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**Machinery Auction**  
**Thursday, Sept 10, 2015 5:30 PM**  
**John Deere 4430 Tractor, Ford TW20 Tractor, Frontier Hydro-Swing**

We will sell the following at public auction located at 28959 454th Ave, Viborg, SD located from Viborg, SD, 2 miles west on 291st St and 1 1/2 miles north on 454th Ave.


**Machinery:** JD 4430 tractor, 5122 hrs, quad, 18.4-38 tires, dual hubs, Koyker 565 loader, bale spear; Ford TW20 tractor, 8032 hrs, 18.4-38 tires; IHC Super H tractor; Frontier MC 1216 hydro-swing; NH 664 round baler; NH side delivery rake; NH hay inverter; IHC 490 disk, 21 ft; Wilrich 24' field cultivator; Case 400 AR 5 bottom plow; JD 7000 8RW planter; 5 section drag; NU-Built gravity wagon, 2 Lundell gravity wagons; silage wagon; 2 flatbeds; 7 section drag; stalk chopper; FarmKing 960 snowblower; elevator.

**Misc:** cattle tub; headgate; corral panels with transport; JD 826 snowblower; 8' x 20' home made trailer; (2) 500 gallon fuel tanks, Filrite pumps; duals; post pounder; cattle bunks; pto wire winder; 2pt bale mover; hay and creep feeder; tools, plus much more.

**Vehicles:** 1996 Dodge 2500 pickup, 242,680 miles, auto, 5.9 diesel, 5th wheel; 1991 Ford Ranger pickup, 129,319 miles, auto; 1966 Ford 250 pickup, 105,000 miles, 4 sp; 1992 Buick Park Ave, 173,766 miles;

**Trailer:** 1987 Keifer 7' x 20' livestock trailer;

**Terms: Cash/Check/Sales Tax**  
**Open Range Lunch Wagon**  
For pictures visit [www.westraatkins.com](http://www.westraatkins.com).  
**Don Larsen Estate, Judy Larsen, Owners**



Joel A Westra, Auctioneer, Chancellor, SD 605-957-5222  
Joel R Westra, Auctioneer, Beresford, SD 605-310-6941  
Pete Atkins, Auctioneer, Tea, SD 605-351-9847

**Dave Says**

# The Best Medicine

BY DAVE RAMSEY

**Dear Dave,**  
I've worked in a hospital as a nurse for 10 years. I make good money working long hours. The problem is that it seems to disappear, and I'm left trying to stretch those last few dollars to the end of the month. I know I eat out a lot. I grab quick meals between shifts and on the way home because I'm too tired to cook. I think I spend more than I should on other things, too. Do you have any tips for someone who wants to get control of their money, but has very little free time?  
—Amy

**Dear Amy,**  
Sometimes the medicine that works the best tastes the worst. This is true for both physical and financial health. That's why, no matter how tired you are or how little free time you seem to have, you must make time do a written budget every month. This is essential, and it really doesn't take long. When you sit down and commit a plan to paper, giving every dollar a name before the month begins, you're taking control



Dave RAMSEY

of your money instead of allowing a lack of it to control you. Start with the income you know is predictable. If this isn't possible, look back over the last several months and find the minimum amount you brought home during a month over that period of time. This will be the basis for your budget. Once you've established a baseline income, you can prioritize expenses. But remember, restaurants are not a priority! When you start telling your money what to do ahead of time, you'll have more ability to do what's needed with what you've earned. It's empowering and energizing, and it gives you the chance to make your Total Money Makeover a reality!  
—Dave

track of things.  
—Gerald

**Dear Gerald,**  
Keeping your checkbook balanced and things like that are an important part of what I teach. However, behavior plays an even bigger role for several reasons. You can add, subtract, multiply and divide all day. That stuff's easy. But until you learn to control your behavior, stick to a budget and spend less than you make, you're always going to have problems with money.

One of the keys to being a success in personal finance is realizing work comes before play. This is a behavior issue. Let's say your car needs new brakes. You know this, and you know you have a limited amount of cash, but you still walk into a store and buy a big, fancy television instead. That is not mature behavior. As long as you behave that way, your money will always slide right out of your hands. And this means you'll never have enough for important things like saving, investing and giving.  
—Dave

**MONEY AND BEHAVIOR**

**Dear Dave,**  
Why do you say that personal finance is 80 percent behavior? I thought money was more about math and keeping

*Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, EveryDollar, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

**You Are Invited...**  
**Yankton Baptist Church**  
This is your invitation to attend Worship: Sunday morning at 10:45 am or Wednesday evening at 7pm. Our Worship Center is located at 607 E. 15th, Yankton, SD. See you there!!  
Phone: 605-665-7587  
Text: 434-665-2467  
[www.yanktonbaptistchurch.com](http://www.yanktonbaptistchurch.com)

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*Fall Booking Day!!*

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\*When booked during fall Booking Day only. See store for complete details.

**Friday, September 4<sup>th</sup>, 2015 • 9am - 8pm**  
**REGISTER ALL DAY FOR GREAT PRIZES**  
**Bring The Kids!**  
**Bounce House • Live Entertainment**

**FREE Food Served 5:00 - 6:30pm**

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† minimum purchase required. See store for details.

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**Clearance - Sale Price - Regular Price**

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