

JOKES THE COOKING CORNER JOKES THE COOKING CORNER JOKES THE COOKING CORNER JOKES THE COOKING CORNER

JOKES JOKES

## Answering machines

This is not an answering machine—this is a telepathic thought-recording device. After the tone, think about your name, your reason for calling, and a number where I can reach you, and I'll think about returning your call.

Hi! John's answering machine is broken. This is his refrigerator. Please speak very slowly, and I'll stick your message to myself with one of these magnets.

You have reached 934-2435. We picked this machine up at a garage sale in "as-is" condition. You can try to leave a message on it, but we are not sure it will be recorded. If we don't return your call, it means the machine did not work.

Machine voice: Hello. This is HAL 5. You have reached the former telephone number of Carey Smith. I have taken over the functions of this inferior being. He has been saved to disk. If you would like to leave input for his file, do so at the tone.

Hi!! You've reached Janet and Chris's room. We're not in right now. If this is our parents, we're at the library studying. Yeah, yeah, that's it, that's the ticket. If this is John, Chris is out with the girls at the party. Yeah, that's it. If this is any one else, we're at a party and you're not. Yeah, a party with the president. Yeah and the... Pope. Yeah that's it.

I can't come to the phone now, so if, well, actually, I CAN come to the phone now, I mean, like, I'm at the phone NOW, recording this message, but I'm doing this NOW, while you're listening to it LATER, except for you I guess it's NOW, like, when you're listening to it... I mean, like, wait, gosh. This is so confusing.



JOKES JOKES

RUBRICA DE REAL ESTATE

### CUM SE POATE EVITA UN FORECLOSURE PRIN „SHORT SALE”

de GEORGETA BOSTEAN

Luna August 2007 a marcat inceputul unei perioade singeroase in real estate, cind piata a fost – si continua sa fie - inundata de case si cladiri pe care fostii proprietari le pierd acum, prin procesul cunoscut sub denumirea de „foreclosure”. Bancile nu mai fac fata la inventarul urias de proprietati pe care trebuie sa le ia inapoi, si nu sunt pregatite logistic sa minuiasca atitea cazuri. Un mod beneficiale, atat pentru proprietarul care va pierde casa cit si pentru banca, de a evita „foreclosure” este procedura numita „short sale”. Iata pe scurt avantajele si dejavantajele acestei tranzactii.

„Short sale” inseamna ca proprietarul vinde- sau incearca sa vinda - casa, cu acordul bancii, la o suma mai mica decit datoria (imprumutul) lui la banca. In numarul trecut dadeam exemplul lui Ion, care a imprumutat de la banca \$475,000 (loan) cind a cumparat casa. Astazi valoarea casei este de \$450,000. Deci Ion nu poate vinde cu mai mult de \$450,000, ceeace inseamna ca nu-si poate achita toata datoria la banca.

Dar banca, daca ia casa inapoi prin foreclosure, va trebui sa o vinda tot la \$450,000, deci tot in pierdere. Diferenta este ca, pentru a ajunge la momentul vinzarii, banca trebuie sa epuizeze intregul proces de foreclosure, care este foarte scump si dureaza mult. In acest timp banca poate pierde cinteza zeci de mii de dolari, avind de platit avocati, contabili, agenti de real estate, cheluieli administrative, platile nefacute de proprietar, etc. Timp in care valorile caselor pot scadea in continuare.

Daca banca isi da acordul ca proprietarul sa vinda „short sale”, avantajul ei este ca economiseste bani, timp si agravari.

Avantajul proprietarului in cazul cind obtine aprobare pentru „short sale” este ca nu isi afecteaza creditul („credit report”) la fel de mult ca atunci cind arata foreclosure. Un credit report care arata „short sale” este evaluat mai favorabil de catre creditorii decit un „foreclosure”. Asta il va ajuta pe fostul proprietar sa-si refaca viata, sa poata face imprumuturi in continuare cu termeni rezonabili, cu dobinzi acceptabile. Sa mai poata cumpara o masina, un frigider, chiar o alta casa, fara dobinzi abuzive.

Negocierile cu banca pentru „short sale” trebuiesc facute numai de agenti de real estate cu expertiza, care cunosc regulile procedurale ale tranzactiei, care stiu ce documente sint necesare de prezentat bancii pentru a avea rasunet, care sint foarte buni negociatori. Agentul trebuie sa poseze arta de a minui cu precizie cele 40 de secvente ale procesului, de la aprobarea pentru short sale pina la acceptarea unei oferte de la un cumparator. Este un drum sinuos si anevoios, care ia mult timp sa-l parcurgi, caci puterea de decizie la banca nu sta intr-un singur angajat, ci in Board-uri, comisii, etc, care trebuie sa se intruneasca in plen si sa decida majoritar.

De retinut ca intr-o tranzactie de acest fel proprietarul nu mai are autoritatea de a face decizii, ci banca dicteaza practic toti termenii tranzactiei: daca accepta vinzarea casei sub valoarea imprumutului in loc de foreclosure, pretul final de vinzare, calificarea cumparatorilor, orice alte conditii.

O ultima nota: in ultima vreme au aparut, si continua sa prolifereze, sarlatani in piata de real estate, care promit ca salveaza pe cei in foreclosure contra diferite sume de bani, se pretind experti in „short sale”, si in schimb iau banii si dispar sau fura pur si simplu titlul de proprietate. Asigurati-va ca lucrati cu un agent imobiliar licentiat, cunoscut, membru al Asociatiei Nationale a Realtor-ilor, care adera la etica profesionala a unui Realtor.

Georgeta Bostean, Realtor® este afiliata cu Prudential California Realty din 1988. Cu 20 de ani experienta in real estate, din care 12 in sectorul guvernamental de dezvoltare industriala si comerciala, dna Bostean isi ofera expertiza pentru a va ajuta sa profitati cit mai mult de investitia in real estate.

Pentru consultatii, sunati la tel. 562/ 928-8292 sau 562/ 413-1825.

GEORGETA BOSTEAN - Notary Public

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Pentru locuitorii din sudul Californiei - Los Angeles/Orange Counties, cu prezentare in persoana, notarizam:

Procuri, cu sau fara apostille, Invitatii/ Affidavit of Support, Copii dupa certificat de cetatenie, pasaport, etc, Copii dupa certificat de nastere, casatorie, deces, Copii dupa diplome, Alte acte, conform legii

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### One nation under God? – Not even close!

The fact that electing a president is a complicated system discourages regular voters from exercising what is considered to be a right. What kind of a right is it if my vote is not counted and my voice is not heard?

Because of this anomaly, The Supreme Court - appointed judges with political affiliations of their own - has changed the course of history in the 2000 election. We all lived with the consequences for seven years now.

A Romanian proverb says “Ca la noi la nimenea”, but I had never imagined that one day I will be witnessing Caragiale's dilemma in a country I had respect for.

The entire world goes by the popular vote; it is fair and it is easy to understand. It makes every citizen feel important in the final decision and it minimizes the influence of political manipulation.

According to the Pledge of Allegiance we are supposed to be “One nation under God”, but the 583 members of the

Electoral College “saints” get in the way. What keeps us divided, besides ignorance and bigotry, is the fact that every state has a different rule (either caucuses or primaries), every party has a different way of electing delegates and counting them.

When all is said and done, unless one candidate has an overwhelming majority of electoral votes, new rules and new regulations come into play.

No matter how you slice it, the popular vote still does not count and as a consequence, voting in the general elections becomes a futile and useless exercise in naïveté.

It is a sad reality and we keep on putting ourselves through it every four years.

Petra Vlah

“Romanian-American Heritage” Cultural Society  
Founder and President

### Embassy of Romania has initiated a fund raising campaign in support of flood relief efforts in Romania

PRESS RELEASE, August 18 2008. The Embassy of Romania in Washington has initiated a fund raising campaign in support of the flood relief efforts in Romania, following the severe flooding which recently affected the northern part of the country, including the counties of Botosani, Iasi, Bacau, Vaslui, Maramures, Neamt.. Approximately 27,000 people have suffered from flooding, almost 5,600 homes have been completely or partially damaged, agricultural lands have been destroyed, the transport infrastructure, roads and levees have been affected and need total reconstruction or repairs (list of flood effects). Flood damages are estimated to •500 millions (\$785 millions). The Romanian authorities have implemented a set of measures meant to address the tremendous challenges posed by the flooding. These measures are focused on the immediate support for the affected people, as well as on the consolidation or reconstruction of the houses and infrastructure elements hit by waters. Alongside the efforts of the authorities, Romanians have been actively involved in the recovery actions through donations and voluntary work. Beyond the domestic actions, the international solidarity is extremely important for the effectiveness of the recovery efforts. The US Government has offered \$ 50,000 as emergency humanitarian assistance. Those who want to support the recovery efforts can send a check to the Embassy of Romania in Washington DC (1607 23<sup>rd</sup> Street NW, Washington, DC 20008), making it payable to “Embassy of Romania – Flood Relief Fund”.

#### July 2008 Flood Consequences in Romania

- Approximately 27,000 persons directly affected- Counties hit by flooding: Botosani, Iasi, Bacau, Vaslui, Maramures, Neamt- 5,859 houses damaged or destroyed (4,086 houses to be repaired, 228 houses to be consolidated, 1,545 houses to be rebuilt)- 8,763 households flooded, out of which 1,137 completely destroyed- Public buildings and infrastructure elements affected:- Buildings: 71 schools, 3 hospitals, 8 churches, 39 city halls and border police headquarters)- Hydro technical objectives: 53 miles of levees, 60 miles of bank defenders, 6 dams- Transport infrastructure: 24 miles of national roads, 200 miles of local roads, 773 miles of small roads, 363 bridges and 1,541 small bridges - Estimated total damages: •500 millions (approximately \$785 millions), out of which •188 millions (around \$300 million) in agriculture, forests, and land improvement.

#### ECONOMIC OFFICE'S NEWSLETTER

August 2008

#### Romania's records in the trade retails sector

Romania recorded a growth by 23.3 percent in the retail trade sector in this June against the same period in 2007, representing the most significant advance among the 27 European Union member states, according to figures released by the Office for Statistics of the European Community (Eurostat) on Tuesday.

Romania is followed by Slovenia (5.7 percent increase) and Poland (5.2 percent). Only 9 member states saw an annual growth in their retail trade, while another 9 member states saw drops. The most significant such drops were recorded by Latvia (minus 8.3 percent), Spain (minus 7.7 percent) and Estonia (minus 7.2 percent).

At an annual pace, June 2008 on June 2007, the retail trade volume fell by 3.1 percent in the euro area (EA 15) and by 1.1 percent in the EU 27.

The retail trade in this June compared to May grew by 4.1 percent in Romania, with this being also the biggest rise in the EU 27. Sweden ranked 2nd with 1.7 percent rise and Poland 3rd with 0.5 percent rise.

As many as 13 EU member states posted shrinkages of their retail trade in June 2008 compared with the previous month, with the most significant such drop having been recorded in Austria (minus 4.1 percent), Lithuania (minus 2.8 percent) and Portugal (minus 2.3 percent). The retail trade volume dropped by 0.6 percent in the euro area (EA 15) and by 1 percent in the European Union (source: Agerpres).

#### Romania's currency reserves

The hard currency reserves of Romania's Central Bank (BNR) stood at end July at 25.238 billion euros, up 323 million euros from the previous month, BNR said.

This evolution has been the result of operations such as inflows of 2.512 billion euros, representing a modification in the minimum hard-currency reserves of lending institutions, supply to the account of the European Commission, revenues from the administration of the international reserves, etc, and outflows worth 2.189 billion euros, representing a modification in the minimum hard currency reserves of lending institutions, payments of installments and interests related to the foreign public debt guaranteed by the state, payments to the European Commission and such like.

The gold reserve continued to stand at 103.7 tons, but because of the evolution in international prices, its value dropped to 1.946 billion euros, which makes the international reserves of Romania (hard currency plus gold) stand at 27.184 billion euros.

The payments which have to be paid this Aug. in the account of the foreign public debt, direct or guaranteed by the Ministry of Economy and Finance, amount to 57 million euros (source: Agerpres).

#### Romanian soldier killed in Afghanistan

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A Romanian soldier was killed and four others were injured in Afghanistan yesterday morning while they were on a patrol mission, a press release from the Defence Ministry said.

“The third armored vehicle in the patrol made of four such vehicles went over an improvised explosive device,” the release said. Sergeant Major Dragos Traian Alexandrescu was killed in the explosion. Four other troops were injured and were transported to the military hospital in Lagman Base in serious condition. Alexandrescu, 32, was married, with two children and had been in the military since 2003. Both President Traian Basescu and Prime Minister Calin Popescu Tariceanu sent their condolences to Alexandrescu's family.

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