

**1650 Houses For Sale**



Thinking of selling your home? Spring is the perfect time to list and sell your home. Give me a call! Kami Guthmiller (605)660-2147 Lewis & Clark Realty, Inc.

**1655 Mobile Homes For Sale**

\*Coming soon nice 2-bedroom mobile home. Contract for deed. Why rent? Start owning. Call for details (605)665-0822.

Coming soon contract for deed. Nice 1999 Schultz 3-bedroom, 2-baths. Many extras, set up in court near town. Here's your chance to own. Call (605)665-0822.



**ATTENTION!**

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**1655 Mobile Homes For Sale**

Let's make 2012 your year! Our brand new double & singlewides are very nice & are built to the highest standards of quality, value & engineering. They're built for ALL climates & are very energy efficient with 2x6 walls. Our homes are priced at incredible rock bottom dollar prices.

**SAVE, SAVE, SAVE!!**

Call Nationwide Mobile Homes- the #1 choice. You'll be mighty glad you did. (605)665-0822.

**1660 Acreage - Lots For Sale**

**For Sale: Lots of lots!** Call Jim Tramp, (605)661-2192.

**Ridgeway North Development** has numerous lots available. North of Hillcrest Golf Course. Call Kirby, (605)665-0524 or (605)660-1422.

**1700 Merchandise**

**4 Season sunroof/deck**, 8'x12', has loveseat and chair, small heater and air conditioner. Worth \$14,900 asking \$7,000. (605)491-1539.

**HEAT YOUR HOME FOR 5 cents AN HOUR!** Portable infrared iHeater heats 1000 sq. ft. Slashes your heating bills by 50%. FREE Shipping too! Use claim code 6239 WAS \$499 NOW \$279 Call 1-888-864-7110 (MCN)

**1705 Items \$100 or Less**

**2-washing machines and 1-dryer.** All \$100. (605)665-4264.

**Small square bales for sale.** Rye and brome grass. Call for prices. (605)760-1456

**DAVE SAYS:**

**Don't Fall For Same-As-Cash Offers**

**Dear Dave,**  
My wife and I bought some furniture a while back on what we thought was a 24-months-same-as-cash plan. The original purchase price was \$1,600. The other day, I got a call from a collector saying that it was actually a 12-month plan, and the balance is now \$2,800. We looked at the contract, and it was our mistake on the length of the plan. Still, that makes the interest rate about 30 percent. Is there anything we can do about this?

**Robert**

**Dear Robert,**  
This is one of the reasons I tell people to stay away from "same as cash" agreements. You may not have agreed to a specific percentage rate, and I'll bet it's something less when you factor in the time before and after the 12-month period ended. Still, I'm pretty sure that when you signed the contract you did agree to have this thing convert to a financed contract if you didn't pay it off in 12 months. These kinds of deals are really scummy. Not only have they

charged you interest since the 12-month period ended, they've also back-charged you interest for the entire length of the contract!

These same-as-cash contracts are a bear trap. They're designed to mess you over big time. You can try to dispute it, but I've got a feeling you'll lose and have to pay about \$1,200 in stupid tax on this one.

Lots of people think they can pull one over on a company with the "same as cash" deal, but stuff almost always comes up—even if you don't misread the contract. I've said it a million times, Robert. If you play with snakes, you will be bitten!

**—Dave**

**A Place For Everything**

**Dear Dave,**  
I've heard you talk about something you call the Legacy Drawer. What exactly is this, and what goes into it?

**Lisa**

**Dear Lisa,**  
One of the best ways I know to tell your family

how much you love them is by having your financial act together and organized in a central location. The Legacy Drawer is a collection of your essential financial documents in a safe place where they can find them when you die, or if you're sick or disabled.

All of the pieces of your financial life should be in this drawer. I'm talking about your will, living will, estate plan, investment statements, insurance policies, and property deeds. You should also include stuff like power of attorney statements, access information to lock boxes, and other instructions to family and loved ones.

Make sure it's really well-organized, too. It should be laid out simply enough that anyone who can read could open it up and find exactly what's needed in just a few minutes. The stress of having a loved one die



**Dave RAMSEY**

or become seriously ill is bad enough. You don't want to make it any harder on them by leaving your finances in a mess!

**—Dave**

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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• 2012 possession  
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**QUALITY USED VEHICLES**

2008 Chevy Cobalt, 4-dr., blue, 50,000 miles	\$10,595
2005 Chevy Malibu Max, 4-dr., blue, 59,000 miles	\$9,995
2005 Chevy Aveo, 4-dr., silver, 80,000 miles	\$6,995
2003 Hyundai Elantra, 4-dr., black, 93,000 miles	\$4,995
2003 GMC Sonoma, Ext. Cab, 4x4, black, 86,000 miles	\$8,595
2002 Ford Ranger, Ext. Cab, 4x4, maroon, 101,000 miles	\$9,995
2002 Chevy 1500, 2-dr., white, 105,000 miles	\$7,995
2002 BMW 325i, 2-dr., blue, 97,000 miles	\$9,595
2000 Dodge Dakota 4x4, red, 122,000 miles	\$7,295
1996 Ford Ranger, 2WD, red, 126,000 miles	\$4,995
1995 Chevy Beretta, 2-dr., red, 131,000 miles	\$3,295
1995 Dodge Intrepid, 4-dr., blue, 160,000 miles	\$2,495
1995 Buick Century, 4-dr., blue, 149,000 miles	\$2,495
1994 Ford Conversion Van, white, 160,000 miles	\$5,995
1994 Chevy 1 Ton Dually, 2WD, red, 131,000 miles	\$6,995
1992 Ford Tempo, 4-dr., gray, 136,000 miles	\$1,995
1992 Chevy G-20 Conversion Van, maroon, 95,000 miles	\$5,995

**SPECIAL INTEREST**

2008 Harley Davidson, 1200 cc Sportster, 8,000 miles	\$8,900
2005 Honda Shadow, 600 cc, 2,100 miles	\$4,595
1995 Jayco Slide In Camper	\$3,500
1985 Ford Wrecker, 4x4, red, 67,000 miles	\$7,995
1976 Cadillac Eldorado Conv., 2-dr., white, 67,000 mi	\$10,995

**KOLETZKY IMPLEMENT**  
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**TRACTORS**

'10 NH T5070 MFWD, Cab/Air, 186 hrs.	\$55,000
'96 NH 9682 4WD, 5,174 hrs., 360 HP	\$75,000
'96 NH 8670 MFWD, SS, 6,588 hrs.	\$53,500
'95 Ford 8770 MFWD SS, 7,244 hrs.	\$55,000
'90 CIH 7120, 2WD, 9,100 hrs.	\$34,500
'77 IHC 1586 2 remotes, cab, air	\$12,000
'76 JD 8430 4WD, 7120 Hrs., 3 PT, PTO, 3 remotes	\$25,000
'73 IHC 666D, Hydro, 10,152 hrs.	\$8,500
'69 Oliver 1850 3 spd., restored	\$15,000
'61 JD 4010 w/ NF 4020 Diesel Engine	\$6,950
CIH 4800 Field Cultivator w/ Harrow, 24'	COMING IN

**COMBINES - 30 MONTH WAIVER**

'11 NH CR9070 RWA, 286 Engine, 227 Sep	COMING IN
'04 NH CR960, 1,804 Eng. hrs., 1,246 Sep. hrs., Duals	\$139,000
'95 NH TR87, 2,758 Eng. hrs., 2,057 Sep. hrs.	COMING IN
'88 NH TR86 Cat Hydro, 4,496 hrs.	\$22,500

**HAY EQUIPMENT**

'09 NH BB9060, Lg. Sq. Baler w/ accum., 12,232 bales	\$72,000
'07 CIH WDX 1902 SP Windrower w/ Disc Hd, 607 Engine; 480 Hd Hours	\$74,500
'07 Krane 900 Rotary Rake	\$19,500
'06 NH BB940A Lg. Square Baler, 14,016 bales	\$52,500
'06 NH BB940A Lg. Square Baler w/ Bale Accum., 30,000 bales	\$47,500
'06 Krane 900 Rotary Rake	\$18,500
'04 NH BR780 endless belts, net wrap, 0% for 36 months	\$15,000
'03 NH HW320 16' SP Windrower, 1,515 hrs.	\$49,500
'02 McDon 9250 14' SP Windrower, 1,491 hrs.	\$45,000
'02 CIH SCX100 18' mower cond.	\$14,900
'02 MacDon 5020, 16' mower cond.	\$14,500
'01 MacDon 5010, 16' mower conditioner	\$10,500
'99 Hesston 4755, Lg. Sq. Baler, 28,550 bales	\$32,500
'99 Hesston 514, Large Round Baler	\$6,950
'98 Case-IH 8465 rd. baler	\$7,500
'98 Vermeer R23 twin bar rake	\$6,500
'80 Hesston 1014, 14' Mower conditioner	COMING IN
'83 Hesston 6450, SP Windrower, cab/air, 14'	COMING IN
'71 Versatile 400 SP windrower w/ crimper	Mechanic's Special \$1,500
(4) NH 116 mower conds., 16' & 14'	Starting at \$2,500
(2) NH L175 Cab/Heat 2 SP, 1,735 hrs.	Starting at \$8,950
(5) NH 1475, 16' & 14' Mower Conditioners	Starting at \$8,900
JD 894A Side Delivery Rake	\$950

**PLANTERS**

'08 Kinze 3600 16-31 Planter	\$25,000
'07 White 8222 12R30 Hyd Wing Fold, 3 Bu Boxes	\$41,000
'06 White 8222 12R30 Hyd Wing Fold, 3 Bu Boxes	\$43,000
'03 Kinze 3600 12-23 Planter	\$55,000
'02 Kinze 3600 16-31 Planter	\$59,500
'02 Kinze 3200 12R30, Hyd Wing Fold	\$39,500
'01 Kinze 3600 16R30 Planter	\$49,500
'99 Kinze 2600 12-29 Planter	\$39,500
'97 White 6100 8R38	\$10,500
'98 Kinze 2600 16R30, 31R15, insect dawns	\$45,000
'93 White 6100/6900 8R30, 15R15, LF	\$22,500
'87 White 5100 8R38 Insect	\$4,500
(3) White 6100 8R36, very nice	starting at \$9,500

**LAWN MOWERS • SKIDLOADERS**

'11 NH C238 Skid Loader w/ Tracks, 238 hrs.	\$39,500
'10 NH L160 Skid Loader, 2,957 hrs.	\$14,500
'10 NH L160 Skid Loader, 1, 878 hrs.	\$18,500
'06 Kubota F2880F, 72" cut, Diesel, 4WD, 1,694 hrs.	\$10,800
'05 NH L175 Cab/Heat 2 SP, 1,735 hrs.	\$24,500
'04 NH LS160 Cab/Heat, 1,270 hrs.	\$17,900

**USED MISC.**

'07 Demco 1250, Sprayer w/ 90' Boom Raven 450	COMING IN
'04 Hay Buster H1100, Tub Grinder	\$37,500
'01 Demco 650 Grain Cart w/ Scale & Tarp	\$17,500
'97 Brillion Land Commander disc ripper, 9 shank, new front blades & pts	\$17,900
'95 Feterl, 10"x76", Auger w/ swing hopper	\$4,900
Feterl 12x72" Auger w/ power mover	\$8,500
NH 795 Manure Spreader w/ Hydraulic dr. & endgate	\$7,500

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