

DAVE SAYS:

# Short Term Or Greater Good?

**Dear Dave,**  
I have a problem with impulse spending. I switched to a debit card so that the money comes straight out of my checking account, but I still buy things I know I shouldn't. Should I stop using the card?



Dave  
**RAMSEY**

**Lauren**  
**Dear Lauren,**  
First, let me say that debit cards are great. You can't spend money you don't have with them like you can with a credit card, but you've still got to budget carefully and give a name to every single penny of your income. Otherwise, you can still overspend.

When I made the decision to get intentional with my money, I just used cash. It's hard to spend it when you don't have any on you. It's a

tough thing, I know, but you have to make a conscious decision to start living differently. You have to get mad at the things that steal your money a dollar or two at a time, and you have to put your foot

down. Enough is enough!

Try looking at your life as a whole, not a moment at time. All the moments you're living right now will have either a positive or negative effect on your future. I decided I wanted the greater, long-term good, so I gave up on the short-term stuff. No discipline is pleasant when you're doing it, but as the Bible says, it yields a harvest of righteousness.

Trust me, Lauren. The greater good is worth the sacrifice. But until you make that decision for yourself, you won't do it

— Dave

## Daring To Dream Again

**Dear Dave,**  
I'm 53 and in a position financially to retire in a couple of years. I want to keep working some after retirement, but I'm so burned out by my job that I'm not sure what I would do. How can I find something that would light my fire again?

**Nancy**  
**Dear Nancy,**  
If you haven't dreamed in a while, dreaming becomes an exercise. I think it would be a good idea to set

aside some time, turn off the television, and just think about the things you like doing. Maybe you could schedule a long weekend, just for Nancy, and get away somewhere to just relax, unwind, and think about the things that make you happy.

It's easy to get out of the habit of dreaming, but try to find some time that will allow you to get back the feelings you had when you were 18 and felt like you could conquer the world. Visit that place in your mind and your spirit, and think about what you'd aim at if you could do it

all over again.  
Dreaming is a great thing, but you have to formulate an idea. Once you have that in place, you can begin to develop a strategy for getting there. Make a list of the things you need to do ahead of time to make the transition possible. Would you need to take some classes or save up and buy some equipment between now and then? These are all important issues to address. And check out the book *Quitter* by Jon Acuff. It's a fantastic read for folks in your situation. Good luck, Nancy!  
—Dave

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## USED EQUIPMENT

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<p style="text-align: center; font-weight: bold; margin: 0;">USED TRACTORS</p> <p>(A) 2011 Mag 225 CVT, 440 hrs., susp cab &amp; axle. .... \$148,000                  (A) 2011 Mag 290 MFD, 274 hrs., luxury, F&amp;R duals .... \$212,000                  (C) 2011 Mag 290 MFD, 313 hrs., F&amp;R duals, AFS .... \$210,000                  (N) 2011 Mag 290 MFD, 442 hrs., susp axle, F&amp;R duals. \$210,000                  (C) 2011 CIH Steiger 450, 237 hrs., AFS .... \$250,000                  (C) 2009 Mag 215, 1115 hrs., deals, nice .... \$125,000                  (C) 2009 McCormick C105 Max MFD, cab, 14 hrs. .... \$38,500                  (A) 2009 McCormick C100 MFD, cab, 2 hrs .... \$38,500                  (A) 2008 McCormick C60L, 2WD, ROPS, 5 hrs. .... \$16,000                  (O) 2008 McCormick C60L 2WD, ROPS, 26 hrs .... \$16,000                  (A) 2008 CIH MAG 275, 1835 hrs .... \$135,000                  (A) 2004 MX285, 3503 hrs., duals, 5 valves .... \$102,000                  (C) 2004 MTX 185 MFD, 3263 hrs. .... \$52,000                  (A) 1995 CIH 7230 MFD, 7320 hrs., Radar, 1000 PTO. .... \$57,000                  (A) 1992 CIH 7120 MFD, 5516 hrs., 540/1000 .... \$48,000                  (A) 1992 CIH 7130 MFD, 9926 .... \$42,000                  (A) 1990 CIH 7120 2WD, 5022 hrs .... \$41,000                  (A) 1989 CIH 7130 2WD, 10,498 hrs, duals. .... \$27,500                  (A) 1988 CIH 7130 2WD, 9585 hrs .... \$30,000                  (A) 1986 Steiger Lion 1000 4WD, 7758 hrs., w/dozer blade. \$49,500                  (A) 1973 IH 966, 18.4x38, 1 valve, 3 pt. .... \$7,800                  (A) 1963 Farmall 560 diesel, 2 valves, 540 PTO. .... \$4,000                  (A) XTX 215 MFD, 2704 hrs. .... \$62,500                  (C) Ford 3000 gas w/Rhino SE5 mower. .... \$5,350</p> <p style="text-align: center; font-weight: bold; margin: 0;">PLATFORMS</p> <p>(A) 2010 CIH 2020, 30', tracker. .... \$25,000                  (N) 2010 CIH 2020, 30', tracker. .... \$25,000                  (N) 2009 CIH 2020, 30', 3" cut .... \$24,500                  (A) 2009 CIH 2020, 30' 3" cut, very good cond. .... \$24,500                  (A) 2007 CIH 2020, 30' 3" knife. .... \$26,000                  (N) 1999 CIH 1020, 25', 1-1/2" cut, air reel. .... \$13,500                  (A) 1998 CIH 1020, 25', Crary, poly, tracker .... \$10,000                  (C) 1998 CIH 1020, 25', 3" cut, tracker, poly. .... \$9,750                  (C) 1997 CIH 1020 25', 3" cut, poly. .... \$7,000                  (A) CIH 1020, 30', good poly &amp; knives. .... \$6,000</p> <p style="text-align: center; font-weight: bold; margin: 0;">PLANTERS</p> <p>(A) 2010 CIH 1250, 24R30", bulk fill .... \$125,000                  (N) 2008 Kinze 3600 twin row 32" row .... \$72,000                  (N) 2004 CIH 1200, 12R30" stack fold, fert. .... \$35,000                  (A) Kinze 3600 16/31 row 30" .... \$85,000                  (A) Great Plains 2000, 20' 3 pt. drill, 24"-10" .... \$9,500                  (A) IH 900 8R36", liq. fert. .... \$4,500                  (A) JD 7300 12R36" vert. fold, Orthman toolbar .... \$6,500</p> <p style="text-align: center; font-weight: bold; margin: 0;">HAY EQUIPMENT</p> <p>(C) 2008 CIH RB564 baler, twine &amp; net wrap. .... \$22,500                  (C) 2005 MacDon 9352I Sp windrower, 922 6' header .... \$58,000                  (O) 2004 NH 1475 mower cond., 14', 1000 PTO. .... \$11,000                  (C) 2003 MacDon 5020 14' mower cond., 540 PTO .... \$14,000                  (C) 2001 MacDon 5010 14' windrower, 540 PTO. .... \$11,500                  (C) Tonutti Dominator V14 rake, only 500 acres .... \$10,000                  (A) M&amp;W DF12 wheel rake, good cond. .... \$6,200                  (C) 1994 NH 116, 16' mower cond. .... \$3,450                  (O) 1988 New Idea 486 round baler, 540 PTO. .... \$3,500                  (C) Vermeer R23A twin rake .... \$9,000                  (A) Vermeer 605J, twine baler .... \$7,900                  (C) CIH 8460 round baler, 1000 PTO. .... \$5,500</p> <p style="text-align: center; font-weight: bold; margin: 0;">SKID LOADERS</p> <p>(A) 2010 Bobcat S630, 257 hrs., AC/Heat, 72" bucket. .... \$32,500                  (C) 2010 S185 Bobcat, 91 hrs, H51 pkg, 2 spd. .... \$26,000                  (A) 2009 Bobcat S185, 264 hrs., H51, 68" bucket. .... \$24,500                  (A) MT55 Bobcat track loader, 162 hrs .... \$16,000                  (A) Bobcat 78" grapple .... \$3,800                  (A) Grapple Assy for Quicktach bucket, like new .... \$1,950</p>	<p style="text-align: center; font-weight: bold; margin: 0;">COMBINES</p> <p>(A) 2011 CIH 6088, 125 sep hrs. .... \$235,000                  (A) 2011 CIH 6088, 211 sep/300 eng hrs .... \$228,000                  (N) 2010 Gleaner R76, 408 sep, 565 eng hrs., auto guide ready. \$209,000                  (A) 2010 CIH 7120, 453 sep hrs., AFS. .... \$225,000                  (A) 2010 CIH 8120, 463 sep hrs., AFS. .... \$232,000                  (N) 2009 CIH 7120, 587 sep hrs .... \$224,000                  (A) 2009 CIH 9120, 643 sep hrs .... \$225,000                  (N) 2009 CIH 6088, 556 sep/763 eng hrs .... \$187,000                  (N) 2008 CIH 7010, 912 sep hrs .... \$190,000                  (A) 2008 CIH 8010, 700 sep hrs., AFS. .... \$200,000                  (A) 2006 CIH 8010, 1,122 hrs. .... \$170,000                  (C) 2003 CIH 2388, 1431 sep/1892 eng hrs .... \$110,000                  (C) 2002 CIH 2388, 1760 sep hrs .... \$95,000                  (A) 1998 CIH 2388, 1695 sep hrs .... \$95,000                  (A) 1996 CIH 2166, 2495 sep, 3044 eng hrs .... \$58,000                  (C) 1992 CIH 1640, 3150 hrs. .... \$25,000</p> <p style="text-align: center; font-weight: bold; margin: 0;">CORN HEADS</p> <p>(A) 2011 3408 8R30", tracker, hyd. deck plates. .... \$48,000                  (A) 2011 3408 8R30", tracker, hyd. deck plates. .... \$48,000                  (A) 2010 3408 8R30", tracker, hyd. deck plates. .... \$44,000                  (A) 2010 CIH 3408, 8 row 30" tracker. .... \$44,000                  (N) 2009 CIH 3408, 8 row 30", tracker .... \$41,000                  (A) 2008 CIH 2208, 8 row 36", tracker .... \$29,500                  (A) CIH 2608 chopping corn head, tracker. .... \$48,000                  (N) Gerringhoff 8 row 30", hyd., insight .... \$33,000                  (A) 2008 CIH 2408, hyd., tracker. .... \$33,000                  (N) 2007 CIH 2412 30" CH .... \$42,000                  (A) 1993 1064 6R36", water pump Brgs. .... \$6,500                  (N) 1992 CIH 1083, 8 row 30" .... \$8,500                  (N) 1991 CIH 1083, 8 row 30" .... \$8,500</p> <p style="text-align: center; font-weight: bold; margin: 0;">TILLAGE EQUIPMENT</p> <p>(N) 2010 Landoll 850 25' Finisholl w/harrow. .... \$29,000                  (A) GP 2200TT Turbo Till, 22' .... \$26,000                  (C) CIH 3900 26.5' disk .... \$14,500                  (C) CIH 32" crumbler .... \$8,500</p> <p style="text-align: center; font-weight: bold; margin: 0;">MISCELLANEOUS</p> <p>(O) Artex CB900 manure spreader. .... \$48,000                  (A) J&amp;M 1050-22 GC, 22" unloader, duals. .... \$39,500                  (N) J&amp;M 875 GC, 30.5-32, scale, tarp .... \$30,000                  (A) 2007 REM 3700 grain vac .... \$21,500                  (N) 2006 J&amp;M 875 grain cart, 18" unloader. .... \$21,000                  (N) 1995 Kinze 840 grain cart .... \$20,000                  (A) 2010 Mayrath 10x82 auger .... \$9,300                  (A) Feterl CSWA 12x72 auger .... \$8,500                  (A) 2011 Donahue 5th wheel, windrower trailer. .... \$6,500                  (A) Parker 4800 gravity wagon .... \$6,250                  (C) 1998 Feterl 10x66 hydra auger. .... \$5,200                  (A) 4391 CIH power unit, 4747 hrs., oil shutdown. .... \$4,500                  (N) Westfield MK100, 10x81 auger, double hopper. .... \$4,200                  (N) 1996 Cummins 6BT 5.9L power unit, 8741 hrs. .... \$4,000                  (A) 2010 Peck 8x61 elec. auger. .... \$3,800                  (N) 1993 Gehl 170 grinder roller mill, 540 PTO. .... \$2,900                  (O) J&amp;M 25' header cart .... \$2,000                  (N) Richardton 1400 dump wagon. .... \$2,000                  (A) Bison NHVW 3000 10' manual blade .... \$1,500                  (N) Bushog 160 14' cutter, 540 PTO .... \$1,200                  (N) Farmhand 348 loader w/grapple .... \$1,000                  (A) Bushog 206 6' 3 pt. cutter .... \$600</p> <p style="text-align: center; font-weight: bold; margin: 0;">MOWERS/CARTS</p> <p>(A) 2011 Grasshopper 729 gas, liquid cooled, 58 hrs. .... \$10,500                  (A) 2009 Arctic Cat 650XT Prowler, green, canopy .... \$7,800                  (A) Dixon Silver Tip Rider, 60", 27 hp .... \$6,500                  (A) 2007 Fair Play golf cart, 48V, 4hp, great condition. .... \$2,995                  (A) 2005 Club Car, Precedent 36V, new batteries. .... \$2,850                  (O) Snapper LT140 Rider, hydro, 38", 14hp. .... \$1,800                  (N) Country Clipper JZ Rider, 42", 16hp .... \$1,500                  (A) Swisher 44" rear discharge ATV mower. .... \$1,000                  (N) Murray 21 hp 46" deck rider .... \$1,000</p>
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