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1961 RANCH STYLE 2-BEDROOM HOME APPLIANCES - HOUSEHOLD - TOOLS - MOWERS

AT AUCTION

As I have moved to the nursing home, we will offer my home and personal property for sale at public auction located at 417 South Relanto, Freeman, SD or from Ampride on Hwy. 81 go 4-blocks west turn north on Relanto on:

THURSDAY, MAY 19TH 4:00PM REAL ESTATE SOLD FIRST

LEGAL: Lot 5 and North 1/2 of Lot 6, North 1/2 of lot 12, Block 22B, Outlot Add. city of Freeman, Hutchinson County, SD.

- Super well kept 2-bedroom Ranch style home move in ready, 988
- 75x152 Lot, attached single stall garages, NG FA heat, Central Air • Full basement with 3/4 bathroom, balance ready to finish. Dry -
- Current Assessed Value \$46,300 annual Taxes \$1,037.66 • 10x18 Kitchen/Dining room, 11x21 Living room, ample storage
- Property is being sold AS IS condition. No warranties as to
- This would make an excellent starter home, retirement home or rental property.

To View the Property: Contact the auctioneers at 800-251-3111 to set-up a showing or visit www.wiemanauction.com for both interior and exterior photos.

TERMS: Cash sale with 15% (non-refundable) down payment the day of the sale with the balance on or before June 20th, 2011. Taxes to be prorated to the date of possession. Sellers to provide warranty deed with cost of title insurance split 50-50 between buyer and seller. Property sold subject to all easements, restrictions and reservations of record. Come prepared to buy a very well kept home. Gerlach Law Office Salem, SD to handle closing 605-425-2911.

PERSONAL PROPERTY: TO SELL APPROX. 4:45 P.M. LUNCH ON GROUNDS

<u>APPLIANCES - FURNITURE - HOUSEHOLD</u> Maytag 2-door refrigerator; Maytag 30" electric range; 2008 GE stackable washer & dryer; Maytag washer & dryer working order; Crosley upright freezer; Fancy roll top desk matching chair; Kromekraft Kitchen table 4-roller chairs; RCA 27" color TV; RCA 20" color TV; Entertainment Center; William Rogers silverware; 3-Cushion couch; Floral couch; swivel rocker; Reverware Copper Bottom Pans; Assorted kitchen appliances; Fruit Jars; Canners; Sharp Microwave; end tables, floor lamps, assorted bedding/towels; B&D cordless weedeater; hedge trimmer; shovels; pull type lawn sweeper; other items to be found.

JOE GROSS ESTATE - OWNER EMMA GROSS - OWNER

The following items belong to Nancy Weber (daughter) and will sell after Emma Gross items:

TOOLS - SHOP EQUIPMENT - LAWN MOWERS

Duetz Allis 1600 hydro mower 16-hsp. 48" deck; Murray push mower; Stihl FS-55 weed eater; Stihl 015 chainsaw w/case; Craftsman 6-drawer tool boxs; New Craftsman sockets & wrenches; Arc Welder; Auto darkening helmet; S&K 3/8 socket set; Thorson 3/4 socket set; Dewalt 18-volt 1/2 impact; Craftsman 1/2" air impact; impact sockets; Ratchet wrenches up to 1"; shop vac; Lincoln 12volt grease gun; tap & die set; creeper; Bench Grinder; 110 volt pressure washer; large assortment of 1" cable; large assortment of electrical supplies and repair; Torch set with cart no-tanks; New 12volt battery charger; 2-cyl. Portable air compressor;

WINDMILL WEIGHT - HOUSEHOLD ITEMS

Cast iron Horse windmill weight short tail; Maytag washing machine; Magnavox 19" color TV; George Foreman Grill; dressers; sewing machine w/case; 4' alum. Step ladder; pots & pans; Tupperware items: misc. glassware: Humidifier: Coolers: folding chairs: misc. toys; microwave; usual household items

> **NANCY WEBER - OWNER** 605-660-1600

Wieman Land & Auction Co., Inc.

Marion SD 800-251-3111 Gary & Rich Wieman Brokers Website: www.wiemanauction.com

DAVE SAYS:

Great Theory, But It Doesn't Work

Dear Dave,

I live in Alaska, and I'm considering using a credit card for the airline miles. This would make it easier and cheaper for me to visit my family in the Lower 48. Is this a good idea? Adam

Dear Adam,

What you're talking about sounds great in theory. The problem is that it doesn't work out so well in the real world. Did you know that 78 percent of all airline miles are never redeemed? And, if you're one of the 22 percent who attempt to cash in on them, you'll find that the airlines make it virtually impossible for you to travel when you want, how you want, or even where you want.

Now, let's look at the credit card side of things. Did you know

29 Guage Steel

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• 40-year paint warranty

that studies have shown that you spend more when you use plastic than when you pay with cash? Cash has an emotional element to it. When it leaves your hand, the pain centers in your brain activate. A study at MIT actually proved this to be true. They also found that those pain centers are not activated when you pay with plastic.

Here's the bottom line: With a few very rare exceptions, you're much better off not chasing airline miles by using a credit card. The vast majority of people who play this game find themselves with nothing but debt at the end of the day. If you're really interested in airline miles, I'd suggest looking into a debit card program that offers this perk. With a debit card, you're not borrowing

money. You're spending your own money straight from your own bank account.

If this credit card airline miles thing worked so well for the consumer, the card companies would be going out of business. More than anything, it's a bait and switch. And the bait is attached to a hook that takes money out of your pocket and puts it in theirs!

—Dave

Debt Settlement Companies Aren't Magic

Dear Dave,

How do you feel about debt management companies? Can they actually help you reduce and get out of debt?

Jake

Dear Jake,

My advice is to stay away from debt management companies. If you go to the Federal Commission's Trade website, you'll find that debt management companies receive more complaints than just about any other type of business. In other words, tons of them are operated poorly to the

point of incompetence, or they're just plain scams.

Debt management companies don't wave a magic wand and make your problems disappear. The only way a creditor will take less than they're owed is if you're way behind on payments, and they're afraid they won't get paid. And, if it comes to a settlement situation, you have to watch your back. Always make sure you get any settlement offers and agreements on your own and in writing—no exceptions. And never allow a creditor to have electronic access to your bank accounts.

But the big problem is that you need to fix your behavior when it comes to handling money. You can do that a lot cheaper than any company. But if you don't get control of your money, start living on a budget, and living on less than you make, your debt problem is going to hang around your neck for the rest of your

-Dave

* For more financial help, please visit daver-



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UNRESERVED AUCTION ONLINE INTERNET ONLY WEDNESDAY, MAY 25, 2011

First Lots Scheduled to Close at 10:00 AM Central Time NO BUYERS PREMIUM FEE and NO RESERVES!! The following equipment is owned by various owners, visit

www.bigiron.com for owner names, items locations & phone numbers. TRACTORS: Case IH Magnum 7250 MFWD Tractor, 6584 Hrs.: JD 4650 MFWD Tractor, 4660 Hrs.; 83 JD 4450 Row Crop Tractor, 8629 Hrs.; 05 JD 4310 W/430 Front Loader 4X4 Compact Tractor, 1018 Hrs.

TRUCKS & VEHICLES: 87 White Semi Truck; 96 International 8200 Tractor Truck Semi Truck; 92 International/Teco 4600/G4A-37Lf-2TFS1 Bucket Truck. TRAILERS: 87 Timpte Super Hopper Trailer; 07 Great Dane Reefer Trailer. **COMBINES:** 98 Case IH 2388 AFS Combine, 978 Sep/1399 Eng Hrs. HAYING EQUIPMENT: 05 JD 4895 Self-Propelled Windrower, 4649 Hrs.; 01 Mac Don 9350 Turbo SP Windrower, 1903 Hrs.; NH 1048 Stackliner Bale Wagon; (2) 08 JD 568 Round Balers; 06 JD 567 Round Baler. **EXCAVATOR:** Cat 235 Hvdr Excavator, 9394 Hrs. WHEEL LOADER: Cat 980 Wheel Loader, 10001 Hrs.

SKID STEERS: 05 Bobcat T190 Rubber Track Skid Loader, 1346 Hrs.; 06 Daewoo 460 Plus Skid Steer, 2042 Hrs.; 90 Bobcat 873 Skid Steer, 2812 Hrs. LAWN & GARDEN: 08 HC Davis HD30 Soil Mixer W/Conveyor Belt; 08 Bouldin- Lawson PF6G100B Pro-Line Contour Trimmer.

FERTILIZER/CHEMICAL EQUIPMENT: 05 JD 4920 Sprayer, 963.7 Hrs.; 95 RoGator 844 Sprayer, 5482 Hrs.

The next Big Iron auction is on June 8!! Check out Employment Opportunities, www.bigiron.com BigIron.com is a division of Stock Auction Company, 1-800-937-3558

LAND AUCTION

792.33+/- Contiguous Acres

Southeastern Knox County NE 1:30 p.m., Thurs., June 16, 2011 Wausa City Auditorium - Wausa NE

- Offered in six tracts. Highway #59 frontage.
- Top producing dry cropground with potential to raise 200+ bushel/acre of dryland corn.
- Possible Irrigation development! Outstanding soils!!
- Home & building site offered as separate tract.
- · Located 2 miles south and 3 miles west of Wausa NE. Once in a lifetime opportunity to purchase a contiguous unit. Truly one of NE Nebraska's top farms!!!
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Robert Litz, Agent Listing Agent (402) 336-3500 or (402) 340-4952 cell O'Neill NE

To view the sale flyer, go to: www.FarmersNational.com



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