

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

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



DAVE SAYS
Financial Straight-Talk

by Dave Ramsey www.davesays.org

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 income you should use on vacations? — Carl

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

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AUCTION
As I have moved to the Nursing Home, I will sell the following at auction located at 305 Main Street in Volin SD on:
SATURDAY, APRIL 17TH 11:00
REAL ESTATE SOLD FIRST
Ridge Kitchen Lunch Wagon
The real estate consists of a 3 bedroom, 1 story home with detached 20' x 24' double garage. The floor plan consists of a remodeled kitchen w/oak built in cabinets with stove and refrigerator included, dinette area with front entrance, living room, 2 bedrooms with closets, small full bathroom, utility room with rear entrance and washer & dryer hookups. The 2nd floor has a bedroom and storage area. It has a partial basement with updated 200 Amp electrical service, forced air fuel oil furnace with central air. The features include 12' x 12' deck, covered front porch, easy to heat and cool, nice 96' x 150' lot with good location. It has an assessed valuation of \$ 41,650.00 and the annual real estate taxes are \$ 520.68.
To View This Home Call Charles Jensen 605-263-3333.
To view pictures of home visit our website @ <http://www.wiemanauction.com>
LEGAL: Lots 13, 14, 15 & 16 in Block 8, Volin Addition to Volin, Yankton County SD
TERMS: Cash Sale with a 15% non refundable down payment the day of sale and the balance on or before May 15, 2010. A POA warranty deed will be provided, title insurance will be utilized and the cost split 50/50 between buyer & seller. 2009 RE Taxes paid by seller and 2010 RE taxes prorated to possession date. Possession granted upon final settlement. Sold subject to confirmation by the POA. Wieman Land & Auction Co., Inc. is representing the seller in this transaction.
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