

Dave Says

# The Best Of The Three

BY DAVE RAMSEY



Dave  
**RAMSEY**

**Dear Dave,**  
I'm 61 and on disability, but I'm completely debt-free and I have more than \$1 million in assets. I even try to spend no more than four percent of the principal each year, so I don't dip into it. I need to buy a better car, and I realize that I have three options — pay cash, do a lease or finance the vehicle. What do you suggest?  
—Linda

**Dear Linda,**  
There's no way I'll ever tell you to lease or finance a car. You have a nice, peaceful financial life, and you don't want to mess that up.

New car leases are one of the biggest rip-offs on the planet. Consumer Reports, and my calculator, both say leasing is the most expensive way to operate a vehicle. And why would you want the hassle of car payments when you're in such good shape with your money?

I'm alright with you buying a new car, because for someone like you it's such a small portion of your overall financial picture. I advise people to always buy good, used cars unless they have a net worth or \$1 million or more, and you definitely fall into that

category. Still, my advice is to pay cash or don't do the deal. You're more than able to do this every few years and not move the needle where your finances are concerned.

Go get that new, better car, Linda. Just don't go into debt to make it happen!

—Dave

**NO, NO, NO!**

**Dear Dave,**  
My wife and I are recent graduates with advanced degrees. We also have about \$300,000 in student loan debt. We're thinking about buying a rental property, and the plan is to get a mortgage with monthly payments of \$400 and charge \$800 in rent. We could use the extra to help pay off our debt. Do you think this is a good idea?  
—Jeremy

**Dear Jeremy,**  
Are you serious? You're in a financial crisis, and you ask if it's okay to buy a

rental property? No, no, no!

Right now, you guys are acting like Congress. You have a huge mess on your hands, and you're both going to have to work like crazy to clean it up. That means living on rice and beans for the foreseeable future. It means no vacations, and you should not see the inside of a restaurant unless you're working there to make extra money.

Again, no! You should not buy a rental property. Even if you did, this plan assumes that it's constantly occupied and the renter actually pays. Those are two pretty big assumptions. Use whatever money you have to get out of debt, and live simple, inexpensive lives until you get this behind you.

Stop trying to borrow your way through all of your dreams, Jeremy. Doing that will only turn those dreams into nightmares!

—Dave

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*



It was lunchtime at the sale barn on the edge of town and the guys were milling around. They didn't really want to eat there, as the regular cook had a family emergency in the next state, so it was a substitute named Leroy and the guys knew that everything Leroy cooked tasted like toast.

So they milled around, kicking dirt clods, inspecting the livestock coming up for the afternoon bidding, and pretending they were maybe someday going to buy something. Their dogs were there, of course: Steve's two coddogs, Doc's Egyptian shepherd, Ramses (he makes pyramids in the backyard), and Billy, the official town dog.

"Steve, what's the name of that guy who used to walk around in the bleachers yelling 'Ho!' every time someone wanted to bid?"

"Oh," said Steve. "You mean that really good-looking kid?"

"Yes," said Doc. "Haven't seen him around for maybe a month now."

"Quit," said Steve. "He decided he was too stupid to work here."

"You're kidding."  
"Nope. One day he was clowning around and twisted a mule's tail."

Steve grinned.  
"Ain't as pretty as he used to be, but he's a bunch smarter."

## 2015 SD State 4-H Horse Show Results

BROOKINGS, S.D. - Three-hundred and forty South Dakota youth representing 47 counties participated in the South Dakota State 4-H Horse Show held July 21 - 23, 2015 in Huron at the South Dakota State Fairgrounds.

Results are available on the iGrow 4-H & Youth Animals community page, photos are also available on the iGrow Flickr page.

The 2015 show had 50 more entries than the 2014 with a total of 998 entries in Performance, Showmanship, Equitation and Timed Events; as well as 166 entries in Youth in Action events including: Horse Quiz Bowl, Hippology, Public Speaking and Demonstrations, and Horse Judging.

Champion Senior teams from the Youth in Action contests, in Hippology and Quiz Bowl qualified to participate in the Western National Roundup, held January 2016 in Denver, Colo.

These teams include:  
Brown County Hippology team; members include: Joellen Gonsoir, Megan Malsam and Trey Wright.

Roberts County Quiz Bowl team; members include: Morgan Janish, Derek Petersen, Kendra Currence and Valerie Moen.

Sarah Vos of Pennington County took top honors in Public Speaking.

Wyatt Stevens of Jerauld County was the Top Senior Horse Judging participant. Cassandra Townsend of Brown County was the top Junior Horse Judge; and Camille Hohn of Minnehaha County was the top Beginner Horse Judge.

Results can be viewed at the iGrow 4-H & Youth community page

A special thanks to all local 4-H leaders and volunteers who helped prepare these young men and women for the 4-H State Horse Show; as well as those volunteers who helped throughout the event. ■iGrow

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**17<sup>th</sup> ANNUAL Antique Tractor & Vintage Farm Equipment**

WEDNESDAY August 26<sup>th</sup> & THURSDAY August 27<sup>th</sup>, 10:00 a.m. each day!

**Auction**

Located: Girard Auction Facilities, Wakonda, SD

**100+ Tractors---Implements---Parts---Antiques & More**

**Wednesday's Auction: 10:00 a.m.:** 400+ pc Farm Toy Auction. Includes over 20 Pedal Tractors, Pulling Tractor Collection, 4-wheel drives & more! All brands

**10:30 a.m.:** Massive Literature Auction—6 to 8 Flatbed, 5th-wheel trailers full of farm paper—manuals, brochures, memorabilia & more!

**4:00 p.m.:** Investment Grade Sign & Memorabilia Auction. Many JD & IH Dealership Signs, JD & IH Tools & More!

**Thursday's Auction: 2-rings of smalls, antiques & parts will run from 10 until noon; tractors sell at noon, HIGHLIGHTS INCLUDE:**

**John Deere:** 1988 4450 MFW Power Shift w/ 1,136 actual hours! 18.4R42 GY Rears, Quick Hitch, Frt Weight, 3-hyd, sold new in Miller, SD—immaculate original condition! '72 3020 Utility Diesel Powershift, factory low exhaust, 3pt, Firestone Tires, Expo-Restored; 1967 4020 Diesel Power Shift Hi-Crop, runs & drives good, new paint, ROPS, Fenders; 1936 Unstyled BW (factory wide front), 1 of 246 built, older restoration; 630, wf, 3pt, good repaint-nice; 620 nf, nr, 3pt Hitch sells separate; '55 50, Live Power, PS, all original, nice tin; 60, straight; '38 Unstyled L—restored; '45 LA—restored; '53 AR—restored; '45 BR, elec start, OH; Styled A—nr; Styled B, original; **IH/Farmall:** 1256, new motor, TA & Clutch; 4,321 original hours, 3pt, Dual PTO, 2-hyd, 20.8x38, recent paint; 1026 Golden Demo, SN#9037, new front, good Hydro, super straight original; I-4, Pintle Hitch, stuck; W-4, runs good; '55 100 w/ 1pt; 200 w/ C-30 Loader & 2pt—nice original; '56 300, TA, 2pt, PS, full set weights-nice; '55 300-U w/ Loader & Blade, runs good; 400, gas, wf, TA; 140; 130 w/ 2pt; Super M-TA, wf, TA good; '51 Super C, 3-pt, wf w/ 7' Blade; '53 Super H, low hrs, new tires-nice; Super M, new rubber, OH, PS, restored; '54 Super M, runs good, wf; Super M—restored; Super A—nr; C, original White Demo, new rear tires, stuck; '50 C, OH, runs good; H, runs good, Live Hyd.; Other H's & M's; 1955 Cub Lowboy w/ 1pt; 3 Cubs; TD-6 w/ Blade—runs; TD-6—nr; '36 F-20, restored; Over 30 Cub Cadets—nearly all different models; **Other Tractors:** 1968 AC D-21 Series II, nice paint, rebuilt inj. Pump; AC D-21, new motor, big rubber, PTO, 3pt, original paint; 1918 Huber Lite 4, fully restored & rare! Oliver 990/995 GM 3cyl Diesel, no SN# tag, runs; Case 930 Standard Diesel, foot clutch, runs good; '64 Case 730, Dual Range, repainted; '51 Case VAC, good tires; '48 Case VAC w/ #5 JD Mower, runs good; Case 4cyl Air-Cooled Engine; Ford 981 Diesel, Select-o-Speed, runs good, PS; '55 Ferg 35, 3,977 hours, new rubber—mint; MF 85, 3pt, gas; '53 MH 44, restored, MH 44—nr; MM GB-LP; AC D-17 Diesel, wf, 1-hyd, Snap Coupler, runs good; AC WD, runs good; AC 416 L&G, 3pt, bad motor; **1991 Chevy Step Van,** 454, auto, runs good, 146K miles—great Swap Meet Truck! **Gas Engines:** Witte 8hp on Large Trucks, runs; JD 1 1/2hp—runs; IH M 1 1/2hp on trucks—restored; **30 Tractors from the Mel Nordruff Estate, Beresford, SD, all have been restored or repainted:** Thieman Tractor; IH 300 Diesel; '66 IH 706, gas, wf; '58 IH 560 gas, wf; '52 IH Super C; '40 IH A; IH B; '48 IH C; '41 IH H; '44 IH H; '48 IH M; '30 Regular on rubber; '35 IH F-20 on rubber; '35 JD B on cut-offs; '54 50; '56 60; JD MT; '40 JD A; '39 JD B; '40 JD B; '52 JD B; '36 Case RC on rubber; '50 Case SC; Case VAC; AC C; '48 AC WD; '52 Ford 9N; MM U; 2 Wood Triple Box Wagons on Wood Wheels; JD Plow; IH Small Thresher—nice original;

**Large assortment of antique machinery, parts, and smalls! See website for more details!**

**Terms:** Cash, Good Check, Visa, MasterCard. SD Sales tax applies. Live Internet bidding on Tractors & select equipment only. 10% buyer's premium for online & absentee bids only. All items sold as-is with no guarantees.

**Note:** Check GirardAuction.com often for updates and more photos. If traveling from a distance for a particular item, please call in advance to make sure it is here. All items advertised in good faith, not responsible for "no-show" items.

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**285 Acres of Clay County, SD Land ESTATE AUCTION**

**Wednesday September 9<sup>th</sup>, 9:30 a.m.**

**Located: 4 miles South of Wakonda, SD or 4 miles East of Volin, SD. Corner of 306<sup>th</sup> Street and 455<sup>th</sup> Avenue. Auction site is 1/4-mile south of the intersection.**

**TRACT I:** This farm is mostly all tillable, soil ratings are very good with a productivity rating of 84 and 80. This has always been a very good producing farm and the crops have always been rotated. **LEGAL:** East 1/2 South east 1/4 and East 1/2 Northeast 1/4 except East 615 feet of the North 525 feet and except Hoxeng Tract I in the East 1/2 Northeast 1/4 in Sec 21-94-53, Clay County, SD. 131.16 taxable acres. Approximate taxes are \$3,381.31.

**TRACT II:** This farm has approximately 124.34 acres now under cultivation with balance into building site, grass and waterways. The majority of the productivity rating is from 73 to 80. The building site consists of a 40x76 Astro machine shed built in 1980 with concrete floor and lined 8ft for grain storage. There is an older 2-story, uninhabitable home with rural water along with other older out buildings. This would make an excellent place to build a new home as there is a good wind break and oil roads on the west and south sides. **LEGAL:** The Southwest 1/4 except the South 10 rods of the West 10 rods in Sec 15-94-53, Clay County, SD. 153.17 taxable acres. Taxes are \$4,194.90.

**TERMS:** Each tract will be sold separate and will not be tied together. 10% nonrefundable down payment is due the day of auction with balance due on closing date of December 1, 2015. Possession is on January 1, 2016. Taxes paid by the seller through Dec 31, 2015. Title insurance and closing costs will be split 50/50 between the buyer and the seller. Clay County Abstract & Title Co is the closing agent. Auctioneers are acting as agents for the seller. Call for a free property information packet.

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