

**DAVE SAYS:**

# Buying used is best until you're out of debt!

**Dear Dave,**  
What things do you advise buying used versus buying brand new?  
— Amy

**Dear Amy,**  
This is a great question. But I'm afraid there's not one good, across the board answer, because it all depends on where you are in your financial plan.

When it comes to cars, you should always buy good, used vehicles, unless you have a million dollars in the bank. New automobiles drop in value like a rock, so buy smart and let someone else take the hit in depreciation. My advice is to buy used, anyway. Wealthy people don't become



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



Financial Straight-Talk

wealthy by investing in things that go the wrong way.

If you're talking about clothing, and you're broke or trying to get out of debt, there's absolutely nothing wrong with shopping consignment stores—especially for kids. They wear things three times, and then they've outgrown them. Plus, they still look practically brand new.

“Experienced” clothing is a great buy for adults, too.

Of course there are other things, but here's the deal. As your money situation improves, you'll be able to buy more new things. The price of “new” will become a smaller and smaller percentage of your financial world. But when you're broke, deep in debt, or don't

have a big income, any money you spend on anything is a big percentage. At times like this, a \$50 washer or dryer on Craigslist can be the best deal on the planet!

— Dave

**YOU'RE BEING HOODWINKED!**

**Dear Dave,**  
The company I work for just told me I have to get a personal credit card for business travel. What's your advice on how to respond?  
— Jason

**Dear Jason,**  
If it were me, I'd sit down with my boss and let him know this is deal breaker. If the

company you work for wants to send you out on the road to do business in their name, then they should man up and pay for it.

I think corporate America has really pulled a big joke on lots of folks. In some cases, you've got these multi-billion dollar companies borrowing money from their employees, and then paying it back—most of the time. Think about it. What happens if they decide, for whatever reason, not to honor an item on your expense report? You own it, dude. You're stuck with the bill!

I wouldn't do this,

Jason. But if you decide to stick with it, get a debit card and set it up on a separate account only for corporate expenses for which you can be reimbursed. You'll have to prime the pump, and put a little money in there to get it started, and I'd ask the company for an advance against travel to help fund that account.

But the truth is they should just pay the bill when they send you out on the road!

— Dave

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

**Ron's Auto Glass**  
1915 Broadway • Yankton, SD  
(Next to Dairy Queen)  
**605-665-9841**  
Free Estimates • Topper Glass  
Plexi Glass • Mirrors • Rock Chip Repair  
Windshield Replacement • Free Mobile Glass Service

MISSOURI VALLEY  
**SHOPPER**  
Want your business to be seen?  
Get your display ad here!  
Call 605-665-5884 Or  
Drop By At 319 Walnut St.

**Slippers**  
Keep those tootsies warm with insulated slippers for men or women.  
**Boston Shoes to Boots**  
312 W. 3rd • Yankton • 665-9092

PUT YOUR ADVERTISING ON THE CUTTING EDGE  
You need the right tools to stay ahead in business. One of those tools is creative, competitive advertising. We can help you buzz by your competition with custom graphics and copywriting from our experienced staff.  
**MISSOURI VALLEY SHOPPER**  
319 Walnut St., Yankton, SD • 665-7811

**80-ACRES ALL TILLABLE ROSEFIELD TWP. TURNERY COUNTY LAND AT AUCTION**  
In order to downsize our grain operation and focus more on our cattle operations, we will offer the following land at public auction located at the junction of 276th St. and 443rd Ave. or from Junction of Hwy. 44 and 81 go 4-miles east 1-mile south east side of the road on:  
**MONDAY, NOVEMBER 22<sup>nd</sup> @ 10:30 AM**  
**LEGAL:** The N 1/2 of the NW 1/4 of Section 22, 99-55 Turner County, South Dakota.

- 77.74 acres tillable with 1.5 acres in trees balance in RROW
- Currently divided into a 51.95 acre field of Orchard Grass and 25.79 acres planted to corn in 2010. Tree line can be removed making the tract all tillable.
- Production index of 80.6. Predominant soil Powerful Clarno-Crossplain-Davison Complex top producing soils in the county.
- Available to farm for 2011 crop year. New buyer may have fall tillage rights.
- Bordered by a hard surfaced highway and township gravel. Close to major grain markets.
- This farm is enrolled in the ACRE program and will remain in thru 2012.
- Annual taxes are \$1,607.98.
- High producing, good eye appeal land located in the tightly held Rosefield Township. You do not want to miss this opportunity to add additional acres to your operation.

**TO VIEW THE PROPERTY:** You may inspect the property at your convenience or visit [www.wiemanauktion.com](http://www.wiemanauktion.com) for a buyers packet and additional information or contact the auctioneers at 800-251-3111 and a packet will be mailed out.

**TERMS:** Cash sale with 10% down (non-refundable) the day of the sale with the balance on or before December 15th, 2010. Owners title insurance to be used with the cost split 50-50 between buyer and seller. Warranty Deed to be granted. Sellers to pay the 2010 taxes due in 2011. Come take a look at some excellent high quality Turner County Land.

**CORY & MELISSA SCHRAG - OWNERS**  
605-941-5241  
**Wieman Land & Auction Co., Inc.**  
800-251-3111 • Marion, SD  
[www.wiemanauktion.com](http://www.wiemanauktion.com)  
Gary & Rich Wieman Brokers  
Kevin, Ryan, Mike & Derek Wieman BA

Dale L. Strasser  
Closing Attorney  
605-925-7745

**su|do|ku**  
© 2008 KrazyDad.com  
Fill the puzzle so that every row, every column, and every section contain the numbers 1-9 without repeating a number

			3	8	4
4			2		9
6					
7	4		6		1
4					7
2		1	7		3
					7
	1	8			6
9	8	7			

Check today's issue for the solution to the puzzle. INT Book 13 #3

**THE Broadcaster**  
Missouri Valley  
**Shopper**

**KOLETZKY IMPLEMENT, INC.**  
2302 EAST HWY. 50 • YANKTON, SD

**WHITE** **KINZE** **Demco**  
AGCO PLANTERS KRAUSE

**TRACTORS**

'08 NH T2310 Boomer w/Loader, 439 Hrs.	\$22,500
'04 CIH MXM 175 MFWD w/Loader 2,315 Hrs.	\$72,500
'08 NH T8030, MFWD/SS, 1,589 hrs., F&R Duals	\$129,000
'03 NH TC33D MFWD, SS, w/ loader, 657 hrs.	\$16,900
'03 NH TM175 MFWD/PS, 2,855 hrs.	\$65,000
'01 NH TC29D, MFWD, SS w/ loader, 1,477 hrs.	\$15,900
'97 White 6124 Cab, air, duals, 3,009 Hrs	\$35,000
'94 Ford 9480 4WD, 3,732 hrs., Sharp!	\$79,500
'90 Ford 8630, MFWD, PS, 5,840 hrs.	\$25,000
'87 CIH 1896 cab, air, 7,436 hrs.	\$18,500
'81 IHC 5088, 3,992 hrs.	Coming In
'77 IHC 1086, 3 remotes, air seat	\$11,500
'77 IHC 1586 2 remotes, cab, air	\$12,000
'74 Ford 5000 Diesel, Row Crop	\$7,500
'73 IHC 666 3pt W/F 12,274 hrs.	\$7,500
'68 IHC 544 Diesel, 8,709 hrs.	\$6,250

**HAY EQUIPMENT**

(2) '08 NH HW8060 w/ discbine header	\$89,500 Ea.
'04 CIH 9-3W Wheel Rake 9-Wheel	\$4,950
'08 NH BB940A Large Square Baler	\$62,500
'07 Agco Hesston 9345 SP Windrower, 16", 590 hrs. SHARP!	\$62,500
'06 Hesston 9260 SP Windrower, 15" Disc, 535 hrs.	\$72,500
'04 NH BB960A 3x4 sq. baler, 20,000 bales	\$65,000
'04 NH BR780 endless belts, net wrap, 0% for 36 months	\$19,500
'03 CIH RBX552 Rd. baler 900 bales	\$12,500
'02 CIH SCX100 18' mower cond.	\$14,900
'01 NH 688 Lg. Rd. Baler w/ BC, 4,700 bales	\$11,500
'00 CIH RS561 rd. baler, 9,000 bales	\$12,500
'99 Hesston 4755, Lg. Sq. Baler, 28,550 bales	\$32,500
'99 NH HW320 SP Windrower 16 ft., 2,036 hrs.	\$37,500
'98 Case-IH 8465 rd. baler	\$7,500
'97 Hesston AGCO 4755, Lg. Sq. Baler, 21,500 bales	\$34,500
(4) NH 1475 14 ft. mower conditioners	Starting at \$13,500
'94 Hesston 4750, Lg. Sq. Baler	\$25,000
'94 NH 660 Lg. Rd. baler	\$2,950
'91 NH 216 Twin Bar Rake	\$8,950
'89 Hesston 1160 14' mower conditioner	Mechanic's Special \$2,500
'85 Hesston, 5580, Rd. Baler	\$2,500
'71 Versatile 400 SP windrower w/ crimper	Mechanic's Special \$1,500
(3) NH 116 mower conds., 16" field ready	Starting at \$2,500
(2) CIH RBX562 Lrg. Round Balers	Starting at \$14,500
(3) NH 1475, 16" Mower Conditioners	Starting at \$14,900

**COMBINES - 36 MONTH WAIVER**

'98 NH TR98, 2511 Eng. Hrs, 1,825 Sep. Hrs.	JUST IN
'82 NH TR95, 3,716 hrs.	\$15,000

**PLANTERS**

'05 White 8186 16 Row 30" w/ row cleaners, 3 bushel boxes	\$55,000
'04 Kinze 3600, 16R30, LF, Dawns	\$69,500
'98 Kinze 2600 16R30, 31R15, insect dawns	\$45,000
'95 White 6900, 5R skip	\$6,000
'93 White 6100/6900 8R30, 15R15, LF	\$17,500
'87 White 5100 8R38 Insect	\$4,500
White 5700 12R 30" Semi mt.	\$4,500
(2) White 5100 12R30	\$9,500 Ea.
White 5100 8R 38" planter	\$3,950

**USED MISC.**

'00 Kubota F2560E Diesel w/ 72" deck	\$7,900
'99 Grasshopper 618 52" Cut, 490 hrs.	\$4,500
'98 Unverferth 5000 Grain Cat w/Scale	JUST IN
'96 Sunflower 5035 37" Field Cultivator w/Arrow	\$15,500
'95 Feterl, 10"x76", Auger w/ swing hopper	\$4,900
'81 Krause 1966 30" 10" Disc, NEW Blades w/Harrow	\$15,000
Feterl 12x72" Auger w/ power mover	\$8,500
Westendorf TA46 Loader Quick Tach	\$4,500
JD H Manure Spreader	\$950

**KOLETZKY IMPLEMENT, INC.**  
[www.koletzkyimplement.com](http://www.koletzkyimplement.com) • Since 1962  
2302 E. HWY. 50 • YANKTON, SD • 605-665-3872 OR 1-800-827-9700