roundbreaking ceremony for the brary are Monday through Friday， new library／senior center will be mm 12：30 to 8：30 p．m．：Saturday， 10

WSC to offer severakdegree programs in Sioux City area

| gree programs oflered en－ | seling． |
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| in the Sioux Cily area．The． | Thase whor camme atcend |
| grams will he explained during a | South Sioux Cily session may |
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| the Marina Inn in South Sic | classes by contacting the |
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| introduced at the evening session The compuler degree will meor | Pharmacy \＆ |
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Flu Vaccine
Safe with
Anticoagulant
are receiving long－term ant
coagulation therapy with the
medt medicine warfarin．The antl－ coagulant keeps the blood
from cloting as quickly as it would otherwise，helping to
prevent clot－related diser ders，Including heart attack Concern has been expressed
about the possible interac about the possible interac
tion of influenza（flu）vaccine tion of influenza（flu）vaccine
and warfarin，theoretically resulting in bleeding epl
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Accor
Aecording to a study re－
ported in the medical journal
Archives of lnternal Medi－ Archives of nternal Jed
cine． 41 men receiving Jong cine． 41 men receivmg long given flu vaccine．Following
the flu yecination．the blood＇s
measu vels．Also，the sitte at which
the vaccline was Inlect the vaccine was injected wa
examined．None of examined．None of the 4
men complained of pin tenderness．or swelling at the injection site And the ability
of the blood to clot did not of the blood to dot did not
appear to be affected by the
nu vaccine Injection．

## sports

## Bealle sparks Wildcats to sweep

By Korey Berg
Of the Herald
 Staie College swept a bascball oubleheader from̄ Augustana 5-13 on the season.
Joe Thompson held the Vikings Wildcats pounded out whic the and hit a $\cdot$ threc-run homer atong offense. James Manscll recorded

In ${ }^{*}$ the nightcap, WSC gol
walloped 19-0. Mike Benson took


Last Friday, the Wildcats were
on the other side of the broom, as South Dakota State took a pair
games from WSC in Brookings. The Jackrabbits scored to times in the third to blow open a close game and win 12:4. Aaron
Garmong suffered the loss and dropped to 2-2. Graves was 3-4 at the plate with two RBIs. Bcalle
had a pair of base hits and onc run hac a parr of base hits and one run
scored while Santos crossed the plate suice.

Wayne Siate


## 



Wayne State third baseman Odell Santos takes a big cut an angusana pitch during
the first game of WSC's doubleheader sweep of the Vikings.

## Wayne State struggles on the road

 By KoreyOf the Herald

The Wayne State sotitall tean
saw their record fall 10 $6-14-1$ as they lost both games of a doublcheader to South Dakoar WSC lost 8-0) Shanter Hocturner took the ঔoss. Angic I.owe⿱k pieked

Wayne State
South Dake

In the second game WSC toist 4 3. Maryclen Livingston sufferd had two base hits and Jen Ostrm drive in two runs


## LCHS boys win track meet

By Korey Ber,
Of whe Herald
Laurcl's boys placed first while Knox Couniy Invitational track meet on April 2
The boys team scored 111
points, outdistancing second place points, outdistancing second place
Niobrara by 28 points. The Bears Niobrara by 28 points. The Bears were the 100 meter diatter, who won the 100 meter dish, clowking finishing in 23.3. David Pinkerton also won a pair of events, clocking
16.7 in the 110 meter higlt hurdes and 42.8 in the 300 meter hurdes. He also tied for second with a time of 55.8 in the 400 meter dash. The Bears also had outstanding performances out of their relay

## Northeast Nebraska

 Insurance Agency 11 W Third in Wayne (402) 375-2696 Ahita- O momers Finmenamce Lint inn Ca Buaness| MONDAF MGHT, <br> $\$ 1$ burger |  |
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Todd Arens and Watlicr finistred first with a meet record time of

3200 meter run, clocking 13:24.5. Gina Monson took homic 200 metter daclecking 28.8 in the 200 metor dash, 17.7 in the $1(\%)$
meter hurdtes, and leaping $14^{\prime} 9$ meter hurdtes, and leaping $14^{\prime} 9$
$1 / 4^{\prime \prime}$ in the long jump. $\frac{1 / 4 \text { in the long jump. }}{\text { BOYS }}$ Thamstavincis
Lafurel 111 . Niobrara 83, Crolloin 6 ,
 Verdighe 32. St May: 29. Wynou 28,
Ewang 11. Santec 0







 Pinkerion S5.8.
GIRRRESLIS


200m - 3. Gina Monson 28.8. 100 m
hurdes - 3. Gina Monson 17.7 .800 .

 (Stapelman, Monson, Monson, Ankeny)
$54.8 ; 4 \times 400-3$. Luurcl (Willse, Erwin,
Schroeder, S4.8; 4400,-3. Laurel (Willse, Erw,
Schroeder, Burns) 4:44, 1: $4 \times 800$.
(Stapelman, (Stapelman, IIrden, Eaton, Ankeny)
10:38.5: Long Jump - 3 . Gina Monson 14

 Iludson 81:

## ＇Cats add size，athleticigm with new recruits


Winside boys finish 2nd at
Homer Invite，girls take 3rd

| By Korey Berg Of the Herald | 4x 100m－2．Winside 460，4x400m－ 1 | On the girls side，Winside scored 98 points and finished second．The $4 \times 100$ meter relay team of Sutcey |
| :---: | :---: | :---: |
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|  | Buscy 3 3n3．Disanic |  |
| Winside boys and girls track teams competed at the Homer Invile |  | Witter，Emily Deck，Mindy Janke ande－Stacey Schwarte placed first |
|  |  |  |
| on Tuesday．The boys scored 102 |  | ith a time of 56．8．Amy Riley |
| points and limished in second place．Chad O＇Connor led the effort |  |  |
| th a pair of first＇place | Kommuralen－．Amy | clocking 54.45 and ted lor second in the 100 meter hurdles with a |
| He won the high jump with a leap | 300 m hurdes－1．Amy Riley 59， 4 ， 10 |  |
| $6^{\circ} 21 / 4^{\prime \prime}$ and the tripte jump |  |  |
| th a mark of $42^{\prime} 13 / 4^{\prime \prime}$ ．Jaime | Stacey ${ }^{1}$ |  |
| Holdorf won the 110 meter high |  | Bots Ristils <br>  <br>  |
| rdes with a time of | 1 Wmude（Whar |  |
| roek－Shelten placed－first－in | 55 |  |
| put－marking 43＇ $1112^{\prime \prime}$ |  |  |
| dcats $4 \times 400$ meter relay |  |  |
| of Landon Grothe，Scott |  | $O$ Connor．Jeremy Barg）473．4r400m Winside（Girethe．OCommer，Stenwalt |
| Connor and Rick Buss | Dimaly Dech 5＇ff．Matsue Medta | Ruck Bussey）312．7．takolim |
|  |  |  |
| In the girls division，the | The Widecals competed at the |  |
| Ideats finished third with 100 | The Wroun cmata |  $126^{\circ} 9$ |
| yer took | Thurstay．The boys placedsect |  |
| es in the shot put with a | meed，scomme 107.3 pomis． | GIRLS RESLL．IS <br> Oom hurdles ？ <br> 5 Mindy Janke latar whun hurdin I |
| $35^{\prime} 31 / 2$ and the discos | 为 |  |
| marking 116＇ $\mathbf{2}^{\prime \prime}$ ．Amy R心cy |  |  |
| luced first in the 30त met |  | 5 |
| therdles，clocking 52．4 and second in the 100 meter hurders with a time of 17.6 ． |  |  |
|  | OConnor won the high jump at |  69．33： 800 m a Rachat Rilu）？ 517 |
|  |  | 1600 m －5．Jemy Heer 6．t2，0－Buechy |
|  |  |  |
| BoYskisilit－ | ecter hurdles，cleching 15．56，and | 14．36．1， $4 \times 100 \mathrm{~m}$ ， 1 Wimste（Wuther Deck，Janke Schwark．） $56 . K .4 \times 400 \mathrm{~mm}$ |
|  |  |  |
|  | Wincide atso |  |
| 40 Un 2 Grath 517， 3 |  |  Discus－2．Amin Bragger $106 \sigma^{\circ}$ |

WSC golfers place 2nd at Midland Lutheran Invite


McGown returns to lead Wayne State track team



Sports Briefs
Blue Devils open season at Pius Invite
$\qquad$

$\qquad$

Wakefield golfers get season underway
$\qquad$
$\qquad$

Bears open with win over Crofton with a $180-201$ dual win over Crollon Jason Penterick
for the Bears with a round of to Jared Anderisn sco tor the Bears with a round on 40）Jarcd Andersun scortda 46 ，while

Women＇s volleyball tourney scheduled
$\qquad$
 be awarded for first place．For more mloermato chact Staron Vanis

State National Bank \＆Trust Co．
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Wayne gesident to run in
100th boston Marathon
By Korey Berg
Of the Herald
 Wayne will be represented at the occasion. Terry Meyer, who works at Heritage Homes, will run his eighth marathon at the centennial edition of the Boston race. Meyer, 47, has rum in the Twin Cities Marathon six times and the
Houston Marathon once. Unlike most marahons, you must qualify for the Boston Marathon. graded time," said Meyer, "and for my age group that was three hours and 25 minutes. ly ran at Houston in January of 1995 and that
qualificd me to run Boston in April qualificd me to run Boston in April
1996. 1 ran a $3: 22$ at Houston som that got me that got me
qualifying time.
 gets hard," said Meyer. "When y
get past 15 it's realyy hard.
more mental It think thitn physic more mental I think that physical.
It really is a mental game because It really is a mental game because
when you get tired cnough that you want to quit it's hard to kecp going. ve alwavs finished crervect maraing
and I've always done aut feast as well ucky thought I should. major niutice to not have There are 37,500 regsitered runncin
competing in this year's Bosto Marathon (Mcyer's qualifying li places him are expecting $10,000-20$
ause I didn't want io fomith
on some proty nartow stacks, "sult
Meyer, so its really goong to bo off and 1 thimk werc gong to ju
stande thefe tor a leaty tinte. It


Faculty artists are exhibiting works at show College are currentiy exhibiting
their works as part of en their works as part of the annual
Art Faculty Exhibition al Art Eaculty. Exhibition at th
Nordstrom Visual Arts Gallery Nordstrom Visual Arts Gallery. The
show opened March 29, with a re show opened March 29, with
ception honoring hhe artists.
Featured artists include Dr
Wayne Anderson Wayne Anderson, Dr. Pcarl Hansen
Dr. Martene Mueller, Dr. Ray Re plogle and Dr. Vic Reynolds.

## Annual spring conference to be

 held at Neihardt Center April 13
$\qquad$
One of the first races 1 ran was geing to tak
$\qquad$
Wakefield releases honor roll

Discussing ricent crutcal moter and her first -hand observathons of book will tre llilda Neihadt, Ne harats accompara
$\qquad$ South Dakota were Black Fik'
granddaughers Exther Black Elk DeSirsa, then e, and (Oliva Btack
Ik Pourier, then't The granddaughers will share their recolto
fons of the 10: ions of the 1931 mervicus:
memorits of their yrantlather.

Indian Education programs director to speak at WSC


| Darin Hartman Kivin | Ami Hampl. Melissa Hanse |
| :---: | :---: |
| hnson, Jemnifer Sundeht, Jesnca | Henschike, Nich Larsom, Brill |
| Starpnack and Jenntier Sumpsom. | Peders, Lisa Potler, Errr Şatmon |
| Freshmen: Alinin Browit. | Michelle Schwarton, Ben Sha |
| ura Evers, Katic Hollman, Bram- | nack, Kurs Thompern and Jemnite |
| don Kar and Justun Paulsom |  |
| Eighth graders:- Sarah | Seventi graders: Ka |
| Addink, Erin Boeckenhauer, Laccy | -derson, Lestic Boeckendauer, Ni |
| Brown, Maggic Browncll, Kristin | Hansen, Josh Hendersof. Bro |
| Brudigam, Elizabeth Dutcher, Rich | Kahl, Nicolle Kay, Traci luch |

Winside Elementary releases honor roll

| Winsidid Elementary Scheol held | Windergarten: Chrme Anferen. |  |
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| Honor roll cerificialic | Sanamita Haxmeert, Cant |  |
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## R. Choir to perform in Iowa



Student to tour Germany



Matt Youngmeyer looks at pictures of Germany in pre many this summer

WSC to host camps this summer


## Ekberg－Wood are wed in Wakefield



Mr．and Mrs．Wood －Best man was Troy Wood， brother of the groom．Groomsmen
were Troy Wood，Chris Lull，Adain Mrsny and Jason Mrsny，friends of the couple．

A reception at Wakcficld Legion followed the ceremony．
The couple will resi

## WSC Baroque Players present program at PEO

home of Margaret McCelland on April 2，with 19 members present． Assisting hostesses were Mat

Simpson and Marilyn Carharr． the Wayne State Coltcge Baroqu layers，Df．Christepher Borts Ketton，cello；and Dr Ecyerly Soll piano．
cangelo Corecli，Johann
Bach，and Henry Purcell
Installation was held for Pamela Mattes，Bonnie Lund，and Carmen
Tilgner，who will serve as officers Tilgner，who will serve as officers
for 1996－97．Other officers installed at añ earlier mecting were Kristine
Giese，Maric Mohr，Becly Recg and Rae Kugler．
Will be next meeting of the PEO Sheryl Lindau．

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 sophical question with regard their own children．While they recognize the injustice of this value sys tem，they know their cships those attributes．
ships those atributes． What should parents do？Should they help their youngster become as attractive as possible？Should they encourage their＂average＂child to ex
cel in school？Or would it be wiser to de－mphasizc these values at home hoping the boy or girl will leam to live with his or her handicaps＇？ I do not have scientific fonswers to those questions，but 1 can of considered opinion．Despite the injustice of this system，my children will not be the ones to changeit．I am obligated to help them compete in this
 their teeth are crooked，I will see that they are straightened．If they flounder academically，I will seek tutorial assistance to pull them up．W are allt
needs．
Rick
is a handsom，an NBA basketball star now honored in the Hall of Fame was humiliated and self－conscious about his teeth，even causing him to talk with his hand over his mouth．As he described in his book，Confes－ siors of a Basketball Gypsy：＂When my secondfeth came in，they came in crooked，and two of them were missing in front．Maybe my folk could not afford to have them fixed，or maybe having teeth fixed was no


Planning a Junc 1 wedding at the are Angic Fcuers and

## The bride－clect is the daughter of

 he granddaughter of Gordon and Anita Casal of Belden．She is agraduate of Lyons－Decatur High Scaduate of School and received a bachelor＇s de－ Wayne State College，where she was a checrleader for four years and a member of the Student Senatc and Cardinal Key National Honorayy Socicty．She is currenuly attending
the University of Nebraska Medical Center College of Nursing Her fiance is a graduate of schleswig High School and also
graduated from Wayne State Col ege with a bachelor＇s degree in Business Administration．where ho was a member of Delta Sigma Pi Fraternity．She is currently working as a Cerrified Public Accountant with the firm KPMG Peat－Marwick
of Lincoln． Lorclowing the business mecting Lorcta Tompkins gave the program

## （2）THE OAKS

－1 \＆ 2 Bedroom Apartments －Assisted Living Suites －Garages
－Dining Room Service
－All Utilities（except cable \＆phone） －Social Program
－Housekeeping \＆Laundry Service －Beauty $/$ Barber Shop －Security \＆Companionship －Scheduled Trañsportation
＂Wayne＇s Finest In Retirement Living＂
leeth in front and wearing braces，bo
when I exened myself playing ball．
＂I was very sensitive about my I in the mirror．I used to keep my mouth shut，and I＇d never smile I used to keep my hand over my mouth，（hich muffled my voice and made it hard tor people to understand me．I devetoped this habit of keeping my hand over my mouth，just sort of aluyays resting on my chin，and I
couldn＇t shake it for years afterward，even though Ifinally had my teet Fixed when I was in callege
This kind of discomfor
This kind of discomfort is incredibly painntuo a child．That＇s why es，to cradicate the flaws that generate the greatest sensitivity De es ，to cradicate the flaws that generate the greatest sensitivity．Dr．Edward
Podolsky，an assistant supervisory psychiatrist at Kings County Hospival in New York City，recommends that physical deformities be corrected be fore a child enters first grade．After
major factor in shaping self－concept
major factor in shaping self－concept．
But we parents must walk a tightrope at this poime．White I am helping my children compete in the world，I must also teach them that its values are temporal and unworthy．Explaining the two contradictory sides of that conn requres considerable skill and tact．How can I urge my daughter to
fix her hair neauly and then tell her，＂Beauty doesn＇t mater＂？ The key is to begin very early to instruct the child on the life：love for all mankind，kindness integrity tuistworhiness values of ness；elc．Physical atractiveness is then described as part of a social game we must play．
These questions and answers are excerpied from the book Dr．Dobson Answers Your Questions．Dr．James Dobson is a psychologist，author and president of Focus on the Family，a nonprofit organization dedicaied be addressed to Focus on the Family PO Box 444 ，Colorado Springs be addressed I：：Focus on the Family，Po．Box 4 ．
CO 80903 ．（c），1982．Tyndale House Publishers，Inc．
the family oris feature brought to you by
Listen to Dr．Dobson on KTCH Radio daily．
KTCH FM 12：30 p．m．Monday through Friday
KTCH AM $9: 30$ p．m．Monday through Friday， 9 a．m．Sunday

## Auxiliary has April 1 meeting at Lorenzen＇s

 in Norfolk．An open house will b held from $5: 30-6: 30 \mathrm{p} . \mathrm{m}$ ．with program at 6：30
A letter was read from Distric If1 President Carol Ulich regarding Day on April 21 at the Legion Hal in Emerson．The oricntation begin
The group received a letter from Shirley Wagner who is in the Stan ton ${ }^{2}$ Nursing Home

Certificate of S
LOSE 510 LISS W3 DASS！ All natural $\mathbf{T}$－Lite ${ }^{(8)}$ Medicap Pharmacy 202 Pearl Street 375－2922

443 was received in recognition and appreciation for voluntece service a

Chaplain Elsie Hailay closed the meeng with a prayerror peace for The group sad he America． Schoothouse March for the nurse scholarship fund．

The next mecting will be May 6 home with a Gold Star program．
Neva Lorenzen
Siefken served lunch．


Juncks cele golden anniversary
Mr．and Mrs．Arnold Junck of
Carrott plam to cetebrate their Carroft plan to celebrate thei golden wedding anniversary on
April 14 ． to attend an open house from 1：3 p．m．to $4: 30$ p．m．at the Carroll Auditorium．There will be a short program at 2：30 p．m． The event is being hosted by the
couple＇children and their families couple children and their families
They include Jerry and Sharon Junck；Dennis and Nancy Junck and Kathy and Chuck Ruthenbeck．Th Junck＇s have nine grandchildren and four great－grandchildren． Armold and Ivy（Hesemann）were married Feb．1， 1946 at Wayne by
Rev．S．K．deFreese．They have Rev．S．K．deFreese．They have
lived in the Carroll area all of their lived in the The couple requests no gifts．

ANTIQUE FLLEA MARKET

## 2B

Is your marfiage a 'Dreand Team'?


Eagles initiate Schuttler


## Help Us Celebrate

Etta Fisher's 80th Birthday Sunday, April 14 at Davis Steakhouse in Carroll from 2 to $4 \mathrm{p} . \mathrm{m}$.

 OPEN HOUSE


Call Mary for ail

## 306 MAIN WORK: 375-3385 or

fears, joys and angers? Can you be
forthright with each other about forthright with each other about
problems you face? Or, do you hold
things in mullesing under your hings in, muttering under your
breath and throwing verbal darts at each other? yeas, needs and concerns? Or, do your own ideas with onty a protense paying allention to your parncr's act in a trustworthy manner? 5. Caring. Are you genuincly
concerned about the other's personal concerned about the other's personal
welfare? Do you give gifis on birthdays and anniversarics and show daily thar yoü truly care? Do you help your partner succecd and grow and share in the excitement of cach other's accomplishments? Do you both care about your spiritual
pcrsonal, and emotional growth? personal, and emotional growth? ogether, plan together, and set lite goals together? Is your dominant
 wards money, affection, power).
When difficulties arise, is you
dominant response hat of coopera-
tive problem-solving? Or, is it a live problem-solving" Or, is il
"cover my own rear" blaming re
sponse? sponse?
your partneris smallest accom-
plishments and complament
himfher for small, everyday clfortshimfher for small, everyday cfforst
like fixing treaktast or caking out the garbage? Do you-daily will the
other person how important he or she is in yoür lifet Do you nursu
team pleasures like a regular night out togeher and a vacation away Do you share pain and sorrow 10 stenguthering opponunity? you particepate in your chureh.
school workplace, and commutity life logether?
needs their ow
port groups, the ceans necds
commanity focus legether as wefif.
Do you care about ithe well-beng of
 on, thoughtrully,

Dahl accepted into Law College


Confirmation held at St. Paul's Church
Confirmation services were held
March 31 at St. Paul's Lutheran March 31 at St.
Church in Carroll Church in Carroll.
Those confirmed were Kimberly Those confirmed were Kimberly
Hurlbert, daughter of Mr and Hurlbert, daughter of Mr , and Mrs
Gerry Hurlbert: Christopher Junck Gerry Hurlbert; Christopher Junck
oomof Mr. and Mrs. Dennis Junck Joseph Paustian, son of Mr. and
Mrs. Emie Paustian; Lyndi Tietz, daugher of Mr and Mrs. Mark T eu and Thomas Witler
and Mrs. Harold Wiuler Pastor Rick Bertels conducted Each of the confirmands received
Eace: a banner with the theme "Abide in Questioning of the confirmands took place March 29 with a social
gathering following. The AAL \#3019 served refreshme
Hillside Club holds meeting

## Granfields honored at

 surprise anniversary party
 Dorothy Grone, Vice President
Mary Dorcey, Secretary and Treasurer: Ellain Vahlkamp. Ten poine pitch was played and prizes given,
Lunch was served al the ctose of the aftemoon

## School

Lunches $\qquad$

$\qquad$
$\qquad$
$\qquad$



## Congregate Meal Menu

$\qquad$
$\qquad$ 4 rom the Chiversity of
Linclon with a bachelor
Latun Amerian Sudice.

Tuesday: Pork roakl, whiphe
potatoes; swect \&

## Senior Center

$\qquad$ Archer chosen Employee of the Year at ESU
Vahlikamp spak o on Cicmany. Ja

| T.m. |
| :---: |
| $\begin{array}{c}\text { Turds. } \\ \text { Wed }\end{array}$ |

$\qquad$
$\qquad$

+ HOME: 375-2750

Ask Karen
Q. How do I get my they're so big and bulky?
A. If the comforter is washable and you have a machine big. enough to do them yourself (18 Ibs.
or larger) you need to be careful of or larger) you need to be careful of the common mistake of adding too the comforter. Drying is also particularly:tricky. Check the label The best results can usually be ochieved through your neighborhood drycleaners.

## Help Us Celebrate

National Library Week Aprit 14

21

- Friday, April 12 10 a.m. - Chamber Coffee - Sunday, April 14-Book Sale Begins
- Tuesday, April 16, 1:30 p.m. - Groundbreaking Ceremony.
-Wednesday, April 17, 7 p.m. - Night of Thousand Stars. Storyhour with celebrity readers.
Wayne Public Library 410 Main Street

Church Services


FIRST CHURCH OF CHRIST 1110 East 7h Street
(Troy Reynolds, minister)
Sunday: Suñay schoort: Sunday: Sunday schoot $9: 15$
a.m.i. worship. 1030 a.m. Youth
Group, 6 p.m.; choir, 7 . Wednes day: Home Bible sludies, 7 p.m Thursday: Colege age
study 822 Sherman, 6:30.p.m
FIRST PRESBYTERIAN (Cralg Holstedt, pastor) colfee and lellowship. $10: 45$
church school, 11 . Tuesday
Wayne Area Support Group for the Visually Impaired, 130 p.m
Wednesday: Mer's Bible study

FIRST TRINITY LUTHERAN Altona (9- mites south, Missourl Synod.
(Ricky Bertels, pastor)
Sunday: Sunday school,
FIRST UNITED METHODIST
Sunday: Early ${ }^{\text {G }}$



 dult Bible study, 9:30 a.m.: mo
ing worship, $10: 45$; noon potiuck
dinner and program with Brazlia
student Vincente as guest; coun
raining, Our savior tuther Church. Wayne, 4.8 p p.m. Monda
Circle ladies to Hillcrest Care Ce ter, Laurel, for bingo and serve pie
p.m. Wednesday: Meñ in Mis
ST. PAUL LUTHERAN
East of town
(Richard Carner, pastor) Saturday: Spring workshop
Grace Lutheran Church, Wayn,

Clistruction class. $7: 30$ o m
Thursday: Sunday school teach
ers, $7: 30 \mathrm{pm}$.; voters meeting, 8 .
EVANGELICAL FREE
(Bob Brenner, pastor)
Olympics, Aurora, am all JV.at
church at $5: 30$ a.m. Sunday Sun.
$\qquad$
$\qquad$
Gideon presentation by Dan
Hansen. 7: AWANA JV guest night

## Dixon



DIXON UNITED METHODIST
(Nancy Tomlinson, pasíor)
(Nancy Tomlinsoñ, pasfor)
Sunday: Worship, 9 a.m.: Sun
day school. 10 .

## ST. ANNE'S CATHOLTC


and rolls atter Mass Monday:
Mother-daughter tea Mass, $6 p \mathrm{~m}$ :
polluck supper, musicat entertain.
ment. Wednesday: $\operatorname{CCD~K-12~al~}$
Laurel. 7830 p.m.
HOSkins

## Winside

$\qquad$

## PEACE UNITED CHURCH OF CHRIST

## Sunday: Sunday schacl, 9:30 a.m.; worship. $10: 30$ Wednes-

TRINITY EVANGELICAL
LUTHERAN.
Lames Nelson, pastor)
(James Nelson, pastor)
Sunday: Sunday school








## Wakefield

CHRISTIAN CHUR
3rd \& Johnson.
(Chrls Reed pas






802 Winter St COVENAN
Ross Erickson, pastor)

board, $6 p$.m.; deacon and trusters
7: quàrterly meeting, 8 Wednes

club's Olympics '96, 6:30. Friday-
Saturday: Wakefield camp ra
Concord
CONCORDIA-EUTHERAN

(6)FIRST NATIO
BANK
SO1 MANN $375-2625$
WAXNE NE
Momber FDI CARE CENTER



## GCTV

FREDRICKSON OIL CO.



Hoskins News


## Allen News <br> 402-635-2289 Martinsturg VFW Post 54,3I holding a Country Pancakc Brcak fast Sunday, April 14 at the Com munity Hall in Martinshurg from 7 am. Io 1 p.m. Pancikes ecgis. sausage and hath brouns arce on tic

ing applications at the Village or-
fice for a new board member to re-
phace Tim Hill who is moving with
his family to Colorido.
The board is also tooking for.
summer hctp for approximately

|  | Mary Langenterg. LeRoy and Babs |
| :---: | :---: |
| den with the regular ones, Those. | Middecom-and erear grindmouher |
| ding the speckal eges terelveda | ager made $\frac{1}{}$ |
| 'Pficiffer; Danny Paustein, | cake for the occasion. |
| athan Janke, Lisa Oberle, Jordan |  |
| Brockman, Josic Longneckir | parents, Randy and Connic Wills. |
| James Neel, Bryce Rohers | Both her spensors, Joni Davis and |
| ichelle Deck and Melyssa Deck. Melyssa Deck played the Easter | Tom Wilts were present as well as |
| bumy. The event wan yonsored by | sherb and Aricne Wills |
| Scatered Neightors ${ }^{\text {chath }}$ | grat erandmother Genev |
| ONFIRMATION | Approximately 50 giests attende |
| Nine youth of St. Paul's | Irom Phinvicw, Carroll, Winside |
| an Church of Winside were |  |
| March 31. Pastor Paltrick |  |


| Dianne Jaeger | ma, homux. Wayc mi (mar. | compleed Repars for a colfee por |  |
| :---: | :---: | :---: | :---: |
|  | Jeremy's sponsors presem were Jon | were discussed and will te pursued. | SCHOOL CALENDAR |
| EASTER EGG HINT Thirly-six Winside arcal | Langenterg, Dirk Jacger and Doug | Raindy Marks and (ictuc Barg | Monday, Wednesday, Fri-1 |
| es 3 to the third grade, partici- | amerer. Shannons sponsors prescm | vounteced to clean and pothot | day: Kindergarten A and eltemen- |
| Ied in the April 6 Easter Egg | were Dehta Krause, Mark Muddeten | legion foor. <br> Next mecting will be May 7 at 8 | tary CTBS testing. |
| int held in the Winside |  |  |  |

## Fire school

Volunteer fire fighters from Carroll, Winside and Wayne
attended a Fire Schoot al Western Iowa Tech recently attended a Fire School at Western lowa Tech recently Those attending were Chris Monk, Sandy Atkins, Dwaine Junck, Scott Bonsall and Mark Tietz of Carroll, Dale Westerhaus of Winside and Ron Wreidt of Wayne. In the above photo, Monk (center) and Wreidt (with his helmet
off), listen during a structure rescue session A. number of other sessions, including vehicle rescue, were also of fered during the training.


## Winside News

Lorraine Wesely, president,
opened the mecting with "An Easter
Meditation." Pastor Belt gave the pening prayer. The hostess chose the hymn, "When I Survey the Singing: Roll call was a scriplure singing: Roll call was-a scriplure were read and approved. Communi-
was received to atuend guest day at


## Easter Sunday dinner guests in

 Renee Schnieder, Jessica, Jason and Ames, Iowa; Dustin Puls of Lin coln-and Dallas Puls, Dennis and Gnirk, Angcla, Stacey and Kelsey Mardelle Gnirk and Russel and raci Puls, all of Hoskin402 2565-4569 : LADIES AITD - LWMS LWMS met at the school library on April 4 with nine members and Rastor Nelson present The meeting
opened with a hymn and Pastor Nelson led in presenting the opic;
"Our Heritage - God's Gift of
Grace: And Our Religious FreeGrace: And Our Religious Free-
domt, taken from "Moments Witt Que Missienaties" and writen by NELS Parish Services the business meeting to order.
Members answered roll call with a scripture verse of "comfort from fear. Secrelary and treastref reports reports were given. Visiting com
mittec for April is Irene Mangelswill send church visitor's notes.
Jcanic Marotz', LWMS reporler, announced the L.WMS Fall Rally
will be held at Good Slicpherd praycr. Karen Mangels was hestess.
Next meetime will he helfot he

PNTOR CTTZZENS
Twenty Wiaside area Senion
Citizens mect Apil 1 for a noon
polluck dinner. Cards were played
atterwards and ice cream served for
dessert.
LIBRARY BOARD
All members of the Winside
Public Library Board and Librarian
JoAnn Field were present for the
April I monthly mecting. Kim
Stk-

Tuesday: Beemer Invitationat Wednes wisner, 3 p.m. Wednesday: Jr. High Track'
meet at Waync high School 11:30 Friday: District Music Contesi at Laurel

Group formed tó promote and develop Winside
men began mecting last January discuss current and futire needs in the village of Winside. "Two main tepis of discussion,", said
spokesman Lynn Lcssmann, "werr Fousing and promoting current and culure business in Winside. We de cided there was a need to organize,
therefore, we estiblished the Winside Developmen Group."
The group fias since writicn and hied with the state, faticles of $\operatorname{In}$
corporation. These "The purpose of thist corporation
shall be to opcrate exalusively for shall be to opcrate exalusively for purposes by, secking to assist those purposes by, secking to assist thosd
persons within the community who are attempting to develop commu, nity projects which
decms bencfician 10opportunities far community res
dens: tend to crease the econom welfare of the community, for the
bencfit of the village of Winside or the Winside are and residents.
woul
meet the third Tucsday of eac
month at noon in Lee and Rosie
Placc. Next mecting will be

The corporation shall operate as February meecing the group elccted the following to serve as officers
and Board of Directors: Lynn Lessand Board of Directors: Lynn Less
mann, president; Richard Behmer vice president; Fred Weible, treasurer, Marvin Cherri, secretary; an
Warren Gallop, member-at-large.

## Larsen elected to Co-op

elected Don Larsen as president of other related activities. The Cooper the Nebraska Electric Generation ative presently buys elcetric power and Transmission Cooperative at by contract from Nebraska Public the recentannual membership ect- Power District and sales exceeded ing in Columbus.

## tion and Transmission Cooperative

presently consisis of 23 rural power
presentity consists of 23 raral power
districts and is engaged in the pur-


## FREE BUS TOUR WINNAVEGAS

SUN., APRIL 14th \& 28th
Leaves Winside 8:30 am
Leaves Hardee's Parking Lot 9:00 am
CALL:-:
Slots of Fun Tour\$
1-800-756-8386 or 375-4622
art of cultivating the soil, producing crops and raising livestock. 2. the lifeblood of

## Livestock Market Report

|  |  |  |
| :---: | :---: | :---: |
|  |  | c. Prices were steady on |
|  |  | heifers, cows and bulls |
| steers and heifers, \$1 to \$2 lower |  |  |
|  |  |  |
| Good and choice stecr calves Good to choice stecrs, \$60 to |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Standard steers were \$51 to \$ $\$ 66$. l lightweight yearliny steers were $\$ 34$. |  |  |
| Strictly choice fed heifers were \$61 \$51 to \$61. Ciood and thoice herfer |  |  |
| to $\$ 62.40$. Good and choice heifers |  |  |
| were $\$ 60$ to $\$ 61$. Medium and good |  |  |
| 60. Gored and choice |  |  |
|  |  |  |
| were \$31 to \$36. Utility cows were Top quality fresh and springing |  |  |
|  |  |  |

## Deficiency payments available

| Nebraska Director of Agriculture Larry E. Sitzman has been notified by the U.S. Department of Agriculure (USDA) that U.S. com and sorghum producers may te cligible for $\$ 27$ million in addtional deficiency payments. This peovision applies only to producers who used the 0-85/92 provisions of the 1995 Feed Grain and Price Support Acreage Reduction Program. <br> According to USDA, the Agricultural Act of 1949 requires that deficiency payments be made in producers when their market prices are less than the established target price. There are two circumstances which trigger deficiency payments: <br> 1. When national weighted average market prices, plus 7 cents drop below the target price during the first five months of the marketing year(September, 1995, through January, 1996); and <br> 2. When the projected 12 month |
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## Deadline nears



## the judge for ribbons were

exington.
Those participating in the even
Novice Division: purple: Kelli Lueth, Wakefield and Carla and Kelli Rastede, both of Allicn.
Junior Division: purple:
Brudigam, Wakefield and K Brudigam, Wal
Lori Brudigam,
Lori Brudigam, daughter of Le Koch, daughter of Mark and Susan Koch, were selected to represen Dixon County at the Distric Speech Contest in Norfolk on April 20, at the Northeast Communit College.
to participate in the Area $4-\mathrm{H}$ to participate in the Area spaturday, April 13, at the Pender High School, this event sponsored by
4-H Council:









Lack of sleep caused by stress, job and family




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1 Mile South of Norfolk On Hiway 15 On Hiway 81 402-398-3303 402-379-2728 $\star$

> Covers 5,000
> $11^{99}$
> Square Feet




What it all boils down 10 is tigue, and stress, which sometimes
cause depression pressed, I have insomnia, which makes for more fatigue
picture? picture? I need a good cry, but the
tears won'i come. İn going to have tears woni come.

did go to the Easter cancate that Ki sang in Friday night, and it was
wonderful. On On Saurday, all the kids and grandkids, my sis and family, and my mom, gathered here for dinner. It makes for a large table
full of people. But they atl went home that evening.
and went to bed clocks ahead

## MOKN In Concert: <br> ARMADLKTAS ountry Music at its Finest Nashivile's New Sensation!

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Order Tickets Today by Calting
1-800-536-7826


Then the phone rang, and after I talked to n neighbor for 20 minotes, of stuff makes me crazy. As the
wife of one of my patients told mc once, "I've spent my whole life rying to get to sleep!" Me, too

However, I ve proven to myself many times that I don't die from lack of sleep, so ir's back to the grindstone today. T've tried all my tried and true stuff: physical exer-
cise, mustic, chroerate. $\ddagger$ took twig melatonin tast night And I've complained to my lorg-suffering spouse. Now I'm writing about it hours, I may have to take drastic action. Or cut off my head. Hope your Easter was think I'm going to take a nap!

## Think Spring! SALE

POTTED NURSERY SALE - Autumn Blaze Maple - Austrian Pine

$\qquad$ 5.6 FT. SIZE

TWO OF OUR MOST POPULAR LANDSCAPING TREES!.
ASK US ABOUT LANDSCAPING!


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## marketplace

area where something is offered for sale. 2: a place where buyers look for bargains. 3: a gathering of buyers and sellers. 4. where messages are exchanged 5. where job seekers look for work. sym see SUCCESS



First National Insurance
Agency

Gary Boehle - Steve Muir 303 Man - Wayne 375-2511

| Rusty <br> Parker |  |
| :---: | :---: |
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| Bu1s 402-375-3470 Res 102-375-1193 |  |
|  |  |
| State Farm Insurance Co. |  |
|  |  |



Home *Ato *Life *Business *Farm ${ }^{*}$ Health

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Business \& Professional Directory



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вов

## 7 JOBS AVAILABLE <br> *2 needed for inside construction, $40+$ hours a week 6.50 to $7.50 / \mathrm{Hr}$.

needed for light packaging / manułacturing all shifts available

* 1 needed for clerical position, need good phone and people skills,
computer knowledge, bilingual in Spanish
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Stop in or call today stop in or call today
211 Logan $0375-3030$

## vehicles

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m- Kawasaki EHONDR - Motor Cycles - Jet Skis
$\qquad$ Cycle South Hwy 81 Norfolk, NE
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- Automatic Transmission Repair 4 Hour Wrecker Sorvi -Multi-Mile Tires

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difference!


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You've worked hard to gain experience
now let your experience work for you! Our Bank is currently seeking experienced collection representalives with proven telephone and verbal communication skills to join our staff in a rapidly growing and progressive credit card facilibackground and experience in telephone collections and investigations will be recognized as critical assets to our business and will be rewarded with exciting career opportunities, along with our outstanding salary program, individual and team incentives, and benefits programs. Relocation assistance will also be made available to qualified candidates outside the commuting area. Previous collections experience is a must! Interested candidates should forward their resume to the address below. Questions! Call Diane at 1-800-752-3593 (local candidates call 232-3058).

1ST FINANCIAL BANK SOUTH DAKOTA 363 WEST ANCHOR DAIVE. DAKOTA DUNES, SD 57049

## COL DRIVERS - Due to expansion, we have immediate openings for our Wayne NE operation. We offer: top pay, home aften, medical insurance. $401(K)$, meals atten, medical insurance. 401 (K). meas and overnight lodging. Requirement are: goond driving/work. record. 25 yea you are a top diver who wants to belong to a winning team, cail Bob at Hertage indistring ( 1023 . <br> PART-TIME Dental Assistant and receptionist Wit tratn the right pers Send applications to The Wayne Heral Box 70 Det

## POSITION AVAILABLE

 Need customer oriented person to fill pan time cusfice and people skills neces. sary. Must have some flexibility for, work schedule of 20 to 30 hours per week. Please present resume and letter of application in perFARMERS B
MEFCHANTS
STATE BANK
321 Main St.
Wayne, NE 68787

## WANTED

Day Waitress Night Waitress Night Cleaning Person

Day Cook
Daily Salad Maker
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is now accepting
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 IMMEDIATELYLaborers/Concr
Finishers.
Apply at 1500 Vintage Hill Drive, The Oaks. See Bill or Ron James

## NOTICE

he Nebraska Bus Compa ny locatea in Wayne, Ne braska is seeking a bus drivWayne Carrol router The company provistict. Ne cessary training and woulo like the driver to be a resi dent of Carroll, $N E$

For more Iniormation please call
Brian Reinhardt at $375 \times 3225$.

## marketplace

area where something is offered for sale. 2: a place where buyers look for bar gains. 3: a gathering of buyers and sellers. 4. where messages are exchanged 5. where job seekers look for work. syn see SUCGESS

## HELP WANTED

CITY OF ALLEN Co caches wanted.
City of Alten istlooking tor coaches tor the City of Alten isflooking for coaches for the
Summe of 1996 . Need coaches for both
basebill Summer of 1996. Need coaches for both
baseball \& sottball. II interested oall $402-$
$635-2669$. DON'T PASS THIS BYY' Established medium \& heavy duty truck dealership representing the leading truck OEM in
the industry is set to open operations in the industry is set to open operations in
Norotik. Now hiring for all management.
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personnel. Unbeatable health/medical vacation package, plus many extras opportunity to come your way, send


## FOR RENI

 FOR REAPARTMENT FOR rent Large 2 bedroom,
utilities turn

TWO BEDROOM apartment for rent in Wayne, Avalable Aprit ist Contact
Mountair Prains Research. PO Box 386.
Wisner NE 68791 FOR RENT Small 2 bedroom house in canditioner. Couples preferred; no pets.
Call $375-4527$, leave message
$.4 / 11$ NICE FOUR bedroom house with new
furnace on 8 Acres near Pilger Large metal building, garden spot, shor lane
$1-7122-239-5779$.

## THANK YOU THANK YOU so much for the cards, tood, phone calls, flowers and ether acts of kindness while 1 lwas in the "thory acts tor repairs: Giny Otite A SPECIAL thanks to my tamily \& A SPECIAL thanks io my fammily tiiands, or the liwers, cards. visist and phone calls while I was in the hospita and WANT TO thank everyone for cards Howers, visits and phone calls white was in thaspital and since returning home, It Bruggeman

WE WOULD LIKE to extend our
called, sent cards; memorratis ord tlowers
was deeply apprecialed The Famly of BUY WAYNE AMERICA contest, sonsoring "Tis the season to Rejoice
the monetary git will be given to our
ord He died lor Us Us "tis more blessed to give than
Kathleen Johs
 her during the 3re Antual away. Sel Wide
Garage Sile details as to how you coar have you fout
garage sale advertised have the Morning Shopper and Wayne Heraid at
special city wide garage sale price yo spelia placed on o
sarage sale signs


## HOMECARE NURSES

Columbus, NE - RNs/LPNs, 9:30pm-5:30am, full or part-time Columbus, NE - RNS/LPNs, 10pm-6am, full or part-time Madison, NE - LPNs, 7 days/wk, $8 \mathrm{mm-10am}$
\& Fri. $10 \mathrm{pm}-11 \mathrm{pm}$, full or part-time
Wausa, NE - RNs,
Wausa, $N E$ - RNS, $7 a m-5 p m$, part-time
Creighton, $N E$ - LPNs, 8 am- 3 pm, full er part-time
Call Sue Stoolman, RN -800-888-493 Olsten Kimberly Quality Care Omaha, NE
EOE

## JUST FOR YOU

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Contact Jean Thede - 375-4894 or Call Director of Nursing at 375-1922

## WAYNE CARE CENTRE

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Miscellaneous


We will be closed Friday \& Saturday, April 12-13
We will re-open Monday, April 15.
filchatt's $\mathfrak{G e n e r a t i o n s}$


OON OATS Cleaned Might be dry and a
good year to have extra stubble tield
give AWAY: Adorable Black Lab
pasture Don Curry. Ponca 402-755.
mixed puppies. Call $337-0090$ evenings


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newspaper. Strategically 10 located in tiv newspaper. Strategically located in tri-
cities area. Motivated sellers. Phone
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$402746-3183$ evenings










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Finanin Financing avaitable 90 days same a
cash Units start as low as $\$ 109$. Call 1
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$428-342 \dagger$ or $913-739-2449$.

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Sport and Spine Clinic. We will continue to
offer confidential, caring, solution oriented ofter confidental, carng. solution onie
service.

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Gayle Catinella. LCSW

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8B

## Wakefield News

.

Mrs. Walter
$402-287-2728$

 Center is having its second annual
"Spring Spruce Up" on "Spring Spruce Up" on Saturday

The Resource Center board, Day Care Staff and Senior Citizen are voluntcering their day to fix-up and Building.
clude- Painting crew/projects inand shrubbery, washing walls interior repairs ańd spreading rock on the playground, washing win
dows, etc. For more information o to voluntecr contact Kathy Skinner Duane Holtman or Kalhy Loole leftover paint, lools, office equipment, book shelves, toys, craft
items, dress up clothes, baby and toddler bibs, education children HONOR ROLL have been named to the Dean's List
for the fall semester in the sollege for the fall semester in the sollege
or Jounalism at the Universily of Brian a sophomore. The university also listed the as being on the College of Aris Scicnce Dean's List. Sty
freshman majoring in Pre-med. ENCOURAGES PLANTING not be selling trees this spring, bu plant.
The board suggests tha trees replanted in places where old one have been removed. There are sevpurchased with a guarante. a certified nursery to plant on the terrace, the Trec Board will grant $\$ 10$ subsidy. Residents should pre board members are Alden Johnson Peggy Gustafson, Eugene Swanso and Elmer Carison.

## imbursement about trees or the re

 board memberJohn and Lois Felt ot Latlewn donors to use a matching fund Fcll, a relliree from US Wes and his wife have become seedling

founders and the gift was targed fior the scholarship fund.
nistown, N.J. Other recent dona- Blecke, a top two percent nominee:
tions were from Sam and Lori Nicholas Wolff, an outstanding Utecht, Esthèr Oberg Dand Richara
and Betty Mayes of Doniphan, Neb and Betty Mayes of Doniphan, Neb.
The foundacion has also received The foundation has also received several memorials. Regina Luhr of
Wayne honors her tate husbarrd Clarence, and Betly (Coniner) Yuñek of Lake Cily, Iowa remember Park. Both gifist reach the seedling founders level.
Memorials honoring-Emil Nuld Mrs. Dan Gardner "Mr' an and Mrs. Dan Gardner, "Mr. and
Mrs. Tim Bebee and Mr. and Mrs Paul Uternark. The Utemarks atso included
Brownell.
The memorial book of memorie stand is being buitr and it is hoped Heritage Days celebration in June. SCHOLARSHIPS
Betsy Erickson of Wakefield re ceived the Stacy Dagle Memorial College this fall. She is a 199 graduatc- of Wakefield and is the
daughter of. Mr and Mrs. Dwaine Erickson. Bessy is a junior a minor in chemistry.
Maria Eaton ol Wakefield wit
receive a $\$ 300$ Eleanore Benthack Wayne Siate Cottege. Eaton, a daughter of Mr and Mrs, Paul Eaton. She will major in chemistry and health sciences at WS
YOUNG AUTHORS
Drew Sheres, fifth grader, and
Bonnie Kluthe, third grader, were selected to represent Wakefield Elementary School at a young authors
scminar. The Youny Authors Fes lival is April 13 in Randolph Guest author will be Vicki Grove of Ionia, Mo.
Other students selceted were
Taylor Peters (3rd grade), Eric Bodlak (1), Emily Henderson (1) (5), Jessica Wageman (2), Molly
Evers (4). Nicole Jensen (6), Ryan
Curson (6) and Jacoby Albreti ( 4 ) Theresa Foote and Ryan Carso were selected as the alemates.
RECOGVIZED recognized Each ycar. Tandy Corporation
and Radioshack select and RadioShack select and reward trics minds in America's class
resoms. Teachers and student in the areas of science, compuier science
and mathenatics are chosen There are 100 teachers who reccive $\$ 2.5(x)$ cach and 100 students receive
$\$ 1,(m 0)$ scholarships. Also, 211.0 OHO cerrificat
warted
 Dorothy (Andersion) Kuller Oll Mor

Leslie News Edna Hansen
402-287-2346 LADIES AID - LWML LWML of Wakeficld held Aid and lar meeting April 5 wilh Mary Lou
Krusemark Krusemark and Lil Tarnow as
hostesses hostesses. T wenty-two members Janelle Nelson, Marcia Nixon, Donna Roeber and Ruuh Lempke. Harriet Stolte gave opening de
votions with a reading entited "A votions with a reading entited, "A Letter From a Friend." The group
joined in singing "What a Friend We Have in Jesus," followed with an Easter prayer by Hariet.
$\qquad$ the meeting to order. Carolyn Kraemer read the minutes of the
previous mecting, and Edna Hansen

## Concord News

## 402-584-2495

SENIOR CITIZENS
Concord/Dixon Scnior Citizens Concord/Dixon Scnior Citizens
potluck dinner was held Aprit 5 potluck dinner was held Aprit
with 18 present, including s guests, Following the meal, Rev.
Glen Emert of the Methodist Church in Laurel gave a devotional Easter message. Lucille Olson led the business meeting. Scerctary and treasurer reports were read and acRoy Stohter reported on the new
refrigerator in the kitchen. He also explained the fire alarm blasts for storms and how to use it in case of
fire and also about the fire extinguishers in the center. Open trouse at the new village office is April 13
from 2 to 4 p.m. A clean up of the from 2 to 4 p.m. A clean up of the
town will be held on Aprit 27 , with a supper following.
Next polluck din

## noon, followed 5y bingo and birth-

 day cake. Birthdays of the ycar sofar will be honored. far will be honored.
OPEN HOUSE
Open house will be held at the
new village office in Concord on
new vilage office in Concord on
Saturdayr April 13 from 2 to 4
p.m. The cvent will alse celebrate p.m. The event will
94 years as a village.

DEBORAH CIRCLF
Concordra Lutheran Debofah
Circte mel April 4 at the Senior
Center in Concord with 18 present.
Suzie Johnson opened the business
meeting by reading "I Was There to
meeting by reading "I Was There to
Hear Your Boming Cry" and prayer
Hear Your Boming Cry and priyer
Thank yous were read trom
Minnic Carison Evelina Johnson
Minnic Carlson, Eve
and Irenc Magnuson.
April 15 is Hifterest Day in
Laurcl. The group will help play
bingo and service pre. The monher
daughter even will be held on May daughter event will be held on May
2 al $6: 30$ p.m. an the church.

with-prayer,- offering and tabtc
blessing.
Doris Nelson and Evelina John. son served lunch.
Katie Bohilken celcbrated her 13th birthday March 14 with Les and Adel Bohlken in their home. Attending were Adel Bohiken, Quin and Cassic, Kate
Harder, Kelti Huctig; Kate Martin dale of Concord and Elizaheth OI-

## Dixon News

402-584-2331
VILLAGE CleAN-UP
gin Islands, Martinique, Grenada Caracas, the capitol of Venczuqla Curacao and Acapulco, Mexico and Orandchildren gres. gendclit dren and their families gatheréd for dinner at the Bessie:Sherman home were Mr. and Mrs. Allen Kumkel and Angcla of Mobile Iowa, Mr and Mrs. Tony Tompson of Souhh,
Sioux City, Mr. and Mrs. Don Merical of Jackson, Mr. and Mrs and Mrs. Darrell Roland and Curlis. Mr . and Mrs. Tony Stark and bolys,
Mr . and Mrs. Kenten Book and Mr. and Mrs. Kenten Book and
boys, Jeremiah Hughes, all of
An afternoon coifee tor neigh-
bors and friends was held April 8 in the Bonnie Hirchert home to of
serve the 90 oth birthday of hir were in attendance from the Dixon and Laurct areas. Marlene Peterson of Hinton, Iowa, Melva Pinkleman of Hartington and Cudy Whate
$\qquad$ morning from a crusse through the
Panama Canal. The group flew to San Juan, Puerte Rico wh hard the

## overnight guest.

On March 30 Les and Adel Bohlken gave Quin a surprise
birthday breakfast to celchrate her lowh birthday. Allending were Carla Erwin, Jessic Erwin, Michelle Wiltse and Amber Pehrson, all of
Laurel, Elly Harder, Kate MarinnLaurel; Elly Harder, Kate Martin-
date, Katie and Cassie Bohliken of Concord.
Wanda Schmidt.of Moorkeão, Minn. was a guest last week in the Bud Hanson home.

## Easter dinner guests in the Bob

 Dempster home were Jeremiah Kromnenhock of Sieux City, Iowa,Nancy Dempster a 4 Phyllis Hericl. Vera Smith of FD Denson, lowa
came Aprill 4 for a few days visit in the Garold Jewell home. Mr. and Mrs. Milo Patefield and Rub
Patefich of Laurel were Saurda Patencld of Laurel were Saturday
cerning supper guests. Mr. .and


## notices

no tis-es \1.the act of noticing or observing 2. a governmental agencies 4. an opportunity for gov. 3. public information available from information to the public. syn: see NOTIFY

## 





# Are you prepared for life's biggest risks? Even one catastrophe can be devastating 

Life is full of risks and sur-prises-and most people probably wouldn't have it any other way.

Nevertheless, some of life's risks:
untimely death or sudden major illness in the family, a vehicle accident, a lightning strike or tornado, can be financially devastating.

Modern society has developed the concept of insurance to help people

## Insurance dates back to the Chinese

Let's face it, Life can be dangerous! And mankind has always sought protection. The caveman barricaded his cave against beasts and the weather and figured out how to control fire.

But as peóple banded together in groups, risks and losses increased rapidly. Many of them were beyond individual control:

That situation led to the principle we now know as insurance. Forms of insurance were practiced more than 4,000 years ago.

The Chinese are credited with the first use of insurance about 2,300 years ago when merchant shippers of Shanghai had to travel the dangerous Yangtze River. Often, boats would hit a submerged roek- and sink, its cargo lost.

To combat this danger, all boats were required to stop at the head of the rapids and wait until 100 boats came along.

Then the cargo of each ship was divided equally among all 100 ships, so the loss of a boat meant the loss of only I percent of each shipper's goods, rather than 100 percent.

Insurance is quite different from most products you buy.
It is really a written promise and little else. You don't use it every day like your television or your vehicle. You put it in a safe place and forget about it until you need it, which may be never.
deal with major risks.
You pay money in advance for an insurance policy to a central company that holds and invests your mfferey, along with a bunch of other people's. Then when a policy holder experiences a covered event, the company pays up. The company is betting most people won't make claims on their insurance, and they don't. That's how companies
make honey.
You're hoping you won't either, but just in case, an insurance policy buys somespeace of mind and assurance from financial disaster if something should happen to you or yours.

There are many types of insurancelife, health, long-term care, vehicle, property-each designed to protect against specific risks.

## You can buy just about any type of insurance to protect yourself

An insurance policy is a contract -between you and an insurance company.
-In exehange for a fee (the premium), the insurance company promises to pay if a certain insured event happens.

There are various types of insurance available.

Vehicle insuranqe protects you when you are involved in an accident. There are various subcategories of vehicle insurance. Liability coverage, for example, is required by state law. Collision is net--

Property insurance protects your dwelling and/or your possessions from covered losses.

Life insurance pays a certain amount to your designated survivors upon your death.

Health insurance helps pay medical bills when you become ill.

Long-term care insurance helps pay for the cost of living in a nursing home. - Other types are also available. Chances are if you need to insure something, a policy is available somewhere. Contact an insurance agent to find'ourt.


## Teenage drivers need clear rules and consequences

Teens think "it will never happen to me."

But facts show that accidents DO happen to them, and far more often than they happen to drivers in other age gitups, and their accidents are more severe'That's why parents' car insurance premiums skyrocket when teens are added to the policy.

Teens simply haven't developed maturity and experience needed for safe.

## You might not need collision coverage

If you have an older vehicle worth less than $\$ 2,000$, it may not be worth purchasing collision co verage.

You could pay more in premiums than you would ever receive in a claim. The policy must only pay your financial expenses, NOT replace your vehicle.

In the case of an older car, repairs can quickly exceed its value. In that case, an insurer will "total" the car and pay you only what the car was worth, rather than fix it.

However, you probably will still need other types of insurance. Liability coverage, for example, is required by state law.
driving. They may express anger, aggressiveness, arrogance and other negative attitudes that are leading cause of accidents.

Moving traffic violations-ticketsare not only expersive, they al\$o increase may insurance premiums, or even cause loss in insurance (not to mention the driver's license.).

Some ground rules cart help a new teen driver succeed. The following sug. gestions were provided by State Farm Insurance and the Insurance Institute for Highway Safety:
Setting limits is not treating your teen like a child; it's providing an opportunity to demonstrate maturity by showing he or she can accept responsibility.

Insist your teen not speed. High speeds cut down reaction time and increase crash severity. A crash at 78 m.p.h. is twice as violent as one at 55 m.p.h.

- Set a curfew for your teen. Fiftyeight percent of all teen vehicle deaths occur on Friday, Saturday and Sunday, half on Saturday. Half of these occur between 9 p.m. and 6 a.m.
- Prohibit drinking and driving. Nearly 50 percent of traffic deaths are alcohol-related. Other drugs are equally dangerous.


## CHIP helps those who are uninsurable obtain insurance

Being rejected for health coverage can be a devastating experience.

To help those who can't obtain health insurance, the Nebraska Legislature crerated the Comprehensive Health Insurance Pool.

CHIP is a non-profit program the provides-health care coverage to those who cannot otherwise obtain it at an affordable price
or without health restric-
tions.
All insur-
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To be eligible you
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To be eligible you
must:
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dent for at least six
months, AND months, AND

- Have been rejected for health insurance coverage for medical reasons within the last six months from a Ne braska insurer, OR
- Have a restrictive rider on health insurance coverage, OR
- Have been refused comparable health insurance coverage, or been offered it at a higher premium, OR *

- Don't let your teen loan his or her vehicle, and new drivers shouldn't transport teenagé passengers. More than 40 percent of all deaths of 16 - to 19-year-olds result from motor vehicle crashes. Most teen passengers die when another teen is driving.
- To minimize distractions, request that teens keep down the volume of music they play. Don't let them apply makeup or comb hair while driving either. They MUST keep both eyes on
the road and both hands on the wheel. - Insist they use seat belts. Belts reduce accident deaths by 40 to 50 pereent and secrious injuries by: 45 to 55 percent!
- Talk to your teen about your expectations and the consequences if he or she fails to meet them.
-Let them know that drivinguis a privilege, and failure to tive up to safe driving responsibilities will result in loss of that privilege.


## Various types of vehicle insurance can help you protect yourself, your assets

Do you have enough liability cover- need. age on your auto insurance?

Although Nebraska law requires a certain amount, it may not be enough for you.

How much you need depends on how much you have to lose if a count were to rule against you if you were sued as a result of an auto accident.

## Medical Coverage

Medical payments coverage pays medical expenses for you or your passengers due to accidents in your car, or it pays for you if you're injured in another cat. Your current medical insurance may determine how much you

Collision/Comprehensive Coverage
Collision coverage pays for damage to your car in a collision or a one-car crash, regardless of who is at fault.

Comprehensive coverage pays for other losses to your car, such as theft, damage from fire, storms, vandalism and floods.

Most people simply can't afford to risk having to pay hundreds, or even thousands of dollars out of their own pockets to replace or repair their car, especially the costly newer cars. Lending institutions usually require these coverages to protect their loans.



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## You CAN lower insurance costs; Take advantage of these discounts

Many companies offer discounts that can substantially lower the cost of yehicle and home insurance.
Vehicle Insurance
Probably most importantly, a good driving record will earn you the best price for auto insurance. Drivers who have accidents or serious traffic violations almost always pay more than those with clean records.

Insurance cost is also based on how much you drive and where Joining a car pool or us-
-ing public transportation can reduce the number of miles you're óut on the road and place you'in a lower rate category.
Home
"Insurance
A homeowners policy comes as a package, meaning you automatically receive varíous types of coverage.

A homeowners'policy covers the house itself, personal property in the house, additional living expenses if
you're forced to live elsewhere for awhile, personal liability if you're legally responsible for another person's injury, or damage to their property, and medical expenses for guests who are injured on your property.

The size of your home, type of construction and its decation also affect insurance costs.

Reduce costs by assuming a higher deductible. If you are willing to pay the first $\$ 250$ of a claim instead of $\$ 100$, you caln save about 10 percent.

By paying a $\$ 500 \mathrm{de}$ ductible, you can save about 20 percent; and \$1, 000 , about 35 percient, depending on the company.

Discounts for security burglar alarms, deadbölt locks and fire extinguishers can earn you a discount of from 2 to 15 percent.

Sometimes a newer bome receives a discount for insurance.

## BEFORE THE INSURANGE IS NEEDED....

## See Us For A Loan To Help Buy Those Special Purchases Or Repairs.



## Should you buy insurance for cancer or other diseases?

Cancer insurance pays off only if you get cancer. Examples of other specified-disease policies might be for heart attacks or strokes.

According to information provided by the National Association of Insurance Commissioners, cancer treatment accounts for only about 10 percent of U.S. health expenses.

No single disease accounts for more than a small percentage. This is why you should have insurance coverage for all conditions, not just cancer.

- Some questions to ask if you are considering cancer insurance:
-Is my current coverage adequate?
-How likely am I to contract the disease?
-How much will treatment cost if I do get cancer?
The odds are against you receiving any benefits from a cancer or other specific-disease policy. But if you decide you have compelling reasons to purchase one, be sure you know exactly what conditions must be met before the policy pays.

Some policies have tight restrictions on when and how much is paid. Check it out.

## Women: You may need life insurance, too

- Regardless of whether you work outside the home or are a homemaker, you need to consider what your family would do if you should die.

Many women still to not recognize the value of their contributions in terms of dollars to their families.

Women buy only half as much life coverage as men, yee earn about 75 . percent of what men make.

If you're employed, how many of
your regular bills are paid with your contributions? What financial problems would your family face without your income?

If you stay at home, how much would it cost your family to buy the services you now provide: housekeeping, laundry, cook, purchasing agent, chauffeur, gardener..

One source puts the figure at $\$ 75,000$ a year!

## What kind of life insurance is best?

Life insurance protects your survivors or business in the event of your death. It can be an impor-
 tant part of planning for the future.

However, life, insurance can be confusing, too. There- are various types of insurance. Term life covers you for a specific term, such as 1,5 , or 10 years. It is often renewable after the initial term.

Term is relatively inexpensive compared with other types. It may be the only way many families can afford to buy enough coverage. Premiums increase as you age.
Consumer Reports has recommended buying term insurance for decades.
Whole life insurance combines a death benefit with an investment account. It is initially more expensive, but premiums usually remain the same.
For a comprehensive guide on purchasing life insurance, check your library for back issues of Consumer Reports.

## Renters need to protect belongings with insurance

Many renters mistakenly believe your dwelling because you don't own their landford's property insurance covers their personal possessions and their own liability.

Many others believe their personal belongings simply aren't worth enough to insure, but take a minute to add it up.
Just how much would it cost you to replace all the clothes in your closet, your sound equipment, videos, CDs, furfnifure, TV, jewelry, linens? It could easily add up to thousands of dollars.

Most companies sell a policy that will cover personal property and provide liability protection for bodily injury and property damage if a renter causes damages.

The major difference between renter's and owner's policies is that To determine how much you need, yotrcould inventory your possessions and theiricosts, or ask an agent to use a formula to help you estimate total value.

You'll then need to choose between actual cash value or replacement cost coverage. Actual cash value usually means current replacement cost, minus depreciation. For example, if your sofa is 5 years old, has a useful life of 10 years and would cost $\$ 1,000$ to replace, you would receive "about $\$ 500$ (minus your deductible).

Replacement coverage would pay you the full $\$ 1,000$ (after deductible).
the former doesn't cover damage to

# Keith Jech Jnsurance 

 Agency


A message from
The
Wayne Herald

## Long-term care insurance-Do you need it?

Many people worry about possible financial devastation to their families should they ever require nursing home care for a long time.

Long-term care is the kind of help you need when you can't care for yourself because of a prolonged illness or disability.

Because long-term care can be expensive (more than $\$ 30,000$ a year), insurance policies are available to pay some of the cost

Will you need long-term care? Studies have shown that 43 percent of those who turned age 65 in 1990 will enter a nursing home at some time.

Among those who live to age 65 ;, about one in three will spend three months or more in a nursing home.

One in four will spend a year or more, and about one in five will spend five years or more.

Taking another view: two out of three people who turned 65 in 1990
will never go to a nursing home or will spend less than 3 months in one.
More women than men need nursing home care: 13 percent compared with 4 percent will spend 5 -plus years in a home.

If you have few assets, you probably should not purchase a policy.

However, if you have significant assets you want to pass on to heirs and can afford the premiums, it might make sense.

As with any policy, make certain you know exactly what is and isn't covered, in what types of care facilities and for how long.

Compare several companies' policies. Contact nursing homes in your area to find out their daily cost.

A guide prepared by the National Association of Insurance Commissioners containing a worksheet is available from the State Department of Insurance in Lincoln (402-471-4506).

## State NICA program helps seniors sort complex insurance information

Because Medicare, Medicaid and other types of health insurance can be confusing, the State of Nebraska has developed a program to educate older Nebraskans about their health insurance.
The Nebraska Health Insurance Information, Counseling and Assistance Program witl give presentations at senior centers and other organizations in addition to giving one-on-one help.

NICA volunteers have accurate, objective information that will help you understand your options so you can make the best choices.

All NICA help is absolutely free,
unbiased and confidential. It does not sell anything.

This program is coordinated and directed by the Nebraska Department of Insurance and assisted by the Nebraska Department on Aging:

To reach the NICA program, call the number in a town nearest you and ask to speak with the NICA volunteer. Beatrice, Grand Island, Nebraska City, Norfolk: 402-451-1616

North Platte, Ogallala: 800-662-2961, 308-5358195

Kearney: 800-658-4320, 308-234-1851 Lincoln area: 800-247-0938 Omaha, shrough VIE: 402-444-6617 Scotisbluff: 800-682-5113, 308-632-4734 York: 402-362-7626

## You've GOT to have this type of insurance-lt's the law!

Automobile liability insurance is the only type of insurance required by Nebraska law. However, your bank may require additional coverage if you are financing your vehicle.

When you register your vehicle, you must provide proof of insurance.

Liability coverage protects you ggainst damage you do to others if you are at fault in an accident. Howevdr, it doesn't protect you against youk own loss

Other types of insurance available with your vehicle insurance
policy are

- Collision-It pays for damage to your vehicle.
- Comprehensive pays for other types of damage, such as falling objects, fire, a rock breaking a windshield, etc.
- Underinsured/Uninsured Motorist Coverage-protects you against an uninsured or or underinsured driver, including hit-and-run drivers. It does not pay to repair your vehicle.
- Medical payments-pays medical expenses for you and residents of your household when involved in an automobile accident.


## State insurance department aids consumers

If you have concerns about an insurance matter, the Nebraska Department of Insurance can help.

The department:

- Investigates fraud
- Investigates consumer complaints
- Educates and informs consumers about insurance issues
- Licenses agents, agencies and companies
- Reviews and approves rates
- Ensures compliance with Nebraska laws

You can reach the department in Lincoln at 402-471-2201.

## How much life insurance?

There are various formulas used to determine life insurance needs, but beware of one-size-fits-all guide-- lines.

You need to do some figuring to calculate how much life insurance your family would need in the event of your death.
-What are your financial responsibilities tọ others? These may change over time, for example, as children grow up and become selfsupporting.

- What other financial resources do you have? Would your children or spouse rreceive social security? Do you have a pension or other investment income?
-Whăt will your family's financial needs be? Don't forget funeral expenses, probate-fees, estate taxes, outstanding debts, child-care, education expenses for a surviving spouse who may need to return to work.
-Don't forget to account for inflation. What seems like an ample amount of insurance today could be a drop in the bucket 15 years from now.

Some experts recommend five times your annual income. If your family invested that amount (minus death expenses) conservatively, could they live comfortably on the income?

## Shopping tips: Get more for your insurance dollars

To find the best deals in any insurance you plan to buy, shop around.

The Nebraska Department of Insurance recommends talking to several representatives or agents from a number of different companies.

Comparison shopping takes time, but it is the only, way you cán make certain you are not paying too much.

Insurers sell policies in various
ways, according to Consumer Reports magazine. Some use direct agents who

work for the company exclusively. Others sell through independent agents. A few sell through the mail.
The magazine found little relationship between how the insurance is sold and the satisfaction of the customer.

## Obtain three estimates

To compare costs, Consumer Reports says to compare estimates from at least three companies, avoiding getting those quotes from the same agent.

Some companies are owned by their
policyholders. They may charge higher rates, but return some of that money in dividends in a profitable year.

By raising your deductible, you may be able to reduce the cost of your premium by more than 25 percent.

Discounts are often available if you meet certain qualifications: multiplepolicy discounts, smoke-detector/bur-glar-alarm discounts, fire-resistant house discounts, nonsmoker discounts; mature-homeowner discounts and longtime cuistomer discounts.

## Your most valuable possession often goes uninsured

. Quick! What is your most valuable . possession? Your home? Car? Children?

You might not have even thought about your health.
Yet, without it, you can't enjoy the good things in life
Skyrocketing medical costs have made health insuratme something you can't afford to be without.

- There are two basic types of lecalth insurance policies gropp insurance and individual policies.
Group insurañé
Group insurance works like vehicle or home insurance.

You pay your bills during the year up to a certain amount (the deductible), then your coverage kicks in -

Usually, you pay a certain percentage of your medical bills, up to a certain amount. Then the insurance company pays the rest.

Once beyond a ceiling amount, instrance pays 100 perceat of eligible expenses.

A heath maintenance organization ustally sets an anount you have to pay.
There are enter limits on an matys ance coverage that can be filled with individual health insurance policies.

Individual Policies
Individuat policies are also purchased by people who don't have a grotíp policy, or who need additional coverage.

Some types of individual policies are hospital-income policies thạt provide income for each day you are in the Tospital; and disability income poljcies. providing income if you are disabled or can't work for a long period of time.
6 Comprehensive medical works like group msurance. -
Hospi盖al-surgical policies help pay for treatment in a hospital.

A catastrophic medical expens rider, or major medical provision, can be added to the hospital policy. This limits your out-of-pocket expenses to a set amount.

If you were seriously injured and required medical treatment for the rest of your life, major medical protection. would help pay those long-term, lifelong medical bills.
Do you need any of these other coverages? Check out exactly what your current policy pays to see.
The worst time fof find out you have a gap in coverage is when yorthave to file a claim. Then it's too late.

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