

DAVE SAYS:

Is opting out of Social Security a wise choice?

Dear Dave,
I'm a pastor, and I'd like to know your opinion on opting out of Social Security.

Art

Dear Art,

Under the law, pastors are allowed to be "conscientious objectors" where their pastoral income is concerned, and opt out of our country's Social Security program. So, yes, you can decide to opt out. Now, the big question is whether or not I think you should do that.

If I were a pastor, I could easily look at the horrible mathematics involved in Social Security—what an absolute rip-off and terrible program it is—and decide as a Christian that sending money to those clowns in Washington, D.C. is a terrible use of God's money. To use the Christian term, I would view it as bad stewardship. I could conscientiously object on a spiritual basis in a heartbeat!

Now, once you've done this, you need to understand that you're giving up three things Social Security tries to accomplish. You're giving up a Social Security check when you retire. It's not much, it's enough to eat dog food on, but

it's a check. So, you have to make sure you fund your own retirement.

Second, you need to get long-term disability insurance. Social Security would provide a little something had you been paying in, but if you haven't, it's all up to you. You don't get money from the government for long-term disability if you opt out. And the third thing you need is life insurance. Social Security would pay your family a little bit if you died, but only if you'd been paying into the program. If you opt out and don't have life insurance in place, that means the money is gone when you're gone.

But guess what? You should be doing these three things

whether you opt out or not. It's called wise financial planning!

—Dave

Bailing at the wrong time

Dear Dave,
My wife and I are both 58, and she has \$250,000 in a 401(k) that has lost 20 percent in the last couple of months. This represents the vast majority of our savings. We probably won't need the money for at least another five years. Should we move it to something else?

John

Dear John,
It's normal to be a little bit scared when the markets are as crazy as they've been lately. The fact that

the news media has been going bananas with all this doesn't help matters, either.

Here's the deal. Ninety-seven percent of the five-year periods in the stock market's history have made money. So far, 100 percent of the 15-year periods have made money. That's a pretty solid history. You've got time for the markets to recover.

Chances are, you won't be using this money for another 10 years or so. Even if you retire early, you'll probably just pull an income off of it instead of cashing it all out and hiding it in your basement, right?

Think about this, too. Since 1978, the market has dipped 10 percent or more about a dozen times. It has recovered within two years 90 percent of the time. If you got out now, John, you'd

be leaving at exactly the wrong time!

—Dave

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

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ESTATE FARM LAND AUCTION

381 Acres of Prime Gayville & Volin Township,
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At Auction

Tuesday, November 9th - 10:30 a.m.

OPEN HOUSE: Thursday, Oct 21, 6-7pm at both homes

FARM #1: 236 acres to be offered in 3 options.

Farm #1 is located 1 mile South of Ma & Pa's C-Store Highway 50 at Gayville on 451st Avenue. **LEGAL:** The SW1/4, NW1/4, and the NW1/4, SW1/4 and the SE1/4, NW1/4 and the NE1/4, SW1/4 and the N1/2 of the NW1/4 all in Sec 24-93-54, Yankton County, SD. Taxes are \$5,780.69. This farm will be sold on Location. **Farm #1, OPTION #1:** 31236 451st Avenue. This consists of approx a 3-acre acreage with a 2 bedroom home built in 1984 with 1,120 sqft of living area. Floor plan is a kitchen with built in cabinets, family room with new carpet, full bath, 2 bedrooms with closets & new carpet and storage areas. Home has full, walk-out basement with bath & shower, utility hookups, Lennox furnace, central air, Marathon water heater, Ashley wood burner. Home is hooked to rural water and also has an artesian well. Home has a large deck, aluminum siding and asphalt shingles. There is a 24x24 unattached garage with concrete floor and 2 openers. Acreage has large older barn, steel bin, and other out buildings. Correct legal to be determined by survey. This is a very nice home with lots of potential and is located on county hard surfaced road. **Farm #1, OPTION #2:** This consists of approx 233 acres of farmland with FSA Office 226.9 acres cropland. Predominate soil types include BE/Blake and FA/Forney with a 90% productivity rating. **Farm #1, OPTION #3:** This will be a combination of options #1 & #2 and will be sold in it's entirety with a substantial raise.

Farm #2: 38 Acres with Home

FARM #2: This 38 acre tract is located 3 miles West of Farm #1 on 312th Street or at the corner of 448th Ave and 312th Street. 44816 312th Street. This farm will be sold at this location immediately following the sale of Farm #1. **Farm #2 Legal:** The SW1/4, SW1/4 of Sec 16-93-54, Yankton County, SD. 38 taxable acres. Taxes are \$1,183.18. FSA shows 33.89 acres cropland with balance into the building site. This farm is presently into alfalfa. Predominate Soil Type is HA/Haynie with a soil rating of 91%. Building site consists of older 1 1/2 story, 1,344 sq ft, 3-bedroom home that has newer vinyl siding and asphalt shingles. Floor plan includes a kitchen with utility hookups and all appliances, dining room, living room, 3 bedrooms with closets, full bath, and enclosed front entry. Upstairs is a large unfinished area for storage. Home has a full basement with newer Ruud furnace and central air. Home is hooked to rural water. There is a 45x54 Morton shed with concrete floor, York 28x18 dryer bin, 26x58 farrowing house, and other older outbuildings. There is a good shelter belt on this farm.

FARM #3—68 Acres of Cropland

FARM #3: 68 acres is located directly across the road from Farm #2 sold on location following the sale of Farm #2. FSA Office shows 57.56 acres cropland that is all into alfalfa. Predominant Soil type is HA/Haynie with a soil rating of 91%. **Farm #3 LEGAL:** The N1/2 of the NW1/4, except 10 acres in Sec 21-93-54, Yankton County, SD. 68 taxable acres. Taxes are \$1299.98.

FARM #4—39 Acres of Cropland North of Gayville, SD

FARM #4: 39 acres is located 2 miles South, 3/4 miles East of Volin on 307th Street or from the NE corner of Gayville, 3 miles North on 452 Ave and 1/4 mile West on 307th. This farm will be sold at the site of Farms #2 & #3. FSA shows this as all tillable cropland. Soil type is Baltic Silty Clay. **Farm #4 LEGAL:** The SW1/4 of the SE1/4, Sec 25-94-54, Yankton County, SD. 39 taxable acres. Taxes are \$667.14.

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Personal Property Auction to follow real estate at 2:00 p.m.

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James Goetz - Personal Representative & Attorney for the Estate

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