

# The McJunkin Messenger

News To Help You Save Time And Money

February 2010

## Words Of Love

If love sometimes leaves you at a loss for words, here are some quotes you may find inspirational:

If I had a flower for every time I thought of you, I could walk in my garden forever. – *Alfred Lord Tennyson*



You're nothing short of my everything. – *Ralph Block*

Sometimes your nearness takes my breath away; and all the things I want to say can find no voice. Then, in silence, I can only hope my eyes will speak my heart. – *Robert Sexton*

I love thee to the depth and breadth and height my soul can reach.  
– *Elizabeth Barrett Browning*

I can conquer the world with one hand, as long as you're holding the other. – *Unknown*

I love you: Those three words have my life in them. – *Alexandra to Nicholas II*

If I could reach up and hold a star for every time you made me smile, I would have the whole night sky in the palm of my hand.

– *Unknown*

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You will always be the answer, when someone asks me what I'm thinking about.

– *Unknown*

Come live in my heart, and pay no rent.

– *Samuel Lover*

**Sometimes the right words are the best Valentine gift of all!**

*Keith*

**WELCOME And  
Thank You!**

Here are some of the new clients who became members of our “Real Estate Family” this past month. I’d like to welcome you and wish you all the best!

*Geraldine Bradley (referred by Andre Detko)*

*Linda Friedel (referred by The Clark Family)*

**Thank You!!**

Dave Rudolph

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.*

## Why Does An Itch – Itch?

We’ve all scratched an itch and felt better for it. But why do we get relief?

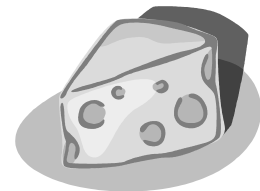
Scientists uncovered an answer with magnetic resonance imaging (MRI) in a study where participants were scratched with a small brush – 30 seconds on and 30 seconds off – for a total of about five minutes. Researchers were surprised when areas of the brain that are associated with unpleasant or aversive emotions and memories became less active when participants were being scratched.

Scientists hope this knowledge will lead to help for people who suffer from chronic itching (for example, about 42% of patients who undergo kidney dialysis) by developing a drug that inhibits the same areas of the brain that scratching does.

## Eight Mysteries Of Life

Take a few moments to ponder some of these wonderful mysteries of life:

1. If swimming is so good for your figure, why are whales so fat?
2. What should you do if you see an endangered animal eating an endangered plant?
3. If Barbie is so popular, why do you have to buy her friends?
4. When cheese gets its picture taken, what does it say?
5. If it’s true that we’re here to help others, then what exactly are the others here for?
6. What is a free gift? Aren’t all gifts free?
7. How come you never hear about *gruntled* employees?
8. Before the invention of drawing boards, what did people go back to saying. When you get right down to it, such behavior says, “I’m more important than you.”



# Do You Know Your “nyms”?

The English language has its challenges – even if it’s your native tongue. Here’s a short refresher course in “nym” words, “nym” from the Greek *onoma*, meaning *a name*:

**Acronym:** a word formed from the initial letter or letters of a series of words such as NASA (National Aeronautics and Space Administration).

**Antonym:** a word opposite in meaning to another, e.g., *fast* and *slow*.

**Autoantonym:** a word that can take two (or more) opposite meanings; for example, *fast* means both *moving quickly* or *fixed firmly in place*.

**Capitonym:** a word that changes its meaning (and sometimes pronunciation) when it’s capitalized: *march* and *March*.

**Heteronym:** words that have the same spelling, but different meaning and sometimes different pronunciation, such as *lead* (to conduct) and *lead* (a metal).

**Homonym:** words having the same sound and often the same spelling but different meanings: *quail* (to cower) and *quail* (a bird). Not to be confused with *homophones*, which are homonyms that have the same sound but different spelling and meaning (*to*, *too*, and *two*).

**Metonym:** a word that designates something by the name of something associated with it; e.g., *the Crown* referring to *the monarchy*.

**Synonym:** a word having the same or nearly the same meaning as another in the language, for example, *joyful*, *elated*, *glad*.

## Wrapped Vs. Unwrapped

If you’re looking forward to enjoying some Valentine candy but you’d like to enjoy a bit less of it, here’s something to consider.

### January Quiz Answer

**Question:** How many points was a touchdown originally worth?

**Answer:** Four

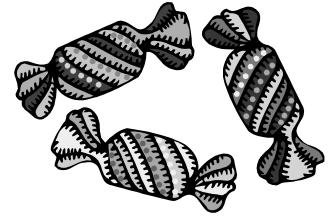
**Source:** [Chunky.com/trivia](http://Chunky.com/trivia) and (History of American Football & the NFL)

**SORRY, There were no winners.  
Thank you to those who  
participated.**

**Watch for your name  
in a coming month!**

A study presented at the American Heart Association Conference found that eating candy in wrappers might help us eat less, as opposed to eating unwrapped candies. Researchers found that people who ate candies and kept the wrappers in plain sight ate only about half as many as those who did not.

Lead study author Brian Wansink ([www.mindlesseating.org](http://www.mindlesseating.org)) says, "Having a visual reminder of how much you eat keeps you honest and eating less. Your stomach can't count, but your eyes can when they see the empty wrappers."



It also helps to keep the candy in a less convenient location rather than right at your elbow, Wansink says. Relocate the candy bowl five or 10 feet away so you have to get up and walk to it, rather than just reach for it.

## How To Help Your Child Learn

Asking your kids about their school day is a good idea. Why? Researchers who study how kids learn already knew that children learn best with their parents or a peer, but it wasn't clear whether this was because the children were getting feedback and help, or merely because they were explaining their solutions to someone. In a recent study, researchers had mothers simply listen to their children without providing any assistance.

They learned that it's really effective to get kids to explain things themselves instead of just telling them the answer. Explaining their reasoning – to a parent, peer, or other people they know – helps kids understand the problem and apply what they've learned to other situations.

goal in one area of your life. For instance, if you want to travel the world, decide on where you want to go first, then draw or cut out pictures from magazines or print pictures from the Internet of the destination you have in mind. Then include a picture of yourself doing what you've always dreamed of doing when you travel to your dream destination. Look at your treasure map every day so it has a chance to make a strong impact on your consciousness, Gawain says. For an even stronger impact, write a daily affirmation: "Here I am in Tahiti, staying in a luxury hotel with plenty of money to do exactly what I please." The most important thing, says Gawain: Remember to have fun.

## That's No Mermaid!

In 1493, Christopher Columbus logged seeing three mermaids while he was sailing near the Dominican Republic. He wrote that he was surprised they weren't as attractive as the depictions he'd seen in paintings. So did the famous explorer actually see three half-fish, half-female creatures frolicking in the sea?

Not likely, experts say. Columbus' mermaids were probably manatees, which can grow to lengths of up to 12 feet and weigh up to 1,200 pounds. Manatees look somewhat like aquatic elephants, and some think that the romantic depictions of mermaids with long green or blue hair might have been manatees breaking the water surface with seaweed hanging from their heads.

## February Quiz Question

Celebrating 50 years in business, intended use was to be textured wallpaper. What am I?

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 \$30 gift certificate to Lowe's.

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

Good Luck!

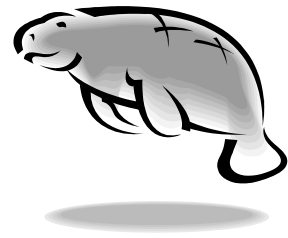
So, while manatees and mermaids are vastly different, there is something lovable about manatees. These bewhiskered, gentle, slow-moving plant eaters are air-breathing mammals – just like us. They communicate with each other using chirps, whistles and squeaks, and just like us, they've been observed participating in loosely organized, playful activities such as bodysurfing and follow-the-leader.

## Caregiver Challenges

Are you responsible for the care of an elderly family member? If so, you know that being a caregiver can be mentally and emotionally challenging. The National Center on Elder Abuse estimates that one to two million older people have been injured, mistreated, or exploited by someone they depended on. And more unsettling, 75% to 95% of the abuse was committed by family members.

Elder abuse can arise as a continuation of a longstanding pattern of abuse within families. But more commonly, elder abuse occurs because of altered living arrangements and changes in the senior's health – and the transformation of family dynamics as a result. It's a complex matter and often misunderstood. The adjustments you have to make as a caregiver can be staggering. So how can you balance your own needs with those of the individual you care for?

**Look for resources to help support you.** Try to find a way of giving yourself a break. Adult daycare might be one solution, or find someone to come in a few hours every week to help with difficult tasks or allow you to get away for awhile.



**Consider residential care** if things are really getting out of hand and you need a respite. Though you may feel guilty, you need to look objectively at the situation. A good residential facility would probably be better than the compromised care you might give once you lose your ability to cope patiently with your elderly ward.

**Seek counseling** if you need help with personal problems that could be contributing to your stress as a caregiver. It may take time, but you can learn new patterns of relating to the person you care for. Ask your doctor for a reference. If you can't afford a private therapist, check with state and local mental health facilities which may offer free or sliding-scale-fee help.

**Be honest with yourself** about the situation at hand. Denying that you're overwhelmed can lead to serious problems – and possibly put someone's health or life in danger.

## Signs You May Need Help As A Caregiver:

- You had a poor relationship with the individual prior to being the caregiver.
- You're curt and impatient with the individual.
- You view your new role as a burden.
- You feel burned out, stressed out, or depressed.
- You worry that you might become violent.

Check the government sections of your telephone directory for "Aging Services" or "Social Services" for organizations that assist the elderly. There are numerous online resources as well, such as [www.eldercarecanada.ca](http://www.eldercarecanada.ca) and [www.eldercare.gov](http://www.eldercare.gov).



### **The following are important dates in the Tax calendar year:**

- January 1 Date that determines taxable and homestead exemption status.
- April 15 Last day for property owners to file renditions or request an extension.
- April 30 Deadline to make application for many types of total exemptions. Homestead and disabled veteran exemptions may be applied for up to one year after the taxes for the year of application become delinquent (usually February 1). Over-65 or disability homestead applications may be filed as soon as the applicant becomes 65 or meets the Social Security requirements for total disability, whichever is applicable.
- Deadline for filing written protests to the Appraisal Review Board for residence homesteads; however, protests may be filed without penalty within 30 days of the date a notice of appraised value is mailed to the property owner or until the earlier of May 31 or the date the appraisal review board approves appraisal records.
- May 31 Last day to apply for agricultural, timber, or wildlife productivity appraisal without penalty. Deadline for filing written protests to the Appraisal Review Board (or by the 30th day after a notice of appraised value is mailed to the property owner, whichever is later). Late protests filed after the deadline require a determination by the review board that good cause, such as serious illness, exists for the late filing.
- October 1-31 Tax bills are usually mailed during this month.
- January 31 of following year, last day to pay property taxes without penalty and interest.

# Thought Of the Month

## **FHA Loans Will Be Harder To Get:**

FHA (Federal Housing Administration) government insured loans have increased dramatically since the mortgage crisis caused high loan to value conventional (non-government guaranteed) mortgages to be a thing of the past.

According to CNNMoney.com in an article dated January 20, 2010, the FHA insured nearly one third of all new mortgages in 2009. Nearly 50% of first time home buyers go through this agency. FHA guaranteed more than 360 billion dollars in single family mortgages in 2009.

By the third quarter of last year, some 14.36% of FHA loans were past due, according to the Mortgage Bankers Association. That compares to 9.64% of all mortgage loans.

As a result of the high delinquency rates, the Congress mandated agency reserve ratio of 2% of all the FHA government insured mortgage balances has fallen from a high of 3% last fall to only 0.53%. This fund covers the losses on the mortgages the agency insures.

To protect the viability of the system and to re-establish the reserve balance, the agency will take the following steps that will likely result in making FHA loans harder to get; The insurance premium charged on each loan will increase almost 30% from the current 1.75% to 2.25%. Sellers will be limited to paying a maximum of 3% toward buyers closing costs from the current amount of 6%. Purchasers with credit scores below 580 will be required to make 10% down payments instead of 3.5%. The agency will clamp down on lenders offering FHA mortgages by requiring them to assume liability for the loans they originate and underwrite.

The FHA is trying to strike the right balance between managing their risk and continuing to provide access to affordable mortgages in order to support the nation's economic recovery.

Please let me know if you have any questions regarding what it takes to qualify for FHA insured or conventional mortgages.

Thanks,

*Keith*

As always, if you, a family member, friend or business associate is planning on purchasing, building, or selling a home, please have them contact me as early as possible so I can guide them through this complicated process

# The McJunkin Messenger

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