

## Dave Says

# How do you have a wedding without debt?

BY DAVE RAMSEY

Dear Dave,  
How do you have a wedding without debt?  
-Lynn



Dave RAMSEY

Dear Lynn,  
Wow, where do I start on this one? I guess the best way is to tell the truth. Honey, that question kind of makes you sound like a little princess.

How do you have a wedding without debt? It's really simple. You have a wedding with the money you have. There's nothing wrong with small, inexpensive weddings. And once you accept that and start thinking about things from a mature, adult point of view, you'll start realizing you can scrimp and save and have a really nice, small wedding.

Lots of people have beautiful, memorable ceremonies and even small receptions for less than \$1,000. Sure, you can run out, go into debt and wear an \$8,000 wedding dress for a few hours on one day of your life. Or, you can find one that's much cheaper — even something that's been worn one time — for a couple hundred dollars. Think that's tacky? Well, let me tell you what's even more tacky and dumb — going \$15,000 to \$20,000 in debt for one day!

To have a wedding without debt you have to be creative and think within your budget. That means growing up and not throwing a

temper tantrum just because you can't have every little thing you want. Most people don't have lavish, expensive weddings, and guess what? Years down the road they're still married, madly in love and laughing and hugging when they remember the best day of their lives.

Please, don't turn what's supposed to be a happy occasion into a financial mess that will take years to clean up!  
—Dave

### WHAT TO DO WITH RESTRICTED STOCK?

Dear Dave,  
My husband works for a large company and receives restricted stock bonuses of approximately \$5,000 each year. We're not sure exactly how long they're restricted, and we both wonder if we're allowed to sell these options?  
-Patty

Dear Patty,  
You said your husband works for a large company, so my guess is they do this as an employee retention move. That's why they restrict the stock. They're trying to get people to stay with the company, and you'll only be able to sell them after they are no longer restricted.

Usually, these kinds of things have a one- or two-year restriction. I doubt they'd put a five-year hold on it, but check with the company to find out the specifics. They can tell him when the stock is free to be sold.

If it were me, I wouldn't hold on to too much of it. I don't own single stocks. They have too much risk for my taste. Keep a little bit, if you want, but don't put all or even most of your financial eggs into that one basket!  
—Dave

\* Dave Ramsey is America's trusted voice on money and business, and CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 11 million listeners each week on more than 550 radio stations and digital outlets. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

## Dakota Senior Meals

Served at The Main Street Center & Town Square, "Meals on Wheels"  
Please call before 9:00am to schedule or cancel a meal at 624-7868.  
Menus listed below are  
Dec. 2 – Dec. 8. Menus are subject to change without notice. All menus are served with whole grain bread and

1% milk unless otherwise noted.  
**Wednesday** – Chicken Pot Pie, Sliced Tomatoes, Broccoli, Peaches  
**Thursday** – Lasagna, Peas, Lemon Perfection Salad, Pears  
**Friday** – Cream Potato Soup, Egg Salad Sandwich, Lime Jello with Pears, Apple  
**Monday** – Baked Chicken, Creamed Potatoes, Baked Squash, Seasonal Fresh Fruit  
**Tuesday** – Salisbury Steak, Mashed Potatoes & Gravy, Parslied Carrots, Fresh Fruit

## SCHOOL LUNCH MENU'S

Menus listed below are for **December 2 – December 8**. Menus are subject to change without notice.

### Vermillion Schools Breakfast

Available everyday:  
Breakfast entrée or choice of cereals with toast. Fruit or Fruit Juice, Milk Choices

**Wednesday** – A. Waffles with Syrup, B. Cereal Choices and Toast, Mixed Fruit, Juice Choices, Milk Choices  
**Thursday** – A. Breakfast Pizza, B. Cereal Choices and Toast, Pineapple, Juice Choices, Milk Choices  
**Friday** – A. Fresh Baked Cinnamon Roll, B. Cereal Choices and Toast, Applesauce, Juice Choices, Milk Choices

**Monday** – A. Breakfast Pizza, B. Cereal Choices and Toast, Applesauce, Juice Choices, Milk Choices  
**Tuesday** – A. Egg & Cheese Biscuit Sandwich, B. Cereal Choices and Toast, Pineapple, Juice Choices, Milk Choices

### Vermillion Elementary Schools Lunch

**Wednesday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Yuca Fries  
**Thursday** – A. Home-style Cavatini, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy Chicken Sandwich, Black Beans  
**Monday** – A. Cheeseburger, B. Sloppy Joes, Green Beans  
**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Vermillion Middle School Lunch

**Wednesday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Yuca Fries  
**Thursday** – A. Home-style Cavatini, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy Chicken Sandwich, Black Beans  
**Monday** – A. Cheeseburger, B. Sloppy Joes, Green Beans

**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Vermillion High School Lunch

**Wednesday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy or Spicy Chicken Sandwich, Black Beans  
**Thursday** – A. Home-style Cavatini and Bread Stick, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Yuca Fries  
**Monday** – A. Cheeseburger, B. Sloppy Joes, Green Beans  
**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Elk Point-Jefferson Breakfast

**Wednesday** – A. Waffles with Syrup, B. Cereal Choices and Toast, Mixed Fruit, Juice Choices, Milk Choices  
**Thursday** – A. Breakfast Pizza, B. Cereal Choices and Toast, Pineapple, Juice Choices, Milk Choices  
**Friday** – A. Fresh Baked Cinnamon Roll, B. Cereal Choices and Toast, Applesauce, Juice Choices, Milk Choices  
**Monday** – A. Breakfast Pizza, B. Cereal Choices and Toast, Applesauce, Juice Choices, Milk Choices  
**Tuesday** – A. Egg & Cheese Biscuit Sandwich, B. Cereal Choices and Toast, Pineapple, Juice Choices, Milk Choices

### Elk Point - Jefferson Elementary School Lunch

**Wednesday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy Chicken Sandwich, Black Beans  
**Thursday** – A. Home-style Cavatini, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Caribbean Style Yuca  
**Monday** – A. Cheeseburger, B. Home-style Scalloped Potatoes with Ham and Dinner Roll, Green Beans  
**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Elk Point-Jefferson High & Middle School

**Wednesday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy Chicken Sandwich, Black Beans  
**Thursday** – A. Home-style Cavatini, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Caribbean Style Yuca  
**Monday** – A. Cheeseburger, B. Home-style Scalloped Potatoes with Ham and Dinner Roll, Green Beans  
**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Lunch

**Wednesday** – A. Home-style Cheese Quesadilla and Beef Enchilada Soup, B. Crispy or Spicy Chicken Sandwich, Black Beans  
**Thursday** – A. Home-style Cavatini and Bread Stick, B. Mini Corn Dogs, Green Beans, Sugar Cookie  
**Friday** – A. Hot Ham & Cheese Sandwich, B. Pizza, Caribbean Style Yuca  
**Monday** – A. Cheeseburger, B. Home-style Scalloped Potatoes with Ham and Dinner Roll, Green Beans  
**Tuesday** – A. Taco in a Bag, B. Hot Dog, Chili Lime Corn, Cinnamon Bread Stick

### Irene-Wakonda School Breakfast

Available every day:  
Breakfast entrée or choice of cereals w/toast, Fruit, Milk Choices  
**Wednesday** – Breakfast Pizza, Fruit, Milk Choices  
**Thursday** – Apple Bosco Stick, Fruit, Milk Choices  
**Friday** – N/A  
**Monday** – French Toast Sticks, Fruit, Milk Choices  
**Tuesday** – Breakfast Sliders, Fruit, Milk Choices

### Irene-Wakonda Elementary School Lunch

**Wednesday** – A. Chicken & Noodles with Bread, B. Corn Dog, Peas  
**Thursday** – A. Beef & Cheese Burrito, B. Popcorn Chicken, Tortilla Chips, Corn  
**Friday** – N/A  
**Monday** – A. Turkey & Gravy, B. Chicken Nuggets, Bread, Mashed Potatoes with Gravy  
**Tuesday** – A. Italian Dunker with Sauce, B. BBQ Meatball Sub, Peas

### Irene-Wakonda High & Middle School Lunch

**Wednesday** – A. Chicken & Noodles with Bread, B. Corn Dog, C. Italian Sub, Peas  
**Thursday** – A. Beef & Cheese Burrito, B. Popcorn Chicken, C. Roast Beef & Cheese Sub, Tortilla Chips, Corn  
**Friday** – N/A  
**Monday** – A. Turkey & Gravy, Bread, B. Chicken Nuggets, Bread, C. Ham & Cheese Sub, Mashed Potatoes with Gravy  
**Tuesday** – A. Italian Dunker with Sauce, B. BBQ Meatball Sub, C. Cold Cut Sub, Peas

## 2-DAY ESTATE AUCTION

Saturday, Dec. 5 & Sunday, Dec. 6, 2015  
Located: Skyton Ballroom, 320 S. Robinson St., Hartington, Neb.  
Auction Starts at 10:30 a.m. • Lunch Available

**AUCTIONEERS NOTE:** It is with pleasure we invite you to attend this 2 day auction for our former friend and longtime partner in the auction business, Gerry Miller. On Saturday, Dec. 5th the session includes collectibles, household items and tools. The Sunday, Dec. 6th session includes Gerry's John Deere collection from his 40+ years in the John Deere Dealership. Both days will include many more items than listed here. Visit our website for more photos and this listing.

### DAY #1 - COLLECTIBLES, TOOLS & HOUSEHOLD AUCTION SATURDAY, DECEMBER 5, 2015 - 10:30 A.M.

**COLLECTIBLES:** Round Wooden Table & 4 Chairs. Large Ducks Unlimited Collection. Tea Pots. Unique Glassware Decanters. Many Old Decanters including: George Washington, Wild Turkey & Beams Choice. Cream Cans. Antique Port-a-Potty. Old Kneeler. Older "Coke" Collectibles. Hartington Jubilee Items. Large Assortment of Cans - Some Very Unique. Many Knick Knacks. Bar Lamps, Tom & Jerry Sets. Numerous Bar Glass Sets, Mugs, Steins and Shot Glasses. Miscellaneous Coins & Currency. Plus Other Miscellaneous Collectibles.

**HOUSEHOLD, MISCELLANEOUS & TOOLS:** Glass Top Table & 4 Chairs. Patio Set w/ Table & 5 Chairs w/ Coordinating Small Cocktail Table. Panasonic Stereo System w/ Turntable & Speakers. Globes. Stadium Cushions. Table Top Grill & Misc. Household Items. TV's VCR's, Book Shelves & More. (2) Mopeds - Running. Large Assortment of Bicycles. (2) Holland Grills. Sears Cargo Carrier. (2) Golf Pull Carts - Like New & Wilson Right Handed Golf Clubs in Bag. Hedge Trimmer, Jig Saw, Gun Racks, Shoe Polisher, Digital Spread Spectrum Phone. Numerous Garage Items, Socket Wrench Sets, Supplies Etc.. Plus Many More Miscellaneous Items Too Numerous To Mention.

### DAY #2 - JOHN DEERE COLLECTIBLE AUCTION SUNDAY, DECEMBER 6, 2015 - 10:30 A.M.

**AUCTIONEERS NOTE:** Please join us for day 2 of the Gerry Miller Estate Auction. Gerry operated "Gerry Miller Implement" for over 40+ years and this offering includes many Dealer Exclusive Items and items that were only available to attendees of product introductions which Gerry attended over his John Deere dealer career. This listing is only a portion of what will be sold on this large auction. We may run a second ring on small collectibles for a portion of the day, plan accordingly and bring a friend to cover both rings. If you have a John Deere collector on your Christmas list, you will sure want to attend this event. Visit our Web Site for many photos.

**JOHN DEERE TOYS:** Very large offering of John Deere toys to be sold - Approx 80 to 90% are still New in the Box.

**COLLECTOR EDITION TOYS:** 40th Ann. Model "A" Tractors, Waterloo Boy, JD "AW", "D", "G" & "GP" Model "R" Series II Tractors JD 630 LP, JD 720 Hi Crop Tractors, JD Overtime Tractors, "BR" Tractors, JD "60", "70", JD 3010 & 4010 Tractors, JD 6400 Row Crop Tractors, JD 7800 w/ Duals, JD 8760 4 x 4 Tractors, (1982) JD 8650 Tractor, JD 9600 Combines, JD 12A Combines, JD 420 Industrial Crawler.

**PRECISION CLASSIC TOYS:** JD Model 70, 4020 Diesel Tractor, Model "A" Tractor, Series II 9750 STS Combine, Series II, 9420T Tractor, #8 Model 8400 Tractor, #9 Model 494-A Planter, JD 110 L & G Tractor, JD 650 H Construction Dozer.

**OTHER COLLECTIBLE JOHN DEERE TOYS:** Dealer Exclusive JD 9750 STS Combine - Made for Anniversary of NAAMC (1 of 750 Made). JD General Purpose Wide Tread Tractor - Special Edition Two-Cylinder Expo IV July 1994. 1/8th Scale Toys Including: Model "B" & "70" Tractor & JD Flare Wagon. Several Old & Unique Cast Iron Horse & Barrel Wagon Displays. Old time Case Tractors on Steel Wheels. Several Unique JD Tractors & Case Tractors w/ Farmhand Loader & Hay Stacker. Many Brass Collector JD Tractors. Several JD 9400 4 WD Tractors. Unique 1/64th Spreader Packaged in 8300 Grain Drill Material. 200th Birthday JD "Gold" 10 Piece Historical Set. Dealer Exclusive "People Make the Difference" Meeting Nashville Tractor. JD Generation II Tractor in Box. JD 4 Wheel Drive Tractors, JD 4850 MFWD Tractors, JD 2550 Utility Tractors, Many "Field of Dreams" Special Ed. JD 2640 Tractors. Several Unique 1/12th Scale JD Equipment Toys. JD 1930 Ford Model A Roadster. JD Dubuque Works - Historical Tractor Set. JD 150th Ann. Limited Ed. Collectors Set. JD "HO" Scale Train Sets & Several Add on Train Sets. Old Vintage JD Parts Express Trucks in Original Box. Many "Pewter" Historic Collection of Tractors & Implements. Collection of JD Toy Truck Banks & JD & Farm Safety Airplane Banks, & JD Anvil Banks. Unique & Hard to find Col. Edt. Safety Character Set - Slipper the Cat & Tipper the Dog. JD Stuffed Reindeer. Many Collector JD Chad Little Race Cars & Displays - Including Gold & Silver Series, Chad Little Wall & Shop Clocks, Chad Little Race Golf Cart & Chad Little Race Car Wall Banner.

**DISPLAY CASES:** (2) Nice Floor Model Display Cases 48"L x 26"W x 44.25"H and 72"L x 24"W x 36.5"H.

**OTHER JOHN DEERE COLLECTIBLES:** Several Dealer Exclusive Prints. Many Dealer Exclusive Meeting Toys, Pins, Key Chains, Baseballs Ertl Autographed Toys. Very, Very Large Offering of Unique Assorted JD Belt Buckles & Other Buckles. JD Salt & Pepper Shakers. JD Gold Coin Collections. Dealer Exclusive Cassette Tapes. Unique One of a Kind JD Snowmobile Mittens & Patches. Large Collection of JD & Other Caps. JD 160th Anniversary Limited Edition Knife Set. Unique "Uncut" Sheet of JD Collector Cards. Several JD 1/64th Toy Desk Top Pen Holders. Several Boxes of JD Coffee Cup Series. Several Toy Display Cases. JD Lamp - NIB. Complete JD Weather Station. JD Wall Clock. JD Floor Mat - NIB. Several Boxes of JD Rulers. Box of JD Two Cycle Gauge Mixing Measure. Chad Little Race Car. Chad Little Race Car (1) Missing Charger (1) Missing Charger & Steering Wheel. JD Meeting Bags. JD Two Cylinder Hood Ornaments. John Deere Signage. John Deere Literature, Service manuals & Operator Manuals. Plus other Older Equipment Manuals & Books. Several New & Used JD History & Story Books - Older Two Cylinder, Green Magazines, & JD Furrow & JD Homestead & Auctioneer Magazines. Antique Machinery Including: Horse Drawn Planter, Walking Plow, & Large Ice Saw. Hand Made Pull Type Stage Coach. Hand Made Wooden 4 Wheel Trike. Cast Iron Pans & Buckets. Weather Vane.

**PLUS MANY MORE MISCELLANEOUS ITEMS TOO NUMEROUS TO MENTION.**

### GERRY MILLER - ESTATE

Auction Conducted By  
Creamer Heimes Janssen Auctioneers & Appraisers L.L.C.  
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## BEHLEN MFG. CO. AUCTION

THURSDAY, DECEMBER 10, 2015 ~ 9:30 A.M. START  
EAST HWY 30 - COLUMBUS, NEBRASKA  
Inspection is on Wednesday, Dec. 9, 2015, from 8:00am to 5:00pm  
Selling: Equipment \* Tanks \* Gates \* Purlins \* Forklifts \* Building Sheeting \* Drop Off Iron & Steel \* Storage Racks \* And More  
BUILDING MATERIAL: 10" & 8" Galvanized & Red Purlins; 10" & 8" Galvanized C-Channel; Flat & Curved Windbreak Panels; Grain Bin Stiffeners; Curved & Flat Grain Bin Sheets; Galvanized Corn Crib Panels; (3) Skids of Lock Washers, Bolts & Fasteners, Assorted Sizes.  
ADP PANELS: (30+) Bundles of Assorted Length, Gauge & Color ADP Panels; (25) Polar White ADP Panels, 16", 26 Gauge, 4 Bundles; (16) Polar White ADP Panels, 16", 26 Gauge.  
TANKS \* GATES \* FEED BUNKS \* CORRAL PANELS \* MATERIALS: Manual Squeeze Chute w/Self Catching Head Gate; Horsemen's Choice Round Bale Feeders; Assorted Round Bale Feeders; Various Round & Oval Galvanized Stock Tanks; Corral Panels; Wire Mesh Panels; Gates; 12' Crowding Corral Panels w/Pin Hookups; Land Owner Gates; Hog Mineral Feeders; Calf Work Table; Poly Calf Hutchies; Horse Stall Sides & Fronts; Horse Stall Gates; Cattle Feed Bunks.  
ACCESSORIES / MISCELLANEOUS: 6 1/2' 3 Pt. Disk w/Notched Blades; 5' & 6' 3 Pt. Shredders; 3 pt. 4', 5' & 6' Tillers; 3 Pt. Blades; 3 Pt. Arena Rakes; Unused 3 Pt. 2 Bottom Plow; Esab PCM 875 Wire Welder; Miller Cp-302 Welder Power Source; Miller Mogularc 400R Power Source.  
For additional info and color photos, visit: www.stockra.com

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EDITH B. SIEGRIST  
VERMILLION PUBLIC LIBRARY

The Public Library will be accepting donations of unopened, full-sized *personal care products* for the Vermillion Food Pantry & Domestic Violence Safe Options Services in exchange for outstanding library fines of up to \$15 from  
**December 1st—December 31st**

Needed items:  
diapers, toothpaste, body wash, shampoo, deodorant, disposable razors, hand soap, dish detergent, toilet paper, etc.

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Stop by our Circulation Desk, or call the Library at 677.7060