

DAVE SAYS:

Don't take advantage of the gold bubble, it could burst

Dear Dave,
I agree that historically gold is an extremely volatile investment. But wouldn't it be a good idea to take advantage of this gold bubble and its popularity due to the market's current hysteria?
Kevin

Dear Kevin,
A bubble is when an investment is no longer based on numbers, but

on greed or fear. So, you're right on about it being a gold bubble. That's exactly what's happening at this point. Now, should you take advantage of that? Absolutely not. You never know when a bubble will burst, but trust me—the bubble will burst on gold.

Here's what happens during a bubble, using the real estate market as an example. Several

years ago, Las Vegas was the fastest growing city in North America. People were drawn by the flashing lights and the commercials. Most of them didn't know the city had a vibrant, legitimate economy without all the gambling and glitter. There was a gold rush mentality when it came to buying property, and an irrational level of excitement drove the prices.

In the end, it was a lot like playing musical chairs. The music stopped, and lots of folks were left without a seat. Someone gets booted every time!

A lot of this stuff about gold comes from the foolish idea that it's the standard the world is based upon. This simply is not true. Gold is not the standard that wealth is based on, and it hasn't been since the

days of the Roman Empire. Gold has no intrinsic value. As a matter of fact, silver is probably a better investment. It's being used like crazy in manufacturing for microchips and other products, and because of this has an actual mechanical, utilitarian value.

I work way too hard for my money to mess around and see it disappear in the blink of an eye. That's why I don't mess with bubbles. When it comes to investing, I want to be the tortoise—not the hare. I'm going to invest in things that are steady, slow, and have long track records of success!

—Dave

Use the golden rule

Dear Dave,
I make big commissions leasing cars, but I'd never lease one myself. Should I quit?
Stan

Dear Stan,
Yes, I think you should. I think you need to find something to do with your life that makes you feel proud.

I'm not saying you need to get out of the sales game, but find something that you could sell with great pride and joy—even to family or your best friend. Don't just run out and quit today, though. Take a look at what's out there, and

start formulating a plan for some adjustments in your career track. If you can't be proud of what you sell, or you wouldn't buy it yourself, then you really don't need to be selling it, do you?

I'm sure some people believe this is highbrow thinking, but it's also a matter of honesty and the proper way to live your life. If you're trying to get people to buy something you wouldn't purchase, then basically you're saying that you're willing to lie to people just to make a buck. At the end of the day, it really is an integrity issue.

There's an old rule called the Golden Rule. And I'm not talking about the one that goes, "He who has the gold makes the rules." Do unto others as you would have them do unto you, Stan. It's as simple as treating other people the way you'd want to be treated.

Find something to do with your life that you can do with excellence, pride and a sense of higher calling. You'll make even more money over the scope of your life doing work you're passionate about, instead of something that makes you feel like you're ripping people off!

—Dave

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

COMPLETE Auto Glass Service
Free Estimates • Quick Service • Quality Work • Competitive Prices
RON'S AUTO GLASS
Locally Owned & Operated **605-665-9841**
1915 Broadway, Yankton, SD (Next To Dairy Queen)

CRAZY DAYS Early!
So Shop Early!
Everything on Sale!
Sandals, Boots, Shoes, Belts, Wallets, Socks & More!
Boston Shoes to Boots
Closed July 30 & 31 312 W. 3rd • Yankton • 665-9092

AUCTION

SATURDAY, July 24, 2010
12:00 NOON

Location: American Legion Pavilion at the
Knox County Fairgrounds (East Edge of Town)
BLOOMFIELD, NEBRASKA

LUNCH STAND AVAILABLE

Personal Property of JOANNA THOMSEN and ARTIE KELLY

12 Place Setting Month Teacups & Saucers	13' Glass Studio Chazer	Avon Bottles	Proctor Silex Bagel Toaster	Puzzles
6-piece WW World Wide Quality Japan Dish Set	Aquarium Supplies	Bird Cage	Pulleys	Record Player
Berry Bowl	Baking Pans	Bow Maker	Quilt Rack	Sea Shells
Blue Carnival Glass	Bird Feeder		Saddle Bags	Shoe Repair Kit
Bread Box	Brass Wall Hangings		Seasonal Decorations	
Flower of the Month Teacups from Japan	Brentwood Deep Fryer	Calculator	Shower Curtain	
Green Candlestick Holders	Cake Decorating	Candles	Singer Sewing Machine	Soap Dishes
Green Depression Glass Footed Cake Plate	Can Opener	Canoes Oars	Stained Glass Picture	Step Stool
Green Glass	Canning Jars & Lids	CB Radio	Stoneware	Stuffed Animals
Mali Pottery w/Lid	Canteens	Ceramic Ware	Suede Fabric	Tanned Goat Hide
Piano Music	Pink Depression Glass	Christmas Bells, Decorations, Lights, Yard	Telephone Wire	
Pitcher and Glass Set	Pressed Glass	Ornaments, Place Setting for 4	Tennis Rackets & Handles	
Samboras and Hats		Clock Radio	Toaster Oven	Upright Balance Scale
Telephone Insulators		Clocks	Coffee Maker	
Tin Signs - McCormick Deering Farmall 30, Gene		Autly, The Lone Ranger	Coffee Server	
Vinegar Cruet w/Lid		Cornware	Country Bunny Bath & Body Picture	
Wooden Mule Back Pack Saddle		Craft Supplies	Croissant Pop Corn Popper	
25 Gallon 5-Horse Air Compressor		Desk Light	Electric Fireplace Logs	Digital Photo Album
1/4" Cordless Drill	10 x 10 Screen Tent	2 Bench Grinders	Electric Fountain	Enamelware
7-1/4" Black & Decker Circular Saw		Antique Wrenches	Bathroom Sink Top	Fish Nets
Battery Charger		Black & Decker Mouse Sander/Polisher	Cupboard Handles	Galileo Thermometer
Electric Wire	Extension Cord	Fishing Equipment	Floor Jack	Glass Cake Plate & Cover
Folding Ladder	Gas Cans	Go Carts	Hi Lift Jack	Globe
Heavy Rope	Light Fixture Globes	Kerosene Heater	Lawn Spreader	Hamper
Miscellaneous Hand Tools		Moving Cart	Other Miscellaneous Tools	Handmade Ceramic Ware
Propane Weed Burner		Remington Electric Chain Saw 12"	Saw Blades	Hats
Schumacher 6 & 12 V Battery Charger		Scissor Jack	Scrub Bucket Insert	Jell-O Molds
Spot Lights		ST 724 Ariens 7-Horse Snow Blower	Bird Bath	Jewelry
Fertilizer Spreader	Grill	Yard Ornaments	10 x 10 x 6 ft. Chain Link Dog Kennel	Knives & Flatware
				Kodak Duaflex II Camera
				Lamps
				Large Display Tablecloth
				Large Pepper Mill
				Leather Goods
				Magazine Rack
				Microwave Food Dehydrator
				Microwave Oven Stand
				Miscellaneous Kitchen Utensils
				Miscellaneous Office Supplies
				Nebraska Husker Blanket
				Night Lights
				Onion Machine
				Ornate Metal Pot Hangers
				Paint Supplies
				Paint Trays & Rollers
				Patio Tiki Torches
				Picture Frames
				Plant Lights
				Plastic Containers
				Plastic Flowers & Flower Pots
				Poker Chips
				Pressed Glass

JOHANNA THOMSEN & ARTIE KELLY, Owners

Terms: Cash or Check with ID Day of Sale

NOT RESPONSIBLE FOR ACCIDENTS


AUCTIONEERS:
Marvin Hochstein 402-373-2234
Chuck Rasmussen 402-655-2213

ALL MERCHANDISE SOLD "AS IS" WITH NO WARRANTIES EXPRESSED OR IMPLIED BY THE OWNERS OR AUCTIONEERS. NO EXCEPTIONS. ALL ANNOUNCEMENTS MADE DAY OF AUCTION WILL HAVE PRECEDENCE OVER PRINTED MATERIAL.

CLERK: Gill Realty & Auction LLC
212 North Broadway, Bloomfield, NE
Office: 402-373-2727
www.gillrealtyandauction.com
For More Information:
Ken Gill - 402-841-2471

PASS TIME IN LINE.

READ THE SHOPPER.



MISSOURI VALLEY
SHOPPER
605-665-5884
319 Walnut • Yankton, SD