

# The McJunkin Messenger

News To Help You Save Time And Money

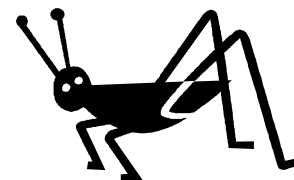
July 2009

## What Are You Listening For?

Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening. Suddenly, one of the friends said, "I hear a cricket."

"What?" his friend laughed. "You must be crazy. You couldn't possibly hear a cricket in all of this noise!"

"No, I'm sure of it," the first friend said, "I heard a cricket." He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.



"That's incredible – you must have superhuman ears!"

"No," said the first friend. "It all depends on what you're listening for. And that depends on what's really important to you. Here, let me show you." He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.

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And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

"See what I mean? It all depends on what's important to you."

**Did you just hear a cricket?**

*Keith*

# Can You “Think” Your Way To Fitness?

If you're out of shape and want to do something about it, a new study in the *Journal of Applied Behavioral Research* has found that *how* you think about your health is key to a healthy lifestyle.

The study looked at people who said they either didn't exercise, or exercised inconsistently. The researchers asked some of the participants to list “reasons” why they should increase their levels of exercise and cardiovascular fitness. Other participants were asked to list “actions” they could take to increase their exercise and fitness, like joining a gym or working out with someone they knew. The researchers found that after eight weeks, the participants who were asked to think of actions increased their exercise, while those who were asked to merely list reasons to exercise made no improvement. Motivating yourself to better health may be easier, say the researchers, if you think of what you *could* be doing rather than *why* you should be doing it.

## **WELCOME**

**Lev Zuskov** (referred by Michael Murkes)

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

**Thank You !!!**

*Brian Burgio*

*Paul and Sharlene Richards*

**who are already part of our Real Estate Family. I was fortunate to help them again. I'd like to thank them for their continued support.**

*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.*

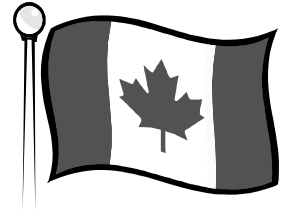
## **It's Summer:**

### **Hot Dog!**

The history of the hot dog stretches all the way back to the 9th century B.C. when sausage was mentioned in Homer's *Odyssey*, according to the National Hot Dog & Sausage Council. But honest-to-goodness frankfurters didn't roll around till the late 1600s in Germany. Some believe that the sausages were first called “dachshunds” or “little dogs” because they resembled the shape of a dachshund.

Today we know them as hot dogs, and this year we'll eat enough of them at major league ballparks to stretch from RFK Stadium in Washington, DC to AT&T Park in San Francisco. If that doesn't impress you, on Independence Day Americans will eat enough hot dogs to stretch from DC to L.A. five times over. And from Memorial Day to Labor Day – considered “hot dog season” by hot dog enthusiasts – Americans will consume 818 hot dogs every second!

## Quick Canadian Quiz



In honor of July 1, Canada Day, can you name Canada's 10 provinces and three territories?

Provinces: Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec, and Saskatchewan; territories: Northwest Territories, Nunavut, and Yukon.

## Do Kids' Drinks Contain Caffeine?

Just because a child doesn't drink cola doesn't mean what he or she drinks is caffeine-free. While coffee is the leading source of caffeine intake among adults, soft drinks are the largest source of caffeine intake for children.

Seventy percent of all soft drinks contain caffeine. Though most people are aware that cola contains caffeine, consumers are less aware that a number of non-cola beverages – including root beer, orange and cream sodas, and lemon-lime drinks – contain caffeine amounts similar to those found in cola. In North America, it's estimated that 80 to 90 percent of adults and children habitually consume caffeine.

## Culture And The American Tourist

A tour bus full of Americans arrives at Runnymede, England.

They gather around the tour guide who says, "This is the spot where the barons forced King John to sign the Magna Carta."

A man pushes his way to the front of the crowd and asks, "When did that happen?"

"1215," the guide answers.

The man looks at his watch and says, "Shoot! Just missed it by half an hour."

## Side-Impact Airbags Save Lives

About one-third of vehicle occupant deaths occur during side-impact collisions, but side airbags that protect the head and chest greatly reduce these deaths, say researchers at the Insurance Institute for Highway Safety. Side airbags that protect drivers' heads alone are reducing deaths by 37 percent – even in cars struck by SUVs and trucks. Airbags that protect only the chest and abdomen are reducing deaths by 26 percent.

# What's Your Learning Style?

Long after we've received our formal education, our learning style continues to affect our lives. It colors how we process information: during a meeting, while out with friends, when watching the news on TV. And it colors your interactions with your supervisor.

If you're given verbal instructions on a new process, for instance, is it easy for you to remember them? Are you able to successfully apply them? Or are your chances of success better if the instructions are written out? Or if someone shows you how to do it rather than tells you how?

Each example above is a *learning style*, and the one you prefer is usually the one you have the most success with. Knowing your learning style can help you in any listening situation – at the doctor's office, in a music lesson, and on the job. If you're not sure what your learning style is, visit one of these Web sites and take the free online assessment test. It will help you understand how big a part your learning style plays in your life:



- [www.learning-styles-online.com](http://www.learning-styles-online.com)
- [www.chaminade.org/inspire/learnstl.htm](http://www.chaminade.org/inspire/learnstl.htm)

Share your results with all the people with whom you have important work relationships. By taking advantage of your learning style at work, you will be able to prevent misunderstandings and mistakes, speed up your productivity, and reinforce the confidence you need to be successful.

## What Is it?

### **June Quiz Answer**

**Question:** What is the state fossil of Montana?

**Answer:** Duck-billed dinosaur.

**Source:** [www.statefossils.com](http://www.statefossils.com)

**Congratulations to LUKE THOMAS.**

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

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

It's free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.

What is it? Time.

# Three Thoughts For Independence Day



July 4 is U.S. Independence Day, and here are thoughts from three U. S. Presidents from three different centuries:

*How little do my countrymen know what precious blessings they are in possession of, and which no other people on earth enjoy!* – Thomas Jefferson (1743-1826)

*...That this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from this earth.* – Abraham Lincoln (1809-1865)

*Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty.* – John F. Kennedy (1917-1963)

## Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? A *New York Times* article breaks the numbers down:

**Payment history.** This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

**Outstanding loans.** How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan or credit available? For example, maxing out your credit cards will bring your score down.

**Credit history.** This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

**New accounts.** Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

### ***July Quiz Question***

**What is the human body's largest internal organ?**

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](mailto:keith@mcjunkinhomes.com).

Good Luck!

**Type of credit.** This accounts for about 10 percent of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.

## Don't Depend On Email

Communication is more than words, as emotional intelligence expert Dan Goleman illustrated in a *New York Times* column.

Goleman was negotiating via email with a publisher whom he had met face-to-face only once. Goleman thought the details were working out just fine, and was surprised when one day the publisher sent him a note: "It's difficult to have this conversation by email. I sound strident, and you sound exasperated."

Exasperated? Goleman had no idea he was coming across that way. A quick phone call cleared everything up, and it taught him a valuable lesson: Sometimes we need the full range of information that can come only from looking someone in the eyes or hearing the sound of his or her voice.

## Thought Of the Month

***"My Philosophy On Personal Finances" (Not that you asked)***

With all the concern about jobs, the down turn in the economy, and home values, I thought I would explain my personal financial philosophy on these subjects. (My wife, kids, nieces, and nephew's have had to listen to this stuff for years...)

*Regarding employment, I believe you should;*

1. Try to discover as early in life as possible what you enjoy doing and believe in, continually and creatively educate yourself on that subject, and serve your clients with integrity, putting their needs above those of your own. If you are doing this and happen to lose your job, it would likely only be a temporary loss and may open you up to new opportunities to serve new clients better and more creatively than you would have thought possible. By the way, I believe everyone who has a job, has clients. Teachers clients are their students, Store Clerks clients are their customers, Government workers clients are tax payers, and Garbage Collectors clients are the home owners and tenants that pay their bill, etc.

*Regarding Personal Finance, I believe you should;*

1. Budget your income and expenses such that you live on no more than 80% of your income.
2. Invest the 20% saved each year in tax diversified deferred retirement accounts and personal money market mutual funds
3. Maintain an emergency fund of 6 months of living expenses.
4. Save and pay cash for anything you want to purchase, with the exception of an 80% "loan to value" 30 year mortgage on a home with the payments not exceeding 28% of your income. (Anything includes cars, boats, wave runners, TVs, computers, furniture, and fill in the blank \_\_\_\_\_).
5. Start saving for retirement as soon as you start working.
6. Start saving for kids college expenses as soon as they are born.
7. Maintain insurance for your life, health, home, cars, disability, and keep high limits of liability coverage to protect you from anyone taking your assets.

*Regarding Home Values, I believe you should;*

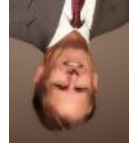
1. Buy a home as close to a major highway and as close to major employment centers in the best school district possible. (I am partial to West Houston the Spring Branch School District in Houston just South of I-10)
2. Buy at the mid to lower price range for a home in a good neighborhood that meets the criteria in item 1 above..
3. Buy a home with a North or South orientation with the fewest windows possible on the East and West sides to keep utility bills low.
4. If you want a swimming pool, buy a home that already has one installed, preferably with a hot tub that will allow the pool to be used in all the months of the year.
5. Buy a home that will fit the needs of your family for at least 5 years.
6. Choose structural soundness over cosmetics.

The above represents a sampling of some of my core beliefs regarding personal finance which have evolved in my own financial life. I realize these are my beliefs and I do not want anyone whom reads this to be offended if they do not agree.

*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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