

The McJunkin Messenger

News To Help You Save Time And Money

March 2010

The Tortoise And The Hare – Updated

Remember the old story about the tortoise and the hare? The tortoise and the hare had an argument about who was faster. They decided to settle the argument with a race. They agreed on a route, began the race, and the hare shot ahead and ran briskly for some time. Then, seeing that he was far ahead of the tortoise, he decided to sit under a tree and relax before continuing the race. He sat – and soon fell asleep. The tortoise kept plodding along, overtook the hare and finished the race, emerging as the winner.

Here's where the story gets updated: The hare was disappointed at losing and he did some soul-searching. He realized that he'd lost the race because he'd been overconfident and careless. So he challenged the tortoise to another race. The tortoise agreed. This time, the hare ran without stopping from start to finish.



Now the tortoise did some thinking, and realized there was no way he could beat the hare in a race as it was currently formatted. He thought for awhile, and then challenged the hare to another race, but on a slightly different route. The hare agreed. They started off, the hare running at top speed until he came to a broad river, with the finish line 10 yards on the other side. As the hare sat there wondering what to do, the tortoise plodded up to the riverbank, slid into the water, swam to the opposite bank, and continued across the finish line.

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That's when the hare and the tortoise realized that the last race could have been run much better – if they ran *as a team*. They started off again, and this time the hare carried the tortoise till they reached the river. Then, the tortoise swam across with the hare on his back. On the opposite side, the hare again carried the tortoise and they reached the finish line together.

Team work makes the dream work!

Keith

February Quiz Answer

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

Answer: Bubble Wrap

Source: The New York Times

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

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

Don't Trash Those Batteries

You probably don't even think about it. You're replacing the battery in a flashlight, hearing aid, lap top, smoke detector or toy, and you toss the old battery in the trash. You're not alone: The average person owns 12 batteries and throws out about eight per year.

Batteries – so necessary to our lives, so nasty to the environment – can contain heavy metals such as mercury, lead, cadmium and nickel, which, when improperly disposed of, can contaminate our land, air and water. Rechargeable

batteries result in a longer life span and use of fewer batteries, but they also may contain heavy metals that can hurt the environment.

Guidelines for safely disposing of batteries vary depending on the type of battery and where you live. Some hardware stores, drug stores, and electronics retailers now act as collection points for batteries. Your area's recycling center and hazardous and/or e-waste collection department should have information, as do Web sites such as earth911.com, www.canadianenvironmental.com, and call2recycle.org.

A little research now will pay off big time for our planet!

Non-Stick Pans May Pose A Risk

We love our non-stick cookware – so easy to clean! But did you know that non-stick cookware coated with *polytetrafluoroethylene* (PTFE) may cause respiratory conditions?

When these pans are heated to very high temperatures (518 degrees or higher) – or even normal temperatures if the pans are scratched or damaged – the chemical coating can break down and emit hazardous fumes. In humans and cats and dogs, exposure can cause flu-like symptoms. For pet birds, it's often fatal. Here are some steps to consider:

- If you have non-stick drip pans under the stove burners, dispose of them. They can reach dangerously high temperatures during normal use because of their close proximity to the heating element.

- Don't boil water in a PTFE-coated pan.
- Don't leave the kitchen when a PTFE-coated pan is in use.
- Cook at low or medium heat when using non-stick pans.
- Use a food thermometer to determine the temperature to which your PTFE-coated appliances (deep fryers, waffle makers) rise. If it exceeds 518 degrees, dispose of the appliances.
- Make sure your kitchen is properly ventilated, preferably with a stove hood that vents outdoors.
- Don't keep your pet bird in or near the kitchen.

Does This Add Up?

The earliest adding machine was a simple counting board, used many thousands of years ago. Its successor, the abacus – a frame that holds rods with sliding beads – was developed in China around the year 900. In 1642, when he was only 19, the French scientist and philosopher Blaise Pascal invented an adding machine to help his father with his tax collecting. Pascal's device was a wooden box with 16 dials that allowed rapid addition and subtraction.

The first electronic desktop calculator was made by the Bell Punch Co. of Uxbridge, England, in 1961. It was called the "Anita," an acronym for "A New Inspiration To Arithmetic." Unlike our handy pocket calculators, Anita used vacuum tubes, weighed more than 30 pounds, was the size of a cash register, and cost \$1,000!

If You Don't – Or Can't – Retire

The traditional concept of whiling away your retirement days playing golf just doesn't appeal to lots of people anymore – or it isn't an option in this economy. If you're looking for a new career instead of retiring, be prepared:

- Update your technical skills. The rapid pace of technological change may require that you get additional training for the career you're thinking of pursuing. Check out your options with government, nonprofit, and corporate technology training programs.
- Evaluate your talents and values. Talk to people you know well, both professionally and personally, and find out what they think your strengths are. Have a good handle on your talents and values so your new career matches them.
- Do a little research. If a particular career appeals to you, investigate it. Talk to people already in the field, and find out what they like and don't like about their work.

- Don't ignore the financial implications of the new career. Make sure it will provide the income you need.
- Enjoy the work. Do something you love, and let yourself enjoy it. If, for example, you tended to be a workaholic in your former career, don't let yourself make the same mistake in your new pursuit.



March 14: Daylight Saving Time Begins

March : Scramble Trivia

Trivia: I will give you clues to two words. You must figure out the first word, then subtract a "T" from that word and rearrange the rest of the letters to get the second word. The words must be given in the correct order.

A part of the American Flag - T = Narrow structure on top of a roof

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 card.

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

Good Luck!

Pun Intended!

The dictionary defines “pun” as a “humorous play on words.” See if you think these qualify:

A vulture boards an airplane, carrying two dead raccoons. The flight attendant looks at him and says, “I’m sorry, sir, only one carrion allowed per passenger.”

Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can’t have your kayak and heat it, too.

A hungry traveler stops at a monastery and is taken to the kitchens. A brother is frying chips. “Are you the friar?” the traveler asked. “No, I’m the chip monk,” he replied.

Two hydrogen atoms meet. One says, “I’ve lost my electron.” The other says, “Are you sure?” The first replies, “Yes, I’m positive.”

Then there was the man who entered a local paper’s pun contest. He sent in 10 different puns, in the hope that at least one of the puns would win. Unfortunately, no pun in 10 did.

Six Steps For \$aving

Trying to save money? Here are some simple ideas for adding some heft to your overall financial profile:

Pay down your mortgage. You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.

Save 10 percent. Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.

Track your expenses. Record every dollar you spend for at least one week. You’ll get a clearer idea of where the money goes and what you can cut back on.

Energize your house. Look for ways to make your house more energy efficient. You’ll save on heating and cooling costs and also help the environment.

Stay home. Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, rent a video, read a book, or play a game with your family.

Don’t rely on credit cards. Credit card debt can eat up your savings and your future. Start reducing your debt, and don’t buy anything on credit if you don’t have the money to pay the bill off promptly.

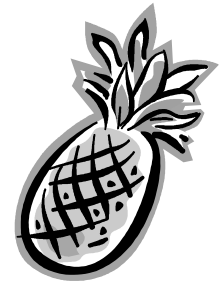
Have Some Halakahiki!

In the mood for some pineapple, or *halakahiki*, as they say in Hawaii?

Interestingly, pineapples aren't native to Hawaii – but rather to Brazil and Paraguay. How they came to Hawaii depends on which story you believe: Pineapples were brought back to Spain by Christopher Columbus, then introduced by the Spanish to the Hawaiian Islands; or, pineapples came from South America on a ship carrying the fruit as cargo that crashed off the shores of the Big Island in 1572; or, pineapples were brought to Hawaii by Captain James Cook in the 1770s!

Whichever story you choose to believe, here's one you *can* believe: Fresh pineapple is low in calories, has no cholesterol, and is a good source of vitamins C, B1 and B6, plus calcium, manganese, copper, and dietary fiber.

Pineapples won't ripen after they're picked, so it's important to select a fruit that's ripe when you buy it. Hormel Foods Corp. offers these tips on how to tell if a pineapple is ready to enjoy:



- The base of the pineapple should have a fresh, sweet smell.
- It should be heavy for its size.
- If you can easily pull out one of the bottom leaves from the plume, the pineapple is ripe.

A cut pineapple can be stored in an airtight container in the refrigerator for up to three days.

March Is...

March 1: Peanut Butter Lover's Day
March 6: Dentist's Day
March 17: St. Patrick's Day
March 20: Spring Begins

HAPPY ST. PATRICK'S DAY

Thought Of the Month

Check Your Credit Report For Free at www.AnnualCreditReport.com

I am sure you have all heard TV and radio commercials offering to provide credit reporting services that end up having you pay a monthly or annual fee for access to your credit information.

What you may not know is that the federal Fair Credit Reporting Act (FCRA) requires that U.S. consumers be entitled to a free credit report each year. The government's goal is to make sure that consumers stay informed, fight identity theft, and get fair treatment.

[AnnualCreditReport.com](http://www.AnnualCreditReport.com) is the ONLY authorized source for the free annual credit report that's yours by law. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies — Experian, Equifax, and Trans Union — every 12 months. You may use the website or call 877-322-8228 to receive your annual free report authorized by the law

When you log onto the website and fill in the information, which I did recently, you are offered the choice of a free credit report but if you want your credit score, you are asked to pay \$7.95 to each provider which is almost \$24 for all 3.

There may be several types of credit scores but your FICO credit score is the most important and is calculated by the Fair Isaac Corporation. Fair Isaac looks at information in your credit report, and crunches the data using a proprietary formula.

It may be nice to know your three credit scores but the important thing is to see the report to determine if all of the information is correct. I was able to get my reports from Experian and Trans Union but there was a glitch on the Equifax password generator that would not allow me to set a password. Therefore I did not get the 3rd report.

Luckily, I did not see any surprises or incorrect information on the two reports. I was able to print them from out from the website.

I hope you will take the time to go to www.annualcreditreport.com and check your own credit reports to make sure all the information is correct. There is a list of frequently asked questions and information on how to set up fraud alerts on your credit accounts.

Thanks for your support and I hope you have a great Spring!

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.

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