

Randall Garrett Gazette

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Vol. V

Home Builder News

May 2008

NEW (in this case OLD) HOME PAGE Of interest....

I'm Thinking About Remodeling....

At least five or six times a year, friends and clients tell me they are thinking about remodeling their home and what do I think about that. My first question to them is, of course, ***“what you want to do?”*** My next questions is ***“how long are you going to stay?”***. My last question is ***“how well are you at living with adversity for the next six months?”*** So, let's talk about it...

The reason I ask what the client wants to do is pretty obvious, but depending on the scope of the project, helps me decide if we need to get an architect involved, or if I can communicate to my subcontractors well enough, via a phone call, a sketch that I might draw, or a written scope of work. True story - when I was a young pup, selling lumber, I actually had a builder give me a set of “plans“ he had drawn himself, on the white side of Christmas wrapping paper, for a lumber quote. So, I guess anything is possible. Anyway, If we are updating a kitchen, or a bathroom, I can usually sketch something well enough to sort out what the intended outcome will be, and to arrive at some sort of cost figure. Plus, it saves the client a little money. If we are adding a room over a garage, or taking in attic space that requires removing parts of the roof, or an elevation change (for the lay person, elevation means (“the way it looks from the outside” - educational, huh?), then I would most likely engage Gary “Woodrow” Wood, or whoever the client has in tow.

Remodels can be very minor, from re-painting a house, or a skys-the-limit project. In the mid-nineties, I actually doubled the square footage of a garden home for a doctor and his wife. Yes, I doubled it! They lived in about 3,000 square feet, and owned the lot next door, so we attached an addition of about the same square footage to their existing house. We called them “Lovie and Thurston Howell, the Third (as in “*Gilligan's Island*“). They were the nicest people, and they were always very proper with an aristocratic manor about them. At seven in morning when we showed up for work, Thurston always had a sport jacket or cardigan on, and Lovie always had her face on and some Gucci outfit. That was a fun project because money was no object. Lovie wanted what she wanted, and Thurston made sure she got it. One thing, I remember we had to do was specially block and brace a fireplace because she had a seven foot tall oil painting of some French guy, that looked like one of the Louis's (you know, 12th, 15th, something). It was painted in the 1800's, but, no pressure!! Man, I haven't thought about them in years. That is a great memory.

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You may be a little curious about the second question, being, "how long are you going to stay?" The reason I ask that is because **just because you spend \$100,000 on your house, it does not necessarily add \$100,000 to the value of your house.** Remember the last issue of the **Randall Garrett Gazette** (March 08) when I mentioned the real estate appraiser with his Chinese arithmetic calculator? He strikes again here. Generally speaking, taking in space of an attic, or taking in an extra space of a garage, will not allow an appraiser to give you full credit for the new "living area" the project has created. I think it has something to do with some appraisal rule left over from when the French governed Texas, and we all know the French hate everybody. This is just another way for the French to stick it to the man! (Calm down, just kidding. That was a humor insertion).

(Let's see, I have offended the Chinese, the French, and rich people, all in a page and a half. I love journalism! Let's see what other personage we can insult.)

Now, if you actually add footage with concrete under it, like an additional room beyond the perimeter of your existing home footprint, **then we can get a little closer to actual values, but, low and behold, the values consistent with the rest of your neighborhood, not necessarily what the project cost.** For example, if adding a new master suite area cost \$150 per square foot, but homes in your neighborhood are only valued at say, \$125 per foot, then...you do the math...I can wait. Yep, you take a little hickey right off the bat. Much like driving a new car off the show room floor. That is a minimum \$10,000 bloody nose right there. Okay, back on task. The point is, if your kids are leaving the nest in 2 - 3 years, at which point it is your goal to downsize (you know, move into a smaller house so when the kids do come back, their rooms are such that they won't feel like they are back at the Four Seasons), most likely, you will not realize a reasonable return of your remodel investment. If you plan on staying much longer than that, then, not only would your house appreciate to a value worthy of a reasonable return, but you would enjoy a good string of years using the new spaces you created. If you're staying till the kids decide what home to put you in, then, who cares, let them deal with the mess.

The last question deals with your ability to handle adversity. **Let's suppose the first thing you see, each morning for the next six months, is several strange men that you don't know their names, standing in your kitchen, speaking in a language you don't understand, most of them have all of their own teeth, bent over smiling at you, yet not facing you (think it through), and that is before the incessant hammering and sawing starts. Well, good morning, Your remodel has begun!** The length of time you are told, by your contractor will always take longer. I don't know why they just do.

It is hard to explain the reason(s) remodels just take longer than are anticipated. Some of it is because in remodeling, you have to "un-do" something before you "do" something. Many times the "undo" part is undone by one sub, and then we have to wait

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on the “do” guy. Plus, the individual tasks in a remodel may be fairly small, so the “do” guy has to work it in among his bigger jobs. It is always a goal of a contractor to do something on every job on every work day, but it does not always happen that way.

For example, just because the contractor tells you, the client, Jose, the carpenter and his crew, will be at your house at 8:00 am, Monday morning, to start your project. The contractor bases that proclamation on exactly what Jose told him. Jose based his statement on the fact that, Flaco, Tony, Pedro, and Armando, told him they would finish Mr. Jones’s project on the Friday before the aforementioned Monday. Ah!! Enter the human element and Murphy’s Law (you know, what bad could happen, will happen). Ten o’clock Monday morning arrives, Mr. Contractor and you are still standing in what was once the kitchen, staring at each other, toeing the new family concept called dust, like your playing third base for the Rangers, sans Jose and the carpenter crew. Mr. Contractor calls Jose ten times, but no answer. He is hissed off because he is embarrassed by telling you the guys would be there at 8:00 am Monday morning, without fail. You are even more hissed off because you re-arranged all of your Monday am appointments to meet them, so you immediately deduce that this contractor guy is a pathological liar, and you are already sick of this project (it’s just day 1). Why, if you ran your business this way, you would have been broke a long time ago. I know. I know. The poor contractor takes his ars-eating and goes in search of Jose and crew.

Now, there is a perfectly logical explanation for this miscommunication. You see, Flaco, who drives Pedro, Tony, and Armando to the jobs, cannot get his 1974, appaloosa-print-primer-gray- spotted, but was one-time all red, slightly damaged and rusted, Ford Lariat pickup started. He calls Jose and informs him of his dilemma, to which Jose, being the head guy and in need of this week’s draw check, and the only other guy on the crew with a vehicle, hence the only other convenient receptacle of a set of jumper cables, commences to drive across town to Flaco’s house to help him get his 1974, appaloosa-print-primer-spotted, one time all red, slightly damaged and rusted, Ford Lariat pickup started. Upon inspection and testing, it becomes evident that a set of jumper cables is not a solution to the problem. After some due diligence of further inspection, it’s the battery. Darn it! The two of proceed to the handy, 24-hour Walmart to acquire a new battery, whereby they are alerted to the fact that they forgot to bring the old battery (you know that EPA thing) by the desk lady, possessing most all of her own teeth, who rules the tire and battery counter at the handy, 24-hour Walmart with an iron fist. Whistling through the spaces that were once occupied by teeth, she some how, communicates to Jose and Flaco, that no old battery means no new battery. Darn it, again! Back they go to Flaco’s house to get the old battery to swap in on the new battery, so as to please the desk lady at the tire and battery counter at the handy, 24-hour Walmart. Finally, get the new battery and get it installed and she fires right up. Finally! So now, Flaco and Jose jump in the 1974, appaloosa-print-primer-spotted, one time all red, slightly damaged and rusted, Ford Lariat pickup, and immediately set out to round up Pedro, Tony, and Armando. They are bad about running off if you don’t pick them up early in the morning. Well, now it’s 10:00 am, and Pedro, Tony, and

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Armando are no where to be found because they did, in fact, run off. Since Flaco was not there to pick them up at the appointed time of 7:30, or thereabouts, they deduced that it was a day off! Yahoo! Well, since it was a pretty day and all, and there is no work today, that a good way to not waste the rest of the day is to saunter down to the honey hole and catch a mess of fish for dinner. Meanwhile back at Pedro, Tony, and Armando's house, Jose and Flaco can't find those guys anywhere. They ponder their dilemma, and you know, it is already 11:00, which means they have already missed half a day. There really is no good reason to start a project mid-day, and a particularly beautiful day at that, so what the heck! They, coincidentally, and independently decide that it is a pretty day and all so, a good way not to waste the rest of the day would be to saunter down the honey hole and catch a mess of fish for dinner. Well, you will never guess who they run into at the fishing hole? It's Pedro, Tony, and Armando! Since they are all together, it would seem that an impromptu business meeting should be in order discuss the miscommunication issues and procedures to fix them in the future. Suddenly, it dawns on Jose that he never called Mr. Contractor to tell him he would not start the project till tomorrow. Ahh, there's no use calling him now to get an ars-eating on such a pretty day, so tomorrow, when he sees him on the job, he'll tell a little white lie that he left a voice message on his phone. Mr. Contractor will know he's lying, but he won't care because he has to get this job started or he's going to get fired. See, all's well that ends well.

Meanwhile back at the project, hissdom is running is rampant. You are so hissed because you re-arranged all of your morning appointments for nothing, which exacerbates your hatred for the perfume, "Jungle Gardenia", your secretary, Mrs. Awhiggins is wearing, and by gosh it's time you let her know. After her tears subside, and she starts speaking to you again, but only with one word answers, you realize what a jerk you are because her eight year old grandson gave her that perfume, which he had bought at the handy, 24-hour Walmart with savings from his weekly allowance. Your project cost just went up by a dozen roses, which you intend to deduct off of Mr. Contractor's next invoice because he is the real jerk. Where is Mr. Contractor, by the way? He is at the "Why Not Club" drinking his lunch because he is to upset to eat, and *"they really are the coldest drinks in town"*.

Let's review. You have alienated poor Mrs. Awhiggins and it cost you a dozen roses and a week of sucking up to a subordinate, Mr. Contractor is drinking to kill the pain in his ars from you dining on it this morning, and Jose, Flaco, Tony, Pedro, & Armando have a deep fryer full of crappie and channel cat fish, sipping on ice cold Pearl Beer enjoying a great afternoon. Who had the best job here? Who wins here? *"Life is Just a Tire Swing" ...Jimmy Buffet.*

I'm not saying that is a true story, but I'm not saying it's not either.

At this point, I want to confess something. I am, in no way, making fun of Hispanic workers. Most of the workers on my jobs are Hispanic, that is why I used

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those fictional characters. Latinos and/or Hispanics are the hardest working, most loyal, and family oriented people I have ever experienced. Most of them are of a culture that believes strongly in God, family, and work. Off the top of my head, I can't think of a culture that is as dedicated to that triumvirate like the Latinos are. That's right, not even my own culture. Without the Hispanic worker, houses would cost 3 times what they do and take twice as long to build. The characters in that story about are purely fictional. I'm not saying that it's a true story, but I'm not saying it's not either.

Next Month....So You want to buy a foreclosure. Do you now? Are you sure?

Market News...

Whadda you gonna give for it? Hey, I got five hundred, five, five, five, five, five, five, now, six, six, six, six, six, hundred, now six fifty, six fifty, six fifty, six fifty, sorry sir, you are out at six hundred. I have six fifty over here.

Those of you in the market for a new home, will see an upward spike in sales, I predict. Whenever the market turns up, be it this weekend, next month, or seven months from now, there will be an immediate shortage of houses, and an immediate firming or rising of house prices. Why? Because house starts are waaaaay down and building site (lots) delivery is waaay down due to this housing "funk". I call it funk because people are looking, and generally kicking tires, but not buying (a recession, to me, is when people are not even looking). Buyers are just waiting for permission from the housing god-parents, I guess. A lot of people have a their house picked out, but just haven't gotten their "yes you may" to jump yet.

Okay, back to my statement about the spike. Let's say there is a builder, let's call him Andallray Arrettgay, of Andallray Arrettgay Homes. Let's also say he has nine spec houses for sale. That would be stupid right, well, let's just say he does. Mr. Arrettgay, is not starting any more houses and is not buying any more lots until most of those nine houses are sold to prove to himself that the market is coming back. That means if he sold all of his houses today (and Mr. Arrettgay prays about that daily, I'm sure), then it would be a minimum of 6 to 8 months to design, permit, build, sell, and get a check, another home, which are his profit centers. Right now, Mr. Arrettgay, would be willing take your home in trade, discount a house right now, carry a second lien, sing at your wedding, or anything else, to sell a house and reduce his debt. He might do the same for a second house out of his nine, but suddenly, on the third one he realizes the market has changed and he is feeling good about his chances of near future sales. In order to maximize profits (oddly enough that has always been the concept - profits) he firms up,

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or raises prices to get him through the next six to eight months with no revenue. Compound that with fact that lot delivery takes 2 to 3 years to plan, permit, etc., so there may not be an availability of lots to go build on. Mr. Developer is no dummy either. If he has lot inventory and sees housing inventory going down, he starts firming up or raising his lot prices because he knows it will be 2 to 3 years before he, or any other developer, can get more lots on the ground. At that point builders will pay whatever, Snidely Whiplash, the developer asks because can't build houses in mid-air.

My point is, if you are in the market to buy a home, you can make a real fair deal right now on the house you have picked out, or you can roll the dice and get over bid. Then, the house you picked out with the perfect location for your red, alligator print, genuine imitation, naughahyde sofa/love seat combination, complete with the wagon wheel coffee table and matching end tables, will be gone forever. But, we do have others available for your shopping pleasure.

If interest rates go much lower, they will be paying you to borrow money.
(“That’s all I can say about that“Forest Gump)

BUSINESS AND OFFICE PAGE

Of interest....

(Read last month's. It's the same report. This is an example of green journalism at its finest. Saving the world wide web, one hyper-page at a time.)

On the Drawing Board...

Back On the drawing board, Grapevine Townhouses - Those of you that missed out on the Hampton Woods Townhomes we built last year in Grapevine (we sold all 5 units in three weeks), you're back in luck. We have just put under contract a piece of land large enough to put between 8 and 12 town homes on. I say 8 to 12 because it depends on what kind of mood the City of Grapevine is in at the time. These will be close to downtown Grapevine, but not close enough keep you awake at night when the various and sundry “Fests” are going on. We will have one and two story homes, with 2 car garages, available for purchase. The floor plans are in the embryonic stages right now, so if you have an interest, contact us with your input on the floor plans. It's like

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you being the builder, kinda, except we don't necessarily have to listen to your goofy ideas. I anticipate a high level of interest, so we may start a "deposit list" whereby you get first pick if you put up the first deposit. They will have all of the normal Randall Garrett Homes touches like, granite tops, hardwood floors, large closets. You know they will be hard loaded if we build them.

Investment Ideas...

Real estate. Real estate. Real estate. Their not making any more of it, except in Dubai.

In My Opinion (that and \$5 will get you \$0.50 worth of coffee at Starbucks).....By Randall Garrett

Green Building - Can we tap the brakes a little on this green building agenda. When it becomes "feasible" we will do it. I promise. Right now, we are putting radiant shield decking on, efficient appliances and fixtures, high SEER rated air conditioning systems, etc., but some of this stuff is not really feasible right now. For example, in the Sunday, April 20th, 2008, addition of the *Fort Worth Star Telegram*, in the "Life & Arts" section, there was an article about "Earth Angels". The article was about 5 North Texans who are leading the charge to better the earth. Highly commendable. One of the featured guys, is Chris Miles, a homebuilder specializing in green homes. Chris is a good guy. I know him through serving on the Greater Fort Worth Builders Association Board of Directors together, and he has a radio show called "House Talk", on KSKY/660 am. Anyway, the article semi-brags on him that he built a 2400 square foot home, in Grapevine, that only cost \$45 per month to heat this winter. Ok, this was a pretty mild winter, but point well taken. The article also quoted Mr. Miles, saying the "green features" cost 10 -15% more than a conventional home. So, a \$300,000 conventional home built "green" would cost between \$330,000 and \$345,000. Got it?

Case in point - I built my parents a "conventional" home a little over a year ago, in Arlington, similar in size to Mr. Miles' "green home" in Grapevine. Jimmy Wayne's and Becky Jean's home is about 2300 square feet, and the average cost to heat their "conventional" home, this past winter, was \$105 per month. Only \$60 difference. Let's be fair and compare apples to apples, so let's say the average cost to heat my parents' home, if it were 2400 square feet would be \$110 per month. The delta (it means, the difference, for you liberal arts majors) of \$65 per month. Let's factor the 10 - 15% extra cost. Coincidentally, Jimmy Wayne's and Becky Jean's Randall Garrett Homes home was in the \$300,000 range. Adding the "green" to it, would, again, be \$30K to \$45K more! Let's be conservative and say only \$30K more. Saving \$65 per month, you can

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calculate what is your payback. Go ahead.I can wait.....That's right 38 years! Ok, Ok! You say that's just heat. Once again, to be fair, let's say *all* utility savings, electricity, water, and gas, per month are \$300 per month. Now, what's your payback?Only 8 years, 4 months. Not bad if you stay there ten years. Did you think about the mortgage on the extra \$30,000? I didn't think so. That reduces your savings by (\$30,000 at 6.5% on a 30-year fixed mortgage) \$189.60. Ah ha! **Now, your payback is 22 years, 8 months. Still feelin' that green feelin'?**

Oh, and if you are the only "green" house in the neighborhood, the previously referred to, Mr. Appraiser, with his Chinese-arithmetic calculator, may not necessarily give you extra value just because you spent \$30,000 more than your neighbors. I think the jury is still out on how "green" features affect value, but my guess is that comparable houses will always rule and just because you are green does not necessarily make you special in his eyes. Now, the average family stays in a house 3 to 5 years, so who ever buys your house for market rate, whatever that is, is going to love you. You are a great Earthling.

Solution - When Uncle Sam gives you a one dollar tax credit for each dollar you spend on green features, then everything you see will be green. I think they give you \$1,500 now. So, your question is, then why isn't that figured in my math problem above? The reason is because I know you. That \$1,500 is on its way to Vegas or Cabo, as soon as you get it. Once it is feasible, we'll do it, and the world will be a better place. The Coca Cola commercial comes to mind, "I'd love to teach the world to sing and furnish it with love...."

Racism - Eyebrows up! Racism means "different-than-me-ism". Once we, as a society of individuals, assume the responsibility to respect the fact that all people, living today, having a similar appearance or not, are inherent of physiological and cultural DNA that cannot be altered. This uniqueness will persevere through time in each individual or groups of individuals, living leaner or richer, as each sole chooses to embrace that uniqueness. The sooner we realize each person, unable to alter their heritage, should be free to experience life, within the laws of God and man, as a product of that heritage without disrespect and prejudice, from dissimilar groups or individuals. Racism is ever-present sniper in the dark shadows of our society today. A house divided shall not stand. (*I know some academia will shoot holes all through that, but that is my thought.*)

The Theory of Evolution - I believe in that it could be possible that we came from trees. Take Algore for example, if he were to stand still in the forest with a limb hat on, it would be take an arborist to pick him out of a tree line up. Comparing a tree to Algore, they posses many similarities, like the same board stiff shape, equal personality and charisma, and we all know they are both full of sap. It could be true.

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FUN PAGE

Of interest....

Wine Tip of the Month

Artesa is the vineyard. **Cabernet Sauvignon, 2004** is the varietals. It is from the Napa/Sonoma regions of California. The website says in their "tasting notes" that "***Bright wild blackberry and cherry are complemented with abundant spice. Black pepper, clove, allspice, vanilla, nutmeg, and a hint of cedar smoke. Finely knit together with a silky mid-palate, this wine has sufficient tannin backbone for aging. This wine will be delicious for the next five to ten years***". Ok, I did taste the blackberry, the cherry, the spice, and the vanilla. The rest of that stuff did not register as such on this particular palate, but I can honestly confess this wine could be twice the price and still be a good value. I saw it at Market Street yesterday at \$23.99. I think the wine aficionado term to describe this particular wine is.....yummy! It reminds me of a poor man's Opus.

I have actually visited this vineyard. It is on the main road between Napa and Sonoma, but it is off the beaten path. It is not to impressive upon arriving in the parking lot, but once you ascend the steps leading up from the parking lot, you will be awestruck. It looks like a modern art museum of glass and steel sculptures with beautiful vistas of perfectly place grape vines on their contour. A Spanish group built the vineyard for \$30 million dollars in 1990. Well done. The vineyard's earth sheltered tasting room of the brushed chrome, natural color wood floors, and gallery lighting, begs of you to walk out on the elevated balcony with which soak up, not only Napa Valley's honey climate, but the I-belong-here view. Of course, with the aforementioned fruit of the vine tastings, and the aura of the your captivating surroundings, one cannot help but breath in a little tranquility, at least for a moment. Then, on to the next vineyard on the *Purple Teeth Tour!!*

Humor of the Month

Once upon a time, in America, there was a black guy, a bitter woman, and an old man running for President.....oh, you've heard it.

Parting Thought

"Don't Blink"

Kenny Chesney has a song on his "*Just who I am: Poets and Pirates*" album (or CD for

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you kids) called “Don’t Blink”. For some reason, this song just hit me right in the wheelhouse, and made quite an impression on me, and the lovely and talented Ana Garrett. Thereby, I have used the chorus of this song as my “Parting Thought” this month. The song is about a guy who was watching the evening news one day, and they were interviewing an old man who had turned 102 that day. The interviewer asked the old man what his secret to life was. The song then describes the old man as looking up from his pipe, he was smoking, laughed, and answered the question with this....

All I can say is Don’t Blink.

Just like that you are six years old and you take a nap, wake up when your twenty-five and your high school sweetheart becomes your wife.

Don’t Blink.

Or you just might miss your babies growing like mine did, turning in to moms and dads.

Next thing you know, your better half of fifty years is daring death.

Pray to God he takes you instead.

So, don’t blink.

Trust me, a hundred years goes faster than you think.

Don’t blink.

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