

Dave Says

No Need For Professionals

BY DAVE RAMSEY



Dave
RAMSEY

Dear Dave,
My wife and I moved to Washington, D.C., about a year ago, and we'd like to put our old place in North Carolina that we've been renting on the market. We'll be asking around \$140,000 for it, so do you think we should consider professionally staging the home?
—Ben

Dear Ben,
It would make a lot of sense if you were talking about a million-dollar house, but with a less expensive home like that I'd just make sure it's really clean and neat and nice — especially the front area with the sidewalk and bushes. We're talking curb appeal here. Make sure the front door, trim and porch area are all cleaned or painted, too. All this is like a first impression on a job interview.

There shouldn't be any bad smells in the house, and everything inside should be crisp and clean as well. You can stage it yourself with a few pieces of nice furniture and such, if you have it available. And try this old realtor's trick to make things a bit more homey: Put few drops of vanilla extract on an

eye of the stove while it's heated. It will make the whole house smell like you've been baking cookies.

But no, I wouldn't pay to stage a \$140,000 house.
—Dave

GOING TO EXTREMES IS UNHEALTHY

Dear Dave,
I've heard you talk about extreme spenders and extreme savers. Exactly what do these terms mean?
—Marianne

Dear Marianne,
Some people have a tendency to live in the moment, while others think more about the future. Financially speaking, those who live in the moment tend to be spenders, while the other type tends to be savers. When you take these kinds of behaviors to unhealthy extents, you have extreme spenders or extreme savers. Either one can be an

unhealthy thing.

Extreme spenders may need to slow down, grow up and learn the value of money by living on a budget, setting savings goals and working to meet these goals. Extreme savers often operate out of fear and uncertainty. In some cases, they may have an even worse spirit in their lives — greed. They have to learn that it's okay to have a little fun spending and to give generously.

When it comes down to it, there are only three uses for money: spending, saving and giving. You have to do some of all three in order to have a truly happy and healthy life!
—Dave

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.



There are a few universal truths in our lives: the sun comes up in the east, it rains in Ketchikan, and you can tell what the weather's like by eavesdropping on the senior members of the world dilemma think tank ... meeting daily at the Mule Barn coffee shop since God made dirt.

"My hens," said Doc, "were sweating this morning."
"Now Doc," said Steve, "you know chickens don't sweat."
"Tell that to my hens," he said.

Dud Campbell looked up. "My shirt blistered yesterday. Couldn't help it. I should've known better'n to buy a flesh-colored shirt."

"Bring it by the office later, Dud, and I'll put something on it."

"Salve?"
"Yes, we might be able to salve it."

Bert hit Doc squarely with a cracker packet.

"Reminds me of the summer when it didn't rain," Bert said.

"We've never had a summer when it didn't rain," said Doc. "I know. I think this may be the one."

It's true this has been a hot, dry summer here in Home Country. A few wells have begun to dry up, actually, and the local farmers and ranchers are sweating blood as well as sweat.

"We might seed some clouds," Bert said. Bert inflicts his retirement on his friends by reading up on scientific stuff.

"I've got the seeds if you've got the clouds, Bert."

"You know what I mean. They can fly up in a cloud and put chemicals in them, and cause it to rain."

"You seen any clouds lately?" said Steve, our owlish cowboy.

"There is that," Doc added.

And then, before Dud could start telling about the lizards carrying canteens, they all asked Loretta for refills ... on their iced teas.

Blue-Green Algae and Livestock

BROOKINGS, S.D. - Recently there have been concerns about algae blooms on stock dams. The predominant question is "Do I need to be concerned about my livestock?"

The answer is maybe, said Adele Hart, SDSU Extension Cow/Calf Field Specialist.

"With the recent warmer temperatures, the conditions are right for blue-green algae blooms," she said. "The different species of blue-green algae contain various toxins, which can poison livestock, resulting in rapid death."

Blue-green algae does not look like traditional green algae, that typically forms in a mat, but rather it can appear like small grains of green sand at the water surface.

There are different types of blue-green algae that also have varying appearances. Some may resemble spilled paint around the edge of the stock dam, some will give the entire water source a pea-green appearance, while others will have a teal green appearance.

Harty explained that blue-green algae blooms when

weather is hot and winds are calm. As the algae begin to die, gas is produced in the cells causing the colonies to float to the water surface. "The wind blows the algae blooms to the shorelines resulting in their concentration and easy access to livestock," Harty said.

She added that identification of blue-green algae blooms in water can be difficult because the blooms appear and disappear rapidly.

These blue-green algae blooms can contain neurotoxins (nervous system damage) or hepatotoxins (liver damage), depending on the type of blue-green algae present. "If water containing blue-green algae is consumed by livestock, death will typically occur within 24 hours or less after ingestion," she said. "Cattle, sheep, horses and small animals are all susceptible to these toxins, as well as humans!"

Due to the rapid advancement to death, Harty said the observation of clinical signs including tremors, paralysis, respiratory failure, diarrhea, and salivation, are

not often seen. "The most frequent indicator of toxicity from blue-green algae is to find a dead animal close to the contaminated water," she said.

If the animal survives initial poisoning, photosensitization (sunburn) will be noticeable, however Harty said the animal will likely die later due to liver failure.

Unfortunately, there is not a typical treatment for blue-green algae toxicity due to the rapid progression to death.

"If you suspect that you have lost livestock to blue-green algae toxicity, work with your veterinarian to collect the appropriate samples to confirm or deny the blue-green algae toxicity," Harty said.

A complete set of tissues (liver, brain, stomach contents) and a water sample is needed for diagnosis.

Collecting water samples Water samples should be taken from concentrated areas. The diagnostic lab requires two water samples; 10 milliliters of water mixed with 10 milliliters of 10 percent formalin, and a quart of

frozen water.

Your local veterinarian can then submit the samples to the SDSU Animal Disease Research and Diagnostic Lab.

Prevention

The only way to prevent poisoning from blue-green algae is to remove the animals from the contaminated water. Harty encourages producers to move the livestock to a different pasture with a different water source, free of blue-green algae.

If this is not possible, she said it is necessary to control access to the pond, especially in areas downwind where the concentration occurs.

"Pump water from below the surface in the middle of the stock dam to a holding tank so that the scum on the top can be avoided," she said.

The stock dam can be treated with copper sulfate as an algacide, but consider the risk to fish and wildlife and ensure that the appropriate amount is added to the dam to control the algae bloom. Copper sulfate should be applied at 2 pounds per acre-foot of water, which is equal to 8 pounds per 1 million gallons.

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Thursday September 17th, 10:00 a.m.

Located: Harms & Tulley Event Center, Hwy 84, Bloomfield, NE

Classic Cars: 1975 Pontiac Grand Ville Brougham Convertible, Black with White Top, PW, PL, White Leather, GM 130A 2-way Radio, 70K act miles, auto, 1-owner, immaculate condition; 1976 IH Scout Terra Pickup, 4x4, removable top, miles unknown, no rust, good condition; 1947 IH KB Firetruck, Luverne Body, 2,153 act miles, original, not running, stored inside; 1947 Willy's Jeep, runs (Yellow); 1951 Willy's Jeep, runs good (white);

Tractors, Gas Engines & Reaper: IH Super M, nf, new rubber, runs, SN#36452; IH Cub-Lowboy w/ Belly Mower, 3pt, SN#2000113U039471, runs good; IH 3pt 4'Tiller (sells separate); IH Cub w/ 1b Plow, weights, SN#33515; IH Cub w/ IH Belly Mower, SN#20953; IH Cub w/ Front Blade, SN#12437; IH Cub w/ Sickle Mower, new tires, older repaint, SN#82261; JD M w/ Sickle Mower, older repaint, good rubber, SN#15507; 1907 Wood M-D Reaper in part; (3) IH LB Gas Engines; IH Cub-engine Power unit;

IH Tools: (2) IH TOOLS DS Wood Signs; IH GLOVES Wood sign; 32pc 1/4" & 3/8" SAE Socket Set—mint in box; 17pc 3/8" Metric Socket Set—mint in box; 12pc 3/8" SAE Socket Set w/ box—incomplete; 3/8" 9pc Socket Set; (2) 9pc Metric Wrench sets in sleeves; Torque wrench; 10" Crescent; large assortment of misc sockets—all sizes; Store Display Rack for Sockets; Cordless Weed Trimmer; Electric Hedge Trimmer; Small Snow thrower;

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IH Parts & Misc: Several sets of NOS IH Firecrater Pistons NIB; NOS IH Truck Mirrors NIB; Cub Radiators; Carbs; Starters; Generators; IH Store Parts Racks & Bins; IH Cylinders; Wico Mag Parts in Boxes; IH Endgate seeder; NOS Plow Lathes; IH Gaskets; Many boxes of NOS IH Parts; Several NOS Single Trees; Lots of NOS Bolt & Nut Stock; Signs & Advertising: New Idea 4'x4' Lighted Sign with Pole; Coca-Cola Caviler CS-64 Bottle Pop Machine; Coke Bottle Return Rack; Marvy Elect Barber Pole—works; Bearcat Equipment Lighted Sign; GM Clock; Cornhusker Hybrids Sign; "Devil's Nest" Signs; Pepsi Metal Thermometer; Hires Lighted Clock; 7up Lighted Clock; Production Credit Dial Thermometer; Peters wood shell crates; Bud Light Game Table Light; Storz Keg Display; Michelob Mirror; 1960's GMC Tailgate; AC Delco Parts Rack; Firestone Car Heater; Pontiac Manuals & Dealer Books—1970's era; Neb License Plates—1917, 1918, '23, '24 & more;

Antiques: Santee Sioux Indian Ball Club—rare; Antique Oak Phone Booth w/ Pay phone; Love Wagon Wheel Straightening Clamp; (2) Wood Wagon Wheels; Spring Wagon Seat; Blacksmith Forge; (3) Short-tail Horse Windmill Weights; G. Leblanc Sax—Paris, France; Castilla Banjo; Silvertone Accordion; Several Wood Coffee Grinders—some unusual; Edison Cylinder Phonograph; Candlestick Phone; Old Phones; Vintage Cameras; Gas Lamp w/ Milk-glass shade; Ice Cream Chairs; Wood Mdl T Steering Wheels; Pedal Grindstone; Early Car Headlights; Fire Hose Nozzles; Cream Cans; assortment of Old Toys & Trucks; Rail Sleds; Marx Train Set; Black Louisville Slugger Bat—Pitts Pirates; Green Depression Tumblers; '44 Knox Cty Wall Plat Map; other local memorabilia & advertising;

Tools & Misc: JD 1/2" Drive Socket Set in Case; Old Toro Golf Cart; Large Combo Safe; Elgin Pump Jack; Sioux Valve Grinder; Craftsman Bench-top Drill press; Craftsman 8" table saw; Century Battery Charger; Large Assortment of Hand Tools;

Note: The Cordes family were implement dealers for several decades as well as collectors. This will be a large auction, held mostly indoors. Lunch on grounds and good parking. Open for viewing Wednesday from 2:00 to 6:00 p.m..

Terms: Cash, Good Check, Visa, MasterCard. NE state sales tax applies. NO INTERNET BIDDING on this auction. Absentee bids excepted, must be submitted by noon on Wednesday Sept 16th. See many more photos online.

LeRoy & Sharlene Cordes Estate, Owners
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