



Single Copy \$1.00
Sections - 3
Pages - 24

The Wayne Herald

Thursday, September 25, 2014 138th Year - No. 52

Daily updates, video and more on the Web at www.mywaynenews.com



(Photo by Clara Osten)

Wayne High School Homecoming candidates include (front) Reed Trenhaile, Austin Hammer, Rodney Garwood, Brook Bowers and Jackson Belt. (back) Alyssa Schmale, Holly Kenny, Sydney McCorkindale, Abbie Hix and Madison Frevert.

WHS homecoming royalty announced

A number of activities have been planned for Sept. 28-Oct. 3 at Wayne High School as students and faculty observe Homecoming Week.

Homecoming king and queen candidates have been chosen. Queen candidates are Madison Frevert, daughter of Daniel and Barb Frevert; Abbie Hix, daughter of Dave and Karla Hix; Holly Kenny, daughter of Bob and DiAnn Kenny; Sydney McCorkindale, daughter of Mark and Gail McCorkindale; and Alyssa Schmale, daughter of Len and Kristy Schmale.

King candidates are Jackson Belt, son of Randy and Jill Belt; Brook Bowers, son of Brian and Amy Bowers; Rodney Garwood, son of Rod and Deb Garwood; Austin Hammer, son of Scott and Melissa Hammer; and Reed Trenhaile, son

of Jason and Phylis Trenhaile.

Coronation of the king and queen will be Monday, Sept. 29 at 8 p.m. in Haun Lecture Hall. The Homecoming court will be introduced again during halftime of the football game Friday evening.

Activities for the week will begin Sunday, Sept. 28 with hall decorating from 7:30-9 p.m.

Spirit Week will continue all week, with dress-up themes each day. Monday will be "Costume Day," Tuesday will be "Lumberjack Day," Wednesday will be "Senior Citizen Day," Thursday will be "Tourist Day," and Friday will be the traditional spirit day with everyone dressing in Blue Devil blue.

Tuesday morning, breakfast will be served in the Com-

mons from 7:15-8 a.m., compliments of the Wayne High School Student Council. On Friday afternoon at 2:30 p.m., a pep rally will begin in the bleacher area in front of the track.

The dance will be held in the food court area of the Wayne State College Student Center, from 9:30 p.m.-12:30 a.m. Admission is \$3 per person or \$5 per couple. Those attending will be served free pop and bottled water and will have access to the game room.

The Wayne High School Student Council invites and encourages all graduates and friends of WHS to Homecoming 2014. Come hear the band play, see the dance squad perform, meet the Homecoming Court, cheer along with the cheerleaders, and watch the Blue Devils face Madis-

Perry waives hearing

Case moved to district court

A Carroll man facing 28 counts on charges of possession and distribution of child pornography will have his case moved to district court after a hearing Monday.

Ted S. Perry was arrested Sept. 9 after a four-month investigation by the Nebraska State Patrol into information that he had allegedly received and distributed images containing child pornography. The State Patrol had received a tip from the National Center for Missing and Exploited Children, which had obtained information from Microsoft Corporation that an e-mail account registered to the accused had been used to receive and send the offending images.



Perry

Perry posted a bond of \$20,000 shortly after being arrested and taken to the Pierce County Jail. He is not allowed to have unsupervised internet access, e-mailing or texting, and no unsupervised contact with children under 13 years of age.

At an arraignment hearing Monday in Wayne County Court, Perry waived his right to a preliminary hearing and County Judge Ross A. Stoffer bound over the case to Wayne County District Court and the case was continued to Wednesday, Nov. 5 at 9 a.m.

Perry is charged with 18 counts of Possession of Visual Depiction of Sexually Explicit Conduct, a Class III felony punishable by a minimum of one year and a maximum of 20 years in prison, a \$25,000 fine or both for each count. He is also charged with 10 counts of Distribution of Visual Depiction of Sexually Explicit Conduct, a Class IC felony punishable by a minimum of three years and a maximum of 50 years in prison for each count.

Events planned for tornado anniversary

As the one year anniversary of the Oct. 4, 2013 tornado that destroyed a large portion of the east side of Wayne and many farms and homes both north and south of Wayne approaches, several events have been scheduled to applaud the efforts of the community.

Kicking off the events will be the weekly Chamber Coffee on Friday, Oct. 3 at the Wayne Municipal Airport, which was nearly completely destroyed by the EF-4 tornado.

In addition to the traditional weekly announcements at the coffee, scheduled to be attendance are Gov. Dave Heinemann, state senator Dave Bloomfield, representatives from Congressman Adrian Smith's office and Wayne Mayor Ken Chamberlain.

Also planning to be in attendance is John Dunning, who was critically injured during the tornado.

The Wayne Area Economic Development Office is encouraging those businesses in

the area who were affected by the tornado and have re-built to be open to the public that day to allow community members and guests to see the work that has taken place.

On Saturday, Oct. 4 a dedication ceremony will take place at the Wayne Summer Sports Complex.

Members of Wayne State College's Emergency Management class, taught by Dr. Jason Karsky, have worked to create a plaque to commemorate the community's perseverance in the face of disaster.

Those students who were in Dr. Karsky's class last year planned, designed and raised money for the plaque and those enrolled in the class this semester consulted with the Wayne City Council on the wording, ordered the plaque and installed it.

Both groups had a desire to have the plaque located in the actual path of the tornado and felt that having it located at the Summer Sports Complex, would allow for the most visibility.

First Cars-N-Carroll show is this Sunday

Car enthusiasts are invited to the first Cars-N-Carroll Show and Shine on Sunday, Sept. 28.

Cars will be lined up along Main Street in Carroll for the free event.

There is no entry fee for the Show and Shine, and it is also free to the public. Dash plaques will be provided to the first 50 entries.

Cars, pickups, tractors, jeeps, motorcycles - any type of classic vehicle is welcome, according to event organizers.

Registration begins at 11 a.m. and Show and Shine runs from 12-4 p.m.

Several vendors will have items for sale inside the Carroll City Auditorium and food will be provided by the Carroll United Methodist Church.

Organizers of the event have T-shirts on sale now and encourage everyone to "Come join us in Carroll for an afternoon of great family fun and 'Get the BEST parking spot in town!'"



(Staff photos)

Stumping for votes

The political season is kicking into high gear, and two candidates for statewide political offices were in Wayne last week to speak with area voters. (above) Independent Jim Jenkins stopped by Miss Molly's Coffee Shop Friday to talk about his campaign for the U.S. Senate with Leslie and Brandon Ziska. (left) Chuck Hassebrook, the Democrat candidate for Nebraska Governor, had a town hall meeting Sunday afternoon at Wayne State College. The general election is set for Tuesday, Nov. 4.



Small Business Corner

Answering turnover, sales issues

By ZACK ZIMMERMAN
Associate Director, Nebraska
Business Development Center

Lately I have been having a problem with employee turnover in my business, how can I change this trend? - Lincoln, NE

Chances are the answer is not going to come from any one source such as a newspaper advice column, but I do believe there are some indicators that all business owners can evaluate to help employee turnover.



Zimmerman

Despite the obvious cost associated with turning employees, your employees can provide your business with a substantial competitive advantage, therefore as the primary decision maker you have to stay abreast of your employee's situation. Let's assume the compensation you pay is reasonably similar to others in your industry. If this is the case, other factors need to be considered. One of these considerations is having clear expectations. As a rule of thumb, most people want to do well at a job, but clearly defining what is a good job and what is a bad job must be defined by the owner. This leads to giving feedback. Not just verbal feedback from the owner every month, but receiving real time feedback from the tasks of the job. The employee should know if they are doing a good job or not, in real time, without verbal confirmation from the owner. The owner should validate and acknowledge the good job only by reconfirming what the employee should already know. It is up to the owner to have an internal system, allowing all employees to know who is doing well and who is not. Once this system is established, the owner or leadership

should recognize these achievements. This recognition can come in many forms; such as more money, promotions, awards, employee of the month, more responsibility, or a hand written letter acknowledging the good job. Regardless of the method, the system needs to be implemented into the business and then valued and lead by ownership.

I have been in business for 14 years, and during the past few years, sales revenue has been steadily declining. Is there something specific I can do to change this problem? - Lincoln, NE

The most specific answer is to ask the customer. I know it may sound simple, but too many times businesses guess at what customers actually want. These assumptions can be expensive and can take a lot of time to confirm. If you can identify specific customers, either current or past, and have a non-sales related conversation about their needs, you may find some valuable information to change concerning your business model. Everything else would be guessing or assuming and you risk not being right and spending more money and time chasing an assumption that is leading you in the wrong direction. These conversations should not be "sales" driven. You should not try to sell your product or service or try to get this past customer back. You can even tell them that sales have been falling and you are trying to find out why. These conversations need to be led by ownership and should not be delegated to employees. There is no script to this conversation and the questions should be non-leading, open ended conversations. Sales declining can be the result of various aspects of your business; technology, pricing, distribution, customer relations, public perception, or marketing to name a few. This may lead you in places that you may not want to go, but knowing and confirming the needs and wants of your cus-

tomers can help you as a business owner make the necessary changes to your business.

I want to buy an existing business, but not sure what is a reasonable offer. How should I approach this situation? - Grand Island, NE

Knowing the value of a private business can be challenging. Regardless of the amount offered, the reasoning behind the offer should be supported by a standard methodology. These standards are set by national organizations such as the National Association of Certified Valuators and Analysts (NACVA) that will confirm that similar methods are used in valuing a private business. If a standard is not used, then any professional can value the business using any method they choose resulting in a confusing result. Unfortunately this is very common in the buying and selling of businesses. Sellers are using one valuation method while the buyer is using another. Although much of this "jockeying" is used in the negotiating process, if a similar standard is used then the result should be fairly close regardless of the person performing the valuation. I would suggest talking to the seller and agreeing on a standard of valuation and then employing a valuator certified by a nationally recognized group to use the standard that is settled upon. This may result in multiple valuations being performed, but the result will produce a reasonable indicator of a business's true.

Zack Zimmerman is the Associate Director of the Nebraska Business Development Center in Lincoln, NE. NBDC is a state agency intended to help start, sustain, and grow small businesses in Nebraska. If you have a question for Zack about creating, growing, or establishing a small business e-mail him at zzimmerman@southeast.edu.



(Contributed photos)

Agrex opens doors in Laurel

An open house was held last Thursday at the new Agrex grain storage facility in Laurel, drawing more than 300 people to the event. According to superintendent Dan Deal, the new state-of-the-art facility has a storage capacity of more than 2.6 million bushels, including a concrete silo capable of holding 1.6 million bushels. The facility uses new technology to load and unload grain and brings 10 new jobs to town, including five office jobs and five outside the office. Agrex, based in Overland Park, Kan., is buying soybeans and corn from farmers and shutting it out on the railroad.



(Photo by Clara Osten)

New employee

Galen Wisner (center) was introduced as the "new" sales person at Midwest Land during Friday's Chamber Coffee. At right is Dave Ewing, owner of the business and at left is Irene Fletcher with Wayne Area Economic Development.



(Photo by Michael Carnes)

Truck overturned

A truck carrying grain on a county road west of Wayne Thursday caught the edge of a ditch and overturned. No injuries were reported in the accident, and the grain was cleaned up by day's end.



(Photo by Clara Osten)

Generous support

Illene Nichols (left) with the Salvation Army, presented a check and several gift cards to Misty Bear (center) and Wayne Elementary Principal Jill Pickenpaugh. The money will be used to fill the back packs Mrs. Pickenpaugh is holding through the school's Back Pack program. The program provides food for the weekend for students who might otherwise not have enough to eat.

www.mywaynews.com

The Wayne Herald

114 Main Street Wayne, NE 68787 402-375-2600
PUBLICATION NUMBER USPS 670-560
on the web at: www.mywaynews.com

Serving Northeast Nebraska's Greatest Farming Area

Established in 1875; a newspaper published weekly on Thursday. Entered in the post office and periodical postage paid at Wayne, Nebraska 68787.

POSTMASTER:
"Address Service Requested"
Send address change to The Wayne Herald, P.O. Box 70, Wayne, Nebraska, 68787

Publisher - Kevin Peterson
General Manager - Melissa Urbanec
Managing Editor - Michael Carnes
Office Manager - Linda Granfield
Advertising - Whitney Heppner
Classifieds - Jan Stark
Circulation/Editorial - Clara Osten
Composition Foreman - Alyce Henschke
Press Foreman - Dave Paulsen
Pressroom - Jeff Mrsny
Circulation - Carol Doorlag
Circulation - Brad Telgren
Columnist - Pat Meierhenry

Official Newspaper of the City of Wayne, County of Wayne and State of Nebraska

SUBSCRIPTION RATES

In Wayne, Pierce, Cedar, Dixon, Thurston, Cuming, Stanton and Madison Counties - \$48.00 per year. Out-of-Area and Out-of-State - \$58.00 per year. Single copies \$1.00.
Six-month: Area - \$36.00 Out-of-Area \$46.00.



The health expert you know.
The name Northeast Nebraska trusts.
Still in your insurance network.

The following Nebraska Heart Institute physician remains in-network with Blue Cross Blue Shield:



Ajay Chander, MD
Invasive Cardiologist



We want you to know 6 things about the Blue Cross Blue Shield insurance negotiations:

- 1 We remain in network with Blue Cross.** Nebraska Heart Institute doctors are not affected by the Blue Cross Blue Shield contract termination. You can visit our doctors and have tests and procedures performed in the office or at in-network hospitals at the rates you are currently paying. If you are hospitalized at a CHI Health hospital, your doctor fees will also be in-network, however your hospital fees will be at out-of-network rates.
- 2 We can help you apply for Continuation of Care benefits** from Blue Cross, so your current CHI Health hospitalizations are covered at in-network rates.
- 3 Individuals with Medicare Supplement remain in-network** for care at all CHI Health hospitals. Medicare Supplement plans are not affected by current insurance negotiations.
- 4 In the event of an emergency, go to the closest ER.** Emergency care will always be considered in-network.
- 5 Our physicians will work with you** to find ways to receive the care you need without increasing your health care costs. Like scheduling you for procedures at in-network hospitals.
- 6 Questions? Call 1-888-245-4442.**

Four school board members receive honors from NASB

Four members of the Wayne Public Schools Board of Education were recognized with Award of Achievement honors by the Nebraska Association of School Boards during the Norfolk Region Meeting on Sept. 17.

In recognition of their volunteer time and commitment to education, the Association commends continued participation and growth in knowledge and best practice governance. Through the Awards of Achievement program, the following board members were recognized for their outstanding excellence:

- Mark Evetovich, Level III
- Rod Garwood, Level III
- Wendy Consoli, Level III

NASB is a private, nonprofit organization that serves the needs of Nebraska public school districts and Educational Service Unit board members. Board Members from across the state may participate in board development training throughout the year by attending workshops and conferences to help strengthen their role in governance, legislative advocacy, and stewardship of district resources in support of student achievement.



(Contributed photos)

Vets appreciation

The annual American Legion Post 252 Picnic in Winside drew approximately 100 people, including 25 veterans from the Norfolk Veterans Home. A special guest at the event was Marilyn Monroe, who sang "Happy Birthday" to Michael Ott and gave him a kiss (right). Ott, a resident of the Norfolk Veterans Home, celebrated his birthday day by attending the picnic. Also part of the evening were speeches from the Boys and Girls State representatives and games for the veterans.



(Photo by Clara Osten)

Ethan Bonnert (left), works on his catapult, while Jon Worner helps Addie Murphy hammer in a nail on hers.

Scouting fun on a school night

More than 20 boys attended the School Night for Scouting event, organized by the Wayne Cub Scouts.

This included 16 first grade boys who had the opportunity to experience scouting for the first time.

"I am incredibly excited about the excitement and enthusiasm the boys showed. This is going to be a fun year of scouting," said Cubmaster Rich Murphy.

This year, the scouts will be doing the following events: camping, hiking, pinewood derby, overnighter with the Sioux City Bandits, Ice Skating with the Sioux City Musketeers, the father/son bake-off, a Lego Derby, and much more.

"I love the Scouting program because we do so many fun things in our meetings, that the boys don't often realize that we are also helping them realize their potential, think about their impact on their community, and become productive and active citizens," Murphy said.

He noted that even though the Cub Scouts have met already this year, "It is not too late to start. I know a lot of boys are doing football and fire training this month, but Scouting is a year-round program, and we try to work our events around the boys."

Anyone interested in joining scouts is asked to contact Murphy at (402) 525-6859 or visit wayne-scouts.org for more information.



(Photo by Clara Osten)

Dr. Melissa Dobbins and her son, Boden, work on a project during Scouting Night.

HTC One M8

VIAERO NOW!

50% OFF SMARTPHONE SALE

For a limited time, buy a phone on Viaero NOW! and installment payments will be lowered by 50% – and you can still upgrade in as little as 12 months!

	Verizon® EDGE	Viaero NOW!	24-Mo. Savings
Samsung® S5	\$29.99/month	\$14.50/month	\$371.76
HTC® One (M8)	\$29.99/month	\$14.50/month	\$371.76
iPhone® 5s	\$32.49/month	\$14.50/month	\$431.76

SAVE UP TO \$431.76 OVER VERIZON!

Figures taken from www.verizonwireless.com on 8/21/2014

Break up with your carrier!™

SWITCH TO VIAERO & GET UP TO \$200

To Find a Viaero Location: Visit www.viaero.com or call 1.877.484.2376

*Applies to Viaero NOW! handset payments of \$20 or more. 50% discount applied to monthly installment.
 ** SWITCH FOR up to \$200 (ETF/phone trade-in) To be eligible for Early Termination Fee (ETF) credit, you must: Port a qualifying post-paid number to Viaero • Activate with either the Viaero Intro Data or Unlimited Everything rate plans • Fill out and mail to Viaero the ETF Credit Application/Contract Buyout Form within 90 days of activation along with documentation that clearly shows the ETF charges from your existing carrier • Maintain your account in good standing with Viaero for a minimum of 60 days and be active at the time we process your ETF Credit Application
 NOTE: This promotion has a maximum eligibility of five lines per account.
 VIAERO NOW! DETAILS: Viaero Now! customers purchase device(s) in 24 installment payments, the first of which is due at purchase. Customer is eligible for a Viaero Now! upgrade after completing 30 days of the installment contract but must pay the dollar amount equivalent to 12 installment payments. Customer must be on a Simplicity Rate Plan. Customer in a 24 month contract must fulfill 12 months of the current contract. Viaero NOW! customers may process an upgrade but must fulfill 12 months before processing another Viaero NOW! Upgrade unless early payments are made. Customer cannot have been suspended for non-payment within the last 6 months. If the customer would like to leave the Viaero NOW! Program, the Installments for the line or lines of service must be paid in full – no Early Termination Fees apply as the Installment Amount remaining on the line or lines of service is in lieu of the ETF. Current termination policies apply.

Dixon County youth earn ribbons at Nebraska State Fair

The following is a list of ribbons received by Dixon County 4-Hers at the 2014 Nebraska State Fair.

Hunter Borg of Allen: Welding, Welding Joints - Blue.

Garrett Brentlinger of Allen: 4-H Aerospace, Rocket - Skill Level 3 - Red; Beef - Senior Beef Showmanship - Blue; Market Beef, Crossbred Steers - Blue.

Kristyna Muller of Allen: Beef - Senior Beef Showmanship - Blue; Market Beef, Crossbred Steers - Red; Market Heifers - Purple; Simmental Breeding Beef, Simmental Yearlings March/April - Blue.

Megan Muller of Allen: Beef, Senior Beef Showmanship - Purple; Market Beef, Crossbred Steers - Purple; Simmental Breeding Beef, Simmental Yearlings March/April - Blue; Fast Foods!, Recipe File - Blue.

Cassidy Thomas of Allen: 4-H Shopping in Style, Show Me Your Colors - Blue Allen NE

Cody Thomas of Allen: 4H Photography Unit II Composition Display - Red.

Nicole Hanson of Concord: 4H Heritage - Level II, 4-H Member Scrapbook - Blue; You're The Chef, Dinner Rolls - Blue.

Katie Bathke of Dixon: 4H Food

Preservation, Dried Fruit - Purple; 4-H Presentations, Multimedia Presentation - Red.

Alyssa Boese of Dixon: 4-H Fast Foods!, Food Technology Exhibit - Purple; 4-H Horticulture, Small Fruit or Berries - Red; 4H Horticulture - Small Fruit or Berries - Red; 4-H Horticulture, Snap Beans - Red; 4-H Horticulture, Dill - Purple; 4-H Horticulture, Hot (non-jalapeno) Peppers - Blue; 4-H Photography Unit III, Challenging Exhibit Print - Purple and Special Award.

Brian Boese of Dixon: 4-H Floriculture, Zinnia - Blue; 4-H Floriculture, Other Annual or Biennial - Purple; 4-H Floriculture, Marigold - Red; 4-H Floriculture, Other Perennial - Blue; 4-H Food Preservation, Dried Herbs - Purple; 4-H Horticulture, Hot (non-jalapeno) Peppers - Blue; 4-H Horticulture, Wax Beans - Red; 4-H Horticulture, Other Potatoes - Red; 4-H Horticulture, Small Fruit or Berries - Blue.

Abbie Bloom of Laurel: 4-H Floriculture, Fairy or Miniature Garden - Blue.

Daniel Ebmeier of Laurel: 4-H Foodworks, Double Crust Fruit Pie - Purple.

Makayla Forsberg of Laurel: 4-H You're The Chef, Loaf Quick Bread - Red.

Jasmine Galvin of Laurel: 4-H Photography Unit III, Manual Setting Exhibit Print - Blue; 4-H Portfolio Pathways, Original Watercolor Painting - Blue; 4-H Sketchbook Crossroads, Original Ink Drawing - Blue.

Katie Gubbels of Laurel: 4-H You're The Chef, White Bread - Blue.

Caleb Lipp of Laurel: 4-H Child Development, Toy made for Preschooler - Red; 4-H Conservation & Wildlife Wildlife Connections - Purple.

Elizabeth Lipp of Laurel: 4-H Child Development, Babysitting Kit - Purple; 4-H Shopping in Style, Best Buy for Your Buck - White; 4H Shopping in Style-Fashion Show, Model Purchased Outfit - Purple.

Rebeka Lipp of Laurel: 4-H Child Development, Babysitting Kit - Blue.

Trace Naeve of Laurel: 4-H Child Development, Toy made for Grade Schooler - Blue; 4-H Design Decision Accessory-Textile-3D - Purple.

Katelyn Pehrson of Laurel: 4-H Safety, First Aid Kit - Purple.

Kolton Fischer of Wakefield: 4-H Forestry Cross Section, Red.

Gabriel Lamprecht of Wakefield: 4-H YOUTH in Motion, Activity Bag - Blue.

Brianna Samuelson of Wakefield: 4-H Child Development, Toy made for Grade Schooler - Red; 4-H Design Decision, Accessory-Orig made from Glass - Participation ; 4-H Floriculture, Dahlia - Red; 4-H Heritage - Level II, Framed Family Photos - Purple; 4-H Photography Unit III, Advanced Lighting Exhibit Print - Blue and Special Award.

Dawson Samuelson of Wakefield: 4-H Child Development, Toy made for Preschooler -Red; 4-H Floriculture, Browallia - Red.

Olivia Scott of Wakefield: 4-H Design Decision, Design Board - Red; 4-H Safety, First Aid Kit - Red; 4-H Tasty Tidbits, Healthy Baked Product - Blue.

Emily Walsh of Wakefield: 4-H Child Development, Toy made for Toddler - Blue; 4-H Floriculture, Foliage Potted Plant - Purple. Champion Floriculture exhibit received a Plaque; 4-H Portfolio Pathways, Original Encaustic Painting - Red; 4-H Shopping in Style, Best Buy for Your Buck - Red.



Ready for recess

Thanks to support of generous donors, Wayne Elementary Boosters (WEB) presented gifts of recess equipment and games to the Wayne Elementary School, including soccer balls for every class, a set of soccer goals, a rainbow of ball hops, and a wooden ring toss game. With them is Josh Cliff, a parent volunteer who helped blow up all the soccer balls. According to school staff, "The gifts have been a major hit with kids at recess."



(Photo by Angie Steffen, Wayne State College)

Family Day fun

Wayne State College student Perla Cambara (right) hosted her sister Gaby Cambara of South Sioux City for Wayne State College Family Day on Sept. 20. The Office of Residence Life invited younger siblings to spend the night or the weekend on campus with their older brother or sister on Sept. 19-20. Activities on Saturday included a Balloon Brigade, an academic open house, planetarium shows, pop art projects, brunch, and a Kids Zone with inflatables at the football stadium end zone. The Cambara sisters took home a collection of turtle balloon sculptures specifically made for them at the Student Center by a balloon artist.

Photo restoration exhibit on display at Nordstrand Gallery

The Wayne State College Department of Art and Design and Service-Learning presents the Historical Photo Restoration Exhibition at the Nordstrand Visual Arts Gallery from Oct. 3 through Oct. 16. An opening reception will take place during Homecoming Week on Oct. 3 from 3:30-5:30 p.m. Students in Wayne State Col-

lege's Graphic Design program recently completed restorations of historical photographs for the City of Wayne and for the college. In several projects across four semesters, 89 students participated in the restoration of 11 photographs (including one large panoramic) for the city, and 25 photographs (including two large panoramics) for the college. Restoration of additional historical photographs from the Wayne State's archives is ongoing.

Officials from the City of Wayne discovered that original negatives and prints of historical photographs from the early 1900s through the 1980s had been damaged or unintentionally neglected, leaving only a few original prints and archived newspaper photographs. Wayne's City Administrator Lowell Johnson asked Wayne State graphic design students to restore these photographs for placement in city buildings.

Dave Graber, Director of the U.S. Conn Library at Wayne State College, and Marcus Schlichter, Librarian-Acquisitions and Archivist, have maintained a large archive of historical photographs showing the Wayne State campus, administration and students. Many of these photographs are from the college's beginnings in the late 1800s and early 1900s and were in need of preservation and restoration. The Wayne State graphic design students were asked to restore these photographs so they can be displayed in buildings across campus.

These projects were completed as part of Wayne State College's Service-Learning Program, so in addition to benefiting the community, City of Wayne and Wayne State College, the projects enabled students to develop skills that will help them as they become professional graphic designers. Institutional funding provides support for Service-Learning at Wayne State College. This funding was used to professionally mat and frame each of the restored photographs so they can be put on display.

A Service-Learning Alumni Reunion will also take place on Oct. 4 from 3:30-5:30 p.m. at the Nordstrand Visual Arts Gallery and Ramsey Theatre.

SUBSCRIBE TODAY CALL 375-2600

TOURS!

Magnificent Scenery, Unique Experiences & 1st Class Service!

- Branson Christmas Nov. 15-18, Nov. 20-23, Or Dec. 3-6, 2014
San Antonio Christmas & River Walk Lights Dec. 3-8, 2014
Kansas City Christmas Dec. 5-6, 2014
Tournament of Roses Parade Dec. 30, 2014 - Jan. 3, 2015
Hawaiian Islands Cruise Feb. 26, 2014-Mar. 8, 2015

Allied Tour & Travel Since 1962 800-672-1009 / AlliedTT.com

Will Do House Cleaning - In Wayne Only - Call 402-369-1676

DO YOU KNOW WHAT PETE RICKETTS HAS PLANNED FOR NEBRASKA? 1) REDUCE OUR 93 COUNTIES TO JUST 20 2) REDUCE OUR SCHOOL DISTRICTS TO JUST ONE PER COUNTY 3) USE OUR PUBLIC TAXPAYER MONEY FOR PRIVATE SCHOOL VOUCHERS 4) RAISE TAXES ON 80% OF NEBRASKANS, BUT CUT TAXES FOR HIM AND HIS RICH FRIENDS LEARN MORE: PETERICKETTSPLANS.COM

COME IN & SAVE BIG!!! Most Items Are Only \$1!! DOLLAR PLUS 121 Main St. • Wayne Open 7 Days A Week 8:00 AM - 9:00 PM

Chief Financial Officer - Siouxland Surgery Center Siouxland Surgery Center is a licensed multi-specialty surgical hospital serving the Siouxland Area (SE South Dakota, NW Iowa and NE Nebraska)...

2011 Jeep Grand Cherokee \$23,750 \$458/mo
2009 Pontiac G6 \$9,995 \$194/mo
2009 Ford Focus \$10,900 \$211/mo
2007 GMC Sierra \$14,900 \$288/mo

See the full inventory at www.waynemotorsonline.com

Fill out an application onsite to pre-qualify for an auto loan with State Nebraska Bank & Trust. Once approved, your monthly auto payments can be as low as the prices listed.*

WAYNE MOTORS STATE NEBRASKA BANK & TRUST keep it local. 315 S Main Street (402) 375-1213

*Completed applications must be taken to State Nebraska Bank & Trust for review with a loan officer. Additional documentation will be required for final approval.

122 Main Street Wayne, NE 68787 (402) 375-1130 www.statenebank.com FDIC



Opinion



Don't get me started

By: Michael Carnes
Managing Editor

A 'civil' debate? It CAN happen

One of the awesome parts about writing this column is that, many times, what I have to say sparks a conversation among those who read The Wayne Herald.

Sometimes, those who talk about this column agree with what I have to say. Other times, they disagree with my observations and opinions. (Occasionally, the conversation starts with "Is that guy smoking pot AGAIN??" — but enough about what people say about me at my family reunion. Let's move on . . .)

I'm always happy to hear from readers, regardless of whether or not they agree with what I have to say here. We may not agree with one another, but I always welcome a conversation about whatever the topic "du jour" is. It lets me know that people are reading the paper and, more importantly, is an opportunity for me to see another side of an issue that might allow me the opportunity to give further thought about the subject and expand my horizons.

Last week, Wayne State College took the opportunity to celebrate Constitution Day with an interesting debate on a proposed addition to the Second Amendment by former Associate Justice John Paul Stevens. The debate was between Dr. Joseph Weixelman, professor of history at Wayne State College (left) and Dr. Michael Anderson, the school's vice president for academic affairs.



(Photo by Michael Carnes)
Dr. Joseph Weixelman, professor of history at Wayne State College (left) and Dr. Michael Anderson, vice president for academic affairs, debate a proposed change to the Second Amendment of the U.S. Constitution last week at the college.

Both men had great points and counterpoints and handled questions asked by each other and some among the reporter-estimated 70 people in attendance at Gardner Hall. The takeaway I got from attending this debate, however, was the manner in which the debate was held.

When we watch political debates in this day and age, we see very little relevant discussion and a lot of finger-pointing, accusations, and "look at me" statements that have little to do with the topic at hand. Our "debates" for U.S. President used to be "must-see TV" because the candidates were going to debate the issues that were important to voters. Nowadays, political debates are like train wrecks that you can't take your eyes off of, because we know the two sides are going to be more intent with telling us how bad the other side is, rather than telling us why we should vote for their side.

And don't get me started on hot-button issues such as Obamacare, No Child Left Behind or — dare I say it? — gun control. Debates on issues such as these rarely last long before accusations are made, fingers are pointed, and it turns into one of those shouting matches that get personal and become one of those "Who's going to get off the best zinger?" competitions that the current two-party political catastrophe has turned into.

Dr. Weixelman took the side of being in favor of Justice Stevens' proposed addition of five words (from ". . . the right of people to keep and bear arms, shall not be infringed." to ". . . the right of people to keep and bear arms when serving in the militia shall not be infringed."), while Dr. Anderson argued from the position of keeping the Second Amendment that was ratified in 1791 unchanged. Each presented their arguments, the two questioned each other on statements they had made, and the two took questions from the audience and argued from their respective points. No yelling. No finger-pointing. Not even an "Oh yeah?" or some kind of intelligence-questioning comeback.

The debate was the kind of conversation we SHOULD be having among ourselves, as U.S. citizens, about a variety of issues that are important to our nation, from terrorism to health care — even the relevancy of the current two-party system and what a third-party or independent candidate for public office could bring to the table that would change the current problems that plague our representatives in Congress, the White House and even in our own state legislature.

A lot of the mudslinging, name-calling and table-pounding garbage that we see on TV shows like "Politically Incorrect" and the babbling-bobble-head talk shows on the "news" networks doesn't need to be a part of the political process. We CAN have civil, intelligent and thoughtful representation of our issues, which is part of what has made America the institution that people from all over the world want to be a part of (or even destroy, whether from outside or from within). Kudos to Wayne State College and the two "combatants" for showing us how it can be done, especially on a hot-button issue such as the one argued last week.

Capitol View

Strange twist in governor's race

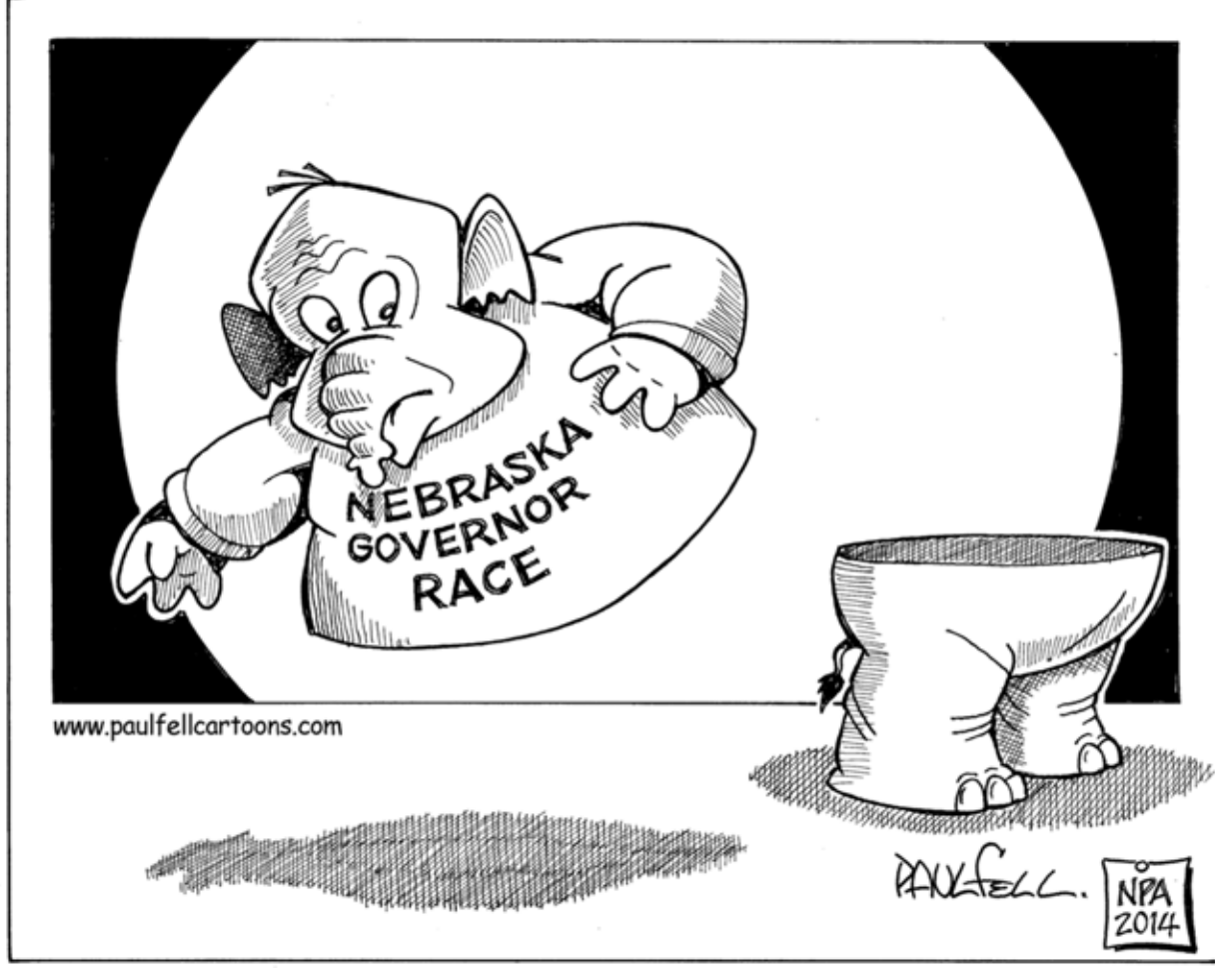
By J.L. SCHMIDT
Statehouse Correspondent
The Nebraska Press Association

Stop me if you've heard some of this before, but the pending gubernatorial race has taken some strange, almost unbelievable turns in the last few days.

Aw, come on, really? The short time lieutenant governor — picked a little more than a year ago to replace a lieutenant governor who resigned after news broke that he was misusing a state phone to call women who weren't his wife — has himself resigned after it became public that his sister was granted a protection order against him in a lingering family dispute over farm land. The lieutenant governor also removed himself as the running mate for the Republican gubernatorial candidate, leaving a post-deadline hole in the ballot.

Aw, come on, really? The Republican gubernatorial candidate wasted little time in selecting a new running mate, announcing a few hours later that he had chosen the current state auditor. One has to wonder who knew what and when, given that the two men already had new campaign signs printed to distribute at the news conference. The auditor, by the way, had finished fourth in the six-way race to be the gubernatorial candidate in May. You have to wonder how his selection to be the number two guy on the ticket made the two candidates who actually finished ahead of him feel.

Aw, come on, really? State law said that the deadline to change the November ballot was September first. But the Republican secretary of state ruled a day later that the ballot could still be changed to remove the resigned lieutenant governor's name and replace it with the auditor's name to more accurately reflect the candidates on the ballot. The Democrat gubernatorial candidate and the chairman of the state Democratic Party protested,



but have yet to file legal action. It's highly likely such a decision will be in the form of post-election relief depending on who wins. The Libertarian candidate for governor has filed a legal challenge in Lancaster County District Court. One critic of the secretary of state's move called it "extra-judicial and extra-legislative yet he (the secretary of state) is neither a judge nor legislator." The Democrat running for governor said he prefers to let the voters decide the election.

Aw, come on, really? The Republican candidate for Attorney General tried to intervene on behalf of the former lieutenant governor in the protection order matter by calling the sister's attorney and suggesting that the matter be handled pri-

vately before it went to court. When questioned by her attorney, the candidate admitted that he didn't know the lieutenant governor's sister, hadn't read her petition and was simply calling on behalf of his friend the lieutenant governor. He also asked if the sister had received a letter from the lieutenant governor that he was stepping away from the family squabble and suggesting that his sister and their two brothers all participate in family counseling. The lieutenant governor repeatedly said he had hoped to keep the issue a private family matter. But those who serve in public office know there is no such thing.

Aw, come on, really? The land in dispute in the former lieutenant governor's family is more than just

farm ground. Some of it sits atop a rare deposit of niobium, a mineral used as an alloying agent in carbon and alloy steels to improve their strength. It has superconductive properties and could be used in large-scale generation of electricity. The company that hopes to mine it has described it as the highest-grade undeveloped deposit of the mineral in North America. Niobium hasn't been produced in the United States in significant amounts since 1959.

There are still five weeks before the election. Stay tuned. Lewis Carroll was right when he penned Alice in Wonderland saying, "Things just keep getting curiouer and curiouer."

Legislative Update

Discussion regarding election issues

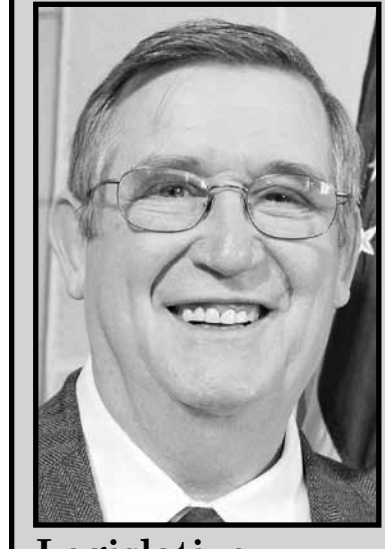
It has been a year full of twist and turns in the political scene here in Nebraska and there is no reason to think things will calm down before the Nov. 4 election.

Last week, Lt. Governor Lavan Heidemann resigned from office and withdrew his name from consideration for lieutenant governor on the Republican ticket because of issues arising from a family matter. He was quickly replaced on the Republican ticket by current State Auditor Mike Foley. Secretary of State John Gale was then asked to change

the ballots to reflect the changes.

By the end of the week Secretary Gale had announced his decision that Foley's name would appear on the ballot despite the fact that the change occurred after the Sept. 1 deadline. This was a troublesome decision in the eyes of some and a case was quickly filed in the Lancaster County District Court.

While there is a Sept. 1 deadline, Secretary of State Gale also has the responsibility to make sure ballots are accurate. The case was ultimately dismissed. The court decid-



Legislative Update
By Dave Bloomfield
State Senator, District 17

ed that there was no legal duty for Secretary Gale to deny the request.

This has brought about discussions on deadlines in state government. This week Governor Heineman entered the deadline debate by stating that he had received budget requests from most state agencies with the exception of the Legislative Council. Budget requests were to be submitted to the Governor

by Monday, Sept. 15. It is the Legislature's Executive Board that is charged with developing the budget request for the Legislature.

The Nebraska budget office was notified, prior to the deadline, that the Legislature's budget request would be late because the Executive Board was not able to meet until Friday, Sept. 19 to vote on the budget request.

I mention this because it is my intention to run for Chairman of the Executive Board in January when the Legislature convenes. There are several reasons that I have decided to seek this position. I will expand on them in future updates.

I may not have a newsletter next week because I will be traveling to Long Beach, California for a conference on "Veterans Initiatives: Increasing Educational Attainment". I think this will be a worthwhile conference because I serve on the Government, Military and Veterans Affairs Committee which deals with most issues related to veterans. This is an invitation only conference that I was invited to and I am attending it at no cost to Nebraska taxpayers.

As always, if we can be of any assistance, contact our office at (402) 471-2716 or e-mail dbloomfield@leg.ne.gov.



Got News?

402-375-2600

800-672-3418

Fax: 402-375-1888

Advertising: whclass@inebraska.com or melissa@wayneherald.com
The views expressed on this page are not necessarily that of this newspaper



News
Clara Osten
clara@wayneherald.com



Man. Ed./Sports
Michael Carnes
sports@wayneherald.com



Publisher
Kevin Peterson
kevin@wayneherald.com

Contact me with concerns from classified ads to editorial

Wayne City Council Members

- | | |
|---|---|
| First Ward
Nick Muir — 369-0795
Rod Greve — 375-1486 | Third Ward
Cale Giese — 369-2145
Kaki Ley — 375-2017 |
| Second Ward
Jennifer Sievers — 833-1234
Matt Eischeid — 375-1944 | Fourth Ward
Jon Haase — 375-3811
Jill Brodersen — 833-5504 |
| Mayor
Ken Chamberlain
375-1699 | |

The Wayne City Council meets the first and third Tuesdays of the month. Meeting times are at 5:30 p.m. at the City Council chambers, located in the Wayne City Offices at 306 N. Pearl St.



Harvest blessing

On Sept. 21 Our Savior Lutheran Church celebrated worship with a Harvest Blessing. Interim Pastor Terry Tomlinson and members of the church brought God's good gifts to the altar to represent a burnt offering to God. The lumber pieces on top of the altar before being burnt were taken from the old Wayne Grain Bin that was recently torn down. Other offering items used were a quilt - representing our gifted hands and our handiwork, a dish towel and apron - representing our labor to nourish and feed our bodies, a basket of harvested fruits and vegetables, a cornstalk and a bean plant were all part of the offering. Prayers were said for safety of all the laborers helping bring in the harvest and prayers of thanksgiving in hopes for an abundant crop.

WELCA of Trinity Lutheran conducts September meeting

The WELCA of Trinity Lutheran Church in Winside met Sept. 11 with seven members answering roll call. President Kathy Jensen opened the meeting with the reading "September" written by Eva May Young. PMA Kietzmann led the Bible Study based on Matthew 18:21-35. The secretary's report from July was read as there was no meeting held in August. These were ap-

proved. The treasurer's report was also read and approved. Discussion was held on replacing the card tables in the church. Those being used are not sturdy anymore. Prices of replacing them will be checked into and discussed more at the next meeting. It was suggested that the January and February meetings be cancelled, as weather is so unpre-

dictable. Following discussion, the group voted to cancel these two meetings. The meeting closed with The Lord's Prayer. The next meeting will be Thursday, Oct. 9 with Lois Krueger serving. Lunch was served by Kathy Jensen.

Altona, St. John's announce schedule changes for worship

St. John's Lutheran Church in Pilger is now holding worship services in their temporary church. Beginning the first Sunday in October (Oct. 5), worship time will change. St. John's worship will begin at 9 a.m. with Sunday School to be announced at a later date. First Trinity Lutheran of Altona's Sunday School will begin at 9:20 a.m. Worship with Holy Communion to follow at 10:30 a.m.

Senior Center Calendar

(Week of Sept. 29-Oct. 3)
Monday, Sept. 29: Morning Walking, 8:30 a.m.; FROG Exercises, 9:15 a.m.; Quilting; Pool; Hand & Foot, 1 p.m.; Pitch.
Tuesday, Sept. 30: Morning walking, 8:30 a.m.; Quilting; Val Koeber on the piano, 11:30 a.m.; Pitch; Afternoon Bridge Club; Pitch.
Wednesday, Oct. 1: Morning Walking, 8:30 a.m.; FROG Exercises, 9:15 a.m.; Quilting; Pool, 9 a.m. and 1 p.m.; Ray Petersen on the accordion, 11:30 a.m.; Ammon Wolfey from Careage Campus of Care, 12:45 p.m.; Birthday Cake and party, 2:30 p.m.
Thursday, Oct. 2: Morning walking, 8:30 a.m.; Quilting; Pitch; Afternoon Bridge Club.
Friday, Oct. 3: Morning walking, 8:30 a.m.; Quilting; FROG Exercises, 9:15 a.m.; Pool, 9 a.m. and 1 p.m.; Pat Cook on the piano, 11:30 a.m.; Bingo, 1 p.m.; Pitch; Hand & Foot, 1 p.m.

Our Savior Joy Circle meets

Our Savior Lutheran Church's Joy Circle met on September 10, 2014. Donella Johnson hosted the meeting. President Phyllis Rahn opened by welcoming visitors Alice Mohr, Barb Heier, and Mildred Weak. She recognized Bonnie Stanley, who will be observing her 90th birthday in September; and Dave and Sue Olson, who will celebrate their 42nd wedding anniversary. Deb Hammer and Sue Olson presented the program on Faith Build-

ers. The group gathered in a circle, and a candle was lit representing Christ's light in us. Exploring Spiritual Practices is a part of the Faith Builders program. The Spiritual Practice of Gratitude was used for the group. First, everyone wrote down five things for which they were grateful from the preceding day. If people dwell on good things, it puts a smile on their faces. Second, Mark 8: 1-10 was read. Each person chose a character from the passage

and explained how he or she (as that person) felt before and after the feeding of the four thousand which was the story in Mark. The program closed with a circle prayer where each individual prayed for a need expressed by the person sitting next to them. The next meeting will be Wednesday, Oct. 8 with Phyllis Rahn giving a report on the Triennial gathering she attended. Elaine Draghu and Thelma Moeller will host.

Shows coming at WSC Planetarium

The Fred G. Dale Planetarium at Wayne State College offers an increased number of new planetarium shows. New shows added include Cosmic Castaways, The Sistine Chapel, Ring World, Chasing the Ghost Particle, Cosmic Colors, Flight Adventures, Dark, and Solar Quest.

A wide selection of shows and lessons are available for all ages and learning levels. Educator's guides for some shows and lessons are available upon request. Private showings should include a minimum group size of 10 people. A private showing can consist of a full dome show and a science mini-

lesson, or just a full science lesson. Showings generally last about 45 minutes, but can be tailored to your needs (minimum 20 minutes; maximum 90 minutes). Please check www.wsc.edu/planetarium for a full listing of more than eight dozen selections.

Coming Soon
Pillow Cleaning
One Day Only!
Monday, Sept. 29
9:00 AM-2:00 PM
 Located at
Eveline Thompson Residence
518 Grainland Road • Wayne

Sponsored by
 Wayne VFW Aux. 5291
 All types of bed pillows:
 feather, foam, down, etc.
 Cleaned, sanitized, Re-fluffed
 & Germ Free.
 Choice of new ticking
 (outer material).
 Same Day Service.
 Pillows may be dropped
 off prior to date.

Family 1st Dental of Wayne
Stephen Becker, D.D.S.
401 N. Main Street • 402-375-2889
Se Habla Espanol

Winside Museum
Craft Show & Soup Luncheon
Sunday, October 5
Winside Auditorium
Craft Show • 8 AM - 2 PM
Books, Videos, Magazines & Puzzles Also Available
Luncheon • 11 AM - 2 PM

Canham MAYTAG
NORFOLK, NEBRASKA
371-0900

1102 Riverside Blvd. • Norfolk
402-371-0900 • 888-371-0908
www.canhammaytag.com

Offering sales and service and all major brands of home appliances. New and used appliances ON SALE everyday!

Amana, **JENN-AIR**, **KitchenAid**, **SAMSUNG**, **Whirlpool**, **MAYTAG**, **LG**, **Speed Queen**

online.nebraska.edu
 Online bachelor degree completion programs, including:
 • Business & Nonprofit
 • Computer Science
 • Education
 • General Studies
 • And more

UNIVERSITY OF Nebraska
 OnlineWorldwide
 KEARNEY | LINCOLN | OMAHA | MEDICAL CENTER

CLICK YOUR WAY TO A BACHELOR'S DEGREE.

On THE WEB - MYWAYNEWS.COM

#1 ESU
 211 Tenth Street
 Wakefield, NE
 402-287-2061

Visit us online at www.esu1.org

Follow us on Twitter at twitter.com/esu1

Like us on Facebook at facebook.com/EducationalServiceUnit1

Service is our middle name!

Educational #1 Service Unit #1

Check out what ESU #1 does for your local school districts in Cedar, Dakota, Dixon, Knox, Thurston and Wayne counties in northeast Nebraska.

- The Staff Development Team** provides support to superintendents, principals and teachers in the areas of curriculum, instruction, assessment, data and school improvement. Staff developers assist in organizing and analyzing data; facilitating data retreats; NWEA (Northwest Evaluation Association) MAP assessment training and implementation; Advanced and Nebraska Frameworks school improvement process; overview and preparing for external visits; alignment of curriculum; state writing assessment preparation; reading intervention training and core reading program fidelity; iPad apps; Response to Intervention (RTI); and 21st-century teaching and learning.
- The Technology Department** works to ensure that email access, email service, filtering and access to the Internet are smooth and seamless for area districts. In addition, the department provides districts with comparative data collections and assists with visioning for the future.
- The technology trainer** assists students, teachers, support staff and administrators by providing instruction in the areas of technology, tech integration and instructional materials.
- Instructional materials** are provided to schools in northeast Nebraska. As a member of IMat (Nebraska's instructional materials affiliate group), ESU #1 secures digital rights to instructional video titles such as Magic School Bus. Other services include Learn360, World Book Online, Visual Thesaurus and SAFARI Montage.
- The Media Center** supplies professional development resources materials, programs, satellite teleconferences, distance learning access, assistive technology and inventory distribution. The media center also completes individual orders for duplication, binding, laminating and die cuts for administrators, teachers and staff.
- The Audiological Department** serves all the children of northeast Nebraska with audiological screening, testing and follow-ups in their homes, schools and in a soundproof testing suite at the Wakefield office.
- Speech/Language pathologists** work with other specialists to provide: assessment and intervention to students from birth to 21 years of age; and services in areas that adversely affect student's education such as articulation, language, phonology, apraxia, voice, fluency, literacy readiness, hearing, social skills, autism and traumatic brain injuries.
- The Deaf Education Program** provides direct and consultative services to students from birth to 21 years of age who have verified hearing loss. The program offers in-services to staff; provides input at Individual Education Plan (IEP), Multidisciplinary Team (MDT) and Student Assistance Team (SAT) meetings; assists schools with equipment needs for deaf and hard-of-hearing students; and advocates for families and children who have hearing loss.
- The School Psychology Program** provides services in consultation, assessment and intervention to assist educators, parents and other professionals in understanding the learning, social-emotional and behavioral needs of students, and in identifying effective strategies to help children be successful learners.
- The Physical and Occupational Therapy Department** works to enhance learning and participation, achieve physical milestones and to foster independence through consultations with students and their families, as well as school personnel.
- The Transition Program** is designed to help students with disabilities bridge the gap between school experiences and adult life, and helps students function as productively and independently as possible within an integrated adult environment.
- The Vision Program** provides individualized learning environments, working to meet the unique and individual needs of students with verified visual impairments. Services provided include direct guidance in the areas of braille instruction; orientation and mobility; technology access; as well as in the areas of the expanded core curriculum for the visually impaired. Consultation, material preparation/adaptation, functional vision evaluations and orientation and mobility evaluations also are provided.
- The Tower School: Severe & Profoundly Handicapped Program** is designed to meet the educational, emotional, social and physical needs of students placed in the program who have been diagnosed as mentally handicapped: severe/profound.
- The Tower School: Behaviorally Disordered Program** goal is to teach students placed in the program appropriate behaviors required to function positively within a traditional academic and social setting. Working in a structured environment with a small student-to-adult ratio, students have greater opportunities to improve academic, social and vocational skills.
- The Early childhood Program** works to provide appropriate comprehensive services to all children who are referred, ages birth to five, and are verified as behaviorally disordered, deaf, developmentally delayed, hearing impaired, learning disabled, mentally handicapped, multihandicapped, orthopedically impaired, speech/language impaired, visually handicapped or children with other health impairments. The program evaluates children, coordinates necessary services, and assists parents in meeting the needs of children with a variety of disabilities.
- The Early Development Network** strives to help families of children with special needs below age three understand their child's disability and provide assistance in dealing with situations that interfere with the child's development; find services to meet developmental, educational, financial, health care, child care, respite care and other needs; work with multiple providers to make sure services are provided as needed; and become coordinators of services for their own children in the future.

HEALTH CARE DIRECTORY

CHIROPRACTOR

Dr. Robert Krugman
 Certified Chiropractic Sports Physician
 214 Pearl St. Wayne, NE 402-375-3000

MENTAL HEALTH
COMMUNITY MENTAL HEALTH & WELLNESS CLINIC
 219 Main • Wayne, NE 68787
 Nathan Houlette, PLMHP PLADC
 Mental Health/Substance Abuse Counselor
 402-375-2468

SPACE FOR RENT

OPTOMETRIST
MAGNUSON-HOPKINS EYE CARE
 Dr. Larry M. Magnuson, Dr. Josh Hopkins, Optometrist, Optometrist
 215 West 2nd St., Wayne, NE 68787
 Telephone: 402-375-5160

WAYNE VISION CENTER
 DR. DONALD E. KOEBER OPTOMETRIST
Phone 402-375-2020
 313 Main St. Wayne, NE

PHYSICAL THERAPY
Peterson Therapy Services LLC
 Diane Peterson, PT
 208 Main St. • Wayne • 402-833-5343
 Specializing In: •Orthopedic Care
 •Muscle & Soft Tissue Injury/Pain
 •Geriatrics •Back & Neck Care
 •Mechanical diagnosis & treatment of the spine
 23 Years Experience



HOMESTEAD
Homes of America

Wayne, NE
www.hhoa.net
888-200-4460

NOW IS THE TIME TO BUILD!!!
Build Your New Home for as little as \$1,000 down
& lock in the interest rate of a lifetime!

RESIDENTIAL CONSTRUCTION &
PERMANENT MORTGAGE FINANCING AVAILABLE

Homestead has helped thousands of families build their new home for less.

Effects of a freeze on forages

By **BRUCE ANDERSON**
UNL Forage Specialist

If you haven't experienced a freeze yet this fall, you soon will. And remember, a freeze can cause hazards for using some forages.

When plants freeze, changes oc-

Farm Bureau to hold annual meeting

The Wayne County Farm Bureau will have annual meeting on Monday, Sept 29 at the Max in Wayne.

The meeting begins at 7 p.m. with a meal being provided. The meeting will follow.

Members are welcome, along with anyone interested in becoming a Farm Bureau member.

Those planning to attend are asked to RSVP (402) 337-0040 to Malinda Villwok.

cur in their metabolism and composition that can poison livestock. But you can prevent problems.

Sorghum-related plants, like cane, sudangrass, shattercane, and milo can be highly toxic for a few days after frost. Freezing breaks plant cell membranes. This breakage allows the chemicals that form prussic acid, which is also called cyanide, to mix together and release this poisonous compound rapidly.

Livestock eating recently frozen sorghums can get a sudden, high dose of prussic acid and potentially die. Fortunately, prussic acid soon

turns into a gas and disappears into the air. So wait 3-5 days after a freeze before grazing sorghums; the chance of poisoning then becomes much lower.

Freezing also slows down metabolism in all plants. This stress sometimes permits nitrates to accumulate in plants that are still growing, especially grasses like oats, millet, and sudangrass. This build-up usually isn't hazardous to grazing animals, but green chop or hay cut right after a freeze can be more dangerous.

Alfalfa reacts two ways to a hard

freeze, down close to twenty degrees, cold enough to cause plants to wilt. Nitrate levels can increase, but rarely to hazardous levels. Freezing also makes alfalfa more likely to cause bloat for a few days after the frost. Then, several days later, after plants begin to wilt or grow again, alfalfa becomes less likely to cause bloat. So waiting to graze alfalfa until well after a hard freeze is a good, safer management practice.

Frost causes important changes in forages so manage them carefully for safe feed.

Grazing alfalfa in the fall

Some good pasture still may be available this fall – from your alfalfa fields. But make sure you do it safely with your animals.

Alfalfa can provide considerable, high quality grazing this fall. Grazing avoids the problem of slow curing of hay that often occurs during the fall and it eliminates the cost of baling.

Many growers find that grazing alfalfa in the fall provides some special flexibility that often is useful this time of year. Alfalfa makes an outstanding weaning pasture for spring calves; yearlings gain weight rapidly on fall alfalfa even after summer grass has already died off; cows gain excellent condition before

winter by grazing alfalfa during the fall; and ewes and lambs perform very well on fall alfalfa.

Fall grazing of alfalfa is not without problems, though. Bloat always must be a concern, but after alfalfa has been frosted and started to dry down, it has less tendency to cause bloat than summer alfalfa. Same thing holds true with fully bloomed out alfalfa.

To protect your livestock from bloat, fill them with hay before turning them onto alfalfa. Also, maintain access to dry hay or corn stalks while grazing alfalfa to help reduce bloat. Or, you can swath your alfalfa ahead of grazing and let animals graze dry hay in the

swath. Of course, bloat protectants like poloxalene can be fed as blocks or mixed with grain. This can be an expensive supplement, but it works well when animals eat a uniform amount each day.

Also be careful not to damage your alfalfa stand. Only graze when fields are dry and firm. Reserve a small sacrifice area to graze and for feeding when soils are wet to avoid damaging the entire field.

If you aren't already doing so, consider alfalfa for late fall pasture. Its advantages greatly exceed any disadvantages.

Submitted by Ruth Vonderohe, UNL Extension Educator in Knox County

Business & Professional Directory

ACCOUNTING

Certified Public Accountant

Kathol & Associate P.C.

104 West Second Wayne
402-375-4718

REAL ESTATE



•Farm Sales •Home Sales
•Farm Management

MidwestLand COMPANY

206 Main • Wayne, NE • 402-375-3385
Quality Representation For Over 48 Years!

INSURANCE

Complete Insurance Services

•Auto •Home •Life
•Farm •Business •Crop

First National Insurance Agency

Gary Boehle - Steve Muir
411 E. 7th - Wayne 375-2511
firstnatins@inebraska.com

SERVICES

The Century Club
STATE NEBRASKA BANK & TRUST

ARE YOU 50 or BETTER?

Free Movies
Group Travel
for more info
Contact Kaki Ley
(402) 375-1130



Northeast Nebraska Insurance Agency

111 West Third St. Wayne
402-375-2696

•Auto •Home •Life
•Health •Farm

Serving the needs of Nebraskans for over 50 years.
Independent Agent

JOHN'S WELDING & TOOL LLC

375-5203 • 800-669-6571

Lathe & Mill Work; Steel & Aluminum Repair & Fabrication
24 Hr. Service • Portable Welder
Pivot Bridges & Steel Feed Bunks
Hours: 8:00 am - 6:00 pm Mon.-Fri.;
8 am - Noon Sat.
After Hours — 402-369-0912
320 W 21st St., 1 mi North &
1/8 West of Wayne.

State Farm

Like a good neighbor, State Farm is there.®

Auto, Home, Life, Health



Rusty Parker, Agent
402-375-3470
202 Pearl Street • Wayne

VEHICLES

HEIKES Automotive Service

•ASE Certified
•Complete Car & Truck Repair
•Wrecker • Tires • Tune-up
•Computer Diagnosis

419 Main Street Wayne
Phone 402-375-4385

PLUMBING

For All Your Plumbing Needs Contact:



Spethman Plumbing Wayne, Nebraska

Jim Spethman
402-375-4499

YAMAHA Kawasaki Honda

Let the good times roll.
Come ride with us.

•Motorcycles •Jet Skis
•Snowmobiles

B&B Cycle
INC

So. Hwy 81 Norfolk, NE
Phone: 402-371-9151

Free Estimates

THE GUTTER CREW

Seamless Gutters & Downspouts
28 Years of Experience

Art Sehi (402)776-2563
Steve Cornett (402)776-2646
PO Box 27 Oakdale, NE 68761
(402)776-2600 • 1-800-867-7492



Lutt OIL & SERVICE

Gas • Snacks • Car Wash
Oil Changes • Tires
Cenex Gift Cards
Full-Service Station

310 South Main Street • Wayne, NE
Shop | 402.375.2121
Office & Station | 402.375.3037



QSI Quality Structures, Inc.
www.qualitystructures.com

Why is QSI the fastest growing Post Frame Business in Nebraska?

MORE LUMBER-ENGINEERED-A+ BBB RATING



50' x 80' x 16'
One 24'x16' Split Slider
One 3' Entry Door

Delivery & Installation
\$36,350
*Travel charge may apply

1-800-374-6988

Ask about our September Savings Event!

Clinic to be held

Northeast Nebraska Community Action Partnership (NENCAP), formerly known as Goldenrod Hills Community Action, will hold the Pender WIC and Immunization Clinic on Wednesday, Oct. 8 at the Northeast Nebraska Community Action Partnership Building, 603 Earl St, Pender.

Clinic hours are from 8:30 a.m.-4 p.m. For an appointment or for more information regarding the WIC or Immunization programs please call (402) 385-6300. NENCAP's WIC Program provides nutrition education and supplemental foods to income eligible pregnant, breast-feeding or postpartum women, infants, and children to age 5 years.

NENCAP's Immunization Program provides childhood immunizations to VFC eligible children. Immunizations are needed at ages

2 months, 4 months, 6 months, 12-15 months. School required immunizations are need prior to entry into kindergarten (ages 4-6) and 7th grade. Lead screening is also available by appointment only to children ages 12 months to 5 years of age.

Each child should be accompanied by the parent or guardian. Past immunization records and insurance cards are required. Proxy forms are needed when a parent or legal guardian is unable to accompany the child to clinic. Proxy forms may be obtained by contacting the Pender office at (402) 385-6300. A suggested donation of \$39 per child would be appreciated to help defray administrative costs. If a child only receives one immunization, then the suggested donation is \$19.50. No one will be denied immunizations for inability to make a donation. This project is supported in part by Federal Immunization Program Funds awarded to Northeast Nebraska Community Action Partnership by the Nebraska Department of Health and Human Services.

Adult vaccine (MMR, Hepatitis A, Hepatitis B, Tdap, Pneumovax, TB testing) is available to the public for a mandatory fee at all immunization clinics to anyone 19 years or older. These fees cover the cost of the vaccine. Call the Pender office at (402) 385-6300 for more information.

NENCAP's Home Visitation Program offers services to families who are expecting or have children up to the age of 9. Information is available for those interested at the WIC and Immunization Clinic. This program provides free one-on-one education and resource to families and children in Northeast Nebraska in order to ensure and strengthen their well being.

FIREMAN'S BREAKFAST
Sunday, October 5, 8:30 am- 1pm
FUNDRAISER
Wayne Volunteer Fire Department

Omelets | Pancakes | French Toast | Sausage | Biscuits & Gravy

Come join us for the Fireman's Breakfast at the Wayne Firehall, 510 Tomar Drive

FREE WILL DONATIONS WILL BE ACCEPTED

Proceeds will go toward the purchase of fire and rescue equipment.

NATIONAL FARM SAFETY & HEALTH WEEK

Keep Your Farm Moving in the Right Direction

Farm & Ranch Safety Tips

- **Know Your Equipment.** Read and follow all instructions according to equipment operation manuals, and inspect equipment before use to correct any potential hazards.
- **Dress to Protect.** Avoid wearing loose clothing that could cause entanglements, and always wear appropriate protective gear.
- **Use Caution With Chemicals.** Wear skin, eye and respiratory protection when handling chemicals, and be sure to store and dispose of them safely.
- **Be Prepared.** Hold regular meetings with employees and family members to discuss potential emergencies, and consider receiving first-aid and CPR training.



Brought to you by these local businesses . . .

First Nebraska Bank of Wayne, member FDIC
 Gill Hauling, Inc
 U Save Pharmacy
 Grossenburg Impl. Inc.
 Northeast Nebraska Insurance Agency
 State National Insurance Agency
 Wayne Area Economic Development Chamber
 Main Street
 Vel's Bakery
 Tom's Body & Paint Shop, Inc.



Pac N Save
 Quality Food Center
 Wayne East - Prime Stop
 Doescher Appliance
 First National - Omaha Service Center
 Bailey's Hair & Nails
 Wayne Herald
 Pizza Hut
 First National Insurance Agency
 Accounting Plus
 Wayne Community Activity Center
 Emeritus at The Oaks
 White Dog Pub

Tom Hansen, CPA
 IPI
 State Nebraska Bank & Trust member FDIC
 Wayne Auto Parts - Carquest
 The Max
 BankFirst, member FDIC
 Glen's Auto Body & Sales
 Discount Furniture
 Wayne Vision Center
 McDonalds
 Fredrickson Oil
 Stadium Sports
 Gerhold Concrete
 Ameritas



Farmers State Bank, member FDIC
 Runza
 Sharp Construction
 American Broadband
 Pieper & Miller
 Helena Chemical Company
 Burrows Family Dentistry
 Concord Components
WINSIDE
 Thies Family Locker
 Farmers Co-op
 Winside, Stanton, Pilger
 Pierce Telephone Company, serving Pierce & Hoskins



Understanding condensation in your home

What do houseplants, a boiling pot of pasta and your shower all have in common? They all add moisture to your home's interior. And, while some humidity in the home is good, excessive moisture can be uncomfortable.

"We often get calls from homeowners who are concerned that their windows are 'sweating' or leaking either inside or outside the home because they see moisture on the glass," says Christopher Burk, technical product

manager at Simonton Windows(R). "In reality, that's simply not the case. While condensation may collect on the interior or exterior of energy-efficient windows, the units are really doing their job by helping serve as a barrier in the home."

Burk points out that windows do not cause condensation -- they simply prevent the moisture in the home from escaping to the outside.

"If the inside glass surface on dou-

ble- or triple-glazed windows show excessive moisture, you can be reasonably sure that the moisture is also collecting on your walls and ceilings," says Burk. "This means you should take steps to reduce the humidity level in your home by using exhaust fans and dehumidifiers."

Where does condensation come from?

You'd be surprised how much water vapor homeowners create themselves on a daily basis. A family of four can add a half pint of water vapor every hour to the home just through normal breathing and perspiration. And, if you take a five minute shower, you produce another half pint of water vapor. Even the simple act of cooking dinner on a gas stove can produce two and a half pints of water vapor.

"Invisible water vapor is everywhere in the home," says Burk. "The key is for homeowners to monitor the levels of moisture in their homes and then take steps to manage the humidity levels."

What Can a Homeowner Do to Help Reduce Condensation?

Water vapor is part of our lives and our homes. To help control the amount of condensation in the home, experts at Simonton Windows recommend the following tips:

- Use kitchen and bathroom exhaust fans.
- If you have a humidifier, set it to the correct outside temperature.
- If your home is overly humid, or if you have a damp basement, use a dehumidifier.
- Properly vent clothes dryers, gas appliances and stoves.
- Open a window in the bathroom.
- Make sure your attic, basement and crawl spaces are well ventilated and free from obstructions.
- Store firewood outside. Freshly-cut wood can consist of up to 45 percent water, which adds water vapor to the home. Even well-seasoned firewood generally has a 20 to 25 percent mois-

ture content.

• Open curtains and blinds to allow more air circulation around your windows.

Worrisome Windows

Homeowners with the most cause for concern are those with older, less efficient windows.

"Windows are just like any other major part of the home," says Burk. "They wear out over time and need to be replaced. If your windows have air leaks, don't close properly, or are failing to act as a solid barrier to the environment, then it's time to consider replacing them with energy-efficient windows."

Burk also recommends knowing the difference between condensation on the glass and between the glass panes of the window.

"If you are seeing moisture, fogging or cloudiness between the panes of glass in your window, this is a strong indication that the seal of your window has failed and it's time to replace your window," says Burk. "In operable window units, a failed seal can often be corrected by simply replacing the sash. However, seal failure reduces energy efficiency and the unit will not work as effectively to help you keep energy bills low and enjoy comfortable living in your home. While condensation on the interior or exterior of the glass is manageable, moisture between the glass needs swift attention by homeowners."

The experts at Simonton Windows offer several free consumer booklets on how to know when it's time to replace your windows, energy efficiency of windows and selecting windows for a new home. The company has also introduced the new brochure, "Understanding Condensation in Your Home." Consumers may call 1-800-746-6686 to request free copies of these brochures or visit the company's Web site at <http://www.simonton.com/Information/Tips/> for more information.



SERVICE ON THE LEVEL

QUALITY RESIDENTIAL & COMMERCIAL CONSTRUCTION, DESIGN AND DRAWINGS SINCE 1928

OTTE CONSTRUCTION COMPANY
OCC BUILDERS LLC

521 S. Centennial Road, Wayne, NE 402.375.2180 • 402.375.3123 (fax) www.otteconstruction.com

REMODELING, ROOM ADDITIONS OR A NEW HOME



Home sweet home...

Protect all that you've built with **Safe. Sound. Secure.®** insurance from Auto-Owners Insurance.

Northeast Nebraska Insurance Agency

Wayne 375-2696 • Wakefield 287-9150 • Laurel 256-9138



MOHAWK Anniversary SALE

Now through Oct. 27

Wear-dated Nylon Embrace Smartstrand Color Wall Armormax Hardwood Select Mohawk Carpet Tiles

SCRANTON FLOORING & SUPPLY
711 W. Michigan • Norfolk, NE • 402-379-1878
www.scrantonflooring.com Open Daily except Sunday or call for an appointment

EPA encourages homeowners, communities to care for septic systems during SepticSmart Week, Sept. 22-26

EPA will hold its second annual SepticSmart Week on Sept. 22-26. SepticSmart Week outreach activities encourage homeowners and communities to care for and maintain their septic systems. Nearly one-quarter of all American households depend on septic systems to treat their wastewater.

Failure to maintain a septic system can lead to back-ups and overflows. This can result in costly repairs, polluted local waterways and risks to public health and the environment.

"When homeowners protect their septic systems, it's good for their health, their neighbors' health, and their pocketbooks," said Ken Kopocis, Deputy

Assistant Administrator in EPA's Office of Water.

During SepticSmart Week, EPA will provide homeowners with tips for septic maintenance, including:

Protect It and Inspect It: Homeowners should generally have their system inspected every three years by a licensed contractor, and have their tank pumped when necessary, typically every three to five years. Many septic system failures occur during the winter holiday season. Therefore, EPA encourages homeowners to get their septic systems inspected and serviced now before licensed inspectors' schedules fill up

These plants can improve indoor air quality

Indoor air quality is not often an issue in the warmer months, when many homeowners open their windows to let the fresh air of the great outdoors enter their homes in abundance. But once the temperatures begin to dip and windows start to close, indoor air quality can suffer. Musty air is not only uncomfortable, it's also unhealthy.

Volatile organic compounds, or VOCs, can build up inside a home, especially when windows are kept shut for long stretches of time, which is often the case in winter. Indoor plants can counter such stale air, in some cases filtering out VOCs to make the air inside a home more breathable and healthy. The following are a handful of houseplants that can improve indoor air quality.

• Aloe: Many of us know aloe for its restorative properties with regard to treating burns and cuts, but aloe also improves indoor air quality by helping to clear a home of the byproducts, including formaldehyde, of chemical-based household cleaners. Aloe loves the sun, so if you hope to keep an aloe plant healthy through the winter, be sure to place the plant in a window that gets lots of sun exposure throughout the day.

• Gerber daisy: Like aloe, a gerber daisy needs ample sunlight, and tends to only withstand winters in warmer climates. But homeowners who live in such climates may still keep their windows closed in winter, and those that do can use these colorful, low-maintenance flowers to remove trichloroethylene, a chemical that clothes may be exposed to during the dry cleaning process.

• Golden pothos: The golden pothos can survive a winter, but homeowners should be careful not to let the plant dry out, which can happen if they are directly exposed to sunlight. A golden pothos vine will grow quickly, so a hanging basket is a great way to keep one inside a home, where the plant can help fight formaldehyde.

• Ficus benjamina: Also known as a weeping fig, the ficus benjamina can be difficult to overwinter. But that does not mean your ficus benjamina, which can filter pollutants such as benzene, formaldehyde and trichloroethylene from a home, won't make it through the winter. You just need to figure out the right watering and light conditions for the plant. Such conditions can be discussed with a gardening professional.

around the holidays.

Think at the Sink: Avoid pouring fats, grease and solids down the drain. These substances can clog a system's pipes and drainfield.

Don't Overload the Commode: Only put things in the drain or toilet that belong there. For example, coffee grounds, dental floss, disposable diapers and wipes, feminine hygiene products, cigarette butts and cat litter can all clog and potentially damage septic systems.

Don't Strain Your Drain: Be water efficient and spread out water use. Fix plumbing leaks and install faucet aerators and water-efficient products.

Spread out laundry and dishwasher loads throughout the day — too much water at once can overload a system that hasn't been pumped recently.

Shield Your Field: Remind guests not to park or drive on a system's drainfield, where the vehicle's weight could damage buried pipes or disrupt underground flow.

EPA's SepticSmart program educates homeowners about proper septic system care and maintenance all year long. In addition, it serves as an online resource for industry practitioners, local governments and community organizations, providing access to tools to educate clients and residents.

RE-ROOFING? COUNT ON WC TO HELP YOU SAVE!

RENT THIS ROLL-OFF
Free Delivery!
INDIVIDUAL & CONTRACTOR DISCOUNTS AVAILABLE

WASTE CONNECTIONS, INC.
Connect with the Future®

1801 Wood Street Norfolk, NE 68701

Call 402-644-8300 Toll Free 800-871-5566
www.norfolkwasteconnections.com

Inspire • Dream • Create



Man-A-Mountain TILE & STONE

We Carry Tile, Natural Stone, Glass, Metal And So Much More!
Let Our Showroom Inspire You...
May You Dream Of The Possibilities...
We'll Help Create The Look You Desire...

*Backsplashes • Showers
Fireplaces • Floors And More*

Mon.-Fri. 10 a.m.-6 p.m.; Sat. 10 a.m.-3 p.m.
715 W. Norfolk Ave. • Norfolk
402-316-3341

BURO-LAST® Roofing

Authorized Midland Garage Door Dealer

15 Year 100% Labor & Material Warranty

Sales • Service Installation

PAULSON CONSTRUCTION
Wayne • Office 402-375-5668 • Cell 402-680-8770
28 Years Experience in Roofing Systems

How homeowners can reduce their monthly expenses

Saving money is a priority for many people. But reducing monthly expenses is typically a bigger concern for homeowners, especially new homeowners adjusting to life with a mortgage, higher energy bills than they likely had while renting and other costs associated with owning their own homes.

Home ownership is a dream for many people, but the realization of just how expensive owning a home can be is often eye-opening once you get

the keys and move in. Once the initial sticker shock has worn off, homeowners should know that the cost of home ownership need not be so steep. In fact, there are several ways homeowners can cut costs without drastically changing their lifestyle.

•Combine your insurance coverages. Many lenders mandate that borrowers carry homeowners insurance for their homes. The cost of coverage varies from company to company, and one of the ways homeowners can reduce the



cost of their homeowners insurance is to bundle their homeowners coverage with their auto insurance. Some companies provide discounted premiums as high as 15 percent for policy holders who combine their homeowners and auto insurance coverage. Speak with your current provider to determine if combining your coverage could save you money. If the savings are not significant, shop around for an insurance company that can offer you the lower price you desire. Just be sure the company is accessible and reputable.

•Refinance your mortgage. Refinancing your mortgage is another great way homeowners can save a substantial amount of money. Even if you only recently purchased your home, your lender might be willing to refinance your mortgage with a lower interest rate. Depending on the amount of time and money left on your loan, reducing your interest rate by 2 percent can save you a substantial amount of money on your monthly mortgage payment, which can add up to considerable savings on the total

interest you will pay over the life of the loan. If you think your interest rate is a tad too high, consult your lender and discuss refinancing at a lower rate.

•Bundle your services. More and more consumers have decided to bundle their Internet, phone and television packages. Consumer Reports found that bundling just two of those services instead of buying them from separate providers can save consumers between 40 to 60 percent depending on where they live.

Rates for bundling packages often come with an expiration date, but a Consumer Reports survey found that even those packages come with some wiggle room. In their 2011 Annual Telecom Survey, Consumer Reports found that one-third of survey participants attempted to negotiate a lower rate for their bundled services, and 90 percent of those efforts were successful. When negotiating, discuss lower prices for bundling as well as extending the package beyond the current expiration date.

**From Lumber
to Shingles ...
We Have It All!!**



Miller Building Supply

205 Main Street, Wakefield, NE
Phone: 402-287-9032

**Looking to build a new home??
Lots Available - Angel Acres**



Plans can be made
to fit your specifications!

**BENSCOTER
DEVELOPMENT**
Call 402-833-5000 or
402-369-2459 for details



**ATTENTION
FIRST TIME HOME BUYERS!**
You may be eligible to qualify for a 0% interest down payment assistance loan through our purchase/rehab/resale program. Visit with your real estate agent or contact Kari Wren at Wayne Community Housing Development Corporation at 402-375-5266 to determine your eligibility!

**First Time
Homebuyers
Class
October
7 and 9**

Contact Kari Wren at
Wayne Community Housing
Development Corporation
402-375-5266 to secure your seat

Remodeling insurance can protect homeowners

Many steps are involved in a successful home remodeling project. A common mistake made by homeowners is failing to consult with a homeowners' insurance agent before beginning a major home overhaul.

The National Association of Insurance Commissioners advises reviewing your home insurance policy before any significant work is done on your home. The right amount of coverage will protect your assets both during construction and afterward when your home is worth more.

According to the independent consumer insurance Web site Insure.com, one in four remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your coverage to compensate for renovations done on the home. Many insurance companies require you to insure your home for at least 80 percent of its replacement value. If you have added an extension or installed an inground pool, you may have raised the value of your property enough to necessitate an insurance policy change.



Begin by talking with your insurance company and explain the scope of the planned renovations. Inquire whether you will need to update or amend your current insurance policy to protect yourself financially during the renovation. This is particularly important for those who will be doing the work themselves or asking a friend or family member for help. While many contractors have business and general liability insurance to protect themselves if a worker is injured, homeowners may need sufficient liability protection in the event a non-contractor gets hurt working on your home. Your insurance company may have other types of insurance to protect you further if you are planning a very large project. Failure to ask about coverage before starting the renovations puts you at risk.

If you will be using contractors and subcontractors, be sure that they are insured and bonded. Should they damage your home or be injured during the renovation, their insurance will cover any resulting expenses. However, if

they are not insured or bonded, you may be held liable through your own insurance policy or you may have to pay out of pocket.

Keep all receipts and document the progress of the renovation. You may need this information to present to your insurance carrier after the renovation is complete. This way you can request a new appraisal of the property and secure adequate insurance coverage.

Certain improvements may make

you eligible for discounts. For example, a new heating system, energy efficient appliances or an alarm system may qualify you for rebates or lower premiums.

Homeowners may think they have covered all of their bases when preparing for a home renovation project. However, it also is essential to consider insurance needs before you begin work and then again when the project has been completed and the value of the home has increased.

**BEHLEN
Building Systems**

OTTE
CONSTRUCTION COMPANY
OCC BUILDERS LLC

402.375.2180
www.otteconstruction.com



Windows • Siding • Doors • Gutters

See more at Our Showrooms:
Norfolk
Sioux City
Columbus

Window World
"Simply the Best for Less"

Free Estimates
1-800-232-6023

WindowWorldnen.com

Green ways to embrace shorter, colder days

The arrival of autumn ushers in cooler days and less hours of sunshine. As much of the country turns its clocks back an hour, night descends that much earlier, prompting a greater reliance on artificial light and electricity.

When the time comes to turn clocks back, eco-conscious men and women can employ various strategies to conserve energy.

- Change light bulbs. Traditional incandescent bulbs are not the most



Turn lights off in unoccupied rooms to conserve energy.

energy efficient option available. The United States Department of Energy says incandescent bulbs use a lot of energy to produce light, but a significant amount of energy to produce heat as well. Ninety percent of the energy used by incandescent bulbs is given off as heat, so it is more economical and efficient to use a bulb that cuts down on heat production. Compact fluorescent lamps, or CFLs, qualified by ENERGY STAR use about one-fourth the energy and last ten times longer than a comparable incandescent bulb that puts out the same amount of light. Light-emitting diode, or LED, bulbs are a much more energy-efficient option, and LEDs last 25 times longer than incandescent bulbs.

- Turn lights off when rooms aren't being used. It can be tempting to turn on all of the lights on in a home when darkness arrives. But this wastes both energy and money. Turn lights off when

you exit rooms. Try to gather the family in a centralized location that is full of ambient and task lighting in an attempt to concentrate lighting usage rather than spreading it out all over the house.

- Rely on timers or automated systems. Standard timers or more complex app-synced house management systems enable homeowners to turn their lights or even appliances on and off at key times. Those with a smartphone or tablet can log in and manage their homes from a remote location, turning lights on or off or adjusting their thermostats at their convenience.

- Turn down the temperature. The California Energy Commission says for every degree a person lowers the heat in the 60- to 70-degree range, he or she will save up to 5 percent on heating costs. Set the thermostat low at night when residents are under warm blankets and quilts, and lower the thermostat when the house is empty. Furthermore, homeowners can turn down the thermostat on hot water heaters and even dishwashers, which can help save as much as 11 percent on water heating costs.

- Look to alternative heat and lighting sources. A warm, inviting fire can light up a room and also provide supplementary heat. Pellet stoves, or those that burn a highly concentrated fuel source that is energy efficient and environmentally friendly, may prove a worthwhile investment. Many heating stoves continue to give off ambient heat long after their flames have been extinguished. And centrally located stoves can heat most of a home at a fraction of the cost of traditional forced-air systems.

- Put south- and west-facing windows to use. Place solar-powered devices next to an open window during daylight hours to charge when the sun is at its brightest. Use solar-powered lamps, radios and even phone charges once the sun sets. Windows that get a lot of warm sunlight can be draped in dull, black curtains to incubate rooms that need warming. The black fabric will absorb the sun's heat, naturally heating a room.

- Trim shrubs and trees. Make the most of sunlight when it's available by allowing the sun's rays to reach the interior of the home. Prune dormant trees and shrubs so that the home will get plenty of sunlight.

- Spend time outdoors. Make the most of daylight hours by spending as much time outdoors as possible. Read books outside or do homework at the patio table, reducing reliance on indoor lighting. Sunlight can make ideal task lighting for arts and crafts projects as well.

There are many ways to conserve energy and become less reliant on artificial light as daylight hours gradually dwindle.



Developing the area

Numerous homes are in various stages of completion in the Western Ridge subdivision in Wayne. Located just west of Greenwood Cemetery, the area offers a number of opportunities for those seeking to become homeowners. Included in the development are homes for sale that have been pre-built and lots available to purchase and design a home to meet the owners needs and wants.

Raccoons, skunks, opossum, maybe armadillo damaging turf

By Ruth Vonderohe, UNL Extension Educator

Wildlife such as raccoons, skunks, and opossums can damage lawns by peeling back turf or uprooting turfgrass to forage for soil insects and earthworms.

Now that armadillos have been found in Nebraska, be aware these, too, can cause turf damage when foraging.

The best way to reduce damage to

turf is to deter wildlife from the area. Trapping is also an option. The UNL NebGuides, Controlling Raccoon and Opossum Damage and Dealing with Skunks, provide guidelines on habitat management as well as trapping.

Controlling white grubs can still be done with Dylox, but it may take 7-10 days before grubs die and animals will continue to feed.

Source: UNL Horticulture Update for September 2014.



- Remodeling • New Construction
- Additions • Windows & Siding • Roofing
- Concrete Work • Machine Shed Floors
- Basement Floors
- Driveways • Colored Stamped Concrete
- Sentinel Steel Building Construction

Competitive Prices • Insured • Free Estimates

Call Chad at 402-369-0467

Why should you take the heat?

After all, we just made your neighbors cool & relaxed!

Whether you are building a new home or just updating your current heating & cooling system:

Zach Heating & Cooling is your local Lennox® Dealer with everything you'll need to be comfortable.

Lennox® Heat Pumps

- The most quiet & efficient heat pump you can buy.
- Up to 18.6 SEER and 9.30 HSPF efficiency ratings. Nearly twice as efficient as a standard a/c.
- Quality you can trust.
- Qualifying units eligible for \$500 rebate through City of Wayne.

Lennox® Air Conditioners

- The quietest central air conditioner you can buy.
- Approximately 40 times quieter than a standard a/c.
- Meets or exceeds EPA guidelines for energy efficiency.

ZACH HEATING & COOLING

305 S. Main Street • Wayne, NE
402-375-3555



HOME COMFORT SYSTEMS
Innovation never felt so good.™

Your local independent Lennox Dealer for over 50 years!

Great Mortgage Rates won't last forever!



Act now to take advantage of incredible rates on home mortgages. Our experienced loan officers are here to answer your questions and help you secure the sensible home mortgage you need to open the door.



Take advantage of the lowest interest rates in history and stop in or call Mike today!

321 MAIN STREET • WAYNE, NE 68787 • 402-375-2043

www.fmbankne.com



Upgrade Your Living at Discount Furniture



- Dining Room Sets
- Rockers
- Bedrooms Suites
- Sofas
- Curio Cabinets
- Love Seats
- Recliners

N. Hwy 15 & 104 Main St. • Wayne, NE • 402-375-1885

DJ Home Improvement & ROOFING

402-379-2905



www.DJHomeImprove.com

1909 Vicki Lane, Norfolk

DJ Home Improvement
wants to **THANK Wayne** and
the surrounding communities
for making us the **#1 Home**
Improvement Company.

Fully Licensed and Insured

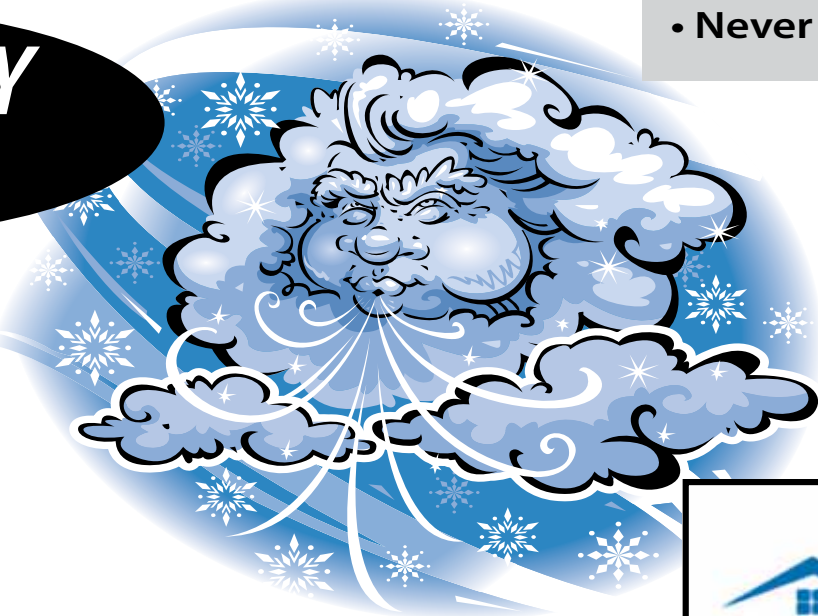
New Roofs, Re-Roofing, Sheet Metal, Asphalt and Cedar Shake
Specializing in Skylights!

All Roofs Backed by Our 10-Year Labor Guarantee
Most Roofs Completed Within 10 Days of Agreements!

**NO MONEY
DOWN**

MEMBER OF NATIONAL
ROOFING & CONTRACTORS
ASSOCIATION SINCE 2005

PROUDLY A MEMBER
OF THE BETTER BUSINESS
BUREAU SINCE 2001



We Can Get Your
Roof Done
BEFORE Old Man
Winter Comes!



HELPFUL HINTS:

- Always request a written estimate with price and scope of services before showing any insurance papers.
- Check to make sure they are LOCAL.
- Check with the Better Business Bureau.
- Question door-to-door salesmen.
- Be wary of significantly low bids.
- Don't sign anything you don't understand.
- Don't pay upfront for work.
- Check references.
- Never sign a blank contract.

Call Us For a FREE ESTIMATE!

If you need help with your insurance with the recent storm, we can help.

YOUR GUIDE TO FALL HOME IMPROVEMENT



The Wayne Herald
September 25, 2014

How to improve indoor air quality in your home

With winter on the horizon, homeowners who live in locales with harsh winters are preparing their homes for a season spent largely indoors. Unlike the other seasons of the year, when homeowners can comfortably air out their homes by opening windows, winter offers no such opportunities to let nature improve indoor air quality.

Such a reality can make a home uncomfortable as winter drags on. But that discomfort pales in comparison to the health risks presented by

poor indoor air quality. Radon, volatile chemicals from fragrances used in conventional cleaners and lead from house dust are just a few of the many sources of indoor air pollution commonly found in homes, and these pollutants can be especially harmful in winter, when many people spend more time indoors thanks to harsh weather.

But while you might not be able to change the weather so you can open windows in the wintertime, you can take steps to improve indoor air qual-

ity in your home.

•Clean the floors regularly. Dirty floors take their toll on a home's indoor air quality. Dust that's allowed to settle on floors may contain harmful chemicals and allergens that can lead to respiratory problems and additional uncomfortable health conditions. Clean your floors at least once per week during the winter months, ideally with a vacuum that's equipped with a HEPA filter. The HEPA filter is important because it can prevent dust and dirt from being blown back out of the vacuum in the exhaust. After you have vacuumed, mop the floors as well, as even the most effective vacuums leave potentially harmful dust particles behind. A once-over with a mop and some hot water can remove any lingering dust left behind by the vacuum.

•Place a floor mat near every entrance. Winter is a messy season, and it's easy to bring in the great outdoors when you enter your home during cold weather seasons. Dirt that sticks to your shoes may contain potentially harmful chemicals, so place a floor mat near any door where people routinely enter your home and politely ask that all who enter wipe off and remove their shoes before moving about the house.

* Dehumidify your home. Mold and dust mites thrive on moisture, so homeowners concerned about the moisture in their homes during the winter months can purchase a dehumidifier to control allergens and reduce moisture in the air. In addition to using a dehumidifier, you can control humidity in your home by using an exhaust fan when cooking, addressing leaky plumbing fixtures to prevent mold growth and making sure your clothes dryer is vented to the outside of your home.

* Choose naturally scented laundry products. Everyone wants their freshly cleaned clothes to smell good, but the price you pay when using laundry products that employ synthetic fragrances may be far more steep



Routinely vacuuming floors can improve indoor air quality in a home by preventing the buildup of dust mites and other harmful allergens.

than you realize. Such synthetic fragrances emit dozens of chemicals into the air, so choose naturally scented detergents, fabric softeners and dryer sheets when possible.

* Avoid plug-in air fresheners. Unless otherwise noted on the packaging, plug-in air fresheners likely contain volatile organic compounds, or VOCs, which can negatively impact both short- and long-term health. Instead of plugging in an air freshener to improve a home's interior aroma, slice fresh lemons and leave them out in the kitchen and keep fresh indoor plants in living areas. Studies from NASA have shown that indoor plants naturally purify indoor air by absorbing materials released by synthetic materials. As winter gets set to return, homeowners can employ several simple strategies to improve indoor air quality in their homes.

Need help with home improvement work?

Just Ask Us!

- Floor Sanders •Power Washers
- Drywall Lifts •Scissor Lift
- Tillers •Lawn Mower
- Lawn Aerator •Lawn Over Seeder
- Paint Sprayer •Concrete Saws
- Concrete Power Trowel •Jumping Jack
- Compactor •Bobcat Post Hole Digger & Smaller Ones
- Bobcat 500# Breaker
- Roof Nailers •Jack Hammers

True Value. Laurel True Value • 402-256-3400
START RIGHT. START HERE. Wattier's True Value • 402-337-0455

Program

(continued from page 6B)

screening bolsters its integrity and ensures that consumers can trust ENERGY STAR certified products, homes, and commercial facilities to deliver the energy savings promised by the label.

Partnership and Market Impact
A broad range of 18,000 partners across every sector of the economy drive the ENERGY STAR program's success—from manufacturers and trade associations, to retailers and efficiency program providers, to home builders and small businesses. ENERGY STAR has grown to represent products in more than 65 different categories, with more than 4.5 billion sold over the past 20 years. More than 1.4 million new homes and more than 20,000 facilities proudly carry EPA's ENERGY STAR certification, use dramatically less energy, and

are responsible for substantially less greenhouse gas emissions than their peers.

Increasing Efficiency
To move energy efficiency into the future, EPA continues to increase the stringency of ENERGY STAR performance specifications across all products, homes, buildings and plants. Today, an ENERGY STAR clothes washer uses about 70 percent less energy and 75 percent less water than a standard washer used 20 years ago.

In 2012, EPA completed the transition to new, more rigorous requirements for homes to earn the ENERGY STAR label. Homes certified under the new requirements are at least 15% more efficient than those built to the 2009 International Energy Conservation Code (IECC), and include additional energy-saving features to deliver a performance advantage of up to 30% compared to typical new homes.

Continuing Success through Partnerships
As a voluntary program, partnership is the driver for ENERGY STAR across all sectors. EPA promotes many types of partnerships, including youth partnerships. For the past few years, EPA's ENERGY STAR program has partnered with several youth organizations to reach families about the benefits of energy efficiency. Young people are not only receptive to the message of protecting the climate and willing to take action; they also influence their peers and families. EPA has worked with organizations such as the Boys and Girls Clubs of America, the Girls Scouts, and Do Something.org by providing these organizations important educational information and resources.

Tips offered for energy savings

Reducing your electricity consumption is an easy way to reduce your environmental footprint.

According to the U.S. Environmental Protection Agency, 39 percent of the energy used in America is used to generate electricity. Most of that electricity is generated from fossil fuels like coal, natural gas and oil, and generating those fossil fuels can increase the emissions of pollutants and greenhouse gases while contributing to climate change.

But electricity can be generated from renewable resources that do not generally contribute to climate change or air pollution. That's because these renewable resources, which include solar, geothermal and wind technologies, do not burn fuels. If such renewable resources are not accessible to you, then there are additional ways to reduce your electricity consumption.

When purchasing new appliances and electronics, purchase energy-efficient products and operate them efficiently. Energy-efficient windows can bring more natural light into your home, allowing you to rely more on natural light than electricity to brighten your home.

In addition, energy-efficient, properly insulated windows help both your home's heating and cooling systems to operate more

The ENERGY STAR label has grown into an incredibly valuable asset—to the environment, to consumers, and to the product manufacturers, home builders, and building owners and property managers who earn it. Today, 85 percent of Americans recognize the blue ENERGY STAR label. Of the households that knowingly purchased an ENERGY STAR certified product, about 75 percent credited the label as an important factor in their decision. The latest Good Housekeeping internal reader audit shows that at 92

percent, ENERGY STAR is now tied with Good Housekeeping in terms of brand influence.

Families and companies across America are improving the energy efficiency of their homes and businesses with help from ENERGY STAR in ways that cost less and help the environment. This success is possible because ENERGY STAR continues to deliver on its promise to America of cost-effective, relevant, and high-quality energy efficiency solutions. It's a partnership that works.

Energize your home with Energy Star Products

**Roofing • Windows
Doors
Insulation • Siding**

Call Guarantee to the Rescue for a **FREE** estimate!

Guarantee
Roofing • Siding • Insulation
2005 East 4th • Sioux City, IA • 712-277-3981 • 1-800-397-9119
www.GuaranteeRoofing.com

1102 Riverside Blvd. • Norfolk
402-371-0900 • 888-371-0908
www.canhammaytag.com

Offering sales and service and all major brands of home appliances. New and used appliances ON SALE everyday!

Canham MAYTAG
NORFOLK, NEBRASKA
371-0900

Amana **SAMSUNG** **MAYTAG**
JENN-AIR **Whirlpool** **LG**
KitchenAid **Speed Queen**

just down the road ...

Builder's Resource

Gerkin
WINDOWS & DOORS

Nebraska Built Replacement Windows

2 miles west of Wayne on Hwy 35
402-375-5386

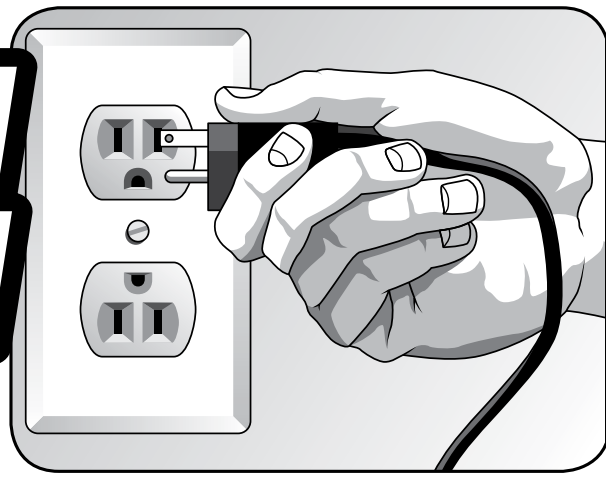
New! DUCT CLEANING
Call for **FREE** Estimate

Mold Remediation • Radon Mitigation
Asbestos Testing & Removal

ESI Environmental Services, Inc

214 West Norfolk Avenue
Norfolk, NE
402-371-7593

Handy Safety Tips



When you're preparing to do work around the house, it's a good idea to review some basic safety precautions.

- Special projects around the house keep millions of people busy every weekend. When doing this work, use your power tools safely. That means using electrical outlets with a Ground Fault Circuit Interrupter, or GFCI. A GFCI is a device that can protect your from electrical shock. They cut off power in less than a second if there is a problem. Have them professionally installed in kitchens, bathrooms and outdoor outlets.
- Thousands of fires are caused by faulty electric cords and plugs, resulting in hundreds of deaths and thousands of injuries each year. Take time to check your home for electrical safety. Make sure outlets are not overloaded. Make sure electrical cords are not damaged or placed under rugs or carpets. Follow safety instructions when using appliances. Test your smoke detectors and replace the batteries regularly.
- Electricity helps keep our modern lifestyle going. But if the electrical system in your house is outdated, you may be headed for trouble. Watch for these symptoms of electrical problems: replacing fuses or re-setting circuit breakers frequently; switch plates, outlet covers, cords or plugs that are warm; cut, broken or cracked insulation on electric wiring. If these symptoms are present, you need a safety inspection by a licensed inspector.
- Water and electricity. Two things that make our lives easier, and better. But as valuable as each one is, together they can be deadly. Water is a conductor of electricity, and if you're standing in water or wet while using an electrical appliance, you could be shocked or electrocuted. Keep all electrical appliances away from water and make sure your hands are dry when using appliances.

NORTHEAST NEBRASKA PUBLIC POWER DISTRICT

1410 West 7th
P.O. Box 350
Wayne, NE 68787
1-800-750-9277

How to inspect your furnace before winter arrives

It is almost time to bid adieu to the warm days of summer. Chilly afternoons followed by continually dropping temperatures are on the horizon, and fall is the perfect time to service the home furnace to ensure it is ready to withstand the demands of winter. Furnace maintenance should be done on a regular basis. The best time to do so is in late summer or early fall, when you still have enough time to address any problems before it gets too cold outside.

HVAC systems malfunctions are typically caused by one of a handful of common problems. Inspecting certain components can help to guarantee a furnace is in working order when the first cold days arrive.

Filter and air intakes

After several months of running the air conditioning, the filter on the heating and cooling system may need to be changed. Check the condition of the filter to see if it is heavily soiled. Furnace filters are relatively inexpensive. Since this thin barrier will be responsible for cleaning the air you breathe, it is important to keep a fresh filter in the unit. A clogged, dirty filter will reduce the efficiency of the HVAC system and may contribute to poor indoor air and allergies.

Check the air intakes around the house for obstructions. Do not place furniture directly in front of intakes or venting that delivers air to the home, as this can compromise air flow and force the unit to work harder. Without adequate air flow through the system, the furnace may not turn on.

Many systems also have some sort of external vent or exhaust pipe. Check that the area is free of leaves, debris and animal nests. Again, any blockages can impede the efficiency of the unit or cause it to fail.

Thermostat

Very often a furnace may not turn over because the thermostat is faulty. Many a homeowner has spent money

to have a service person come out to examine the furnace, only to learn they only need a new thermostat or battery in the thermostat.

Check the thermostat against a separate thermometer to ensure that it is reading the right temperature in the house. Raise the setting a few degrees to test if the heat kicks on.

Fuel

Furnaces are powered by various energy sources. Electricity, gas or oil may be involved in the process. If fuel is not being delivered to the furnace, the pilot will not light and warm the air to be blown through the house. Some systems have an emergency shut-off switch that will halt fuel delivery to the unit. It's easy for these switches to be flipped accidentally if a furnace is located in a high-traffic area. Make sure the switch is in the "on" position before reporting a problem.

In addition to these steps, you may want to vacuum the vent screens around the house. This will reduce the amount of dust blown around. Also, if the furnace exhausts into a flue, be sure that the exhaust route is clear so that carbon monoxide does not back up into the home.

Many homeowners are fully capable of inspecting their furnaces to ensure they are ready for winter. If anything seems out of place or malfunctions, consult with an HVAC professional to make repairs.



Installing a fresh furnace filter is one way to ensure the furnace runs smoothly through the winter.

The Genuine. The Original.

OVERHEAD DOOR CO. OF NORFOLK

• Garage Doors & Openers • Residential/Commercial/Industrial
• Free Estimates • Thermocore Insulated Doors
• Repairs on All Makes • Springs, Cables & Sections Replaced

www.overheaddoor.com/norfolkne/

GENIE Sales • Installation • Service

1801 South 13th Norfolk 379-0169 Toll Free 1-800-491-0162

Paint-free ways to brighten your home

Autumn is a beautiful time of year, marked by pleasant temperatures and



Colorful flowers and throw pillows can brighten a home's interior with minimal financial investment on the part of homeowners.

colorful fall foliage. But as vibrant as nature can be in the weeks after summer has ended, homeowners know that the shortened days of autumn mean less light inside their homes, which can become dreary even in the weeks before the arrival of winter.

Many homeowners pick up their paintbrushes in an effort to make their homes more colorful. But homeowners need not embrace their inner Picasso to brighten their homes' interiors. The following are a handful of paint-free ways to add some splashes of color to your home this fall.

•Bring nature inside. Flowers and plants can make colorful additions to a home's interior. Flowers tend to be aromatic, which can make a stuffy house in which windows need to be kept closed a lot more pleasant. Plants and flowers also can improve indoor air quality. Several studies, includ-

ing one published in the Journal for the American Society for Horticultural Science, have shown that houseplants improve indoor air quality by filtering out volatile organic compounds, or VOCs, that can be harmful to human health. That's especially important come late fall and winter, when homeowners typically shut their windows and keep them shut until spring, making it difficult for fresh air to enter a home.

•Invest in some colorful throw pillows. Natural sunlight brightens a room come spring and summer. But sunlight is increasingly scarce as fall turns into winter, and rooms that do not boast too many colorful accents can quickly grow drab as summertime sunlight dwindles. Instead of buying new furniture, invest in some colorful throw pillows to give a room a more vibrant look. Patterns can be mixed and matched to provide some contrast and transform a room from somewhere to spend time into a sight to behold.

•Paper the walls. While many of today's homeowners prefer paint to wallpaper, those who want a less permanent solution to brighten up their homes may want to consider removable wallpaper. Such paper is less expensive than traditional wallpaper, and many do-it-yourselfers find removable wallpaper is easy to both install and remove. Choose a colorful pattern that can turn an otherwise plain wall into a potent palette that adds some life to your home's interior. Because removable wallpaper does not require a significant financial investment, you can experiment with various colors or change things up each month if you so desire.

•Add some artwork. Another way to add color to the walls inside your home without dusting off your paintbrush is to hang some colorful artwork. Paintings that feature bold colors tend to draw your immediate attention when you enter a room, and that quality can make you forget the room

is not benefitting from natural light. If you want to go the extra mile, find a painting that features colors which match throw pillows or other accessories in the room. This way your walls and your accessories are working in concert to make a room more colorful.

•Rug it out. A patterned throw rug is another accessory that can effectively brighten a room without much effort or financial investment on the part of homeowners. When choosing a throw rug, find one that's colorful but

does not clash considerably with existing furnishings, as you don't want the rug to draw attention for all the wrong reasons. You have more freedom with regard to rugs if you're furnishing an empty room, as you can choose whichever rug you look and then choose additional furnishings based on the rug.

Homes tend to darken as late fall turns into winter. But homeowners can brighten their homes in various ways, even if they prefer not to paint.

Tri-State Sew & Vac

PFAFF & Janome Dealer

- *Free extended warranty
- *Free Lifetime instruction
- *Trades wanted * We service sewing machines

www.tristatesewandvac.com

Tri-State Sew & Vac, Inc.

1551 Indian Hills Drive Suite 5
Sioux City, Iowa 51104

tristatesew1vac@msn.com

712-258-1188 • Toll Free 888-262-2376



JASON SEARS

FLOORING

Floor Coverings & Installation

JASON SEARS Owner/Installer

402-640-3375

509 Dearborn St.,
Suite B
Wayne, NE

Open by Appointment

GERHOLD Concrete Co., Inc.

Subsidiary of Lyman-Richey Corp.

www.gerholdconcrete.com

Landscape Edgers • Concrete Blocks • Crushed Limestone
Mortar • Masonry Supplies • Rockwood Retaining Wall Block
Ready Mix Concrete • Fence Line Feed Bunk

Wayne, Nebraska 402-375-1101
Laurel, Nebraska 402-256-9905
1-800-903-1101

ENERGY STAR program provides valuable information to consumers

ENERGY STAR is a U.S. Environmental Protection Agency (EPA) voluntary program that helps businesses and individuals save money and protect our climate through superior energy efficiency.

The ENERGY STAR program was established by EPA in 1992, under the authority of the Clean Air Act Section 103(g). Section 103(g) of the Clean Air Act directs the Administrator to "conduct a basic engineering research and technology program to develop, evaluate, and demonstrate non-regulatory strategies and technologies for reducing air pollution."

In 2005, Congress enacted the Energy Policy Act. Section 131 of the Act amends Section 324 (42 USC 6294) of the Energy Policy and Conservation Act, and "established at the Department of Energy and the Environmental Protection Agency a voluntary program to identify and promote energy-efficient products and buildings in order to reduce energy consumption, improve energy security, and reduce pollution through voluntary labeling of or other forms of communication about products and buildings that meet the highest energy efficiency standards."

Under EPA's leadership, American consumers, businesses, and organiza-



thirds of greenhouse gas emissions in the United States. ENERGY STAR has been instrumental in reducing this energy use in order to realize significant greenhouse gas (GHG) emission reductions - contributing to important health and environmental benefits by addressing the challenges of climate change while strengthening our economy. ENERGY STAR benefits have grown steadily over time, nearly tripling in the last decade.

Partnerships have been key to this success. Organizations from small school districts to large Fortune 500 companies have embraced the value of ENERGY STAR and made it their own. As of December 2012, families and businesses have realized estimated savings of more than \$239 billion on utility bills and prevented more than 1.9 billion metric tons of greenhouse gas emissions over the past two decades. The interplay of government, business, and market forces brought together through ENERGY STAR has changed the energy efficiency landscape.

Program Integrity

To maintain consumer trust and improve the oversight of ENERGY STAR certified products, homes, and commercial facilities, EPA has implemented third-party certification requirements and testing.

•For Products: In order to earn the label, ENERGY STAR products must be third-party certified based on testing in EPA-recognized laboratories. In addition to up-front testing, a percentage of all ENERGY STAR products are subject to "off-the-shelf" verification testing each year. The goal of this testing is to ensure that changes or variations in the manufacturing process do not undermine a product's qualification with ENERGY STAR requirements.

•For New Homes: Verification of a home's energy efficiency by a third-party organization is mandatory for earning the ENERGY STAR label. There are two paths to certify a home to earn the ENERGY STAR.

The Prescriptive Path is based on a predefined package of improvements, while the Performance Path is based on a customized package of upgrades. The National Program Requirements define the core energy efficiency specifications for both the Prescriptive and Performance Paths.

Both the Performance and Prescriptive Paths require completion of four inspection checklists:

- Thermal Enclosure System Rater Checklist
- HVAC System Quality Installation Rater Checklist
- HVAC System Quality Installation Contractor Checklist
- Water Management System Builder Checklist

These checklists include building science practices that promote improved comfort, indoor air quality, and durability in certified homes. The Inspection Checklists document contains the four checklists that every home certified under Version 3 must complete.

• For Commercial Buildings: Buildings achieving a score of 75 or higher using Portfolio Manager must be verified by a Licensed Professional (Professional Engineer or Registered Architect) to be eligible to apply for the ENERGY STAR. The Licensed Professional must verify that all energy use is accounted for accurately, that the building characteristics have been properly reported (including the square footage of the building), that the building is fully functional in accordance with industry standards, and that each of the indoor environment criteria has been met.

•For Industrial Plants: A Professional Engineer must certify that the information used to calculate the plant's 75 or higher energy performance score is correct. In addition, the plant must satisfy EPA environmental compliance criteria screen.

The program's emphasis on testing, third-party review, and compliance

See PROGRAM, page 7B

It's time to control yellow jackets

By Jonathan Larson
UNL Extension Educator

Late summer is the season for yellow jacket wasps, but there are steps that can be taken to control them.

"Yellow jackets are some of the more common stinging insects homeowners may encounter," said Jonathan Larson, University of Nebraska-Lincoln Extension educator in Douglas/Sarpy counties.

Based on reports to some extension educators, yellow jackets seem to be more common this year. Larson said he's had about 50 people contact him the last two weeks. "I would guess that the kind of wet summer with high but not hot temperatures helped them survive better this year in comparison to the drought-stricken summers of the last two years," he said.

These social wasps build their nests underground in abandoned rodent burrows, under compost piles, in voids of wood and sometimes in trees or shrubs. The nest is constructed out of paper and holds the queen and her many workers, Larson said. Yellow jacket colonies can number between 500 and 5,000 individual insects. The nest is annual, meaning that only new queens survive for the winter, the rest die out at the first hard freeze of the year.

A yellow jacket worker is about ½ inch long with alternating yellow and black bands on the abdomen. They will look different than honey or bumble bees as these beneficial pollinating insects have hairy bodies, while the yellow jacket is smooth and glossy in appearance. They are an important health pest due to their aggressive nature when disturbed and the fact that individual wasps can sting mul-

iple times.

These wasps are carnivorous and feed on a variety of insects and spiders, but also enjoy finding sweet treats such as soda pop or fruit at a picnic. While they are not important pollinators, they do help control pests such as caterpillars.

Encounters with humans often occur during mowing or when working with outdoor trash cans. An upswing in foraging activity occurs as summer ends, which results in an increase in cases of people being stung. If a colony has

also provide strong control. Successful control is dependent upon getting the insecticides inside the colony. Spraying wasps that are flying in your vicinity or that are visible outside of the nest will not lead to total elimination. Therefore, locate the entrance to the nest and then spray or sprinkle the insecticide into the entrance at dusk and leave the area. Wait at least 24 hours and return to see if the job has been finished. If not, repeat the previ-

ous steps. After successful elimination, seal the entrance with soil, wood, or caulk (depending on nest location) so that reestablishment doesn't occur.

Both aerosols and dusts will work for ground or cavity nests but the jet propelled aerosols are best for aerial nests. Non-chemical control of yellow jackets includes using solid waste receptacles (i.e. no wire mesh) that have wasp-tight lids to prevent workers from entering the can.





FALL SPECIAL

3 ROOMS CLEANED FOR \$99

5 ROOMS CLEANED FOR \$159

Stanley Steemer — Jeff Holt

Toll Free 1-800-STEEMER or 402-833-5050

Minimum charges apply. Must present coupon at time of cleaning. An area is defined as any room up to 300 square feet. Baths, halls, staircases, large walk-in closets and area rugs are priced separately. Sectional sofas may not be separated. Sofas over 7 feet and certain fabrics may incur additional charges. Residential only. Valid at participating locations only. Not valid with any other coupon. Some restrictions may apply.



Give Your Home A New Look



Surface Solutions is amazing! From customer service to the final product, we cannot be happier. We would recommend them to anyone!"

Kellie and Kathy Bork

Providing Quality & Value Since 1995

712-943-3311 • 800-845-0848

www.surfacezol.com

REFACE Cabinets	RESURFACE Tile Countertops Showers Bathtubs	INSTALLATION Acrylic Bathtub Liners Acrylic Surrounds Shower Systems Safeway Step New Countertops
---------------------------	--	--



Surface Solutions
RESTORATION SPECIALISTS

Feel at Home with Security Bank



Whether you are looking to buy, build, or remodel — our experienced lenders at Security Bank are ready to help meet your needs. Stop in to speak with one of our loan officers today.

You can also fill out our easy online application at www.mysecbank.com. Complete your loan application when it's convenient for you and from the comfort of your own home!

Security Bank Laurel Osmond Allen Hartington Coleridge

402.256.3247 402.748.3321 402.835.2424 402.254.2455 402.283.4251

www.mysecbank.com

Introducing Strong & Durasport Spas



We Offer Service on All Pool and Spas
Free Water Analysis
Refelting and Repairing of Pool Tables



Now Offering a Hardcover option

Tropical Waters

402-371-3224 1001 S. Victory Road
www.tropicalwaters.net Norfolk, NE

THE **final TOUCH** right next door ...



family friendly carpets

Organized Living ventilated closet shelving

HunterDouglas energy saving window coverings

Echelon kitchen & bath cabinetry

valspar smooth rolling interior paint

110 south logan wayne 375-2035

Remodeling insurance can protect homeowners

Many steps are involved in a successful home remodeling project. A common mistake made by homeowners is failing to consult with a homeowners' insurance agent before beginning a major home overhaul.

The National Association of Insurance Commissioners advises reviewing your home insurance policy before any significant work is done on your home. The right amount of coverage will protect your assets both during construction and afterward when your home is worth more.

According to the independent consumer insurance Web site Insure.com, one in four remodeling projects will increase the value of a home by more than 25 percent, so there's a good chance you will need to increase your coverage to compensate for renovations done on the home. Many insurance companies require you to insure your home for at least 80 percent of its replacement value. If you have added an extension or installed an inground pool, you may have raised the value of your property enough to necessitate an insurance policy change.

Begin by talking with your insurance company and explain the scope of the planned renovations. Inquire whether you will need to update or amend your current insurance policy to protect yourself financially during the renovation. This is particularly important for those who will be doing the work themselves or asking a friend or family member for help. While many contractors have business and general liability insurance to protect themselves if a worker is injured, homeowners may need sufficient liability protection in the event a non-contractor gets hurt working on your home. Your insurance company may have other types of insurance to protect you further if you are plan-



ning a very large project. Failure to ask about coverage before starting the renovations puts you at risk.

If you will be using contractors and subcontractors, be sure that they are insured and bonded. Should they damage your home or be injured during the renovation, their insurance will cover any resulting expenses. However, if they are not insured or bonded, you may be held liable through your own insurance policy or you may have to pay out of pocket.

Keep all receipts and document the progress of the renovation. You may need this information to present to your insurance carrier after the renovation is complete. This way you can request a new appraisal of the property and secure adequate insurance coverage.

Certain improvements may make you eligible for discounts. For example, a new heating system, energy efficient appliances or an alarm system may qualify you for rebates or lower premiums.

Homeowners may think they have covered all of their bases when preparing for a home renovation project. However, it also is essential to consider insurance needs before you begin work and then again when the project has been completed and the value of the home has increased.

For Your Fall Lawn Care Needs ...

- Spraying
- Hedge Clipping
- Fall Clean Up

Hytrek Lawn Service
Toni Hytrek, Owner
Wayne, NE
402-375-5180
Cell: 402-369-1561

Temps are dropping so let's make sure your energy costs do the same



It's time to start thinking about cooler temperatures and what you can do to keep your energy costs down this winter. Through the Nebraska Dollar and Energy Saving Loans program, SNB can provide loans at lower interest rates than normal for home improvements. Here's a sample of what's covered¹:

- Insulation added to walls, floors, ceilings, attics
- Storm windows and doors
- Fireplace inserts
- Programmable thermostats

Come visit or call us today to find out more about our energy loans.

*Hometown People.
Hometown Spirit.*



STATE NEBRASKA BANK & TRUST

(402) 375-1130 www.statenebank.com 122 Main Street Wayne, NE 68787

¹See the Nebraska Energy Office's website for complete list at <http://www.neo.ne.gov/loan/index.html#typical>

Home improvement glossary

Understanding the terminology used in the home improvement and construction industries can help homeowners be better informed and involved in projects around their homes. The following are some common industry terms.

Aggregate: Crushed rock used in many asphalt applications.

Ampacity: The amount of current a wire can safely carry.

Asbestos: A fibrous material that was once used widely in building materials but is linked to cancers of the lung and lung cavity.

Backfill: Soil or gravel used to fill in against a foundation.

Beam: Horizontal framing member designed to carry a load from joists or a roof.

Butt joint: Lumber pieces joined at the ends.

Casement window: A window with hinges on one of the vertical sides making it swing open like a door.

Caulking: Flexible material used to seal a gap between two surfaces.

Code: Rules set forth by a government institution to determine fair and safe trade practices.

Curing: A process that brings paint or masonry materials to their final, durable form.

Drywall: A wall finish made from

gypsum plaster encased in a thin cardboard.

Estimate: The anticipated cost of materials and labor for a project.

Fixed price contract: A contract with a set price for the work.

Flashing: Sheet metal or roll roofing pieces fit to the joint of any roof intersection or projection.

Footing: Widened ground base of a foundation to support foundations or piers.

Framing: The structural wooden elements of most homes.

GFI: A ground fault current interrupter, which is an electrical device used to prevent injury from contact with electrical appliances.

Jamb: The exposed upright part on each side of a window frame or door frame.

Level: A tool to check for level or plumb surfaces.

Permit: A legal authorization to begin a work project.

Pitch: The slope of incline on a roof.

Rebar: Steel rods that are imbedded in concrete for stability.

Shim: A tapered piece of wood used to level and secure a structure.

Stud: Vertical parts of framing placed 16 or 24 inches apart.

Watt: A measure of the electrical requirement of an appliance.



GET
\$100
OFF INSTANTLY

Milwaukee

WHEN YOU PURCHASE A QUALIFYING M18™ XC KIT AND ACCESSORY

See Carhart Lumber In Wayne for details.

Offer ends October 31, 2014

Everything You Need...
From The Ground Up

Do it Best Quality Paints

Andersen Windows

Carhart LUMBER CO.

Mid Continent

105 Main Street
Wayne, NE
402.375.2110