

## DAVE SAYS:

## Do I need a will or a trust?

## Dear Dave,

Can you please explain the difference between a will and a trust? Which do you recommend?

Mark

## Dear Mark,

Everyone needs a will, but not everyone needs a trust. A trust is something you put money into after your death by virtue of your will. A will, on the other hand, tells everyone what to do with your stuff when you die. One of the things it could instruct people to do is put some of your money into a trust for your kids. It would become their money when they grow up, but until then it would be managed for them in a trust account.

These days there's also an animal running around called a living trust. This is a document that will cost you anywhere from \$1,500 to \$4,000 to have drawn up, and it's really overdone



**DAVE SAYS**

Financial Straight-Talk

by Dave Ramsey [www.davesays.org](http://www.davesays.org)

in the estate planning world. It's not needed nearly as much as some people would have you think. To tell the truth, it's more of a gimmick than anything else. The idea is that you put everything you own in trust now, and when you die you save on probate taxes.

It's a good theory, but the downside is that once you do it you have to operate your life in a trust. And that's a real pain in the butt!

—Dave

## Testing the career waters

## Dear Dave,

I'm applying for a new job. I like my current job, but the other position would be ideal. Should I tell my boss that I'm applying for the job?

Anonymous

## Dear Anonymous,

I think it has a lot to do with your situation at work, and if your integrity comes into play. There's nothing wrong with looking at the menu when you're on a diet, but if you've told your boss or supervisors you're not interested in another job, you need to let them know things have changed.

The big thing here is that you make sure you treat other people the

way you would want to be treated. I'm an employer, and I have about 300 people on my team. I don't expect these guys to tell us every time something pops up that might interest them. I do, however, expect my leaders to let me know if they have someone who is so unhappy here that they're looking for other work.

Your relationship with your company and supervisors plays a big part in this, too. I'd speak

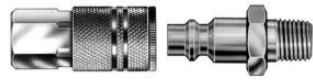
up if there was something they could do to change my situation from good to ideal. But in a lot of ways, it all goes back to how you would want to be treated if the situation were reversed. Remember the Golden Rule? Just looking at things from that perspective can answer a whole lot of ethics questions!

—Dave

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

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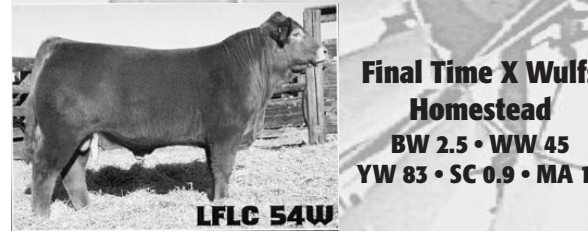
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HOME IN VOLIN SD - CAR - SNOW BLOWER - RIDING MOWER TOOLS - HOUSEHOLD & MISC.

**AUCTION**

As I have moved to the Nursing Home, I will sell the following at auction located at 305 Main Street in Volin SD on:

SATURDAY, APRIL 17TH 11:00  
REAL ESTATE SOLD FIRST  
Ridge Kitchen Lunch Wagon

The real estate consists of a 3 bedroom, 1 story home with detached 20' x 24' double garage. The floor plan consists of a remodeled kitchen w/oak built in cabinets with stove and refrigerator included, dinette area with front entrance, living room, 2 bedrooms with closets, small full bathroom, utility room with rear entrance and washer & dryer hookups. The 2nd floor has a bedroom and storage area. It has a partial basement with updated 200 Amp electrical service, forced air fuel oil furnace with central air. The features include 12' x 12' deck, covered front porch, easy to heat and cool, nice 96' x 150' lot with good location. It has an assessed valuation of \$ 41,650.00 and the annual real estate taxes are \$ 520.68.

To View This Home Call Charles Jensen 605-263-3333.  
To view pictures of home visit our website @ <http://www.wiemanuction.com>

LEGAL: Lots 13, 14, 15 & 16 in Block 8, Volin Addition to Volin, Yankton County SD

TERMS: Cash Sale with a 15% non refundable down payment the day of sale and the balance on or before May 15, 2010. A POA warranty deed will be provided, title insurance will be utilized and the cost split 50/50 between buyer & seller. 2009 RE Taxes paid by seller and 2010 RE taxes prorated to possession date. Possession granted upon final settlement. Sold subject to confirmation by the POA. Wieman Land & Auction Co., Inc. is representing the seller in this transaction.

SHIRLEY M. GORSETT, OWNER  
Sheldon Jensen and Charles Jensen, POA's  
605-648-3249 • 605-263-3333

Wieman Land & Auction Co., Inc. Marion SD 800-251-3111  
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And Ron Leitheiser, Assoc. Brokers  
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**157.48 ACRES IMPROVED OFFERED AS 151.48 ACRES - 6 ACRE ACREAGE OR UNIT - TRACTORS - 200 CHEVY PICKUP - STOCK TRAILER - MOWERS - MACHINERY - ANTIQUES - COINS - GUNS - COLLECTIBLE TOY TRACTORS - ASST. TRACTOR & IMPL. MANUALS - MISC. ESTATE AUCTION**

In order to settle the Adrian Elcock Estate they will sell the following at auction at 28318 - 466 Ave. located from Lennox SD (Sioux Steel corner) 4 1/4 miles on Hwy 17 on:

SATURDAY, APRIL 10<sup>TH</sup>

LAND AT 10:00

PERSONAL PROPERTY AT 11:30

Ridge Kitchen Lunch Wagon

**157.48 ACRES IMPROVED FARM LAND**

To be offered in 3 tracts: 6 Acre Acreage w/ Improvements; 151.48 Acres Unimproved or as 157.48 Acres Total Unit.

This tract consists of 157.48 acres (+ or -) of Improved Land. The FSA Office indicated that this tract has 118 acres tillable and the balance in pasture and building site. The improvements include an older 3 bedroom 1 1/2 story farm home with newer basement — forced air LP gas furnace and serviced by a well. The floor plan includes large kitchen w/ built-in cabinets, living room, bedroom w/ closet, full bathroom, utility room w/ washer & dryer hookups and back porch. The 2nd floor has 2 bedrooms and a storage room. The outbuildings include a double garage, hog house, granary w/ 2 leanto garages barn w/ leanto and several other outbuildings. This building site has excellent location on oil road just south of Lennox and would make a choice location for a new home. The predominate soil types are Lamo Silty Clay Loam, Graceville Silty Clay Loam, Delmont-Graceville Complex. The land lays level to gently rolling with waterway passing through the pasture. The FSA reports a 58.7 acre corn base with a 142 bu. cc yield and a 58.7 acre soybean base with a 41 bu. cc yield. The annual real estate taxes are \$2,789.30. This is an excellent opportunity for Farmer - Investor & Acreage Looker to acquire a property with lots of potential.

To view this home call Morris Elcock 605-695-9516 or Wieman Land & Auction Co., Inc. 800-251-3111.

LEGAL: The NW 1/4 Section 28-98-51 Lincoln County SD  
TERMS: Cash Sale with a 10% nonrefundable down payment the day of the sale and the balance on or before June 1, 2010. Personal Representatives Deed and Warranty Deed will be provided. Title Insurance will be utilized and the cost split 50% to buyer and 50% to seller. Landlord's possession will be granted upon final settlement because this land is rented by Mark Kroger for the 2010 crop year on a cash rent basis. The new buyer will receive all rents for the 2010 crop year. Possession of acreage will be granted upon final settlement. If acreage is sold RE Taxes paid by seller, land it is sold subject to approval by the Lincoln County Planning and Zoning. The 2009 RE Taxes paid by seller, 2010 RE Taxes to be paid by the buyer. It is sold subject to confirmation by the owners and personal representative pursuant to South Dakota Uniform Probate Law. Wieman Land & Auction Co., Inc. is representing the seller in this transaction.

**ADRIAN E. ELCOCK ESTATE/MORRIS ELCOCK/MAYONA BITTERMAN**  
Morris Elcock, Personal Representative  
605-695-9516

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