

Heatley Capital's
DFW Land Advisory
The Tell-It-Like-It-Is Letter for Real Estate Speculators
October 2002 Issue

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"As you can see, it can take quite a while for a Web page to appear on your screen. The reason for the delay is that, when you type in a Web address, your computer passes it along to another computer, which in turn passes it along to another computer, and so on through as many as 5 computers before it finally reaches the work station of a disgruntled U.S. Postal Service employee, who throws it in the trash. So when browsing the Web, you will almost certainly encounter lengthy delays, which means that it's a good idea to have something else to do while you're waiting, such as reroofing your house."

--Dave Barry

<http://www.randomhouse.com/features/davebarry/davefaves/>

"There has to be a better way..."

Put the Internet to Work for You (And Add Years to Your Life) With These Four Easy-To-Get Tools

You don't need expensive software and a \$5,000 computer. All you need is a trip to Wal-Mart, a fast Internet connection and a kick-butt list of websites, and you are on your way to less aggravation and more free time than you ever thought possible (your phone, however, is still the best way to order in pizza)...

(Note: required reading if you can't wait until the next Ice Age to join the 21st Century)

From:
Dallas, Texas
Tuesday, 11:44 a.m.
October 22, 2002

Dear Fellow Speculators in Search of Less Aggravation and More Time Off:

This issue is off topic, but a keeper just the same.

If it weren't for occasional swapping of email and photos, I believe many of my subscribers would be just as happy if the Internet were to go the way of the Edsel and carbon paper. Things were less complicated before clicks, spam and pop-up screens inviting you to gamble at Casino Net.

Besides, many people I deal with think we broke the connectivity barrier with cell phones and fax machines. What more could we possibly need? Here's an idea:

More Time Off!

Look: it's not your fault we are in The Computer Age, but we are and you may as well go with it because staying with outmoded methods simply isn't an option anymore. Time to get with the times, and in these times, Laddybuck, you have two choices: going fast and, going...

s_l_o_o_O_O_o_o_o_w....

Watching web pages unfold at the speed of a water buffalo moving through the digestive system of a python, *that's* slow.

You should stop reading this if you have the tolerance for that. You should also talk to your doctor about changing medications.

For everyone else, welcome to Heatley's High Performance Clinic on Internet Productivity.

You need to know right off that, even though I'm a confessed computer geek, I am not going to bombard you with techno drivel. Even if you don't know how to turn on a computer, you will learn how to do more, get more, and get it faster... with less.

Less time, less money, and... less aggravation.

Before we're through, you will have the Internet working harder for you than a highly trained team of Australian sheep dogs on cappuccino, so strap yourself in and get ready to join the ranks of the Internet Empowered.

Are we ready?

Easy-To-Get Tool #1

Crash-Proof, And Sells

At Wal-Mart for \$399

If you're looking for a new machine, don't kill a cow just to eat a hamburger. There's a Microtel at Wal-Mart for \$399. Add forty bucks for extra memory and start your engines, Ladies and Gentlemen, you're sitting in a fire breathing screamer, kitchen sink included. It'll more than do you til the next high-tech barrier is smashed, and performance wise, I double dog dare you to tell the difference between it and the overpriced "lux" machine I am using to write this newsletter.

So I could never pay you enough to go into a Wal-Mart?

Take a gander at this: a Hewlett Packard, Intel Celeron 1.1ghz, 128MB 20GB HD, CD-RW, Winme for \$349.99 at... www.tigerdirect.com.

Welcome to the money and time saving advantages of online shopping.

You'll need to add a monitor (works like a TV screen), but that's what I like about this site. It's mix and match. Another \$99 moves you up to a 17-inch monitor, \$129 to a 19-inch. Heck, I saw a 15-inch for \$79 if eyestrain isn't a concern.

Oh, if 1.1ghz, 128MB 20GB HD, CD-RW, Winme was too "techhie" for you, that's a machine that will make your old one look like it's sitting in a wheel chair and held together by bailing wire.

Let's add er up: \$349, plus \$79 for the monitor, plus \$40 to double up on memory for a grand total of \$468. Five years ago, the equivalent would have set you back...

\$5000!

And five years ago you got a scooter, not a fire-snorthing dragster.

Hey, all this, and we haven't even left the house?

You can't be serious.

Here are three links you want to highlight this very minute:

1. www.4allmemory.com
2. www.tigerdirect.com
3. www.wal-mart.com

The first one because it's the cheapest place on earth to buy memory (you can never be too rich, too thin, or have too much memory. And, never buy memory from your computer manufacturer.)

And the other two if you'd rather shop online than go into a store and interact with live human beings.

Easy-To-Get Tool #2

|
The Smartest \$45

You'll Ever Spend

It was February of last year before high speed connections (a/k/a broadband) were available in my neighborhood, but the minute Yahoo popped up on my screen I was hopelessly hooked. Now it's impossible for me to fathom the Internet without a high speed connection. If ever it came to that, go ahead and shoot me, because no longer can I tolerate a dial-up connection. Not when my broadband connection rocks along 56 times faster. Once you get used to file transfers so fast progress bars don't appear, you're done for.

Admittedly, \$45 a month is robbery. But so what? What you want is an Internet at the speed of you, which works (or plays) as fast as you think, and the plain and simple truth is, those time-burning can't-be-trusted dial-up connections... don't.

What they *do* is derail your train of thought.

What they *do* is glue you to your monitor several hundred hours past dinner time.

Besides, I just saved you \$4,500 on hardware, and Yahoo is offering DSL for the first six months at \$29.95/mo, so you've got no excuse.

Do it and don't look back.

Easy-To-Get Tool #3

Microsoft Office Does Everything

But This Does Almost As Much...

For Free.

If you never use your computer for anything but email and surfing the Internet, skip this. The rest of us, however, need some additional software.

Microsoft Office does everything I need, but \$479 is hardly cheap. You can do better. Its equivalent is available online at <http://www.openoffice.org>, and it's free. Or, for \$50 you can have the supported version, meaning help is available when you run into problems.

Get the supported version.

Just go to www.sun.com/star and download... **Star Office.**

Too bad I didn't know about this when I bought my machine.

By the way, Star Office does *not* have email, but you don't need it. Your computer came with Outlook Express, and anybody who needs more of an email program than that should probably see a therapist.

A short side trip here.

I don't use personal finance software, but in case you do, Quicken and Microsoft Money are the standards. I hear Money is easier, and the standard version goes for \$29.

Get it at www.microsoft.com/money, and say goodbye to manually writing checks and the postage for mailing them too. It does all of your bill paying and banking online.

Microsoft even gives you a 60-day free trial, but be ready to invest time with these because they presume you know what you're doing.

My advice: get one of these three free ones that are almost as good...

1. Cash Express: 2000
http://www.pcworld.com/downloads/file_description/0,fid,7502,00.asp
2. Budget: http://budget_support.home.att.net/windows.html
3. Home Bookkeeping Lite (requires free registration with email info)
<http://www.keep-soft.com/hbkl/index.html>

Easy-To-Get Tool #4

Five Years Ago You Had to Pay Bloomberg

\$20,000 a Year to Get This, But Now It's Free

(And Easier To Use)...

Most of the people I run with use the Internet primarily for business info. This info must be timely, accurate... *and* instant. The main idea here, remember, is efficiency. That means bulldozing past the nonessential to the essential, like these:

Investing and finance: I don't play in stocks, but my does-just-about-everything standby for finance info is Yahoo. But, if you invest online, get yourself over to <http://finance.yahoo.com>, where Bloomberg-level stock quotes are readily available...without ...the \$20,000 dues.

If you run deeper or invest online, this next list covers the waterfront and some are even free: for stock charts, www.bigcharts.com; for independent stock research, www.morningstar.com and www.valueline.com; for historical research, www.globalfindata.com; and for stock screeners www.marketguide.com.

The point: unless you're a day trader or tech analyst you no longer need expensive technical analysis programs.

For economic and financial news: If I had to pick just one, it's the Wall Street Journal Online (www.wsj.com); its online subscription also includes a Barons online subscription, a heck of a deal.

The best *free* ones I have found are www.marketwatch.com, www.fortune.com, www.forbes.com and www.business2.com.

For real estate investment, you already know about www.heatleycapital.com.

A quick, but essential, detour here: my first stop for search engines is Yahoo!, but mostly because it's my home page. I'm so dependent on Google, MetaCrawler and Vivisimo that I keep them on my links bar right next to the Wall Street Journal.

Which reminds me, my links bar, count 'em, has... 27 links.

If yours still has the usual half dozen, you're spending too much time typing in (or trying to remember) complex web addresses when you could be doing something else, like reroofing your house.

Save yourself some aggravation and put your top dozen sites on your links bar, then...

Get Out Of The House!

(Hey, I just saw where the Modern Library of Alexandria just opened in Egypt.)

Does your wife look at the Enter key as if it had just been slimed by the West Nile Virus?

Put these shortcuts on her desktop:

1. DealTime.com
2. mySimon.com
3. StreetPrices.com
4. SlickDeals.net
5. PriceGrabber.com
6. Travelocity.com ... and...
7. HotelDiscount.com.

No further explanation needed, except that it *will* change your (or her) life.

-----**-Clip Along Dotted Line & Paste Near Your Monitor-**-----

Do you get email from well-meaning friends that want you to pass along something to all your friends so that a check for \$2 billion will arrive in your mailbox on Thursday?

Me too, and almost always from people I thought would know better.

Here's what you do: take a few keywords from the email pitch and paste them into the search bar on Google, then add the words "hoax abuse scam" to the end of the keywords you just inserted, then hit enter. Hundreds of websites will pop up, but I doubt you'll make it past the first one before finding a letter identical to the one passed on to you from your well-meaning friend. Then, send a link or address of the website you found to your friend and save them future embarrassment.

One of my top go-to sites when I get these is... <http://hoaxbusters.ciac.org/>

Oh, those virus warnings you get?

Same animal, so don't be fooled.

Real Life Example
**How I Used the Internet To
Escape Road Rage, and Skip
Two Days of Continuing Education Class... Legally**

If there's anything I dislike more than attending MCE classes, it would have to involve syringe needles and a dentist chair. I always felt something more productive was calling, such as sorting my sock drawer, planning a fishing trip or even selling one of your properties (hey, now there's a good one). I've never bought or sold a piece of real estate from attending any of these, and in only one did I actually learn something, although that was the instructor's fault, not mine. I told him I was slow; he wouldn't listen.

For those lucky enough to have never endured one of these, MCE is Mandatory Continuing Education, and there's no getting around it. You do it every two years or forfeit your real estate license. The requirement is 15 classroom hours, and usually is broken into two sessions spanning two days. Some brokers manage smaller sessions at different times of the year, but this takes more planning than I am capable of.

Anyway, I check with a few brokers for possible workarounds, and find out about an online correspondence course. I'm excited. Then they mention a proctor exam, meaning a trip to an actual exam place to take a real test that you have to actually pass. Not one of my favorite ideas. In the end, the brokers that actually completed the process tell me it took longer and caused more brain damage than going the classroom route.

I decided I wasn't going to take this sitting down, so I go to the Internet and type a few keywords on my favorite search engine, Google. Before you could say "I Hate MCE," a half dozen web sites pop up offering the online equivalent of the classroom course. All required a test, but... get this... you get to take it over as many times as you want... and... you never have to get in your car.

Oh sweet domination, this is it!

I download the course (milliseconds on my cable modem, several months on a dial-up) and begin reviewing the materials. After an hour I get bored with the study material and decide to heck with it, I'm taking the blasted test. In little over an hour I had a signed validated certificate printed out legally crediting me for the course, which in real time saved me...

13 Hours!

Actually 14.5 hours. Can't leave out the drive time back and forth to class.

Dude, get yourself a broadband connection, even if you have to pack up and move.

I'm outta here.

Sincerely,



Mike Heatley
"Poster Child for
Less Aggravation and
More Time Off"

P. S. Do you get your email via AOL (America Online), or through a web site such as Hotmail or Yahoo? I have a Hotmail account, so I know how it is. I ended up using it for newsletters that I didn't want cluttering up my primary email box. They're okay for that and sending plain text messages, or an occasional photo. They are *not* okay if you typed in text around your photo (like a caption) expecting to make a point. Your recipients get text minus photo, which has to be downloaded separately as an attachment. This is like opening up the morning newspaper to find all the pictures have been clipped out. (I'm always shocked to see how upside down and spun around my messages are when I send a test email to myself at Hotmail or to an AOLer.) And, they are not okay if you have a file over one megabyte. One megabyte is about two 2x3 photos, max, which is no longer large by today's standards. But, the thing that really grinds me is, many times heavy web site traffic can keep email from reaching its destination for half a day or more, about two notches above using smoke signals, carrier pigeons or regular U. S. Mail. Fortunately, only a small percentage of my subscribers have to put up with this, and fortunately, there is a simple and inexpensive fix: www.earthlink.net. You'll be amazed at how much simpler email is, let alone how much more sane the Internet looks without all those tasteless ads.

Even on a dial-up connection.

You can thank me later.

P. P. S. "Uh, Mike, why even write about such a subject? Shouldn't you be writing about real estate, about what it is you're doing to sell our properties?"