

DAVE SAYS:

Don't do it for the gas mileage

Dear Dave,
Is it worth the trouble to sell my old car now and buy a hybrid or another car that gets better gas mileage? I'm getting mixed advice from my friends on this issue.
Ted



DAVE SAYS
Financial Straight-Talk

by Dave Ramsey www.davesays.org

Dear Ted,
Hybrids are a really big deal now, aren't they? Lots of people want to get rid of their \$10,000 cars and buy these \$25,000 cars so they can save on gas. Let's take a closer look at this.

So, you're going to spend \$15,000 extra to save on gas. Did you ever think about how long it will take to get your money back? Let's say you go from averaging 15 miles per gallon to 25 miles per gallon, and you drive 100 miles each week. That will save you about \$10 a week at recent, average gas prices. That means it would take almost 29 years to get your money back in this deal. Does this make sense to you? It sure doesn't to me!

Listen, I'm all about saving money on gas. But people have lost their minds if they think it makes sense to go \$15,000 into debt—or spend \$15,000 cash—to save \$10 a week on this kind of deal. The truth is that a lot of people who do this kind of thing aren't as worried about the environment or saving gas as they are about having that "I'm cool in a

hybrid" feeling. Hybrids are a really new technology and that means they're going to improve rapidly. You don't want to buy a first generation hybrid and then have to go through the pain of trying to sell the thing five years from now. Talk about something that's going to go down in value like a rock!

Now, if you're driving an \$8,000 car that absolutely drinks gas, and you want to sell it and buy some little \$8,000 gas sipper, I'm fine with that. But don't use the gas argument to rationalize buying an expensive new car or even spending a dime more on a different car. Make a lateral move, or better yet a move down in price, and you'll save money from day one!

— Dave

Is there a recommended vacation percentage?

Dear Dave,
Should you skip vacations when you're getting out of debt? Also, once you're debt-free, is there a rule as to what percentage of your in-

Dear Carl,
I think you should put vacations on hold while you're trying to get out of debt. My family and I didn't go on vacation for nearly 10 years while we were getting out of debt. Why? Because we had work to do! We had bills to pay and kids to feed. That's just the way it goes sometimes.

I'm not sure that there's a specific percentage involved on vacation

spending. It definitely shouldn't damage your financial foundation, or put you back into debt once you've worked your way out. You don't touch your emergency fund to go on vacation, and you don't stop funding your retirement or saving money so the kids can go to college. You just save

up, and pay cash!
In most cases, this kind of plan will almost force your vacation spending to be a reasonable percentage of your income.

— Dave

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

come you should use on vacations?
Carl

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We will offer the following at auction at the Wieman Auction Facility at 44625 SD Hwy 44 Marion SD from Marion SD, 1 south and 1/2 west on

Wednesday, April 7 10:00 AM
Lunch on Grounds

Randall Farms of Canistota SD is reducing the size of its farming and trucking operation and will offer the following at absolute auction:

Payloader – Forklift – Planting – Tillage & Hay Equip.

1993 Fiat Allis FR160 Articulated Payloader CAH; 2007 Cat P5000 LP Gas Forklift, triple stage mast & side shift 923 Hours; 2004 JD D860 NT Planter 36 Row 20", Vacuum, 3 bu boxes, Bauerbilt frame, ground drive, pneumatic down pressure; 1994 JD 750 NT 20' Drill, 2 pt hitch, 7 1/2" spacing and Yetter markers; 3 - (2007 & 2008) Wishek 862 NT HD 30' Disks, like new; 2005 Sunflower 1544 RF 45' Disk w/ Harrow; 2 - 2009 Great Plains 4000 TT 40' Turbo Till w/ dbl fold; JD 726 500 Finisher 38' w/ harrow; Phoenix H17 PT 52' Rotary Harrow; Brillion 4 Shank 3 pt Zone Builder; 2 - JD 2600 AR 5 & 6 bottom variwidth plows; 2 - 2008 Summer 700 Reel Type Rock Pickers w/ hyd drive; JD 960 FC 3 pt 24' w/ Harrow; Krause 4600 FF 16RN Cultivator; 2007 Hagedorn Extravert 3290 Hydra Push Manure Spreader w/ Slop Gate; 1995 JD 535 R. Baler w/ Kicker; 2 - NH 616 Disk Mowers w/ 3 pt; H & S 9 Wheel PT Rake; JD HX10 PT 10' Rotary Mower; MFS 3612 PT Box Blade; MFS 7' QT Rock Bucket for JD 741;

JD Cornheads – Grain Carts – Grain Vacs – Seed – Water & Fuel Tenders

2 - JD 1293 Cornheads w/ Hyd Deck & Std Rolls; 2 - JD 1243 LT Oil Cornheads w/ Poly Tin Shrouds; 6 - Maurer 35' PT Header Trailers; Kinze 1040 CA Grain Cart w/ Duals; Kinze 1200 CA Grain Cart w/ Duals (minor side damage); Brent 740 Gravity Box w/ HD Gear; 2007 Wallinga 6614 Grain Vac w/ attachments; 2007 Custombilt 6810 Grain Vac w/ attachments; Fetel #23090 Rotary Grain Screener w/ auger in & out; 2 - 2005 Friesen 375 bu Seed Tenders w/ self contained hydraulics, roll tarp w/ triple axle trailers; Friesen 375 bu Seed Tender (no trailer); Horvick 1600 gallon water tender w/ triple axle trailer; 1000 gal water tender w/ TA Trailer; 2 - 1000 gallon fuel tanks w/ pumps & TA Trailers;

Semis – Hopper Trailers – Side Dump Trailer – Step Deck – Combine Trailers – Tanker Trailers – Dry Van Trailers – Flatbed Trailers – Enclosed Trailer – JD Gator

5 - 2005 Freightliner Columbia Day Cabs, 10 Speed Autoshaft, 250,000 to 300,000 miles, sharp; 2004 Freightliner w/ Sleeper, 10 Spd Autoshaft, 470,000 miles; 2003 Freightliner Day Cab, 10 Spd Auto, 280,000 miles; 2 - 1999 Freightliner Day Cabs, 10 Spd Auto, 690,000 and 735,000 miles (1 has wet kit); 1994 Kenworth T600 Day Cab w/ 13 Spd Trans, 400,000 miles; 2000 Freightliner FL70 Single Axle Truck w/ Cummins Diesel, 6 Speed, 253,000 miles and 24' Enclosed Dry Box w/ Tommy Lift Gate; 2 - 2009, 3 - 2008, 2 - 2006 and 1997 Wilson 45' TA Air Ride Grain Hopper Trailers w/ Ag Hoppers Air Scales and Roll Tarps; 2001 Circle R Triple Axle Side Dump Trailer; 2001 JCT 102" x 53' Steel Step Deck w/ Beavertail & Ramps; 2 - 2006 Trail Tech TA Combine Trailers; 1995 Custombilt Spread Axle Combine/Tractor/Sprayer Trailer; 1985 Heil 6000 gallon 55 Tanker Trailer, TA Spring Ride w/ Honda Transfer Pump; 98 Stoughton 102" x 48' Aluminum Flatbed Spread Axles, Air Ride w/ 3 - 1500 gallon poly tanks and 2 transfer pumps (sold as unit); 1987 Utility 48' Steel Flatbed Spring Ride w/ 3 - 1500 gallon poly tanks & 2 transfer pumps (sold as unit); 1984 Fruehauf 48' Steel Flatbed w/ Hay Bale Extensions; 2003 PJ 30' GN Flatbed Trailer w/ Tandem Duals & Beavertail w/ ramps; 1995 Custombilt 28' GN Flatbed Trailer w/ Tandem Duals; 2002 DCT 18' TA Car Trailer w/ bumper hitch & beavertail; 2005 H & H 18' TA Enclosed Trailer w/ bumper hitch; 2007 JD XUV 4x4 Diesel Gator, 293 Hrs;

Others will sell the following:

Combines – Heads

2007 JD 9760 STS Combine Contour 748 Hours Duals Loaded; 2005 JD 9660 STS Combine, Contour 1272 Hours 800 x 32 Loaded; 2005 JD 9660 STS Combine, Contour, Duals, 1947/2743 Hours, loaded; 1996 JD 9600, 2627/3812 hours, Duals; 1994 JD 9400 Combine, 3086/4440 Hrs; 1990 JD 9500 Combine 3000/4200 Hrs, 24.5 x 32 Rubber, Chopper; 1985 JD 6620 Titan II Combine w/ chopper; 1978 JD 7700 Hydro, Chopper; 2001 CIH 2366 Combine 1574/2165 Hrs, Chopper & Trap; 1986 CIH 1680 Combine 4x4, Chopper 5000 Hrs; JD (93 - 1020 - 30'; 01 - 1020 - 25'; 96 - 1020 - 25'); NH TR70 Combine w/ 4RW Cornhead;

Tractors – Skidloaders – Forklift – Construction Equip.

2002 CIH STX 275 Tractor 4x4 3 pt PTO 4640 Hrs w/ duals; 2008 NH TM 130 MFD CAH, 1740 hrs w/ Loader; 96 White 6144 Tractor with 2WD CAH 3800 hrs; 2004 JD 310G Tractor Backhoe MFD CAH w/ extendahoe & Loader 2050 Hrs; 2003 Bobcat T200 Skidloader w/ tracks & cab 1700 hrs; 2 - 2005 JD 317 Skidloaders 1000 hrs; 2002 Terex TH842 Forklift Extendaboom 8000 # 42'; 2235 Hrs; 2003 Terex S5636 Forklift 6000 # 36' w/ 1900 hrs; 2004 JCB 508C Extendaboom Forklift 8000# w/ 1750 hrs; IHC 986 & 1089 Tractors; JD 4320 D. Tractor w/ Cab and JD 148 Loader; 04 NH LB75 B Tractor Loader-Backhoe, 1099 Hrs - very nice; 01 Case 3600 Trencher, 4x4, Diesel, 5' Trencher - 60" Front Blade w/ SD 100 Backhoe 1470 Hrs w/ Trailer - like new; 06 McCormick MTX 120, CAH, MFD - 3050 Hrs, PS, 3 pt, nice; 82 IHC 5288 CAH 3 pt, 6873 Hrs - Duals, nice; AC 8070 MFD, CAH, PS, 3 pt, 20.8 x 38 Tires;

Planters – Tillage – Hay Equip. – Misc.

2000 JD 1770 NT 24 Row 30", 3 bu boxes, Vacuum, Trash Whippers; 2003 Kinze # 3700 Planter 24 Row 30"; 1996 JD 7200 Planter, 16N, Vac, NT Colters; 2 - CIH 4300 PT Field Cultivators 32' & 33'; JD 235 RF 22' Disk; MF 820 Disk 20'; IHC 490 Disk 19'; 2004 JD 567 R. Baler w/ Net Wrap; 04 JD 567 R. Baler; JD 566 R. Baler; 90 JD 535 R. Baler w/ Net Wrap; 95 JD 535 R. Baler; 2005 NH BR780 R. Baler; CIH 8465A R. Baler; Hesston 560 R. Baler; JD 704 PT 14 Wheel V-Rake; Hesston BP25 Bale Processor; 2007 JD MX10 Rotary 3 pt Booms - no truck; Blue Jet 42' Anhydrous Applicator PT w/ Cold Flow System; Dakon 225 Bu Gravity Wagon w/ Brush Auger and Briggs Motor; 2 - 2500 gal Poly Leg Tanks; 2 - 5 Hp Transfer Pumps; 1000 gal fuel tank w/ 12 volt pump; 1000 gal Saddle Tank for JD 9000 (Big John); Top Air 1100 gal. T tank sprayer w/ 80' folding X booms and Raven 450 monitor; Fast #7400 sprayer 1600 gal. w/ 120' boom and Raven rate and power guide; Gehl 135 grinder-mixer w/ scale; Grasshopper 727 mower w/ Kawasaki engine; 61" power fold deck; Tebben Model 70 3 Pt pallet fork w/ 48" forks; Snapper 38" rider mower w/ joystick, hydro; DeGeest skid loader trailer w/ brakes-ramps; Rowse 700 carry all dirt scraper, 7 yd.; Goodfield 10' box scraper w/ weight box; GrainMaster 12" x 30' belt conveyor w/elect. drive & motor; JD 148 loader w/ 7' bucket; CIH #4300 field cult., 48' w/ harrow; NH 1475 Moco, 14' - 540 PTO; Campbell 500 gal. PT sprayer; IHC #45 field cult, 38'; 2005 and 2007 Honda Dirt Bikes; 2003 and 2004 Honda Rudicon 4x4 ATV's; 500 gal. Demco saddle tanks for JD 8000; 2" portable water gun & hose.

Auctioneer's Note: Another large interesting auction with very little misc! 10:00 AM start time - we may use 2 rings part of the day. This ad is subject to additions and deletions. SD Sales Tax to be charged. Financing and trucking available. Honest and fair treatment to all! We are in our 61st year of selling (3rd Generation)!

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FAIRVIEW TOWNSHIP Meeting
Meeting
TUESDAY, APRIL 13TH
7 p.m. • Burbank School
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Gravel & Hauling for 2010 Township Roads
(3500 ton estimate based on prior years)
Also accepting bids for
Maintainer Shed
Concrete floor 30x35, 6" thick, 4,000 pound mix with subgrade & 3/8" rebar, 24" on center, sealed & cut.
Bids will be opened at meeting.