

DAVE SAYS:

Mobile Homes Are Bad Investment

Dear Dave,
I've heard you tell people not to buy mobile homes. We bought one when we moved out of our apartment, and it's been much cheaper for us. Why do you feel this way?

Debbie
Dear Debbie,
It's simple. Mobile homes go down in value. When you buy a house, it goes up in value in the long run. From a financial standpoint, mathematically, when you buy a mobile home, you're buying a very large car in which to live.



Dave
RAMSEY

Now, I'm not neces-

sarily against manufac-tured homes. But the phrase "manufactured home" can mean differ-ent things to different people. My test goes something like this: If it's a type of housing that doesn't look like it had the wheels yanked off, then it will probably go up in value over the years.

There's nothing wrong with renting an apartment for a while. When you pay out rent, that's all you're losing in the deal. But when you buy a mobile home, you're losing out with the payments and

you're losing money every day as the thing goes down in value.

That's why I tell peo-ple not to buy mobile homes!

—Dave

No Help For The Unreasonable

Dear Dave,
My stepdaughter is 17 and will be starting college this fall. Her dad and I want to help her with expenses, but she's chosen a private university (with the help of her other par-ents) that costs \$250,000 for an under-graduate degree. We

don't want her going into student loan debt, but we can't afford that kind of money, and she's really pressing the issue. What do you suggest?

Christina

Dear Christina,
The biggest problem I see is that you've got a 17-year-old girl wag-ging the dog. I can tell you right now this wouldn't happen at my house. When it comes to the parent-child rela-tionship at that age, the adults tell the chil-dren what to do. It doesn't happen the other way around.

If this child is going to take your money, then she needs to take your advice too. If she's not willing to be reason-able and take your ad-vice, then she gets none of the money. There's no

undergraduate degree on the planet worth \$250,000. The whole idea is absurd, and somebody needs to say that out loud.

This girl can work, and she can go to a state school and get a great education for about a fourth of that price. Since you're in Texas, there's ab-solutely nothing wrong with the University of Texas or Texas A&M. They're great schools. And at that price range, I'm sure it would allow you guys to pitch in and help out some.

But seriously, a quarter of a million dol-lars for an undergrad degree? I don't think so!

—Dave

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

USED EQUIPMENT

Large Inventory at Great Prices! New Equipment Coming In Daily!

USED TRACTORS

(A) 2008 CIH MX305 MFD, 2003 hrs.	\$158,500
(N) 2008 CIH 335 MFD, 1100 hrs., frt & rear duals ..	\$165,000
(A) 2005 CIH MX210, 2184 hrs.	\$95,000
(A) 2001 Case 621 CXT wheel loader, 3100 hrs.	\$61,500
(N) 2001 CIH MX240, 4340 hrs.	\$75,000
(C) 1998 CIH MX150 MFD, 5320 hrs., w/loader.	\$53,000
(A) 1997 CIH MX120 2WD, 4368 hrs.	\$32,500
(A) 1997 CIH 8920 MFD, 6433 hrs.	\$60,000
(C) 1997 CIH 8920 MFD, 6130 hrs.	\$60,000
(A) 1994 CIH 7220 MFD, 5750 hrs.	\$52,500
(A) 1992 CIH 7130 MFD, 9926.	\$42,000
(A) 1988 CIH 7130 2WD, 9585 hrs.	\$30,000
(O) 1980 JD 4440 2WD, 8691 hrs.	\$17,000
(A) 1979 JD 4840 2WD, 5509 hrs.	\$18,750
(A) 1970 JD 3020 dsl, 8946 hrs., canopy	\$6,500

TILLAGE EQUIPMENT

(N) 2002 Sunflower 1434-36' disk.	\$32,000
(A) GP 2200TT Turbo Till, 22'	\$28,000
(C) CIH 4300 32-1/2' field cultivator	\$12,000
(O) JD 630 29' disk w/3-bar harrow.	\$12,500
(A) Krause 4918A 24' disk w/harrow	\$8,500
(A) JD 630 24' disk w/3-bar harrow.	\$8,500
(N) HDL 30-8 spike tooth harrow.	\$6,500
(A) Unverferth 165 rolling harrow, 26'.	\$6,000
(A) CIH 490 disk, 28'	\$4,500
(N) Unverferth 24' rolling harrow.	\$4,000
(N) 1998 Kent 5329 29' field cultivator	\$6,500
(A) JD 235 18' disk w/3-bar harrow.	\$2,200

PLATFORMS

(A) 2010 CIH 2020, 35', 3" cut.	\$29,500
(N) 2010 CIH 2020, 25', 3" cut	\$19,000
(A) 2010 CIH 2020, 30', tracker.	\$25,000
(N) 2010 CIH 2020, 30', tracker.	\$25,000
(A) CIH 2020, 25', 3" cut.	\$25,000
(C) 2009 FD70 MacDon 30' draper	\$51,000
(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
(A) 1998 CIH 1020, 20'3" knife	\$8,000
(C) 1997 CIH 1020 25', 3" cut, poly.	\$7,000
(N) 1990 CIH 1020, 25', 1-1/2 knife.	\$7,000
(A) CIH 1020, 30', good poly & knives.	\$6,000

SKID LOADERS

(C) 2006 JD 317 1415 hrs., 72" bucket	\$15,000
(A) MT55 Bobcat track loader, 162 hrs	\$16,000
(A) Bobcat 78" grapple	\$3,800
(A) Grouser steel tracks w/rubber pads, fit S185.	\$1,500
(A) 74" Lo Pro bucket	\$750
(A) 68" Lo Pro bucket, 100 hrs	\$750

COMBINES

(A) 2011 CIH 5088, 206 sep/267 eng hrs	\$210,000
(A) 2011 CIH 6088, 125 sep hrs.	\$235,000
(A) 2011 CIH 6088, 211 sep/300 eng hrs	\$228,000
(A) 2011 CIH 7120, 286 sep/358 eng hrs	\$240,000
(A) 2011 CIH 6088, 280 sep hrs.	\$218,000
(C) 2010 CIH 7088, 407 sep/519 eng hrs	\$210,000
(A) 2010 CIH 5088, 201 hrs.	\$199,000
(N) 2009 CIH 6088, 556 sep/763 eng hrs	\$187,000
(A) 2008 CIH 8010, 700 sep hrs	\$200,000
(A) 2006 CIH 8010, 1,122 hrs.	\$170,000
(C) 2003 CIH 2388, 1431 sep/1892 eng hrs	\$110,000
(A) 1999 CIH 2388, 2119 sep/3108 eng hrs	\$65,000
(A) 1992 CIH 1680, 4210 hrs.	\$29,500

CORN HEADS

(A) CIH 2608 chopping corn head, tracker.	\$48,000
(A) 2008 CIH 2408, hyd., tracker.	\$33,000
(A) 2008 CIH 2208, 8 row 36", hyd. tracker.	\$29,500
(A) 2007 CIH 2412 30" CH.	\$42,000
(A) 1998 CIH 1083 30" CH.	\$14,000
(N) 1992 CIH 1083, 8 row 30"	\$8,500
(N) 1991 CIH 1083, 8 row 30"	\$8,500
(N) 1984 IH 983 30" CH.	\$4,500

PLANTERS

(A) 2010 CIH 1250 24 row 30", bulk fill.	\$128,000
(N) 2009 CIH 1240 16 row 30"	\$58,000
(N) 2008 Kinze 3600 twin row 32" row	\$72,000
(N) 2007 CIH 1240, 12 row, bulk fill	\$58,000
(A) 2003 Kinze 3600 16/31 row 30"	\$59,500
(A) Kinze 3600 16/31 row 30"	\$85,000
(A) JD 1530 20' 3 pt. drill, 15"	\$15,000

HAY EQUIPMENT

(C) 2002 MacDon 9352 w/16 HD S.P.	\$48,000
(N) 2008 CIH SCX100 mower cond., w/HDX182 head.	\$20,000
(C) Vermeer R23A twin rake	\$9,000
(A) Vermeer 605J, twine baler	\$7,900
(C) CIH 8465A baler, 1000 PTO	\$7,000
(N) Hesston 1160 14' mow cond., 540 PTO	\$3,000

MISCELLANEOUS

(O) Artex CB900 manure spreader	\$48,000
(A) 2007 REM 3700 grain vac	\$21,500
(A) Kinze 840 grain cart w/tarp	\$20,000
(N) 1995 Kinze 840 grain cart	\$20,000
(A) Orthman 797 grain cart	\$18,000
(O) Brent 874 grain cart.	\$13,000
(N) Ficklin CA1300 grain cart.	\$12,000
(A) Feterl CSWA 12x72 auger	\$8,500
(A) BJM 2912T feeder wagon w/scale	\$6,000
(C) 1998 Feteral 10x66 hydra auger.	\$5,200
(A) Easy Glide H30 header cart	\$3,500
(A) Henke H14 feeder wagon	\$2,850
(A) New Idea 214 manure spreader.	\$2,700
(A) 2006 JD 125 mower w/snowblower.	\$2,500
(N) Kory gravity flow wagon	\$1,000
(N) Kory gravity flow wagon	\$1,000
(N) Westfield TR 10x61 auger	\$700

A-ALBION C-CROFTON N-NELIGH O-NORFOLK

Kayton International, Inc.

Web Site: www.kaytonint.com

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AFTER HOURS PARTS PHONE

ALBION.....402-741-0055 NELIGH.....402-929-0120
CROFTON...605-660-6175 NORFOLK...402-750-9292



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NO DOCUMENTATION FEES

(Never have, never will.)

Brian & Jean DeGroot,
Owner



Buy • Sell • Trade

Quality ... USED Cars,
Trucks, Campers,
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665-1596

802 Broadway, Yankton, SD

AT AUCTION

120 ACRES OF CHOICE POWERFUL TILLABLE YANKTON COUNTY
LAND - CLOSE TO YANKTON SD CITY LIMITS

To be held on the land site located at the Jct of Whiting Drive - East Side Drive (north side) or from Sertoma Park Athletic Complex (east side of Yankton, SD) go approx. 2 miles east on Whiting Drive; or from Mark's Machinery (E Hwy 60 - E Side Drive Jct) go approximately 1 3/4 north (watch for signs) on

FRIDAY, DEC. 16TH • 10:30 AM

This outstanding 120 Acre tract currently has (according to FSA) 119.99 Acres being tilled, has super great eye appeal and production history. This bottom ground tract is level, has great access, just off a good oil road, appears to be clean (well farmed) and a possible location for that new home – hobby farm, rental income, or storage building approximately 1 1/2 miles from Yankton City Limits! The soils include Lc – Luton Silty Clay, Fa – Forney Silty Clay Loam, and Wa – Waubonsie very fine sandy loams. Current taxes are \$2012.44 and is in the Yankton School District. There is a 36.5 Acre Corn Base with a Direct Yield of 69 Bu and a CC Yield of 117 Bu and 66 Acre Soybean Base with a Direct Yield of 29 and CC Yield of 35 Bu.

If a land purchase is in your future – check out this powerful tillable tract! Lots of potential for either farmer or investor – rarely does an all tillable-highly desirable tract like this come up for public sale. This tract has been in the Tucker-Staniech families since 1951. For more information, visit our website at www.wiemanauktion.com or call 800-251-3111 for an informational auction packet. We invite you to inspect this great tract at anytime!

LEGAL DESC: S 1/2 NE 1/4 and SE 1/4 NW 1/4 in 4-93-55, Yankton County, South Mission Hill Township

TERMS – CONDITIONS: Cash sale with 15% Downpayment (nonrefundable) on sale day and the balance on or before February 1, 2012 with landlord's possession. Warranty title will be given and owner's title insurance will be utilized (cost split equally to buyer-seller). Sellers will pay the 2011 taxes dues in 2012. The buyer will receive the total cash rent for 2012 crop year of (\$21,600) or \$180 per Acre and will be responsible for the 2012 taxes payable in 2013. The current lease expires February 1, 2013. The new owner will have full possession for the 2013 crop year. This property is being sold subject to the owner's confirmation. Come prepared to buy. One of three principal owners is a SDREC Licensee – Brenda Warfel.

Note: Wieman Land & Auction Co., Inc. is representing the seller in this transaction.

JETS PROPERTIES LLC, OWNER
605-661-2724 (BRENDA)

Wieman Land & Auction Co., Inc.

Marion SD 800-251-3111 Dale Strasser
Gary & Rich Wieman, Brokers Closing Agent - Attorney
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