

DAVE SAYS:

Dishonesty is not the best policy

Dear Dave,
I don't hide debt from my spouse, but I do hide money from her. I've been squirreling away money for emergencies without her knowledge. She's not terrible with money, but she always finds something to spend it on. We were never able to save anything before I started doing this. After hearing you talk about "financial infidelity," I began to worry about her reaction when she finds out I've been doing this. What's your advice?
Paul

You've got to man up and tell her.
I know this won't be easy, and you have to make sure you tell her in the right way. Don't try to blame this on her. Basically, you've deceived her about this, and your lying isn't her fault. Let her know that you're sorry for not being honest with her, but you also need to explain that the reason you hid the money was you were afraid to speak up and disagree. Ask for her forgiveness, and let her know you're committed to never letting it happen again.

Dear Paul,
I think you have every reason to worry. Not just about her reaction, but what this represents in your marriage. I believe in saving up for emergencies. I mean, I'm Mr. Emergency Fund. I talk all the time about saving up three to six months of expenses. But deception is never a positive thing in a relationship.

At the same time, you've got to grow a backbone so you can let her know when you've got a problem. Managing money in a marriage is a "we" thing. Decisions should always be made together. It means you each have a vote, but it also means you have to stand up and vote no if she wants to spend money on something silly when you guys

haven't taken care of business!
—Dave

Closing the account

Dear Dave,
Do you have any suggestions for closing a credit card account? I just paid off my last debt, and I want to close the account once and for all.
Krista

Dear Krista,
I'd start with a phone call. Let them know the account is paid off and you

want it closed permanently. Also, ask for written confirmation that the account has been closed. If you don't see something like this in your mailbox in a few days, you'll need to check your credit bureau report for an update on the status of the account.

If it's not showing the account closed at this point, you'll probably have to call them back and jump somebody's case. Make sure they understand that you want to see verification in writing that the account has been closed. If they're still dragging their heels at that point, you'll

need to send them—via certified mail, return receipt requested—your demand that they permanently close the account.

But usually a phone call is all it takes. The problem with talking to them is you'll have to listen to all their crap about how dumb you are for cutting them loose. Trust

me, they'll fuss and cry and offer you stuff to try and get you to keep the account open. Stand firm and don't listen to them, Krista. Close the account!
—Dave

* For more financial help, please visit daveramsey.com.

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66.82 Acres of Highly Productive Clay County, SD Farmland at Auction

Thursday, Jan. 27 11am

LOCATED: 5-miles north of Vermillion on University Road.
LEGAL: S 1/2 of the SW 1/4 Sec 20-93-54 except Anderson Tracts 1 & 2, Clay County, SD. Taxes are \$1,759.82

Clay County FSA office shows 63.7 acres of cropland, corn base of 21.9 acres and yield of 88 bushels; bean base of 18.8 with a yield of 37 bushels. Predominate soil types including EK with a productivity rating of 89% and Eda with a productivity rating of 90%.

This is a nice, smaller tract of land that is mostly all tillable with a great location just 5-miles from Vermillion with a good, hard surface county oil road on the west side and a gravel road on the south border. A great opportunity for a building site along some quality farmland.

TERMS: 10% non-refundable down payment made the day of auction with the balance due on or before closing of Feb. 28th, 2011. Title insurance & closing costs split 50/50 between buyer & seller. Seller to pay all of 2010 Real Estate Taxes due in 2011. Clay County Title Co., Closing agent. Possession on closing with buyer getting the 2011 farm rights. Buyer will pay seller \$3,466.94 for 2010 fall fertilizer bill & \$750 for fall chisel plowing at closing. Auctioneers are acting as agents of the seller. Call for a free, property information packet including maps or see our website.

Mary Anderson, Owner

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USED EQUIPMENT

Large Inventory at Great Prices! New Equipment Coming In Daily!

USED TRACTORS		COMBINES	
Interest as low as 0%		Interest Waiver 12 Months	
(O) 2009 CIH MX215 MFD, 678 hrs.	\$128,500	(A) 2010 CIH 5088, 201 hrs.	\$205,000
(A) 2008 CIH MX245, 633 hrs.	\$136,000	(A) 2009 CIH 8120, 454 hrs.	\$230,000
(C) 2007 CIH MX275, 1945 hrs.	\$130,000	(A) 2009 CIH 8120, 429 hrs.	\$222,000
(A) 2005 CIH MX230, 2006 hrs.	\$92,000	(C) 2009 CIH 7088, 486 hrs.	\$218,000
(A) 2005 CIH MX210, 2044 hrs.	\$95,000	(A) 2009 CIH 7120, 553 hrs.	\$198,000
(C) 2004 McCormick CX105, 1696 hrs.	\$42,000	(A) 2007 CIH 8010, 726 hrs.	\$185,000
(A) 2002 Challenger MT465, 562 hrs.	\$49,000	(A) 2007 CIH 7010, 899 hrs.	\$190,000
(C) 2002 Case 621 w/Ldr.	\$52,000	(N) 2007 CIH 2588, 774 hrs.	\$156,000
(N) 2002 JD 4410 ROPS w/Ldr 410 hrs.	\$19,000	(A) 2006 CIH 8010, 1122 hrs.	\$170,000
(C) 2001 CIH MX240, 4340 hrs.	\$75,000	(N) 2006 CIH 2388, 1069 hrs.	\$140,000
(N) 2001 CIH MX135 w/Ldr, 9000 hrs.	\$42,000	(A) 2006 CIH 2377, 1250 hrs.	\$132,000
(A) 2000 CIH MX270, 3554 hrs.	\$80,000	(O) 2005 CIH 2388, 960 hrs.	\$148,000
(O) 1999 CIH MX240, 7200 hrs.	\$62,000	(A) 2005 CIH 2388, 1451 hrs.	\$95,000
(C) 1998 CIH 8920 2WD 4608 hrs.	\$50,000	(O) 1998 CIH 2388, 2357 hrs.	\$72,000
(A) 1988 CIH 7130 2WD 9585 hrs.	\$30,000	(A) 1997 CIH 2166, 1925 hrs.	\$60,000
(A) 1997 CIH 8920 2WD, 4007 hrs.	\$46,000	(A) 1995 CIH 2188, 2345 hrs.	\$70,000
(C) 1994 CIH 7220 2WD, 5709 hrs.	\$40,000	(A) 1995 CIH 2166, 2982 hrs.	\$50,000
(A) 1970 IH 826 w/Ldr, 7912 hrs.	\$10,000	(O) 1993 CIH 1666, 2637 hrs.	\$45,000
(C) 1966 IH 656 Dsl, 7935 hrs.	\$4,500	(N) 1991 CIH 1660, 3027 hrs.	\$25,000
		(N) 1990 CIH 1680, 4132 hrs.	\$30,000
HAY EQUIPMENT		CORN HEADS	
Interest as low as 3.9% 60 Months			
(N) 2008 CIH SCX100 18 1000 PTO.	\$23,000	(C) 2010 CIH 3408 30" Corn Head.	\$45,000
(C) 2005 Macdon 9352i, SP Windrower.	\$54,500	(A) 2010 CIH 3408 30" Corn Head.	\$45,000
(C) 2003 CIH SCX100 16 Moco, 1000 PTO.	\$16,500	(A) 2008 CIH 2408 30" Corn Head.	\$36,500
(A) CIH SCX100 16 Moco.	\$8,500	(A) 2008 CIH 2408 30" Corn Head.	\$40,000
(N) 2002 NH 1475, 16 Moco, 1000 PTO.	\$13,000	(A) 2008 CIH 2208 30" Corn Head.	\$33,000
(C) 2002 MacDon 9352 w/16 HD S.P.	\$48,000	(A) 2007 CIH 2412 20" Corn Head.	\$31,500
(C) 1996 CIH 8480 Baler.	\$3,500	(A) 2007 CIH 2412 30" Corn Head.	\$42,000
(O) 1988 New Idea 486 Baler.	\$3,500	(N) 2007 CIH 2208 30" Corn Head.	\$37,000
TILLAGE EQUIPMENT		PLATFORMS	
(A) 2009 CIH RMX370 34" Disk.	\$42,000	(A) 2007 CIH 2020 30" 3" Knife.	\$26,000
(A) 2008 CIH RMX340 34" 9" Spacing.	\$32,000	(A) 2005 NH 84C 36" Draper.	\$30,000
(A) 1986 Crust Buster TSD77 42" Disk.	\$17,500	(O) 2005 CIH 1020 30" 3" Knife.	\$17,500
(A) Great PLains 24" Turbo Till.	\$27,500	(N) 2004 CIH 1020 25 3 Knife.	\$14,500
(A) Krause 7300 27" Disk.	\$20,000	(A) 2003 CIH 1020 30 3 Knife.	\$14,000
(C) CIH 1830 8RW Cultivator.	\$2,500	(A) 2002 CIH 1020 25 1 1/2 knife.	\$13,000
(A) Track King Closer w/packer.	\$2,750	(N) 1999 CIH 1020 25 1-1/2 Knife Air Reel.	\$15,500
(N) JD 630 32" 9" Spacing.	\$17,500	(A) 1998 CIH 1020 25 3 Cray Cut.	\$12,000
(N) JD 630 27" 9" Spacing.	\$16,000	(A) 1998 CIH 1020 20" 3" knife.	\$8,000
(N) Sunflower 1434-29 9" Spacing 3 Bar Harrow.	\$33,500	(N) 1997 CIH 1020 30" 3" cut.	\$14,000
(N) Sunflower 1230-18 18 8 3/4" Spacing.	\$7,000	(A) 1990 CIH 1020 25 1-1/2 Knife.	\$7,000
(A) Sunflower 1433-25 24 F, 23 R.	\$25,000		
(N) CIH 3900 23' 7", 9" spacing.	\$14,000	SKID LOADERS	
MISCELLANEOUS		(A) 2009 S205 Bobcat, 212 hrs.	\$27,000
(C) Kinze 840 Grain Cart 30.5X32 Tires Roll Tarp.	\$24,500	(N) 2006 S185 Bobcat, 494 hrs.	\$19,000
(N) J&M 875-18 Grain Cart HYD Spout.	\$28,000	(C) 1996 763 Bobcat, 3160 hrs.	\$9,500
(A) (New) Loftness Grain Bag Systems.	Call	(A) P&W Engineering Tree Shear.	\$2,200
(A) (New) Rem 2700 Grain Vac.	Call	(A) Bobcat 60" HDY angle blade.	\$1,100
(N) Henke B240 Mixer Wagon, 3 Auger.	\$5,000		
(C) Henke 2300 Kwikmixer, Scale.	\$7,500		
(A) Westendorf XTA 700 Loader 8 Bkt 8920 mts.	\$11,000		
(C) Quicke 990 Loader, 102 Bkt, MX Mag Mts.	\$9,500		
(A) Loftness 20 Windrow Shredder.	\$18,500		
PLANTERS/DRILLS			
(A) 2007 CIH 1200 12R30 Stacker.	\$43,500		
(A) JD 7000 12R30 Planter.	\$2,500		
(A) Case IH 5500 30" Soybean.	\$18,500		

A-ALBION C-CROFTON N-NELIGH O-NORFOLK

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AGRICULTURE

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