

DAVE SAYS:

Prepping kids for healthy habits it's good to start young

Dear Dave,
We have two kids, ages eight and 11. When they get some money we have them take out 10 percent for tithes or giving, and 10 percent for saving. It's difficult with the younger one sometimes, because all he wants to do is spend money. And really, what's the point if he gets ten dollars of putting away just a dollar? How do you convince a child this age that it's good to save? — **Allen**

Dear Allen,
First, I think you've got a nice plan in place working with them on saving and giving. With a kid who's eight, you start out by explaining it the best way you can on his level. Then, if he still doesn't want to do it, you make him do it anyway. Sometimes, as



Financial Straight-Talk

by Dave Ramsey www.davesays.org

a parent, you have to pull rank when it comes to doing what's best for the kid.

Now, here's the point of saving, even if it's only a dollar. You want to make sure you teach them a pattern of habits that will help them win in life. When your kids have homework you make them sit down and do it. Then, you help them when they need help, right? The point is you want them to learn good study habits, so that

when they get into high school and beyond they can succeed. That one dollar won't make him rich right now, but getting into the habit of saving — because his mean, old dad made him do it when he was a kid — will make him wealthy one day!

You might try setting goals for him, too. Lots of younger kids have trouble with the concept of saving. But if you set some goals, and let him save up a little bit of money and pay for

something himself, it will be a real lesson for him. It will show him that delaying pleasure really pays off.

Make sure you start out small, with a few easily attainable goals. Then, you'll be paving the way for bigger things, like saving for a car and maybe even college! — **Dave**

LANDLORD WANTS PROTECTION
Dear Dave,

I'm a new landlord, and I have a question. In the event of a lawsuit, what is the best way to protect my personal assets? — **Carrie**

Dear Carrie,
I'd go with a liability umbrella policy of about two million dollars. This picks up where your liability leaves off on your car, homeowner's and rental property fire and

extended coverage policies. It's not very expensive, either.

If you start to build a substantial portfolio of investment real estate, such as houses, you might want to begin putting every four or five properties you buy into a separate corporate entity. I'd advise an LLC, which is a kind of cross between a sole-proprietorship and a corporation. Plus, it has some of the best charac-

teristics of both business types.

Each LLC is a separate company with its own checking account. If you do all the paperwork properly, and an LLC entity owns a property where someone falls and sues you, then they can only sue for the assets of that company. — **Dave**

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

KOLETZKY IMPLEMENT INC.

KINZE **KRAUSE** **AGCO** **NEW HOLLAND AGRICULTURE**

"Full Service Farm Equipment"
East Hwy. 50, Yankton, SD
1-800-827-9700 • 605-665-3872
koletzkyimpl@iw.net • www.koletzkyimplement.com

www.missourivalleyshopper.com

Get more **MUSCLE** for your money with a classified ad!

MISSOURI VALLEY SHOPPER 319 Walnut St., Yankton, SD 605-665-5884

Cash for your Old Gold (broken rings, chains, any jewelry and gold teeth)

COIN BUYER

All U.S. & Foreign Coins/Stamped Paper Money, Coin & Stamp Collection Gold & Silver Bullion Appraised & Purchased Estates Our Specialty Bank and Attorney References Available

Serving Collectors Full Time Since 1967 - Jim Matney

NATIONAL COIN & STAMP CO

NGC Dealer 1801 Main • Tyndall, SD **BBB**

Call For Appointment **605-589-4843**
FREE APPRAISALS TOLL FREE 888-292-2646

Cleaning Our Your Garage?
Don't throw it out...

We Pay CASH on the Spot!

Furniture, electronics, tools, bikes, fitness equipment, lawn mowers, etc.

NOW OPEN SUNDAYS • Noon-5pm

River City Tool & Pawn
21st & Broadway • Yankton **665-3588**

Bridge City Auto
Brian & Jean DeGroot, Owners

802 Broadway Yankton, SD (605) 665-1596

QUALITY USED VEHICLES

2007 Chevy Uplander Van, silver, 62,000 miles	\$9,500
2004 Chevy Trailblazer 4x4, maroon, 80,000 miles	\$11,800
2004 Chevy Trailblazer 4x4, silver, 104,000 miles	\$10,300
2003 Chevy Venture Van, silver, 125,000 miles	\$6,900
2003 Jeep Liberty Sport, 4x4, red, 90,000 miles	\$9,500
2001 Volkswagen Jetta, 4 dr., silver, 135,000 miles	\$4,900
2000 Chevy Monte Carlo SS, 2 dr., red, 105,000 miles	\$7,500
2000 Pontiac Montana Van, red, 171,000 miles	\$3,200
1999 Pontiac Montana Van, brown, 103,000 miles	\$4,500
1998 Cadillac DeVille, 4-dr., tan, 111,000 miles	\$3,900
1997 Mercury Village Van, green, 145,000 miles	\$2,900
1996 Mercury Marquis, grey, 116,000 miles	\$3,500
1995 Ford F-150, 2WD, white, 72,000 miles	\$6,500
1995 Mercury Marquis, 4-dr., maroon, 123,000 miles	\$3,500
1988 Ford F-150 Ext. Cab 4x4, red	\$2,700
1987 Chevy 1 ton dually, red, 107,000 miles	\$7,900

SPECIAL INTEREST

1976 Cadillac Eldorado Conv., 2-dr., white, 67,000 mi	\$13,900
1985 Ford Wrecker, 4x4, red, 67,000 miles	\$7,500
1972, 17ft., Jet boat, 400 V8, olds motor	\$4,500

Bon Homme County LAND AUCTION
Monday, Dec. 6 -- 10 a.m.

LOCATION: from Springfield, SD, 4 miles north to Highways 37-52 junction then 1 1/4 miles west on Kingsburg Road

153.51 +/- Acres

Real Estate consists of 153.51 plus or minus acres of which approximately 124.47 acres are presently under cultivation and alfalfa with the balance brome hay meadows and building site. FSA shows a 54.1 acre corn base with a CC yield of 98 bushel and a 54.9 acre soybean base with a CC yield of 28 bushel. The building site offers B-Y Water, 40x50 machine shed, barn, 2 car garage, old farm house and a mature grove. This highly productive farm has good access on a blacktop road.

LEGAL DESCRIPTION: SE1/4 of 34-94-60.

TERMS & CONDITIONS: 15% non-refundable down payment day of auction with balance due upon delivery of Personal Representatives Deed (on or before January 31, 2011). Real Estate is selling subject to 2011 lease. Title Insurance will be used 50-50 split between estate and buyer. Announcements day of auction take precedence over printed material. Peterson Auctioneers are representing the Doris Halsey Briscoe Estate.

Doris Halsey Briscoe Estate
Doug Wynia and Harold Halsey, Personal Representatives
Lisa Rothschild, Attorney for Estate

Peterson Auctioneers
Glen Peterson, RE #234
605-369-2638 - Springfield, SD
Farm - Household - Real Estate

FARM EQUIPMENT - RETIREMENT AUCTION
MONDAY, NOVEMBER 22, 2010

LOCATED: From Crofton, Nebraska: 1 mile west on Hwy. 12, then 4 miles south on 550 Ave., then 2 miles west on 886 Rd. **OR** From Jct. Hwy. 84 & 121 east of Bloomfield, Nebraska: 5 miles north on 550 Ave, 2 miles west on 886 Rd.

AUCTIONEERS NOTE: It is our pleasure to welcome you to attend this excellent retirement auction for Marcel & Sheila Kramer. All items have had excellent care, and were shedded. We are sure they will stand your approval. Visit our web site www.mchjauctioneers.com for complete listing & many photos.

AUCTION STARTS @ 10:00 A.M. • D & K LUNCH

TRACTORS: IHC 1086 Tractor, SN: 126980, 18.4-R38 rear tires, 10.00-16 front tires, 6,323 hrs., approx. 300 hrs. on new clutch & TA, & rear end, IHC 1086 Tractor, SN: 12678, 480/80R38 rear tires, 7,205 hrs., 3-hyd., approx. 300 hrs. on new clutch & TA. Farmall 2404 Utility Tractor, SN: 10232, near new 12.4x24 rear tires, wide front, 4-spd. dual range trans., 3-pt., new brakes, alternator, 12V, sharp tractor. JD 60 Skid Loader, SN: 020027, 2,636 hrs., 34" bucket. 18.4-38 Clamp-On Duals. 2 Sets of 18.4-38 Tractor Chains. IHC Front Tractor Weights w/IH Decal & Rear Tractor Weights. Rock Box for 1086 Tractors, 3-pt./2-pt. conversion fast hitch draw bar.

COMBINE & HEADS: International 1420 Axial-Flow Combine, 1,999 pre-harvest hrs., SN: 3323, combine has only harvested corn & oats. IHC 844 Corn Head, 38" rows. Dummy Head w/pickup. Full Set of Oat Concaves for 1420 Combine.

FARM TRUCK: 1993 International Farm Truck, 466 diesel engine, 6-spd., 22" Omaha Standard box, 55" tall sides, electric tarp, air tag axle, approx. 20,000 miles on engine overhaul, excellent truck — ready to go.

PICKUP: 1991 Chevrolet 1500 Silverado Pickup, 143,000 miles, 350 engine, new transmission & head gasket, 4x4.

FARM EQUIPMENT: Hesston 6550 Windrower, SN: 655-829, cab & air, 3,588 hrs., 14" auger head & 15" draper head, IHC 490 Disk, 25" w/harrow. Wil Rich 2500 Field Cultivator, 25'. Buffalo 4600 4-Row Cultivator. IHC 800 Cyclo Air Planter w/bean & corn drums, monitor. IHC 550 5x16 Steerable Plow w/buster bar. Lorenz Mfg. 883 Snow Blower, 8', hyd. spout, 540 RPM. Case-IH 8480 Round Baler w/monitor & 2 ga. wheels. JD 336 Square Twine Tie Baler w/turner & bale chute. Stanhoist 8x12 Wagon Unit w/new tires. Central Wooden Barge Box, 6x10, w/gear & hoist. Dohrman 6x10 Barge Box w/Westendorf gear. Case Helix Auger Wagon w/endgate seeder. Feterl 8"x46" Grain Auger, commercial grade, like new. 5"x20" Portable Auger on trucks w/elec. motor. Owatonna 205, 40' elevator. Bush Hog 12' 3-Pt. Chisel Plow. Lindsay 42' Harrow on hyd. cart. JD 24' Flexible Harrow w/folding evener. Ford 201 15' Disk. H&S Hyd. Bi-Fold 12-Wheel Hay Rake. New Holland 55 Side Delivery Rake, Big John 300-Gal. Sprayer w/30' boom. AC Round Bale Loader. Straight Disk. 2-Wheel Trailer, needs floor. IHC 153 Cultivator. Shop-built 2-Wheel Flatbed Windrower Cart. Western Land Roller. JD Sub Soiler. IHC Dump Rake. 2 MM Model D Corn Shellers, 1 Belt Driven, 1 PTO Driven. Feterl 8"x46" Auger, for salvage. Westendorf 2-Pt. Rotary Hoe. Farmhand Stackler Head for F-11 loader. IHC Endgate Seeder. Older Danuser Post Hole Digger. Asst. Salvage Iron.

MISCELLANEOUS: 4 Behlen Corn Crib, 2—1,500-bu., 2—1,200-bu. to be removed. Eaton 1,200-Bu. Grain Bin w/steel floor, to be removed. 500-Gal. Diesel Tank w/elec. pump, 1,000-Gal. Fuel Barrel. 6x6x14 Timbers, Bridge Planks & Asst. Used Lumber. High Pressure Pump for livestock sprayer, 4"x16" Auger w/elec. motor. Pre-Cleaner for radiator. Knipco Space Heater. Wooden Pallets. Snow Fence. 1 1/2" Well Pipe & Well Rod. Many Used Impl. & Pickup Tires. Cement Truck, Pump Jack. Slide In Stock Rack. Rabbit/Chicken Cage. Windbreak Tin. Dole Corn Moisture Tester.

LIVESTOCK EQUIPMENT: Schuler 175-B Feeder Wagon, reconditioned plastic floor & all new bearings. New Holland 679 Manure Spreader, tandem axle w/slop gate. OMC 432 Grinder Mixer, hydraulic driven, w/scale. For-Most Portable Livestock Squeeze Chute w/A-25 self catching head gate, like new. 1984 Top Of Iowa 16' Gooseneck Livestock Trailer. Apache Double-Sided Calf Creep Feeder. 2 Single & 1 Double Size Calf Creep Feeders. Pax 3-Ton Bulk Bin. 8 Round Bale Feeders. Portable Loading Chute. Emmett Henning Mfg. 2 Round Baler Mover. 3-Pt. Bale Fork. Panels, Gates, Bull Fencing, Steel & Wood Post & Railroad Ties. 2-Pt. Calf Carrier, wire winder. 2 Smidley Self Feeders w/S/S bottom adjust (indoor feeders). 6"x50' Indoor Fill Auger for feeders. Stainless Steel 4-Hole Hog Waterer. Calf Puller. Plus More Misc. Items.

ANTIQUES & COLLECTIBLES: Potato Plow. Hood Ornaments. Steel Wheels. Steel Chicken Nest. Forge & Forge Tools. IHC 86 Series Pedal Tractor. Redwing 30-Gal. Crock. 2-Gal. Redwing Crock. 5- & 10-Gal. Blue Band Crock. 2 Cream Separators. Horse Harness. 14" Saddle. Egg Baskets. Wooden Chicken Crates. Cream Cans. Metal Sheel Boxes. Traps. Slip Scraper. Windmill Fans. IHC Hand Corn Sheller. Clipper 2-B Fanning Mill. Piece of Marble, 3/4" thick, 38"x52". Kitchen Cabinet Base. Northwestern Safe Co. 22x25x20 Safe. Wooden Boxes. House Doors. Master Built Cream Can Milk Cooler.

HAY & STRAW: Approx. 20 Alfalfa Round Bales, 2009 cutting. Approx. 230 Alfalfa Round Bales, 2010 2nd & 3rd cutting. Approx. 400 Small Square Bales of Straw. Approx. 100 Small Square Bales of Brome.

MARCEL & SHEILA KRAMER - OWNERS 402-388-4550
For complete listing & photos visit our web site: www.MCHJAUCIONEERS.COM
Auction conducted by:

MILLER CREAMER HEIMES JANSSEN
AUCTIONEERS & APPRAISERS L.L.C.

AUCTIONEERS:
RYAN CREAMER 402-254-9753 GERRY MILLER 402-254-6518
ALTON HEIMES 402-254-3315 ROGER JANSSEN 402-388-4409