

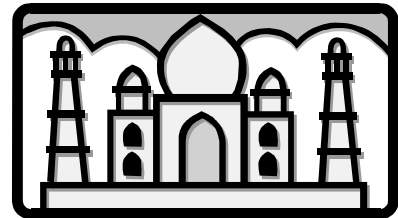
# The McJunkin Messenger

News To Help You Save Time And Money

October 2009

## “You Don’t Need Feet To Dance”

In 1982, teenager Sudha Chandran was a highly accomplished classical dancer with a promising future in her native India. That all changed when her right leg had to be amputated after a car crash. Though the incident brought her bright career to a halt, she didn’t give up.



In the painful months that followed, she sought out an Indian doctor who had devoted his life to developing innovative artificial limbs, particularly a solid but flexible artificial foot. The doctor agreed to create a prosthesis for Sudha and studied the type of dance she used to do, tailoring the limb to allow many kinds of movement.

Sudha believed in herself and her dream, and began her courageous journey back to the world of dancing – learning to balance, bend, stretch, walk, turn, twist, twirl, and finally, dance.

In 1984, Sudha made a historic comeback by giving a public recital in Bombay. Her performance was met with thunderous applause, and invitations to dance flooded in from all over the world. A shrewd movie producer invited Sudha to tell her story on screen, launching Sudha’s highly successful film and television career.

When Sudha was asked how she’d ever thought she’d dance again after such a setback, she said quite simply, “You don’t need feet to dance.”

**Instead of asking “Why me?” Sudha said, “What’s next?”**

*Keith*

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## “I Heard You Say...”

Take a tip from your favorite waiter or waitress: According to a study, 85 percent of customers like their order repeated back to them, because it makes them feel they're being heard. It also gives you the chance to make changes or corrections, but the most important effect is that it validates what you've said.

Use this as a guide to everyday conversations. Don't parrot back people's words all the time, of course, but paraphrase them often enough to show that you value what they're saying.

## Write It/\$ave It

Are you spending more money than you need to? It's a nagging worry, especially these days. Fortunately, you don't need an advanced degree in finance and accounting to analyze your spending.

Try this: Keep track of your spending for one week. Just one week – longer, and you'll probably get too busy. But you can hold onto your receipts and add them up for seven days. At the end of the week, separate and categorize your expenses (use a spreadsheet if that helps you visualize better). You'll see what you're spending your money on, and chances are you'll find at least a few areas where you can cut back.

## How To Escape From The “Always More” Mind

You may know someone who skitters from one task to another, never enjoying an accomplishment before moving on to the next thing to be accomplished or mastered. And what does get done is never enough.

In *The Heroine's Journey* by Maureen Murdock, this is called “The myth of never being enough.” When you're stuck in this mindset, you're never satisfied with what you do, because something deep inside yourself tells you, “It's not enough.” You're always thinking ahead. You agree that what you're engaged in currently is not enough. If you're gardening, you feel you should be working on your report, and if you're working on your report, you feel you should be gardening.

Murdock recommends this exercise for overcoming this tyrannical way of thinking. Take a piece of paper and divide it into three columns. In the first column write, “I planted daisies.” In the second column write, “I am satisfied.” In the third column write, “And that's enough!”

## September Quiz Answer

**Question:** The terms *ruck*, *lineout*, and *maul* pertain to what sport?

**Answer:** Rugby.

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

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

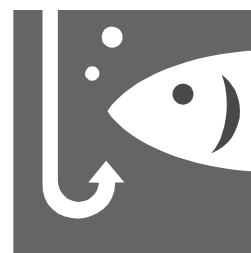
**Watch for your name  
in a coming month!**

Though it's a simple exercise, Murdock says that if you practice it whenever you catch yourself being a self-critical, unsatisfied tyrant, that feeling of "not enough" will gradually disappear from your mind.

## Silly Statements

If you're a logophile – a lover of words – you might find yourself cringing as you read *these* words!

- Police were called to a day-care center where a three-year-old was resisting a rest.
- When fish are in schools they sometimes take debate.
- The short fortune teller who escaped from prison was a small medium at large.
- The dead batteries were given out free of charge.
- A dentist and a manicurist fought tooth and nail.
- A calendar's days are numbered.
- With her marriage she got a new name and a dress.
- If you take a laptop computer for a run, you could jog your memory.
- When she saw her first strands of gray hair, she thought she'd dye.
- Acupuncture: a jab well done.



## Is Facebook Your Friend?

Could your Facebook profile prevent you from getting a job offer? The online job site CareerBuilder reports that its survey of over 3,200 hiring managers found that 22 percent say they screen job applicants by viewing their social networking profiles, and 34 percent have eliminated job candidates because of the content they've found.

Top objections? Forty-one percent cited posts on drinking or drug use, and 40 percent were troubled by candidates' provocative photographs. Also: poor communication skills; evidence of dishonesty concerning applicants' qualifications; discriminatory remarks on race, religion, or gender; and unprofessional screen names.

## Is This Your New Career?

Lots of people these days are investigating new careers, thanks to the recession and the changing economic landscape.

Yahoo's HotJobs Web site targets some jobs that just might become major options for today's and tomorrow's jobseekers:

**Data miner.** Collectors of data from the Internet for marketing purposes may become very important as more and more commerce moves online. The mean annual salary is just over \$70,000; the top 10 percent can earn over \$100,000.

**Environmental engineer.** Climate change, fluctuating energy prices, and ecological concerns are driving a new need for people who can create clean, low-impact vehicles, buildings, and products. Salary: approximately \$74,000.

**Accent reduction.** Globalization means being able to communicate clearly with people from other cultures. Trainers work with executives, customer-relations specialists, and others around the world to eliminate speaking styles that impede clarity of communication. Salary: about \$64,000.

**Auto mechanic.** Drivers are keeping their current vehicles longer instead of spending money on new cars, which means an increased need for maintenance. And a generation of Baby Boomer mechanics is reaching retirement age. Average salary: A little over \$36,000.

**WRITTEN IN AUGUST by DON FALLIS.  
WE GOT A CHUCKLE WHILE  
READING, WE HAD TO SHARE IT  
WITH YOU!**

Lowe"s and behold, Vivian and me (I doesn't rhyme with free)  
Liveraged a great gift card for free. (\*)

As soon as it hit the house, y'all might have knowed that Vivian took it to her car and headed down the road. (Vivian says "I did not")

But enough about last month because now we know the Three Stooges were Larry, Curly and Moe.

What's more, the Three Stooges is the answer to the August Quiz.

(\*) Vivian says it will be a great help to continue improving the back yard. And, furthermore, we thank you very much for the card.

Vivian and Don Fallis

## It's Oktoberfest!

Did you know that the Canadian twin cities of Kitchener-Waterloo host the next-to-largest Oktoberfest in the world, second only to the original celebration in Munich, Germany?

Also billed as "Canada's Greatest Bavarian Festival," the event began in 1969 and now hosts upwards of 700,000 visitors annually. This year's festival runs from October 9 to 17 and offers 15 "Festhallen," Bavarian-decorated buildings or tents scattered throughout the Kitchener-Waterloo region that form the hub of the festival. The roster includes a Thanksgiving parade, treasure hunt, car and fashion shows, the Miss Oktoberfest pageant, oompah bands, Bavarian dancers, and of course, beer and lots of great German cuisine.

According to their Web site, the Kitchener-Waterloo Oktoberfest is *wunderbar!* For information visit [www.oktoberfest.ca/](http://www.oktoberfest.ca/).

# Potato Protocol

Most people have seen their potatoes turn strange colors of green, but few of us likely understand the chemistry of what's going on with the tubers.

The leaves, stems, and sprouts of potatoes contain high levels of compounds called *glycoalkaloids* (usually *solanine* and *chaconine*), which are toxic to humans. These compounds are part of the plant's natural defenses against fungi and insects, and are also present in small amounts in the potato's flesh and skin.

However, those small amounts can increase with improper handling and storage. When potatoes are exposed to light, they turn green because of increased levels of *chlorophyll* – which can also indicate higher levels of solanine and chaconine. According to researchers, cooking does not destroy these compounds, so it's best to cut away any green areas before cooking. When buying potatoes, it's good to keep in mind that potatoes marketed in a well-lighted retail display can show dramatic increases of glycoalkaloids after just 24 hours: Solanine doubles at a temperature of 45°F, quadruples at 60°F, and is nine times greater at 75°F. So your best bet is to buy potatoes that are marketed in opaque plastic film or paper bags and have been kept in cool environments. The toxic effects of glycoalkaloids include:

- Abdominal pain
- Diarrhea
- Fatigue
- Headache
- Nausea
- Vomiting

# Halloween Riddles

Q: How do you mend a broken jack-o-lantern?

A: With a pumpkin patch.

Q: What did one ghost say to another ghost?

A: "Do you believe in people?"

Q: Why don't mummies take vacations?

A: They're afraid they'll relax and unwind.

Q: Why didn't the skeleton dance at the party?

A: He had no body to dance with.



# How to Invest (NOT!)

In these strange and uncertain financial times, here's a different perspective on investing your hard-earned money:

If you'd purchased \$1,000 of AIG stock one year ago, it would now be worth \$56.91

With Washington Mutual, you'd have 120.36 left of the original \$1,000. With Fannie Mae (FNM), you'd have \$11.34 left.

If you had purchased \$1,000 of Lehman Bros one year ago it would now be almost worthless: less than \$.86

But, if you had purchased \$1,000 worth of root beer one year ago, drank all the root beer, then turned in the cans for the aluminum recycling refund, you would have \$214.

Based on the above, the best current investment advice is to drink heavily and recycle. This is called the 401-Keg Plan: Both environmentally and fiscally responsible.

-Source Joe Stumpf, By Referral Only

## **October Quiz Question**

**How many phalanges are in the human hand?**

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 Lowe's gift card.

Call 281-597-7300 and leave a message or email me at [keith@mcjunkinhomes.com](mailto:keith@mcjunkinhomes.com)

*Good Luck!*

## **WELCOME NEW CLIENTS**

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!

**Daren and Dana Scott**

**Patrick McGuire (referred by Ron Daily)**

*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.*

# Thought Of The Month

## **“Short Sale” It’s Like Being Upside Down On Your Car, Except It’s Your House**

A recent article in Real Estate Information Services website by Mary Ellen Podmolik stated that 14% of all home sales in the 2<sup>nd</sup> quarter of 2009 were “Short Sales”.

OK, so what exactly is a Short Sale? A Short Sale is a real estate transaction that involves selling a property for less than the amount owed on the mortgage, or short of the amount needed to pay off the mortgage.

Why would a lender agree to accept a pay off that is less than what is owed? The reason could be that the buyer who owes the mortgage wants to sell the property but is not paying their payments on time, has quit making payments, or is still making payments but do not have the funds needed to make up the short fall from what the home will sale for and what they owe. A lender choice is to agree to a Short Sale and possibly cut their losses as compared to foreclosing on the property, thereby taking title to it and being responsible for paying taxes, insurance, utilities, Home Owner Association Fees, maintenance fees, marketing fees and repairs until they sell the home themselves.

Why would a buyer agree to a Short Sale? One reason could be because they continue to live in the home, not make payments or full payments and their credit score may not be damaged as much when it comes to their credit report differently than that of a foreclosure.

What are the results of a property owner participating in a Short Sell transaction? It depends. Property owners should get in writing what expectations their 1<sup>st</sup> and sometimes 2<sup>nd</sup> mortgage holders expect from them after the closing. These lenders for example, could sue the property owner for the amount of the short fall, they could forgive the short fall amount and send the property owner a 1099 tax form for the amount forgiven which could result in a large IRS tax bill, or they can do anything else that might be in their institutions best interest.

As a buyer, if you get involved in a Short Sale, be prepared for long delays in getting a response on your offer as it must pass through the seller’s listing agent, the owner, and all the mortgage holders. The various lenders have not stream lined their processes to handle the volume of Short Sale requests. Waits of 2 weeks or more for a seller response on a Short Sale transaction are common and we use a special addendum with our buyers to deal with special issues involving this type of transaction.

As a buyer or Seller in a Short Sale transaction, you need the expertise and patience of an experienced Realtor.

If you are someone you know needs help with a transaction regarding a Short Sale or any other real estate transaction, I hope you will suggest they give me a call.

Thanks! Have a great October.

*Keith*

# The McJunkin Messenger



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

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please recycle it by passing it  
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member or business colleagues.