

DAVE SAYS:

Question About Home's Value

Dear Dave,
We keep getting offers in the mail from a law firm that offers to protest the assessed value of our home for property tax purposes. They say that we'll pay them nothing if they can't save us money, but if they do the fee is 50 percent of the property tax savings. Do you think it's ethical to dispute these findings, and are these services legitimate?



Dave
RAMSEY

Kristen
Dear Kristen,
There's no real problem with this, so long as there are no up-front fees. The real question, though, is whether your assessment is accurate.

First, there would have to be some kind of basis for the protest – like if your assessment is really out of line compared to similar homes in the neighborhood. Usually, they aren't assessed at 100 percent. But if you discovered that a comparable home was assessed at 73 percent and yours was based on 82 percent, then you'd have both an ethical and legal right to protest the assessment.

I think one of two things will happen. If you talk to this firm,

you're either going to find out that there's something going on with the tax base that makes them think they can actually reduce the numbers, or they're going to try and hit you with a "processing fee" or some other kind of garbage.

If this is the case, you should just walk away.
—Dave

Lost job, might move

Dear Dave,
The job I have currently is about to be phased out, and I'm looking at two other offers. The pay for both is the

same. One is short-term, nine months to a year, and it has a per diem so I wouldn't have to move. The other job would last much longer, but I'd have to move and that would throw me about \$3,500 further into debt. This company acts like it doesn't want to help with the moving expenses, but I think I'd like the job better. What do you think I should do?

Michael
Dear Michael,
I'd move. And I'd also try to negotiate the heck out of this company and get them to foot some of the bill for the move.

If you're valuable enough and they like you enough to want you on their team, then I'd use that as a negotiating point before accepting the position. Tell them that you really want the job and you're excited about it, but the only thing holding you back is \$3,500 in moving costs.

You never know until you ask. And at that point they may kick in some cash to make it easier for you to decide!
—Dave

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

1530 Roofing - Siding

JW Roofing: Shingling complete tear-off, redecking if necessary and insured. Free estimates. References. Work guaranteed. Call (605)665-1167, or (605)760-1782.

Rye Home Improvement Dakota Gutter

Gutters, soffit, siding and roofing. Call John (605)661-0068, (605)668-9312. Locally Owned.

1555 Dogs - Puppies

Free to a good home: Older male Shih-Tzu. Call (605)661-4548.

1565 Other Pets

ADOPTIVE HOMES NEEDED for several kittens, dogs & puppies. See Heartland Humane Society at www.heartlandhumanesociety.net or call (605)664-4244.

1600 Other Real Estate

FOR RENT OR SALE: 2,000 square foot building, downtown Norfolk. Also for sale, restaurant equipment. 402-851-5754.

1605 Apartments For Rent

1 and 2-bedroom apartments for rent in Irene and Volin. S&S Apartment Rentals. (605)263-3445.

1, 2 bedrooms in Yankton. Diversified Property Management. Rental assistance available. Rent based on income. Equal Opportunity Housing. 1(888)368-3330.

1-bedroom, C/A, utilities with satellite TV included, partially furnished, parking space included, no pets/smoking, 213 West 3rd, \$460/month. (605)665-4923/(605)665-2972.

Apartment for rent: 1-bedroom apartment in 4-plex in Yankton. Stove/refrigerator, \$360/month, all utilities paid. Deposit, no pets/smoking, 1-year lease (605)665-8856.

1605 Apartments For Rent

2-bedroom apartment Between the 50's 8th & Dakota. Rent based on income. Equal Housing Opportunity. (605)665-5909 or Skogen Company (605)263-3941.

Boardwalk Apartments:

Available soon: 2-Bedroom and 1-Bedroom with garages, furnished/unfurnished, month-to-month or lease. Access to hot tub and workout center. No smoking/pets. (605)661-0517.

Canyon Ridge 1700 Locust

1-bedroom for elderly or persons with disabilities. Rent based on income. Equal Housing Opportunity. (605)664-8886 or Skogen Company (605)263-3941.

Deluxe 2-bedroom apartments with free Internet, water/garbage. Up and down-stairs available. Beautiful Area. (605)661-3999.

Duplex For Rent: Very well kept 2-bedroom duplex with garage in nice quiet residential area. \$675/month, plus utilities. Water/sewer paid by landlord. No pets, no smoking. Daytime (605)624-2097, evening (605)624-2239.

For Rent Village Green Apartments

Yankton. 1 bedroom apartment available. Stove, refrigerator, utilities, furnished. Rent based on income. (605)665-0063 or 1-800-225-0564, TDD# 1-800-622-1770. Equal Housing Opportunity.

For Rent: One and Two Bedroom Apt. for elderly or persons with disabilities at River Court Apt. 24 E. Duke, Vermillion. Hdc accessible. Must qualify by income. Rent based on income. Equal Housing Opportunity. 202-0008 or Skogen Company (605)263-3941.

1605 Apartments For Rent

Immediate Openings Colonial Square Apartments
Yankton. One and two bedroom apartments available. Stove, refrigerator, utilities furnished. Rent based on income. Must meet income guidelines. Call (605)665-9876 or 1-800-225-0564, TDD# 1-800-622-1770. Equal Housing Opportunity.

New large 2 or 3-bedroom, Master bedroom w/master bath, his & her walk-in closets. Handicap accessible. No pets. No parties. 214 Bower St, Vermillion, SD. Next to WalMart. (712)899-0505

1 & 2-bedrooms Orchard Square 418 W. 15th
\$440 and \$490. includes utilities. (605)665-6135 or Skogen Company (605)263-3941.

1 and 2-Bedrooms, Orchard Square Apartments, 418 W. 15th, for elderly or persons with disabilities. Rent based on income and includes utilities. Equal Housing Opportunity. (605)665-6135 or Skogen Company (605)263-3941.

1 and 2-bedroom apartments available in Scotland. Rent based on income, utility allowance, laundry facilities. Contact Oakleaf Property Management. Toll free at 1-877-521-8750.

1-Bedroom Apartment available at Town Square Apartments for seniors or persons with a disability. Paid Utilities. Friendly Community. Service Coordinator on site. We are pet friendly. Contact Jerry at (605)624-5218.

76 Acres +/- Tillable Land For Sale
Yankton County – Lesterville Township

Legal description:
The S 1/2 SW 1/4 of Section 12, Township 95 North, Range 57, West of the 5th P.M., Yankton County, South Dakota.

The property is subject to a lease for the 2012. Rental rate is \$120 per acre with half due 3/1 and half due 11/1. Buyer will be entitled to all rent for 2012.

Interested parties are encouraged to inspect the property and FSA data prior to submitting a bid and are responsible for verifying their own information. No warranties are made as actual acreage or crop acreage.

Submit sealed bid to Bertsch Law Office, PO Box 535, Menno, SD 5745 by April 2nd (mark envelope "Real Estate Bid"). 5 highest bidders will have opportunity to raise bid at private auction. 10% of sales price to be paid upon acceptance of bid by sellers, balance due at the time of closing, estimated to be on or about May 1, 2012.

For further information, contact Ken Bertsch at 387-5658.

SELLERS RESERVE THE RIGHT TO REJECT ANY AND ALL BIDS.

CURRENT/NEW LISTINGS!!

**** 991.57 ACRES.** Pasture, dryland, irrigated land and homes located north of Burton NE. Keya Paha County. L-1200289

**** 160 ACRES** pivot irrigated. Located southwest of Atkinson NE. Listed at \$1,950/acre. Holt County. L-1200216

**** 316 ACRES,** pivot irrigated cropland, located north of Newport NE. Rock County L-1200101

**** 160 ACRES,** pivot irrigated land, located northeast of O'Neill NE. Excellent quality quarter! Holt County. L-1200266

**** 160 ACRES** CRP. Water rights intact. Located Southwest of Chambers NE. Holt County. L-1200341

For details, contact: Dave Hickey, Agent
Farmers National Company
402-336-3500 (office)
402-340-4436 (cell)
O'Neill NE 68763
dhickey@farmersnational.com

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712-252-0181
www.iseanhomes.com

FARM FOR SALE

LEGAL: SE4-30, Section 3, Township 30N, Range 2W, Knox County, NE, less acreage

LOCATION: 6 miles east of Bloomfield on Highway 84.

PRICE: Sealed bids will be accepted on our bid form only, and delivered to our office no later than 4:30 P.M. March 19, 2012. Depending on bids, bidders may be invited to a private auction.

OWNERS: Joanne L. Bryan and Bill Gates

INSPECTIONS: To make arrangements, please call Pfeil & Associates, Inc., Wausa, NE at 402-586-2277.

Information brochures, terms and bid forms are available by contacting Pfeil & Associates, Inc. by phone or e-mail.

Pfeil & Associates, Inc.
Frank Weberg, Broker
Jennifer Kumm, Salesperson 402-360-4223
www.pfeilandassociates.com
508 E. Broadway • Wausa, NE • 402-586-2277