

4 Broadcaster Press

1705 Items \$100 or Less

GE Answering machine, \$5. 2010 Garmin GPS 2000 series, 3.5" screen, \$20. Call 605-665-7354.

Ivory queen size chenille bed spread with shams, \$50. Orange ceramic bed-side lamp, \$50. Call 605-260-3810.

Maytag Dryer \$100. Call 402-357-3731.

New aluminum tri-fold loading ramps, 1500lb rating, \$95. Call 605-661-5975.

New in box 9' garage door bottom weather seal, \$25. Squirrel-Off bird feeder, special scoop, feeder book, \$10. 2 metal Squirrel-Off domes, \$20 for both. Call 605-260-1431.

One full size couch, good condition, \$60. 605-660-9226.

Receiver hitch cargo carrier 2" \$30. Gas 16" tiller runs \$33. Battery charger new boxed 6amp. 6-12 volt \$29. Battery charger trickle 1-amp \$8. 605-665-4372.

Southwestern Area rug, 10x12. \$75. Call 605-661-5849.

1780 Items Wanted

Want to Buy: One female adult large breed rabbit. Call 605-660-5272.

1815 Miscellaneous

\$14.99 SATELLITE TV. Includes free installation. High speed internet for less than \$.50 a day. Low cost guarantee. Ask about our FREE IPAD with Dish Network. Call today 1-855-331-6646 (Not available in NE) (MCN)

19.99/mo. for DIRECTV - HD Channels + Genie HD DVR + 3 months FREE HBO, SHOW, MAX & STARZ + FREE NFL Sunday Ticket! Call Now 1-888-552-7314 (MCN)

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-217-3942 nani

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-800-442-5148 (MCN)

ACCESS YOUR LAWSUIT CASH! In an Injury Lawsuit? Need Cash Now? Low Rates. No Credit Checks/Monthly Payments. Call Now 1-800-568-8321.

ADT Security protects your home & family from "what if" scenarios. Fire, flood, burglary or carbon monoxide, ADT provides 24/7 security. Dont wait! Call Now! 1-888-607-9294 (MCN)

AIRLINE CAREERS. Get FAA approved maintenance training at campuses coast to coast. Job placement assistance. Financial Aid for qualifying students. Military friendly. Call AIM 888-686-1704 nani

AUTO INSURANCE STARTING at \$25/Month! Call 877-929-4394 (MCN)

1815 Miscellaneous

ALL THINGS BASEMENT! Basement Systems Inc. Call us for all of your basement needs! Waterproofing, Finishing, Structural Repairs, Humidity and Mold Control. FREE ESTIMATES! Call 1-800-640-8195 (MCN)

CANT BREATHE? 2 FOR 1 SALE All Nasal Sprays No RX required / offer ends Nov 15/15 Canadian Pharmacy Mention Code: BREATHE 1-888-848-1945 www.riverpharmacy.ca

Cash paid for Harley Davidson, Indian or other motorcycles and parts from 1920's thru 1960's. Any condition. Midwest collector will pick up anywhere. Phone 309-645-4623 (MCN)

CHILDRENS BOOK - Looking for some wholesome reading material for your young reader? Check out Richard the Donkey and His LOUD, LOUD Voice at www.RichardTheDonkey.com nani

DIRECTV \$19.99 month 145+ Channels! FREE HBO Cinemax Showtime Starz! FREE HD/DVR! FREE NFL Sunday Ticket! Local Installers! 1-800-342-1458. nani

DIRECTV Starting at \$19.99/mo. FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX starz. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-614-8506 nani

DIRECTV Starting at \$19.99/mo. FREE Installation. FREE 3 months of HBO SHOWTIME CINEMAX, STARZ. FREE HD/DVR Upgrade! 2015 NFL Sunday Ticket Included (Select Packages) New Customers Only. CALL 1-800-203-4378 (MCN)

DISH NETWORK - Get MORE for LESS! Starting \$19.99/month (for 12 months). PLUS Bundle & SAVE (Fast Internet for \$15 more/month). CALL Now 1-800-390-3140 (MCN)

DISH NETWORK- \$19 Special, includes FREE Premium Movie Channels (HBO, Showtime, Cinemax, and Starz) and Blockbuster at home for 3 months. Free installation and equipment. Call NOW! 1-866-820-4030 (MCN)

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast - FREE pick up. 100% tax deductible. Call 1-800-656-1632 nani

GET HELP NOW! One Button Senior Medical Alert. Falls, Fires & Emergencies happen. 24/7 Protection. Only \$14.99/mo. Call NOW 1-888-840-7541 (MCN)

HOTELS FOR HEROES to find out more about how you can help our service members, veterans and their families in their time of need, visit the Fisher House website at www.fisherhouse.org nani

If you or a loved one took the blood thinner Xarelto and had complications due to internal bleeding after January 2012 you MAY be due financial compensation. Call Injuryfone 1-800-410-0371 nani

1815 Miscellaneous

Join us in Texas! Would you like to get away from the cold snowy winters? Why not hook up your RV and come on down to J-5 in Mission, TX. We are a small park with a country setting yet we have lots of shopping nearby. Lots of activities in the park. We have specials for 1st time residents. Call us at 956-682-7495 or 515-229-1540 or email us at tdtuttle@hotmail.com (MCN)

KNOWLEDGE IS POWER! Financial Freedom In 30-90 Days! FREE Information Packet. Send \$1.00 To Cover Postage & Handling To: PO Box 12235, Hamtramck, MI 48212 (MCN)

Please Recycle!

Save with DISH! Free Hopper Upgrade + Free HBO®, SHOWTIME®, and Cinemax® for 3 months + Free HD for LIFE! Starting at \$19.99/mo. Call 844-330-8494 (MCN)

STEEL CULVERTS FOR SALE: New, All sizes. 605-661-5050 or 605-387-5660. Ulmer Farm Service, Menno, SD.

TV, Internet, and Phone bundles starting at \$89.99/mo! Plus - Free HD DVR + EPIX! Call now! 844-373-3655 (MCN)

Want To Purchase Minerals And Other Oil/Gas Interests. Send Details To: PO Box 13557, Denver CO 80201. nani

1830 Rummage Sales

503 S. Pearl St Elk Point, SD Friday, 10/9, Noon-8pm Saturday, 10/10, 8am-2pm Fall Rummage: Household miscellaneous, Husker 2XL, coats, shirts, shoes, and other items.

1850 Agriculture

Creighton Post and pipe tub and runway, painted, excellent condition. \$5,500.

W-W working Chute, excellent condition. Self clutching head gate, \$2,500.

200' fence line FEED bunk's, post and rods-10" bunk's. \$1,500. Call 402-373-2453.

FREE for 30 words or less for private party classified line ads in the Broadcaster and Plain Talk. If you need more than 30 words, don't worry you still won't pay a lot. A 31-word ad is only \$.90 and the cost only goes up \$.50 per word thereafter. Stop in at 201 W. Cherry Street, Vermillion or call 605-624-4429.

1870 Ag Equipment

EZ Flow Grain Cart, 500 bushel. NEW fighting - \$5,000. Call 402-373-2453.

For Sale: 100 bushel grain cart w/tarp in excellent condition. Always shedded. Call 402-755-2393.

For Sale: 1992 Kenworth Semi tractor 60 series, Detroit engine. New rubber and batteries. \$9,500. Call 605-957-4752.

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www.werner-trucking.com

1870 Ag Equipment

For Sale: JD 750 no till drill, 15ft 7.5 spacing dolly wheel hitch. Good condition. Call 605-202-1088.

For Sale: Like new Kelly Ryan feed wagon, 5x12. 308-750-2836.

For Sale: Like new Kelly Ryan feed wagon, 5x12, 308-750-2836.

IHC 460 gas narrow front 15.5 rear tires 70% left. Fast hitch, tractor, engine, tin, in very good condition. Always shedded when not being used, one owner tractor, a parade tractor. \$3,000/OBO. 402-841-1633.

1895 Utility - Livestock Trailer

Miller tilt bed trailer, 22 1/2', Tandem dual axle, H.D. \$3000 obo. Call (402)755-2313.



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Dave Says



DOES THE RIGHT TO COLLECT STILL EXIST?

Dear Dave,
If a credit card company has charged off a debt, can they still sell that debt to someone else who can come after it? I'm currently receiving calls about a debt that's more than 20 years old. Do you have any suggestions?

- Lisa
Dear Lisa,
Charging off a debt doesn't mean that the right to collect has been given up or revoked. All it means is that the debt is no longer on their books as an asset. They don't think they're going to collect, but it doesn't mean that the legal right to collect has ended.

The real problem here is whether or not the debt is outside the statute of limitations. I'm guessing that after 20-something years it has passed, but check with a lawyer in your state to make sure. Another issue is when someone buys and tries to collect on a 20-year old credit card debt, they paid about five cents on the dollar for it. These debt collectors are the worst type of bottom feeders.

If they call, just hang up on them unless they're willing to be respectful and reasonable. You can probably settle this for 10 or 15 cents on the dollar, and get them out of your life for good.

PUT WARRANTY MONEY IN YOUR POCKET

Dear Dave,
My husband and I have a disagreement on whether or not you would recommend buying a home warranty to cover appliance repair. I've read your books, and I think you'd say no. He thinks you believe it's a good idea. Can you settle this for us?

Crystal
Dear Crystal,
No, I wouldn't recommend it. I don't buy warranties of any kind, and here's why. Warranties are usually based on somewhere between 12 and 18 percent of the cost of the warranty actually going to the probability of the repair. The rest is eaten up in profit, overhead and marketing costs. In other words, for 18 percent of what you pay — give or take — you could put that money aside, and on average you could cover the repair.

I don't buy extended warranties, either. Whether you're talking about something on a home, car or other item, these are the types of things you should be able to self-insure against with your emergency fund of three to six months of expenses. Besides that, if you can't afford to fix something you bought if something goes wrong, then you couldn't afford to buy that item in the first place!

So, put the profit, overhead, marketing costs and all that in your pocket. Make that extra money you made!

—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.*

UNIVERSITY OF SOUTH DAKOTA

Surplus Property Sale

The University of South Dakota will be offering for sale bicycles, tables, chairs, desks, benches, & miscellaneous on **Friday, October 16th from 9am to 4pm**

Location of the sale is at the USD Quonset located north of the Dakota Dome on Hwy 50, next to the Vucurevich Day Care Center.

Any questions call 605.677-5669

Terms of Sale: Cash Only

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This weekend Oct. 9, 10, & 11.

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