



Family



Sharing holiday cheer

Students from Wayne Elementary School and Wayne High School were among those taking part in musical events prior to the holiday break. (top) the Wayne High School Choir performed in mid-December. (right) Elementary students were among those taking part in the Wayne Courthouse Q-125 celebration on Dec. 13. (above) the Wayne High School Band was dressed for the holiday.

Did you know?

Parents of school-aged youngsters may wonder how often children between the ages of six and 11 need to bathe. According to the American Academy of Dermatology, children between the ages of six and 11 may not require a daily bath. Though it's worth noting that such chil-

dren can take daily baths, the AAD notes that children in this age group need a bath at least once or twice per week, but beyond that bathing schedules may be contingent on a host of variables specific to each child. For example, children will need a bath after swimming in a pool,

lake or ocean regardless of how long it's been since their most recent bath. In addition, children who get dirty playing or those who are sweaty or develop body odor during the day should take a bath at night. It's also noteworthy that showers can enter kids' hygiene routine

around age six or seven. The American Academy of Pediatrics notes that six- or seven-year-old children are typically capable of cleaning their bodies and washing their hair by themselves in the shower.

Nebraska Statewide Arboretum announces 2025 GreatPlants Selections

As we continue to contend with the impact of climate change on our environment, it's more important than ever that the plants we choose to put in our yards and gardens are both sustainable and ecologically beneficial. This year's GreatPlants selections (a joint program of the Nebraska Statewide Arboretum (NSA) and the Nebraska Nursery and Landscape Association (NNLA), offer gardeners and landscapers perennial, grass, tree and shrub choices that are proven to be resilient in Nebraska's challenging climate and beneficial to the environment.

Here are the 2025 GreatPlants selections:

Perennial of the Year: Salvia 'Rose Marvel' (Salvia nemorosa 'Rose Marvel') – This hardy, easy-to-grow salvia features rose-pink flower spikes in late spring and into the heat of summer. 'Marvel Rose' has the largest flowers of the meadow sage (Salvia nemorosa) group, nicely clustered around burgundy stems. It blooms over a long period of time—even reblooming without having to be cut back. The flowers attract myriad pollinating insects, and the gray-green aromatic foliage is deer- and rabbit-proof. Growing to a height and width of 14 inches, it has an attractive mounded habit after emerging in the spring, with

more of an upright habit once the flower spires appear. It thrives in hot, full sun and is very drought-tolerant once established.

Tree of the Year: Yellow Buckeye (Aesculus flava) – The yellow buckeye is a tough but attractive shade tree suitable for the yard or landscape. Maturing at 50-60 feet, with a spread of 35 feet, and native to the Ohio Valley and Appalachian Mountains, this is the largest of the buckeyes. It is one of the first trees to leaf out in spring, with lush, dark green foliage, composed of five-fingered leaflets that give it a tropical look. By mid-spring, the yellow buckeye is adorned with upright, six-inch spikes of yellow-green flowers that attract bees, butterflies and other pollinating insects. In autumn, the tree features colors ranging from butter yellow to pumpkin-orange, as well as smooth, leathery fruit capsules, each with between one and three shiny brown nuts inside (buckeyes). Yellow buckeye prefers fertile, well-drained soils but overall is a very adaptable, easy tree to grow. The nuts, which squirrels love, can be a bit messy in the landscape, so it's best to mulch beneath the tree out to the canopy drip-line, ensuring that the buckeye fruit falls on the mulch and not the lawn.

Shrub of the Year: 'Iceberg Alley'

Sageleaf Willow (Salix candida 'Iceberg Alley') – This northern native willow was discovered by the Memorial University of Newfoundland and Labrador Botanical Garden. Maturing at four to five feet high and wide, this relatively small, elegant shrub prefers six hours of direct sunlight daily. 'Iceberg Alley' Sageleaf Willow works particularly well in tough areas in the landscape, woven into a shrub border or as a backdrop to perennial flowers. In early spring before the leaves emerge, it produces silvery catkin flowers with reddish stamens and yellow anthers along the ends of its branches. The flowers are an excellent, early season nectar and pollen source for emerging bees. It has attractive gray-green foliage with white undersides and tinges of silver. The soft, fuzzy, pointy leaves are highly ornamental but do not develop any significant fall color, while the smooth bark and white branches remain attractive all through the winter.

Grass of the Year: 'Prairie Blues' Little Bluestem (Schizachyrium scoparium

'Prairie Blues') – Little bluestem was designated as the official state grass of Nebraska in 1969, and since then, several selections have been made to improve its productivity as an important pasture grass for the cattle industry. Today, there are many exciting new selections of little bluestem for landscape use. Because it's easy to grow in hot, sunny locations and has outstanding drought and heat tolerance, little bluestem has become a popular choice for prairie-style landscapes in Nebraska and throughout the Great Plains. 'Prairie Blues' is a seed selection little bluestem from a western origin, with intense powder blue foliage and a sturdy, upright habit. Blue linear leaves form an attractive fine-textured clump by late spring. In late summer upright, purple-tinted stems emerge from the basal growth and later transform into small clusters of fluffy seed heads.

For more information about the 2025 GreatPlants and a full list of GreatPlants selections since 1998, visit plantnebraska.org/great-plants.

What parents can do to save more for college

Raising a child is no small task. Though it's no surprise that parenting requires a substantial investment of time and energy, the financial cost of raising a child might raise more than a few eyebrows. According to the SmartAsset™ 2024 Study, the median annual cost to raise a child in the United States in 2024 is \$22,850, and that figure is considerably higher in many states.

Commitment and discipline are vital to getting across the financial finish line when raising a child, and that includes finding a way to finance a college education. Data from the College Board, a nonprofit that studies trends in the cost of a college education, indicates the cost of tuition and fees varies widely depending on the type of institution. Tuition and fees at an in-state four-year public school cost a little more than

\$11,000 during the 2023-24 school year, while it was nearly four times as much (\$41,540) at a private nonprofit four-year institution.

Financing a child's college education can seem like a daunting task. However, an array of strategies can help parents save more for college.

Take advantage of a 529 plan

A 529 education savings plan is an increasingly popular way to save for college. The Education Savings Programs at Bank of America reports that 529 plan assets increased from \$88.5 billion in 2008 to more than \$446 billion in 2023. A 529 plan is a tax-advantaged investment program administered by a state. When funds withdrawn from the plan are used for qualified expenses, such as tuition

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How to get kids on board with volunteering

Parents recognize it can be challenging to help children navigate a world seemingly dominated by “bad” news. Making sense of political rhetoric, pandemics, international conflicts, and even domestic uprisings is difficult. Making time to highlight the positive actions people take in their communities can help.

Famed children’s show host Fred Rogers once noted how he confronted a world that could seem like it was in bad shape.

“When I was a boy and I would see scary things in the news, my mother would say to me, ‘Look for the helpers. You will always find people who are helping,’” said Rogers.

Those “helpers” are the good samaritans, the first responders and the volunteers who put others before themselves in the name of doing good.

Children can learn early on how to give back to their communities through volunteerism. Volunteering lets kids see things from others’ perspective, instill-

ing a sense of empathy that can benefit them throughout their lives. A higher level of compassion can help children interact better with peers and offer them a better perspective of the world. Parents can consider these strategies to foster a love of volunteering in children.

Be a role model

Children are inspired by their parents and learn how to follow their lead. If children see their parents as active volunteers, they may be more likely to volunteer themselves. According to Volunteers of America, when a parent or guardian is involved, a child often looks forward to the volunteer activity even more.

Make it a routine

Children go to school or sports on a consistent schedule, and a structured schedule can be advantageous to kids. A consistent volunteering schedule can help children keep a routine during times when moments may be unstructured, such as summers and weekends.



Figure out kids’ interests

A volunteer opportunity can align with kids’ hobbies or passions to make it more likely that children will remain engaged with volunteering.

Make it fun

Volunteering shouldn’t be a chore for children. Incorporate challenges or games into volunteer efforts, like who can pick up the most litter or make the most sandwiches at a food pantry. This can make it fun.

Find an easy activity

Tailor activities to kids’ attention

spans. A quick activity like picking out a gift for an underprivileged child can be done in a jiffy, while other activities can take all day.

Celebrate their efforts

Reward kids for their volunteerism. Acknowledge their accomplishments, no matter how small they may seem. This may help kids be more enthusiastic about getting involved.

Children can become enthusiastic about volunteering and continue to be involved throughout childhood and into adulthood.

College

(continued from page 2)

costs, then the earnings are free from federal income tax obligations. There are distinctions between 529 prepaid tuition programs and 529 savings programs, so parents are urged to discuss those differences with a financial advisor so they can choose the best plan for their situation.

Redirect extra income to a college savings plan

Parents may have “extra” sources of income that can be used to fund college savings. Annual bonuses, money distributed through state-sponsored property tax relief programs and even money freed up when kids graduate from daycare and into elementary school can be redirected into college savings plans. Redirected daycare expenses may be particularly savvy, as parents know the cost of daycare is considerable. In fact, a recent report from Child Care Aware of America indicated the cost to place two

children in child care exceeded annual typical mortgage payments in 45 states. Once kids are out of daycare, parents can redirect some or all the money they had been spending on child care into college savings plans.

Don’t go it alone

A 2023 survey from the College Savings Foundation found that 45 percent of parents would request that family and friends contribute to a child’s 529 plan in lieu of the standard gifts given to children for their birthday, special events like graduation or during the holiday season. This practical yet less traditional approach can pad college savings plans by a considerable amount over the years, and close relatives might be more than happy to help parents fund a better education for their youngsters.

College is a costly investment, but parents can look to a handful of strategies to help defray tuition costs.



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What to know about estate planning

Managing and planning one's estate sounds like a task reserved for the über-rich. But that's a common, and potentially costly, misconception. Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care

ries. Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes. The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent. Trusts also can shield some of your assets so they cannot be counted as part of your responsibility for paying for skilled nursing home admittance.

Determine powers of attorney and

health care proxies

If someone becomes incapacitated, that person will need responsible people who can act on their behalf. A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs. A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the

directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures. It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time.



decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives. According to a 2021 survey by Caring.com, only 33 percent of Americans have a will in place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to establish an estate plan.

Create a will

A will is a legal document that specifies how your assets will be distributed after your death. Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions. In the will you can name an executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.

Establish trusts

Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficia-

Make baking fun for the entire family

Family fun can entail many things, but producing delicious food in the kitchen is a popular way for adults and children to get together and let loose. Teaching kids how to follow a recipe and produce a finished meal imparts important lessons in everything from measuring to math to science. Cooking also shows kids that follow-through can lead to delicious results.

Any recipe will do when cooking with kids. However, baking desserts may be particularly enticing to youngsters who won't want to wait to dig into a sweet treat. Plenty of things can enhance the enjoyment factor of baking for children. Families can explore these ideas to make baking more fun.

- Accept the mess

Expecting baking to be a tidy process is setting yourself up for failure. Kids, particularly younger children, may not have the dexterity needed to keep everything neat and clean. Prepare for spills, flour trails on counters, poorly cracked eggs, and sticky situations. Keep a damp cloth nearby and go with the flow. Dress baking participants in clothes that can get soiled, or invest in matching aprons.

- Assign age-appropriate tasks

Young kids will want to get in on the action, so figure out which tasks they can safely handle. These include measuring ingredients, mixing with a spoon, scooping batter into pans or tins, and adding chips or sprinkles to items.

Adults should man electrical equipment and knives and handle tasks that involve a stove.

- Let kids choose flavors and colors

Cater the recipe to the kids' likes and tastes. They will be more likely to participate fully if the end result features flavors they enjoy.

- Explore the sensory experience

Enable kids to feel the different textures of the ingredients, from the coarse sugar to the silky flour. Talk about how ingredients change in texture when they are blended together and baked. Let kids watch baking soda bubble



when an acid is added to it.

- Try smaller tools

Invest in a set of kid-sized baking tools, such as spoons and spatulas, to make them easier to maneuver with small hands.

- Encourage creativity

Let children come up with funny names for their creations, and don't

cringe if they combine food colors or shapes that might not turn out so pretty. Be encouraging of the process and the results so kids want to continue baking in the future.

- Listen to upbeat music

Music can help set the tone of the

baking experience. Have children pick some of their favorite songs and let that playlist run in the background. Bounce and dance along while ingredients are being combined.

Baking is an activity that family members of all ages can take part in. The process is more fun for children with some planning.

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Tips to avoid falling into debt

Avoiding debt is a key to long-term financial stability. However, data from the Federal Reserve Bank of New York indicates households throughout the United States began 2024 with a record high of \$17.3 trillion of debt. Debt also is a problem in Canada, where a recent sur-

vey from NerdWallet found that 55 percent of Canadians had credit card debt, which marked a 12 percent increase from the previous year. Perhaps even more telling is that 51 percent of survey respondents indicated they expect it will take them six months or more to pay off

their credit card debt.

Debt may seem unavoidable in a time marked by high inflation, when the cost of everything from groceries to entertainment has increased significantly. Thankfully, various strategies can help individuals avoid falling into debt.

- **Prioritize an emergency fund.** Unforeseen expenses, whether it's major auto repairs or unexpected medical bills, can quickly land consumers in financial hot water. In fact, a recent survey from the Kaiser Family Foundation found that more than half of all adults in the United States report going into debt in the previous five years due to medical or dental bills. Roughly one in five respondents indicate they don't ever anticipate paying off such debts. One way to avoid such a fate is to prioritize building an emergency fund that can be accessed whenever sizable, unforeseen expenses threaten to derail your finances. Resist any temptation to tap into an emergency fund during non-emergencies, and continue to grow the fund with routine contributions each month.

- **Utilize automatic transfers via your bank.** Banks enable account holders to set up automatic transfers, which make it easier than ever to save money and thus avoid debt. Consumers can examine their finances and determine how much from each paycheck they can automatically transfer into a savings or retirement account. Once that number

is determined, set up the transfers so you are not tempted to spend the money come payday.

- **Build and maintain a good credit rating.** A strong credit rating is advantageous for many reasons, not the least of which is the cost savings associated with such a reputation. When borrowing money for big-ticket items like homes and vehicles, individuals with high credit scores generally receive better lending terms, including lower interest rates. Over time, the money saved by earning a lower interest rate on a mortgage can equal tens of thousands of dollars, and those cost savings can help consumers avoid utilizing credit cards to pay for unforeseen expenses like home repairs or medical bills.

- **Become a disciplined consumer.** Online shopping has made it easier than ever to spend beyond one's means. A new wardrobe and expensive concert tickets are only a few mouse clicks away, and that accessibility can tempt consumers to spend beyond their means and accrue a substantial amount of debt. By resolving to remain a disciplined, savings-first consumer, individuals can avoid the pitfalls of debt.

Debt can have both short- and long-term consequences. A few simple strategies can decrease the chances individuals join the debt-riddled masses even during a time when cost of living is especially high.

Go 'mutts' for these pet gifts

Pet parents try to ensure their companion animals never want for anything. People will go to great lengths to pamper their pets with the best care, food and accessories. According to the American Pet Products Association, consumers in the United States spent \$147 billion on pets in 2023. And it's not just the essentials that have people opening up their

New bed

Upgrade a pet's bed to something even more lush and comfortable. A fleece blanket and a dedicated pet pillow can help pets feel even more pampered.

Safety belt

Guarantee that trips in the car to the dog park or other excursions are safer by giving a safety pet harness that works like a seatbelt in a vehicle.

Grooming package

Everyone wins when a pet is washed, dried and primped to perfection. Professional groomers have the skills to tame excess fur and trim nails so pets smell wonderful and remain comfortable.

New toys

Whether a pet is a parakeet or poodle, gifts of new toys can be engaging for animals who have grown bored with their old ones.

Be sure to wrap up clever gifts for pets so that every member of the family has something to enjoy come the holidays.



wallets for pets. A 2022 YouGov survey found that 57 percent of owners buy holiday gifts for their pets and 40 percent host birthday celebrations.

With the holiday season on the horizon, there's a good chance that beloved pets are on gift lists this year, particularly for Gen Z pet owners. A study of 1,000 U.S. adults conducted by Talker Research for Newsweek found that Gen Z spends an average of \$148.50 on their pets each month, the highest of all surveyed. For those shopping for gifts their pets will enjoy, these options could have tails wagging.

Treat dispenser


It isn't possible to be home with their pets all of the time. A dispenser that can be programmed to offer treats at certain intervals or connected to an app that enables a person to release one at the push of a button can be a nice gift to surprise stay-at-home pets.

Puzzle toy

Pets need to keep their brains working; otherwise, they may get bored and into trouble. A puzzle toy that has treats or kibble hidden behind panels helps pets remain mentally sharp.

Pet booties

When the weather gets chilly, walking dogs outdoors on the ice and snow can be painful on their paws. A pair of booties can protect the delicate pads of pets' feet from ice melt products, snow and sharp objects.



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Tips to reduce nutrient loss while cooking

It's not unheard of for people to turn over a healthy leaf at the start of a new year. After a holiday season filled with social engagements and diet-busting meals, it's no surprise many celebrants view January as a time to right the dietary ship.

Home cooking provides an opportunity for people to gain greater control over what they eat, and it's well known that certain methods of cooking are healthier than others. But Healthline notes that nutrient content is often altered during cooking. For example, a 2017 study published in the journal Food Science and Biotechnology noted that vitamin C is a water-soluble and temperature-sensitive vitamin, which means it is easily degraded during cooking. As a result, researchers behind the study noted that elevated temperatures and long cooking times have been found to cause substantial losses of vitamin C.

Such knowledge is undoubtedly useful, but individuals may wonder what they can do to ensure the meals they prepare remain as nutritious as possible, even after they've been cooked. When preparing meals, individuals looking to maximize the nutritional value of each meal can consider these tips.

Consume the liquid left



after cooking vegetables

It's commonplace to drain pots and pans of water after using them to cook vegetables. However, when doing so, individuals might literally be pouring nutrients down the drain. In a 2016 interview with CNN, registered dietitian and author Elaine Magee noted that boiling vegetables causes water soluble vitamins like vitamin C, B1 and folate to leach into the water, thus denying people some of the nutritional content of these healthy foods. Though it might seem unusual, consuming the water that vegetables are cooked in can ensure no nutrients are poured down the drain of a kitchen sink.

Consume cooked vegetables within a day or two

Healthline notes that exposure to air

after cooking can decrease the vitamin C content of vegetables. This is something for people to keep in mind, particularly if they like to prepare meals in advance due to hectic schedules that leave little time for daily cooking. Consume cooked vegetables within a day or so of preparing them to avoid losing out on nutrients.

Avoid pre-cut fruits and vegetables

Some grocery store produce aisles feature an array of pre-cut fruits and vegetables. Though such offerings are undeniably convenient for time-pressed individuals who want to eat healthy,

they also might not be as nutritious as shoppers hope. According to Verywell Fit, heat, oxygen and light are the three factors that lead to nutrient loss. When produce is uncut, the interiors are of the food are protected from oxygen and light. Once cuts are made, such as when apples are sliced, then nutrients such as vitamin C, vitamin A and vitamin E might be lost.

Healthy eating is a common New Year's resolution. It's important individuals aspiring to eat healthy recognize that how foods are cooked and cut may affect their nutritional value.

Guidelines for safe sledding

Winter weather is welcomed by some and loathed by others. Some want to hibernate until the mercury rises and the warm sun returns, while others relish in the crisp air, fluffy snow and the absence of insects.

Wintertime activities are numerous and include everything from ice hockey to snowshoeing. However, nothing beats an afternoon of sledding for active families. Believe it or not, the first sleds traveled on sand instead of snow. Historians say the earliest evidence of sledding dates back to ancient Egypt, where carved rock sleds were used for convenience and labor needs. But it was Russian aristocrats who created the first recreational sledding events in the 1650s. Youth would carve large blocks out of ice and traverse hills on wooden tracks. Eventually more modern sleds were used on snow directly, and children from all social classes and around the globe got their thrills from downhill adventures.

On snowy days, scores of children and their parents often take to neighborhood hills to test their sledding skills and feel the breeze blowing by. While sledding can be exciting, it also has the potential to be dangerous. People can follow these sledding safety tips to reduce the risk of sledding injury.

•Pick a safe sled that has brakes and can be steered. Make sure that all sled-

ding equipment is in good condition.

•Choose gently sloping hills with a level run-off at the end so the sled can safely come to a stop.

•Avoid hills with obstacles, such as rocks and trees.

•Sledding participants should always wear helmets.

•Always sled feet-first. Going down a hill head-first is a recipe for serious injury.

•Do not sled around ponds, streams or lakes that appear frozen. They may not be solid and drowning or hypothermia can occur if sledders enter the water.

•Dress warmly and wear thick gloves or mittens and heavy boots. This clothing can protect against frostbite and injury.

•Avoid hills that end near a street or parking lot.

•Everyone should go down the hill one at a time with only one person riding on the sled. The only exception is for adults with young children.

•Don't ever pull a sled with a moving vehicle like a snowmobile or all-terrain vehicle.

•Sled only during the day or in well-lit areas at night.

Sledding is an entertaining activity this time of year. All sledders should keep safety in mind before hitting the hills.

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How to make the most of your local library

Local libraries are invaluable resources for residents, including students and their families. The value of libraries has been recognized for far longer than many may realize. The Franklin Public Library, opened in 1778 in Franklin, Massachusetts, is considered the first lending library in the United States. Since then, libraries have become inte-



gral components of communities across the nation and even the globe. It's easy to overlook a local library, but residents who resolve to make the most of these venerable institutions can do so in the following ways. **Get or renew your library card** The first step to making the most of a

local library is to sign up for or renew your library card. Each member of the family, including children, can get their own card, which affords access to books on site and often additional texts and offerings the library can request from other branches.

Acquaint yourself with all the offerings at your local library

Books may be the first thing people think of when pondering local libraries, and modern branches still maintain extensive catalogs of books spanning the genres. But libraries also offer more than books. Film fans may be surprised to learn libraries typically have extensive catalogs of films that can be borrowed on DVD, and some even allow movies to be streamed through library-affiliated streaming services. Libraries also offer services to adults, including seniors, and children that can range from tax preparation tips to passport application assistance to craft projects for youngsters.

Utilize the research capabilities of local libraries

Card members have access to a wealth of resources at their local libraries, and that includes research databases like JSTOR that might require paid subscriptions if users try to access them on their own. These databases can help indi-

viduals grow their knowledge about the world they live in and prove invaluable to students young and old who are conducting research for school projects.

Open doors to new career opportunities

Many libraries offer career counseling services free of charge. These can be particularly useful to prospective small business owners, recent graduates looking to get a foot in the door in their chosen field, and even mid- and late-career

professionals who want a change but aren't sure where to begin.

Grow your social network

Not all social networks are grown online. Community-based events and programs sponsored by and hosted at local libraries can be great places to meet neighbors with similar interests.

Local libraries are more than just places to borrow a book. Residents can utilize an array of services to make the most of their local libraries.

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- Intravenous (IV) antibiotic therapy and (IV) medication administration
- Nutritional services from a registered dietitian
- Complex wound care services
- Respiratory Therapy

For more information or to schedule a tour call Providence Medical Center Social Services at

402-375-7938

Each Patient is Provided Quality Comfort and Care During Their Stay

Private Patient Room

24/7 Nursing Coverage

Regular visits from your provider

Medical and Pharmacy staff on call 24/7

Behavioral Health Services available

Quiet time for you to rest from 11pm-6am daily

Daily activities to choose from

Whirlpool tub available

Home cooked meals and snacks

Free Wi-Fi to stay in touch with friends and family