

**DAVE SAYS:**

# Finish Baby Step 3 before buying toys!

**Dear Dave,**  
When is it okay to buy toys for the lake—things like boats and jet skis—when following your plan?

**Anonymous**  
  
**Dear Anonymous,**  
I'm a lake guy, too. So, you've hit a soft spot with me on this question. Still, you have to be an adult about these things, and here are a few rules.

First, you should be completely debt free except for your house. Second, you need to have your fully funded emergency fund—that's three to six months of living expenses—in place. In

other words, I want you to have completed the first three Baby Steps. And remember, no matter how shiny and cool it may look, buying a Sea-Doo is not an emergency! Save up and pay cash for your toys.

Remember this rule of thumb when it comes to toys. With the rare exception of collectibles, anything with an engine goes down in value. You should never have more than half of your annual income tied up in the total of all your vehicles. It would be pretty stupid to make \$60,000 a year and have \$40,000 tied up in cars, boats and

other toys. That's way too much money tied up in things that go down in value the wrong way.

Always make sure your family is well taken care of before you go out buying toys!

— Dave

## Military investing

**Dear Dave,**  
My wife and I are both active duty Marines. She's planning to get out in a few months, but I'm staying in for the long haul. You recommend saving 15 percent for retirement, but how does that apply in my case when I'll be getting a good pension

after 20 years?  
**James**

**Dear James,**  
I'd like to see you do both. Just imagine the money you guys would have for retirement with your military pension and a big pile of cash from having saved 15 percent of your income over the years!

Having options is a great thing. Think about all the things you could do down the road if you save for retirement and have your pension in place. You could pay cash for a home, or even open a business when you retire from the military. And these are

things you probably wouldn't be able to do working with just your service pension.

You've got a great future if you'll just keep plugging along and saving, James. Let the military do its thing, and you guys keep pumping 15 percent of your income into Roth IRAs and other pre-tax retirement plans. It's going to be pretty cool!

— Dave

## Financing a small business is risky!

**Dear Dave,**  
What's the best way to finance a business I want to buy?  
**Anonymous**

**Dear Anonymous,**  
When you borrow money to start a business you're introducing a huge risk factor into the equation. I don't borrow money, so I really can't recommend that you go into debt. Saving up and paying cash is the

best way to go. The only other thing I would consider doing that would lower your risk would be an owner-financed deal. The current owner finances the transaction, and your pay to them is based on the profitability of the business. That way, if there's no profitability you're not bankrupt!

Some people will go out and borrow \$500,000 or more to start a business. Then, if the business doesn't do well and you can't make the payments, you're bankrupt. There's really no in-between, and that's a bad deal!

It's just a dumb idea to do these "all or nothing" business deals. Even if owning a business is your wildest dream, there's no point in taking risks like that. It's just not necessary!  
—Dave

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

# USED EQUIPMENT

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

## USED TRACTORS

Interest as low as 0%

- (C) 2009 CIH MX125, 505 hrs . . . . . \$64,500
- (A) 2008 CIH MX215, 775 hrs . . . . . \$114,000
- (A) 2007 CIH MX275 2074 hrs . . . . . \$115,000
- (A) 2007 CIH MX245, 1315 hrs . . . . . \$135,000
- (A) 2007 CIH MX305 1199 hrs . . . . . \$142,000
- (A) 2005 CIH MX210, 1689 hrs . . . . . \$96,800
- (A) 2005 CIH MX210, 2016 hrs . . . . . \$95,000
- (O) 2004 McCormick MTX120 w/Ldr, 1230 hrs. \$62,000
- (C) 2004 McCormick CX105, 1696 hrs \$42,000
- (A) 2001 CIH MX240, 3135 hrs . . . . . \$82,500
- (N) 2001 CIH MX135 W/Ldr, 9000 hrs. \$42,000
- (O) 1999 CIH MX240, 7200 hrs . . . . . \$62,000
- (O) 1999 CIH MX240, 6304 hrs . . . . . \$58,000
- (A) 1997 CIH 8920 5342 hrs . . . . . \$59,500
- (N) 1996 New Holland 8870 7603 hrs . \$42,000
- (A) 1988 CIH 7130, 9585 hrs. . . . . \$30,000
- (C) 1982 IH 3688 w/Ldr . . . . . \$12,000
- (N) 1979 IH 1086, 7200 hrs. . . . . \$13,500
- (A) 1970 IH 826 w/Ldr, 7912 hrs . . . . \$10,000
- (N) JD 2550, 6294 hrs . . . . . \$8,500

## HAY EQUIPMENT

Interest as low as 3.9% 60 Months

- (N) 2007 CIH SCX100 18' 1000 PTO . . \$23,000
- (O) 2003 CIH RBX 562 baler Twine . . \$11,000
- (C) CIH 8465 Automatic Twine. . . . . \$5,500
- (C) 2003 CIH SCX100 16' Moco, 1000 PTO . . \$16,500
- (A) CIH SCX100 16' Moco . . . . . \$8,500
- (N) 2002 NH 1475, 16' Moco, 1000 PTO. . \$10,000
- (C) 2002 MacDon 9352 w/16' HD S.P. . \$48,000
- (C) 1996 CIH 8480 Baler . . . . . \$3,500
- (O) 1988 New Idea 486 Baler. . . . . \$3,500

## Grain Handling

- (A) J&M 750-16 Grain Cart 24.5X32 . . \$16,500
- (C) Kinze 840 Grain Cart 30.5X32 Tires Roll Tarp. \$26,500
- (N) Peck 8X72 Grain Auger . . . . . \$3,000
- (N) Peck 10X66 Grain Auger . . . . . \$2,500

## SKID LOADERS

- (C) 2009 Bobcat S185, 92 hrs . . . . . \$23,500
- (A) 2008 Bobcat S185, 453 hrs . . . . . \$21,000

## COMBINES

Interest Waiver 12 Months

- (A) 2009 CIH 5088, 208 hrs. . . . . \$200,000
- (A) 2008 CIH 8010, 528 hrs. . . . . \$220,000
- (A) 2008 CIH 7010, 530 hrs. . . . . \$218,000
- (A) 2007 CIH 7010, 691 hrs . . . . . \$190,000
- (N) 2007 CIH 2588, 708 hrs. . . . . \$165,000
- (C) 2005 CIH 2388, 723 hrs. . . . . \$150,000
- (N) 1998 CIH 2388, 3023 hrs. . . . . \$55,000
- (C) 1997 CIH 2166, 2076 hrs. . . . . \$60,000
- (A) 1995 CIH 2188, 2310 hrs. . . . . \$70,000
- (A) 1995 CIH 2166, 2982 hrs. . . . . \$50,000
- (N) 1990 CIH 1680, 4132 hrs. . . . . \$30,000

## CORN HEADS

- (A) 2006 CIH 2412 30" Corn Head. . . \$40,000
- (A) 2007 CIH 2412 30" Corn Head. . . \$49,000
- (N) 2008 CIH 2412 30" Corn Head. . . \$49,000
- (C) 2005 CIH 2206 30" Corn Head. . . \$28,500
- (A) 1988 CIH 1083 30" Corn Head. . . \$10,000
- (A) 2008 CIH 2408 30" Corn Head. . . \$40,000
- (O) 2007 CIH 2208 30" Corn Head. . . \$35,000
- (A) 1998 CIH 1083 30" Corn Head. . . \$16,000
- (O) 1990 JD 843 30" Corn Head . . . . \$7,000

## TILLAGE EQUIPMENT

- (A) Sunflower 1544-42 Disk . . . . . \$49,500
- (A) 2009 CIH RMX370 34' Disk . . . . . \$42,000
- (A) CIH 3900 22'2" 3 Bar Harrow. . . . \$11,500
- (A) 1986 Crust Buster TSD77 42' Disk. \$17,500
- (A) Krause 7300 27' Disk. . . . . \$20,000
- (A) Krause 4900 20' 6" 3 Bar Harrow . . \$15,000
- (C) CIH 1830 8RW Cultivator. . . . . \$2,500
- (N) IH 490 32' Disk 9" Spacing . . . . . \$2,500

## PLATFORMS

- (A) 2008 CIH 2020 30' 3" Knife . . . . . \$24,500
- (A) 2006 CIH 2020 30' 3" Knife Air Reel \$28,000
- (C) 1998 CIH 1020 30' 3" Knife . . . . . \$11,000
- (A) 2005 NH 84C 36' Draper . . . . . \$36,000
- (A) 1998 CIH 1020 25' 3" Cray Cut. . . \$12,000
- (N) 1999 CIH 1020 25' 1-1/2" Knife Air Reel \$15,500
- (A) 1998 CIH 1020 22-1/2' 3" Knife . . \$13,000
- (N) 1995 CIH 1020 20' 3" Knife . . . . . \$5,500
- (A) 1996 CIH 1020 20' 3" Knife . . . . . \$7,500
- (A) 1990 CIH 1020 25' 1-1/2" Knife . . . \$7,000

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## AFTER HOURS PARTS PHONE

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## It's Simple!

Draw A Holiday Scene On 8.5"x11" White Paper and Submit It To The Yankton Daily Press & Dakotan

- Top drawings selected will be printed on Christmas cards. The cards will be sold with proceeds going to our Newspapers In Education Program
- The winners will be featured with their picture and first name in the Press & Dakotan and will receive a full package of the Christmas cards.
- Child's first name and age will be printed on the back of the Christmas Card.

Mail or bring to:

Yankton Daily Press & Dakotan

Holiday Card Contest

319 Walnut, Yankton, SD 57078

Any questions contact Noelle at 665-7811 ext. 112

Please write child's first name, age, phone number and school on back of drawing.



Entry deadline September 30, 2010. Press & Dakotan staff will judge drawings.



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