Mark's Machinery Inc.



NEW HAY EQUIPMENT

* Super Deals on Now! * Hay Equipment Is Available * Windrowers - Balers - Mowers - Rakes

CASE-IH Combine Clinics - Next Week — Don't Miss It!

• Yankton - Wednesday, July 27 - 5:00 pm • Wagner - Thursday, July 28 - 5:00 pm



Corwyn Lepp - Case-IH Combine Product Specialist to give a presentation on combine and head features adjustments any operating tips - valuable information to help you get the most from your Case-IH Combine Investment

USED TRACTORS

OVER 50 USED TRACTORS IN STOCK!
- RECENT TRADES JOHN DEERE 4440 - P. SHIFT - DUALS - NICE
FORD 8770 MFD - S. STEER - SHARP LOCAL TRADE
CASE-IH MX255 MFD - LOADED W/ EQUIP - LOW HRS.
CASE-IH MX110 MFD - 95HP - LOADER - CLEAN
JOHN DEERE 2940 - 2WD - OPEN - 3 PT - PTO
JOHN DEERE 6300 MFD/CAB/LOADER
FARMALL 75 - ROPS - 62 HP - 3 PT - PTO - LOW HOURS
FARMALL 45 - ROPS - HYDRO - 45 HP - LOADER
JOHN DEERE 3020 GAS - OPEN - W/F - \$5,500
MASSEY FERGUSEN 285 - 2 WD - DIESEL - OPEN
ALLIS CHALMERS 8010 - 2 WD - CAB/AIR - SHARP

USED HAY EQUIPMENT

GREAT SELECTION OF ROUND AND SQUARE BALERS AND BOTH
PULL AND SELF-PROPELED WINDROWERS N. HOLLAND HW320 SP W/R - 14FT - 1900 HR MCDON 5000 - 16 FT PULL W/R <3 ON HAND> NEW HOLLAND 1475 - 16 FT PULL W/R <4> CASE-IH SCX100 - 16 FT - PULL W/R - SHARP <2> N. HOLLAND BB0940A - 3X3 LG SQUARE BALES NEW HOLLAND BR7060 RD BALER - MESH WRAP HESSTON 4750 - 3X3 BALER - CLEAN \$22,500 HESSTON 4760 - 3X3 BALER W/ ACCUMULATOR

BIG SELECTION OF USED ROUND BALERS!

USED COMBINES

24 MONTH - 0% INTEREST WAIVER - ALL USED **COMBINES AND HEADS**

2009 - CASE-IH 6088 - 455 HR - DUALS - LOADED 2008 - CASE-IH 9010 - 380 HR - DUALS - LOADED 2000 - CASE-IH 2388 - 1000 HR - 30.5X32 - LOADED 2009 - CASE-IH 5088 - 30.5X32 - 453 HRS

JOHN DEERE 9550 - 1537 HR - GREENSTAR - RWA JOHN DEERE 9410 - 1998 - SHARP! - 1711 HR - LOCAL! JOHN DEERE 9600 - 30.5 TIRES - 2681 HR - GREENSTAR CASE-IH 2144 1997 - 2700 HRS - COMING IN <2> CASE-IH 1620 - 900D - 4R MACHINES

SEVERAL CASE-IH 1640 - 1660 - 1680 COMBINES NEW HOLLAND TR98 AND TR99 W/ HEADS NICE SELECTION ON 1020 FLEX HEADS - 20-25-30 FT



* Axial-Flow Combine Parts* * Hay Equipment Parts *



Round Baler -	
16000 Sisal	\$33.95
20000 Plastic	\$21.95
Biodegradable - 20K	\$23.50
67" x 7000 Net Wrap	\$195.00

Big Square Plastic 350 and 440 IN STOCK **Pallet Qty Discounts**

Truckload Pricing



Guards - Sickles Sections • Case IH • IH • Hesston

Hew Holland • McDon **Great Guard Prices!**

Big Parts Inventory Parts to Fit IH, Case-IH, Hesston **Hay Machines**

— CALL US —

Yankton, SD 57078 605-665-4540 800-526-8095

Two locations to serve you!

745 E. Hwy .46 Wagner, SD 605-384-3681 800-693-1990

CAPITAL www.marksinc.com DAVE SAYS:

Mom Has Her Bags **Packed For A Guilt Trip!**

Dear Dave,

My mom makes \$20,000 a year, and without telling me she took out a Parent PLUS Loan for \$16,000 to help me with college. She's saying she can't pay the loan, and it's been in deferment. Now, she wants me to pay it. I'll be making good money a few years after I graduate, but I don't have the money to pay the loan now. What should I do? Jill

Dear Jill,

A Parent PLUS Loan would not have your name on it, so you have no legal obligation to pay this bill. The real question is this: How much do you want to help your mom after she screwed up big time?

She's obviously done a horrible job communicating with you and managing her own situ-

We Have Parts!

SALEM TRACTOR PARTS

Salem, SD 877-530-4010

Parts for Tractors, Combines, Machinery



Dave **RAMSEY**

ation. Under the circumstances, I'm sure that leaves you torn between your loyalty to her and being angry that she messed up. In these cases, I think the best thing is probably to sit down and have a heart-to-heart good talk with her about what she's done and how to fix things in her own financial world. I know you love your mom, but she's done a really dumb thing here and gotten herself into a mess. Now, she's trying to lay a guilt trip on you. That's not cool.

To be honest, I wouldn't feel a lot of guilt if I were in your position. If you get yourself in a good financial situation after college and want to pick up part of the tab, just to say thanks, then that would be fine. But don't get dragged into some kind of dysfunctional family drama and end up paying something out of guilt that's not your responsibility!

—Dave

Who is Murphy?

Dear Dave,

I've just started listening to you and trying to clean up my finances. Who exactly is this "Murphy" you always talk about?

Jennifer

Dear Jennifer,

The Murphy I talk about isn't an actual person, or even a real family. There's an old adage called Murphy's Law, and it goes something like this: "If anything can go wrong, it will go wrong." In other words, if you're alive and walking around, bad stuff will happen to you sooner or later. It's not even about being pessimistic or negative, it's just a fact. Sooner or later it's going to rain, and that's why you need an umbrella.

I tell people all the time that having an emergency fund of three to six months worth of expenses saved up is great Murphy Repellant. Think about it. A lot of your big problems seem to leave when you have \$10,000 to \$15,000 sitting around. An emergency fund can turn a disaster into nothing more than a minor inconvenience.

So, it's just a saying. But there's still a whole lot of truth in that little saying, Jennifer. If you're properly prepared, you can keep Murphy away from your door!

—Dave

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



