

## DAVE SAYS:

# Real estate agent v. for sale by owner

**Dear Dave,**  
What are the advantages of using a real estate agent versus going the for-sale-by-owner route when it comes to selling a home?

**Seth**

**Dear Seth,**  
I've had a real estate license for 30 years. If I were to put my personal residence on the market today, I'd use an active real estate agent who really knows his or her stuff in the marketplace. I'd gladly pay

them their commission, too.

Now, why would I do that if I could just sell it myself and save the commission cost? For starters, if I do a for-sale-by-owner, or FSBO, I'm only getting my place in front of buyers I can attract from seeing a newspaper ad, Craigslist, and anyone who happens to drive by the house. If you go with a high-octane real estate agent, you'll have the advantage of being exposed to their entire pool of buyers. More

importantly, you'll be in the MLS, or Multiple Listing Service, database. There, you'll immediately have thousands of potential buyers. So, who do you think will have the best chance of selling your house? Market exposure is everything in the real estate game!

And think about this: Even if you went the FSBO route every time you moved, you might do three or four of these transactions in a lifetime. A good agent closed three or four deals last week! They'll know all the ins and outs of buying and selling a home, and they'll walk you

through every step of the process. Research has shown that between basic mistakes, pricing errors, and lack of negotiation skills, you'll cost yourself more than the agent's commission by trying to sell it yourself.

Trust me, you'll get a much better deal—with a lot less hassle—by using a top-flight real estate agent!

—Dave

## The cost can't be justified

**Dear Dave,**  
How much do you put into your old car for maintenance and

repairs before it makes sense to buy a new vehicle?

**Christy**

**Dear Christy,**  
I know a lot of people don't believe this, but it's almost never mathematically justifiable to go out and buy a new car, or even a newer one. Let's say you're driving a \$1,000 car, and you keep having problems and putting \$250 worth of repairs or maintenance into it each month. Do you realize how long you can keep putting that \$250 into the car before you reach the point of it making sense to buy a new \$10,000 car? I mean, we're literally talking about years!

Really, it all boils down to a couple of things. One, do you have the money sit-

ting around to pay cash for a new car? If you've worked hard and can go to the dealership and write a check for a new car, then go for it.

The second thing is the hassle factor. Is the car absolutely unsafe, or is it driving you nuts in terms of inconvenience and repair costs? If so, then you might need to look into getting a newer vehicle. You'll notice I didn't say a new car, right? And you still pay cash. You don't want five or six years' worth of car payments hanging around your neck.

I'm not against you having a nice car, Christy. What I'm against is your nice car having you!

—Dave

\* For more financial help, please visit [daveramsey.com](http://daveramsey.com).

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**Saturday's Auction** - Vehicles, Tractors & Gas Engines: A brief list of vehicle highlights includes: '23 Mdl T Touring; '26 T 2dr Sedan; '26 Buick 2-dr Sedan; '28 Chevy Fire Truck; '30 Mdl A 4-door Sedan; '41 Ford 4-door sedan; '47 Willy's Jeep; '47 Federal Truck; '48 Diamond T Truck; '49 Dodge Truck; '49 IH Hot Rod Pickup; '49 Ford F-1 Pickup; '49 Chevy Truck; '50 Ford F-1 Pickup; '51 Chevy Truck; '52 Chevy Deluxe 4-dr; '53 Chevy Sedan Delivery Custom; '53 Chevy 2-door Custom; '54 Nash Ambassador; '56 Chevy 2-door 210; '56 Ford Victoria 2-door hdtip; '58 Ford Fairlane; '58 Pontiac Star Chief; '59 Ford Galaxie 500 2dr; '58 Olds Super 88; '61 Buick Electra; '62 Chevy Bel-Air Wagon; '62 Ford T-bird; '63 Ford Pickup; '63 Chevy Corvair Van; '64 Merc Montclair; '64 Chevy Corvair Convertible; '64 Chevy Corvair Spider; '65 Ford Ranchero; '65 Chrysler Imperial 2-dr Coupe; '66 Pontiac GTO; '66 Caddy Convertible; '68 Ford XL Convertible; '68 Checker Aerobus; '68 Pont. Catalina Convertible; '68 Ford F-250; '69 Chevy Pickup; '69 BMW Motorcycle; '70 Ford Bronco; '70 Chevy 4x4; '71 Opel GT; '71 GMC 2x4; '71 IH Travel-All; '73 Ford Mustang Mach 1; '74 VW Station wagon; '76 Chevy 4x4 w/ 10K act miles; '76 Merc Brougham 2dr hdtip; '78 Chevy Caprice 2dr; '76 Lincoln 2dr Coupe; '79 Chevy 1/2t Big Block; '81 Merc Cougar XR-7; '85 Chevy 4x4 Propane; '88 Ford T-bird; '88 Lincoln Towncar; '89 Sea-Ray 27' Boat; '91 BMW 850i 2dr Coupe; '92 Chevy Camaro RS; '94 Lincoln MK8 2dr; '97 Lincoln MK8 2dr; '99 VW Beetle; '99 Chrysler Sebring Convertible & more!

**Tractor highlights include:** John Deere's - 730 D, 435 Diesel; '28 D; several unstyled & styled A's, B's, D's, & G's; R; 60's; IH's - 1206 Diesel; 350 Utility LP; 544; 706 D; 460; 400; 350 Diesel; 300; W-9; Super M-TA; several Super M's, Super H's, & Super C's; '39 M; several M's, H's, C's, & Cubs; other tractors including Oliver 1655 Diesel; AC WD-45, AC WD; AC B; Co-op E-3; Case VAC's; Case RC & DC; several 8N & 9N Fords; & more; several I&G tractors & Hit & Miss engines too.

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**TRACTORS:** 98 JD 6410 MFD, 5535 Hrs; 73 JD 1020, 8647 Hrs; 66 JD 3020, 5572 Hrs; 65 JD 4020, 3556 Hrs; 89 Ford-Versatile 276 +11 Bi-Directional, 7430 Hrs; 91 Ford-Versatile 276 +11 Bi-Directional, 10124 Hrs; 26 McCormick Deering 10-20; 53 JD 60 Tractor; Case 600; Case VAC; Coop E4; Farmall 460, 4,991 Hrs; Ford 901, 8183 Hrs; Ford TW20; 53 IH McCormick Farmall Super C; 56 IH 300 Utility; (4) IH Farmall F20; IH Farmall M; (5) JD D; (12) JD A; (4) JD B; 42 JD H; JD G P; (3) JD G; (2) JD 50; (4) JD 60; 55 JD 70; 56 JD 720; 57 JD 620, 1559.6 Hrs; 57 JD 720 D; 59 JD 630; 59 JD 730, 4200 Hrs; 62 JD 1010, 1468 Hrs; 68 JD 3020 Row Crop, 5318 Hrs; 80 JD 4440, JD 3010; JD 4000; JD 4010 w/ EZEE ON 125 Loader; JD 430 Tractor; MF 1100; MF 135; Massey Harris 44 Standard; 58 Oliver 550, 2738 Hrs; 60 Oliver 990.

**TRUCKS & VEHICLES:** 01 Freightliner Truck; 95 Peterbilt 377 Semi Truck; 90 Chevy Tool Van; 65 GMC 5500 Grain Truck w/Hoist; 99 International 9100 Day Cab Twin Screw Semi Truck; 93 International 4900 4X2 Dump Truck; 90 International 4800 Electricians Bucket Truck; 67 International 1200A 4X4 Truck; 85 Bayliner 18.6' Boat.

**TRAILERS:** 09 Dressen DCT 832B D-20 Trailer; 08 Elite Gooseneck Dovetail 25' Trailer; 00 Trail King 48 Foot Drop Deck Trailer; 84 John Pitzzer 1606GH Gooseneck 2 Horse Trailer; 08 Carry On Deck Over 8X18 High Deck Trailer; 08 Carry-Craft Deck Over 20' Utility Trailer.

**FIRE TRUCKS:** 75 Ford C904L Fire Truck; 67 Ford Super Duty 1000 Fire Truck.

**HARVEST EQUIPMENT:** 08 Claas Jaguar 900 Chopper, Speedstar, 593.3 Cutter Hrs, 734.9 Eng Hrs; 08 Claas RU 600 8 R Head; 08 Claas PU 380 Pickup Head; 96 JD 9500 Combine, 1955 Eng Hrs, 1362 Sep Hrs; 94 JD 893 8R30' Corn Head.

**HAYING EQUIPMENT:** 04 JD 946 13' MOCO Hydroswing Swather; 99 NH HW340 14' Swather, 1143.4 Hrs; 04 JD 946 13' MOCO Hydroswing; 98 JD 566 Round Baler; NH 1069 Self Propelled Stack Wagon, 1885 Hrs; NH 1431 Disc Bine Swather, Claas UNER 880 Twin Rotor Hay Rake; NH 216 Hay Rake; Tube Line TL5500A Round Bale Wrapper; Hesston 6650 Swather, 2551 Hrs.

**CHEMICAL EQUIPMENT:** Schaben 8500 Series Sprayer.

**CONSTRUCTION EQUIPMENT:** 99 Terex TB60 Manlift, 5479 Hrs.

**SKID STEERS:** 00 Bobcat 873 Skid Steer, 2047.8 Hrs; 00 Bobcat 773 Skid Steer, 3037.3 Hrs ket.

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