

# The McJunkin Messenger

News To Help You Save Time And Money

September 2011

## The Geese and The Gardener

Medical missionary Albert Schweitzer once wrote a fable about a flock of wild geese that humbled a man with their behavior.

As the geese rested near a pond one day, a gardener captured one and clipped its wings. When the flock started to resume their flight, the wounded bird tried frantically to fly off with them but it couldn't get off the ground.

Instead of flying off without the bird, the flock settled back on the pond and they waited. Fortunately the gardener's clipping hadn't inflicted permanent damage, and after several days the damaged feathers had grown back well enough to allow the goose to take flight.

The flock's loyalty to its wounded member touched the gardener's heart and made him realize that he had been very wrong to hurt a bird from

such a noble breed that had done him no harm. In fact, as Schweitzer wrote, the gardener "gladly watched them as they finally rose together and all resumed their long flight."

Have a happy September!

*Keith*

*People say that money is not the key to happiness, but I always figure if you have enough money, you can have a key made.*  
— Joan Rivers



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# The Richest Characters in Fiction

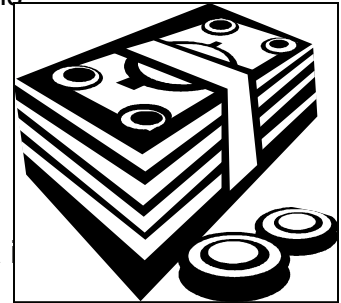
Dreaming of being the next Warren Buffett is one thing, but have you ever fantasized about having as much money as Scrooge McDuck?

*Forbes* magazine, which tracks the world's richest real people, also looks at the accumulated wealth of fictional characters. Here's a look at how much money you might have if only you lived in the imagination of a famous novelist, cartoonist, or screenwriter:

**Scrooge McDuck.** The long-lasting Disney character's net worth is calculated at \$44.1 billion, thanks to his passion for mining and treasure hunting.

**Tony Stark.** Those *Iron Man* suits aren't cheap. The CEO of Stark Industries in the Marvel Universe is worth \$9.4 billion.

**Carlisle Cullen.** The 370-year-old vampire from the *Twilight* saga worth an estimated \$36.2 billion.



**Artemis Fowl.** A child criminal mastermind featured in a series of best-selling novels for young adults, Fowl's ill-gotten gains amount to \$13.5 billion.

**Richie Rich.** The "poor little rich boy" of cartoons and comic books controls assets of \$9.7 billion.

**Jed Clampett.** The patriarch of *The Beverly Hillbillies* TV show has \$9.5 billion in Milburn Drysdale's bank.

## We've Always Done It That Way

A management consultant was hired by a manufacturer in Britain to help improve its general operating efficiency. At one plant on the outskirts of London, she spent weeks reviewing reports that tracked productivity, absenteeism, machine failure, etcetera, that were kept by the day, week, month and year.

The reports were filled out by hand (the plant was small) on photocopied forms. At the top of one of the daily forms, the consultant noticed a small box that was always filled out with the number zero, but the form had been photocopied so many times that the instructions beneath the box were just small black spots that were impossible to read.

One day, she asked the plant manager about the form. He shrugged and said, “When I started here they told me to put a zero in that box, and I tell everyone I’ve trained to put a zero in that box. So there’s always been a zero in that box. I don’t really know why, but there must be a good reason.”

As the consultant finished her work, she was looking through a dusty file cabinet when she discovered what looked like the original form. She saw that it dated back to World War II. Intrigued, she looked at the form to see what important data the box was meant to track, and how it might be relevant to the plant’s current operations.

Then she realized the flaw in “We’ve always done it that way.”

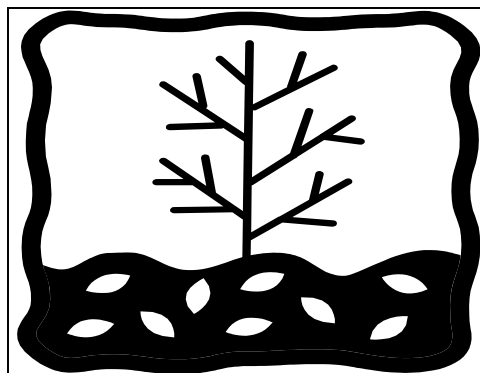
Underneath the box were clearly printed the words: “Number of air raids today.”

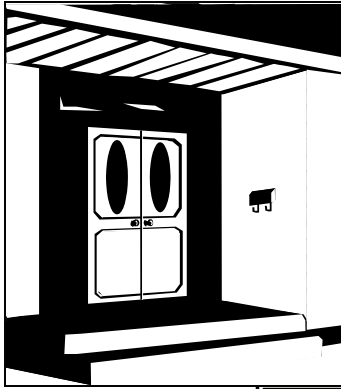
## Fall Begins September 23

The Autumnal Equinox occurs on September 23rd, ushering in a new season. The equinoxes (both Autumnal in fall, and Vernal in spring) mark the points in the year when the sun crosses the equator, so that every place on earth experiences an equal amount of daylight and darkness. Equinoxes are also the days when the sun rises in the Northern Hemisphere exactly due east and it sets exactly due west.

The equinoxes have been observed and celebrated for thousands of years and have significance for many different cultures. Pagans call the fall equinox Mabon and they consider it a time for thanksgiving and for reflecting on the past season. In the Middle Ages, it was a time of great feasting. Christians celebrate Michaelmas, in honor of the Archangel Michael, shortly after the Autumnal Equinox. Autumnal Equinox Day is a Japanese national holiday, when people mark the change of the seasons and pay respects to deceased family members.

The Britons situated Stonehenge in relation to the spring and fall equinoxes and the winter and summer solstices, when their culture would gather and have religious ceremonies.





## Frugality Endures Across Generations

An accountant's thriving London business had been in the family for generations. His main office was in an old building, and his clients walked up a single, elegant marble step to reach the front door. Over time, the marble step had worn away until it developed a deep dent that was increasingly hazardous to his clientele.

### **September Word Scramble**

*Unscramble all four words, then  
assemble words into the  
correct order to create a phrase*

**emtsemsio dan htosr teso meit uyo enemy lsesa**

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](mailto:keith@mcjunkinhomes.com)

## Creative Scientific Minds Sometimes Play Jokes

Science calls for creative thought, but some scientists (and impostors) seem to put more effort into creative lying. Here are a few of the most famous scientific hoaxes of all time:

**The Piltdown man.** An amateur paleontologist in Sussex, England, presented to the world in 1912 a skull and jawbone that seemed to belong to a half-man, half-ape "missing link." In 1943, scientists exposed the fossils as the skull of a human joined to the jaw of an orangutan.

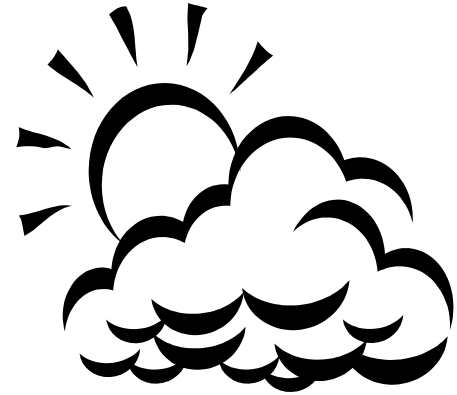
**The Cardiff giant.** A 10-foot-tall petrified human was dug up on a Cardiff, N.Y., farm in 1869. The find became an enormous story in the news media of the day. In 1870, though, the truth came out: A hoaxer had paid a sculptor to create the giant stone form.

**The Nacirema tribe.** More a joke than a hoax, the Nacirema were described in an anthropologist's scientific paper as a group of people living in North America with many strange rituals which included "scraping and lacerating the surface of the face with a sharp instrument." The word Nacirema spelled backward, of course, is "American."

# New, Cheaper Solar Battery Rising On The Horizon?

Scientists may have developed a new kind of “solar” battery that channels the magnetic components of light, previously believed too weak to be useful.

Light waves possess electric and magnetic forces. Researchers at the University of Michigan found that when light travels through a material that doesn't conduct electricity, it can generate stronger magnetic effects than expected, which can create voltage. The discovery could lead to the production of solar cells that don't need semiconductors, reducing costs. Instead of a semiconductor, the new “optical” battery would require only glass lenses to focus the light and fiber to carry it. Transparent ceramics might also work.



***Thank You!***

***Steve and Lynne Halford***

*Who are already part of our Real Estate Family. I appreciate your continued business. We love giving recognition to our new friends and our wonderful existing clients who are kind enough to introduce their friends and relatives to us.*

## ***August Word Scramble Answer***

**Question:** rnsigi sasle ear oemh

**Answer:**  
home sales are rising

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

# Only an Empty Cup Can Be Filled

A young man traveled a great distance to study with a much-respected sage. He explained that he wanted to learn from the master's wisdom, and began telling him how much he'd learned from other gurus.

The sage listened. When the would-be disciple paused for breath, the elder man offered him a cup of tea.

"Yes, thank you," said the young man. "And so then I went to study with . . ."

The master brought cups and poured tea. The young man kept talking. The sage kept pouring. Suddenly the young man realized his cup was flowing over, and the tea was spilling onto the floor. And the master still kept pouring. "Master, stop!" cried the younger man. "The cup is full—it will hold no more!"



## A Clean Computer Is a Joy

As scary as even attempting to clean the inside of your computer may seem, you can't afford to let digital dust bunnies overrun your hard drive. If you use the Windows operating system, you can do a basic clean-up of your hard drive by yourself with just a few easy steps.

First and foremost, back up your important pictures and files to discs. Then, under the Start menu, go to Programs, then Accessories, then Systems Tools. Here you'll find the Scan Disk application. It looks for partial files and binary detritus on your hard drive. Run the program.

When Scan Disk is finished (it may take an hour or more), go to Disk Defragmenter in the same menu. This will make your hard drive run smoother by reorganizing and cleaning it.

Sometimes the lens in the CD/DVD drive needs cleaning. But be careful: the plastic lens is vulnerable to scratching. Don't try to touch it! Use a cleaning disc designed for this task, which you can get at any store that sells office supplies, and just pop it in the disc drive. It will tell you what to do from there.

There are cleaners online that take care of viruses and "malware," and many of them are free if your use is limited. Every computer needs virus protection running on a constant basis which updates daily. That service does require a paid subscription, but it is essential if you use the Internet and is well worth it for the peace of mind.

# Thought Of the Month

## “Short Sales” And Why I Hate Them

According to Wikipedia on line, A **short sale** is a sale of real estate in which the proceeds from selling the property will fall short of the balance of debts secured by liens against the property and the property owner cannot afford to repay the liens full amounts, whereby the lien holders agree to release their lien on the real estate and accept less than the amount owed on the debt.

Short Sale transactions occur when a homeowner realizes that the home will not sell for enough to cover their loan balances and closing costs. It is often a step on the path to foreclosure.

A number of homes that were originally purchased in 2006 and 2007 (the peak value years) with 100% financing are now showing up as “Short Sale” transactions resulting from the 2008 recession and mortgage crisis.

Since homeowners in a Short Sale do not receive any proceeds at closing, they will often price their home below the current market value in order to attract offers from buyers seeking a good deal. They then submit the offer to the lender or lenders to ask if they are willing to accept the short payoff.

Often, sellers involved in short sales hire a company or consultant to negotiate with their lender for them. Some of these companies charge the homeowner and some pass the fee on to the buyer. I am involved in a Short Sale transaction now that requires my client to pay \$5,000 at closing to the short sale consultant for their services.

The reasons I hate short sale transactions or as follows;

A buyer may be negotiating with the current homeowner, the listing agent, a short sale consultant, and up to two lenders, one on the 80% first lien and one on the 10% to 20% 2<sup>nd</sup> lien. That is a lot of interests to try to get to agree to something.

A buyer may have to wait from 2 weeks to 3 months for the 1<sup>st</sup> and 2<sup>nd</sup> lien holder to respond to the purchase offer. During this time, other desirable homes may come on the market and be missed by a buyer waiting on a short sale response.

Listing agents often lose interest in updating the buyers agents on the status of their offer as the weeks and months go by.

When the lender does respond, they often counter at a price that is nowhere near the teaser below market price placed on the home by the owner in order to get a quick contract.

If the transaction does get accepted the lender can refuse to honor the deal at the last minute if the net funds on the HUD statement do not equal the amount they agreed to.

*Keith*

As always, please consider referring my construction and real estate brokerage services if you have, a family member, friend or business associate that is planning on purchasing, building, or selling a home.

# The McJunkin Messenger

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