

Dave Says

Don't Argue About It

BY DAVE RAMSEY



Dave RAMSEY

Dear Dave,
My wife and I really got serious about your plan. We even sold our house to become completely debt-free. Now, we're trying to help my mom and dad. They liked your plan at first, and even taught Financial Peace University (FPU) at their church. Then, everything changed. They went out and leased a new car, bought another one on payments, and picked up a bunch of credit cards. They're trying to tell us that you really do this stuff too. How can we help them?
—Michael

Dear Michael,
What you're describing is so inconsistent it's hard to grasp. I mean, how do you go teach FPU and then come back and claim Dave uses credit cards and does all those other dumb things? How do you do that then go lease a car and buy a new car and argue against what you've been teaching in a class? I don't know. But I do know that I don't mess with any of that stuff!

They're not really asking for your opinion. So, I don't think they can be helped until there's some kind of an opening. It's like the old adage says: "Those convinced against their will are of the same opinion still." I'd just

tell them you're on different pages about this stuff. Let them know you love them, but that you're in complete disagreement on this topic and you're not going to argue about it with them.

There are always things you disagree about in families from time to time. But the truth is they went on a financial bender. When they wake up with a hangover, you might be able to help them, but right now they're drunk. They're financially drunk. They're buying everything in sight, and they're rationalizing it and justifying it. Just pray for them, love them, and be in their lives. Continue to do what's smart, and try to avoid arguments. See where it goes from there. Maybe, when they sober up financially, they'll ask for some help.
—Dave

DUE DILIGENCE

Dear Dave,
I own a small business specializing in cell phone repair. Sometimes I buy phones and parts on eBay. I can make sure the phones are not stolen by running a check on the serial

numbers. However, I cannot be certain about the individual parts. Is there a way I can ensure I'm not dealing with stolen parts?
—Gordan

Dear Gordan,

I would try to deal only with reputable sellers. eBay, I believe, has a ratings system and you have power sellers and so forth. Try to find someone who has a steady stream of cell phone parts, someone who's a reputable, long-time seller and doesn't appear to be a fence. eBay doesn't tolerate that kind of stuff if they can find it.

I would also do a reasonable amount of due diligence in terms of research. But at the end of the day, you can't completely guard against that unless it's a serial-numbered item. I wouldn't say never buy anything on places like eBay, but I would try to use some common sense and judgment.

I used to say I had a bad gut feeling. Then, a pastor friend of mine told me not to call the Holy Spirit a gut. It's not a gut feeling; it's God's spirit — listen!
—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.



It was Thursday again. Mabel Adams asked at the desk to be sure.
"Thursday all day, Mabel," the girl said. "Don't forget to get your hair done today. Two o'clock ... right?"
"Right," Mabel said, locking the time away in her mind. "Two o'clock. On Thursday."
She took her purple walker and went half a block to the counter at the drug store.
That nice Williams girl came over with a smile and a menu. "Tuna on toast, Mabel?"
"Uh, sure. I like that."
"Hot tea?"
"Yes please."
After she ate, she started down the sidewalk toward the Curl Up 'N Dye beauty parlor. The watch pinned on her dress said one forty five.
Mabel went over to her usual chair and sat down. Fran came over and looked at Mabel's hair with a smile. "You still look pretty ravishing, Mabel," she said. "Sure you want a touch-up today?"
Mabel nodded.
"Going to watch that movie with the girls tonight?"
Movie. Tonight.
"Sure," said Mabel.
It's nice to live in a small town, because if you don't know what you are doing, someone else does.

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Wednesday September 9th, 9:30 a.m.

Located: 4 miles South of Wakonda, SD or 4 miles East of Volin, SD. Corner of 306th Street and 455th Avenue. Auction site is 1/4-mile south of the intersection.

TRACT I: This farm is mostly all tillable, soil ratings are very good with a productivity rating of 84 and 80. This has always been a very good producing farm and the crops have always been rotated.

LEGAL: East 1/2 South east 1/4 and East 1/2 Northeast 1/4 except East 615 feet of the North 525 feet and except Hoxeng Tract I in the East 1/2 Northeast 1/4 in Sec 21-94-53, Clay County, SD. 131.16 taxable acres. Approximate taxes are \$3,381.31.

TRACT II: This farm has approximately 124.34 acres now under cultivation with balance into building site, grass and waterways. The majority of the productivity rating is from 73 to 80. The building site consists of a 40x76 Astro machine shed built in 1980 with concrete floor and lined 8ft for grain storage. There is an older 2-story, uninhabitable home with rural water along with other older out buildings. This would make an excellent place to build a new home as there is a good wind break and oil roads on the west and south sides.

LEGAL: The Southwest 1/4 except the South 10 rods of the West 10 rods in Sec 15-94-53, Clay County, SD. 153.17 taxable acres. Taxes are \$4,194.90.

TERMS: Each tract will be sold separate and will not be tied together. 10% nonrefundable down payment is due the day of auction with balance due on closing date of December 1, 2015. Possession is on January 1, 2016. Taxes paid by the seller through Dec 31, 2015. Title insurance and closing costs will be split 50/50 between the buyer and the seller. Clay County Abstract & Title Co is the closing agent. Auctioneers are acting as agents for the seller. Call for a free property information packet.

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