

The McJunkin Messenger

News To Help You Save Time And Money

December 2011

Growing Into a New Life

There was once a woman who lived alone in a small house. In her life she had many disappointments, and she was quite unhappy and lonely. Her husband had died long ago, her children were grown and gone, and she had very little money.

One day she noticed that a tiny stick of a tree had pushed its way up from underneath the house's crawl space and had threaded through a small hole in the floor. The woman didn't think the tree would be there long - it was weak and somewhat sickly looking. The woman checked on the sapling occasionally and expected every time to find that it had died. She was surprised, time after time, to see the little tree bravely clinging to life, despite its less-than-ideal environment.



Eventually, the woman began to bring the tree water and plant food. She also had a friend to come over and build a frame so the tree would have room to grow. It began to grow and unfurl in ways that the woman could not have imagined. It grew so well that eventually she had to tie up its new branches and support them while the tree grew more stout.

The little tree grew so beautifully that she brought in a circle of chairs and invited people in to enjoy her tree with her.

People stopped by to ask about the tree, and the woman shared the story of the tree that started out through a tiny opening in the floor. The woman made friends with some of these visitors and she no longer felt lonely. From then on, she spent her time planting trees and they grew like no others. She always gave them plenty of love and encouragement, especially the seedlings that looked like they were in for a struggle. The rest of her life was rich and full.

INSIDE THIS ISSUE

- Growing Into a New Life
- Preventing Alzheimer's
- A Bridge To Success
- Wash New Clothes
- The Right Tools
- RFID Beta Test
- Things We Must Do Alone
- 10 Things Not To Buy During The Holidays
- Houston Has Best Personal Safety in US

Enjoy what's growing in your life.

Keith

December Quiz Question

How many years does it take for most pine trees to grow to six feet, the average height of a Christmas tree?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a Lowe's \$30 gift certificate.

Call 281.597.7300 and leave a message or email me at keith@mcjunkinhomes.com

Good Luck!

New Hope For Preventing Alzheimer's

Scientists searching for causes of and cures for Alzheimer's disease may have discovered a source of protection. A Scandinavian study of 271 people ages 65-79 tested blood levels for a marker of vitamin B12, as well as an amino acid called homocysteine.

At the beginning of the study, none of the participants showed any signs of dementia. Over the following seven years, 17 participants were diagnosed with Alzheimer's. The researchers found that

study subjects with slightly elevated levels of homocysteine had an increased risk (16 percent) of developing the disease, while those with slightly more of the B12 marker (which is associated with lower levels of homocysteine) reduced their risk of Alzheimer's by 2 percent.

Vitamin B12 can be found in eggs, fish, poultry, and other meats, and is best consumed through a balanced diet, not vitamin supplements. Scientists caution that more study is needed, but data is accumulating in support of the use of vitamin B12 to prevent the onset of Alzheimer's.

A Bridge To Success

In the 19th century, engineers doubted they'd ever be able to build a bridge across Niagara Falls. The problem: They couldn't see any way to get a line from one side of the great gorge to the other. No boat could cross the river without being pulled over the powerful falls. The other common method, shooting a line from one shore to the other with a bow and arrow, was impossible because the gap was too wide.

An engineer named Charles Ellet had an idea: He sponsored a kite-flying contest. The prize was \$5 to whoever could maneuver a kite across the gorge and lower it to a height where someone on the other side could grab the string and use it to secure a line that joined the two sides. With that line in place, he could begin building the bridge. Great ideas connect dreams with achievement—and often do so with simple tools.

New Clothing: Wash, Then Wear

Should you wash that new shirt or sweater before wearing it? Probably, especially if it's clothing for a child.

Dr. Jennifer Shu, a pediatrician who answers questions on the CNN website, cautions that clothes have probably been handled by many different people in factories and stores before reaching store shelves.

In addition, clothing may have been sprayed or treated with chemicals to prevent bacteria growth or keep them smelling fresh. Wash new clothes, or at least air them out thoroughly, before letting them get close to sensitive skin.

The Right Tools

An old man living in the country had chopped wood for his stove by hand all his life. When his son from the city came by for a visit and saw his father hard at work with an ax, he said, "Dad, you ought to buy a chainsaw. You'll cut more wood in an hour than you can in a day with an ax."

The father, knowing how smart his son was, went to a nearby town and purchased a chainsaw. But he found it took much longer to cut the logs he needed, and after two days he took the chainsaw back to the store.

"This doesn't work," he told the clerk. "It's heavy, it's hard to move, and it doesn't cut wood at all."



"Well, let's take a look at it," the clerk said. He took the chainsaw outside and yanked the cord to start it up.

The old man clapped his hands over his ears and shouted, "What's that awful noise?"

'Blink' Tested In Restaurants and Convenience Stores

Chase Bank recently issued chip-embedded credit and debit cards to 500,000 consumers. Chase is calling them "blink" cards. *Restaurant News* reports that many restaurants and convenience stores are now accepting the cards, which are enabled with RFID, or radio frequency identification chips. The hope is that these cards, which are "contactless," can save time because employees will no longer have to swipe cards. Instead, the RFID chips

broadcast the cardholder information over very short distances. Users wave them in front of readers that are linked to the merchant's point-of-sale system.

They are also being tested in 7-11 stores. Businesses want to offer the convenience and time savings to their customers, reap the benefits of being able to serve more people, and enjoy a bump up for their bottom lines.

Things We Must Do Alone

Once there was a monk who had studied Zen for many years but had been unable to discover any secrets through his efforts. The monk began to lose heart and question whether there really was anything to discover or learn after all. He was very discouraged. One day he was sent on an errand to a distant city that he reckoned would take him at least six months to complete. He feared that making the trip would be a hindrance to his studies and prevent even the possibility of experiencing a breakthrough and discovering some great truth that remained hidden from him.

He shared his anxieties with a fellow monk, who said, "There is no reason you cannot continue your meditation while you travel. Friend, I will go with you and give you help in every way I can."

One evening while they were traveling together the monk who was seeking the answers to the mysteries of life said to his friend, "Can you not help me with finding these answers?"

"Friend, I am willing to help you in any way I can, but there are some things I cannot help you with; these things you must look after yourself."

"What are these things I must find out?" the discouraged monk implored.

"For instance," the sympathetic monk said, "When you are hungry or thirsty, my eating of food or drinking will not fill your stomach; you must eat and drink for yourself. No one else can satisfy your needs for these things but yourself."



The words of the sympathetic monk opened the mind of the discouraged monk, and he was overjoyed. The sympathetic monk looked at his friend and said, "My work is done here," and he left the other to continue on his journey alone.

While we all want, need and deserve help along the way, some things we simply have to do for ourselves.

10 Things Not to Buy During the Holidays

Is there a new television, tool or bicycle on your holiday shopping list? Hold on there. While you can find many great deals during November and December, you're better off making some purchases at other times of the year. Here are 10 items that are even cheaper before or after the holidays.

Televisions

Prices have plummeted over the past seven years for some amazing flat-screens and big-screens. But if you really want to give that special someone the gift of HDTV, you might want to wait until February. Retailers will start lowering prices on last year's models before new models start hitting the stores in March. The best deals follow the Super Bowl in early February. You could save a few hundred dollars.

Linens:

Wait for "white sales" in January before buying sheets, blankets, towels and more. The tradition of department stores discounting linens in January started back in the 19th century. Now, even some catalog retailers follow suit, offering deals in their issues that come out at the beginning of the year. Look for discounts ranging from 10% to 60%.

Tools

Dad always has a list of fix-it projects to tackle around the house, but the holidays aren't the best time to score deals on new tools. Consider giving tools as a gift for Father's Day in June -- when prices will fall by 25% -- instead of Christmas. Frugal Dad will be happy you saved the cash.

Cameras

Sure, it would be nice to give your spouse a new camera to take pictures of the kids throughout the holiday season. But you might want to wait until February for a better deal. The biggest electronic trade shows of the year happen in January and February, when new models are revealed. By late February, older models are being sold at discounts of 30% or more. Look for Presidents' Day to be an especially good day to shop for sales.

Outerwear

February and March are the ideal months to pick up winter outerwear, such as coats, hats and gloves. Retailers realize that most people have already bought their winter clothing by then, so you can take advantage of discounting to fill your closet for winters ahead.

Furniture

Maybe you want to impress visiting relatives over the holidays by sprucing up your living room. But hold off on buying that new sofa. New furniture inventory hits showrooms in February, so look to save 10% to 50% if you buy in January, as retailers push to clear the showroom. Old models tend to be just as good, using the exact same frames as the new.

Cars

Forget the notion of a car in the driveway on Christmas morning. Instead, think New Year's Eve (during business hours, of course) to get the best deal. Car dealers want to clear their inventory before the end of the year. TrueCar, which collects automobile data, estimates prices on all vehicles nationwide will average 9.3% below sticker price on December 31 -- the steepest discount of the month. Looking for a used car? Hold off until April for the best deals because it's the month that dealers tend to buy the most at auction, giving you the best selection.

Continued on Page 6

Cruises

The cold weather creeping up may spark thoughts of escaping to far-off, warm destinations. For those who want to hit the seas, though, booking a cruise is best after the holidays. Wait until "wave season," which is January to March, to book a summer cruise, says Jaime Freedman, of TravelZoo. You'll be met with an onslaught of deals as cruise lines compete with one another for customers. Rising airfare prices have made cruises increasingly enticing with their all-inclusive pricing, says Freedman.

Bicycle

As the riding season winds down for most people, you may think that bicycles are ripe for discounts. And you're right, if you just wait a little longer, until after the holiday season. After the holiday rush, discounts are steep on older models. Shops are also more likely to throw in a few extra free accessories because they are looking for business during the slow winter months. Better yet, fewer customers means you'll get more personal service.

Gym Memberships

Many people make a New Year's Resolution to get fit. That's why health clubs get a wave of new sign-ups around the first of the year. Business tends to drop in the spring and summer, as folks go outdoors for their exercise, so shop around in June for cut-rate promotions during the lull. Seek a lower monthly rate or get your enrollment fee waived. Don't be afraid to haggle with sales reps; they should be willing to deal while things are slow.

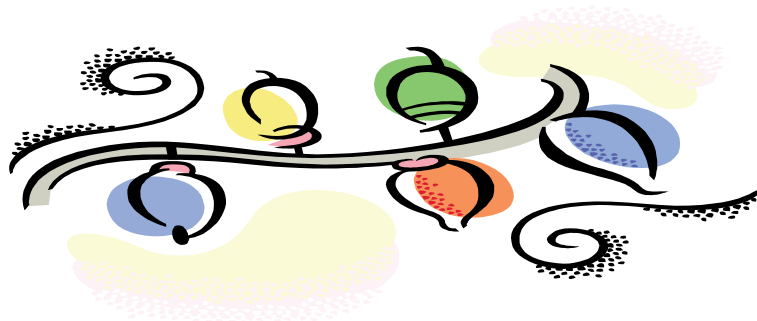
Source: Kiplinger

November Quiz Answer

oermym eht rdeuditag thrae si eht fo

Answer: gratitude is the memory of the heart or gratitude is the heart of memory

Congratulations to Theresa Bramanti. Your name was selected at random from all of the correct quiz entries and you'll receive Lowe's \$30 gift card



Houston has best personal safety in U.S, survey says

Houston is one of the safest cities in the U.S., according to a survey released earlier this week by Mercer.

Mercer surveyed people in cities across the world and measured different cities' crime levels, law enforcement effectiveness and internal stability to determine the cities with the top personal safety rankings.

Houston, Chicago, Honolulu and San Francisco all tied for the safest city in the country, although they rank far down the list compared to cities in other countries. On a list of 221 global cities, Houston and the other three U.S. cities ranked No. 53. The safest city in the world was Luxembourg followed by Bern, Switzerland and Helsinki, Finland, respectively.

Mercer also ranked the cities it surveyed for the best quality of living based on factors including socio-cultural environment, economic environment, housing and recreation. Most U.S. cities ranked in the middle of the worldwide list, along with Houston. Houston ranked No. 65 out of 221 cities.

The U.S. city with the best quality of life was Honolulu, Hawaii, which ranked No. 29 worldwide. Vienna, Austria ranked as the No. 1 city with the best quality of life.

Source: Houston Business Journal



Winter is the time for comfort — it is the time for home.
— Edith Sitwell

The McJunkin Messenger

Keith McJunkin
14780 Memorial Dr. #204
Houston, Texas 77079
www.mcjunkinhomes.com

**Go Green:
Recycle This Newsletter!**

After you've enjoyed my newsletter,
please recycle it by passing it along
to a family member, friend, neighbor
or coworker.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2011 Keith McJunkin. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.