

Management General Presents

FOR SALE

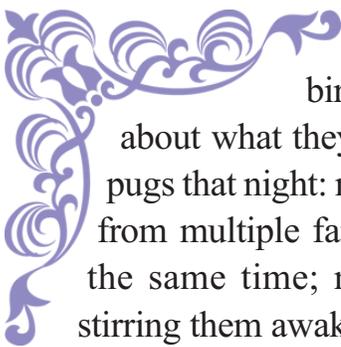


A Fiscal Fairy Tale

# *The Three Little Pugs*

*By Tom Brown*

There was no dispute: when it came to real estate, Wick Wolf was the undisputed champion. He was the single best source for buying, selling, renting, or just about anything else that was connected to living or building on land. So, when the three little pugs decided one night that apartment living was for the



birds, there was no question about what they needed to do. Said the pugs that night: no more clashing aromas from multiple families making dinner at the same time; no more blaring music stirring them awake at 3:00 A.M., no more quarrels because someone the floor above

---

*The pugs found his style a bit bracing; but given his reputation, they all started to speak freely — and almost simultaneously!*

---

took their assigned parking space. No, there was no question about what to do: “Let’s call Wick Wolf Realty first thing tomorrow!” said one puglet. And they did.

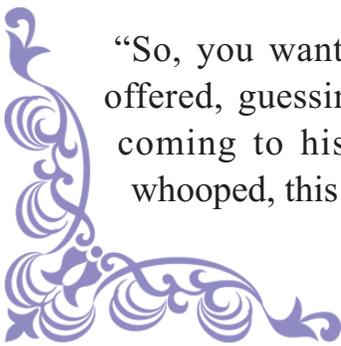
“Hi, I’m Wick Wolf, the undisputed champion of real estate. What can I do you for?” The pugs found his style a bit bracing; but given his reputation, they all started to speak freely — and almost simultaneously!

“We live in an apartment and it smells!

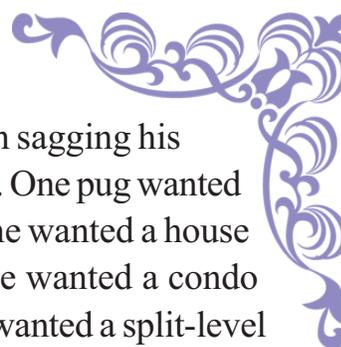
“It’s loud!

“It’s tough to park!”

Since the three pugs spoke in quasi-unison and since they repeated themselves several times, Wick’s head spun trying to figure out who said what.



“So, you want your *own* home?” he offered, guessing at their purpose for coming to his office. “YES!” they whooped, this time in perfect unison.



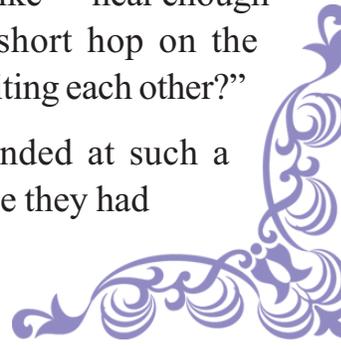
Yet, in a matter of minutes, Wick was again sagging his head in confused despair. One pug wanted a house high on a hill, one wanted a house snuggled in a valley, one wanted a condo overlooking a lake, one wanted a split-level house, one wanted a perfectly-level house, one wanted a New England-style house, one wanted ultra-contemporary, one wanted blue, one wanted white, one wanted aluminum siding, one wanted a carport, one wanted a garage, one wanted a circular drive, one wanted a swimming pool, one wanted a pool table, one wanted to pool part of his land to make a neighborhood garden....

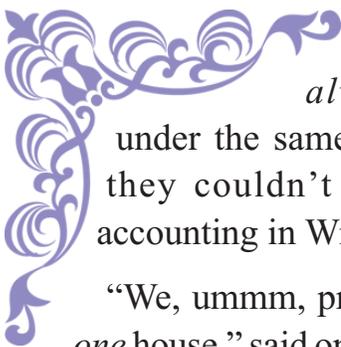
On and on they went in this manner of pugnacious clamoring so that, for a brief second, Wick thought he was serving in the state senate again. So he made a phone call or two as the pug ideas ricocheted off each other without effect. Finally, calls made, he could take no more.

“ALL RIGHT!” he shouted, which whipped the pugs into silence as their rear legs shot backward with shoulders and heads thrusting forward simultaneously. Wick Wolf had their attention.

“Now, my little pug friends, let me make a suggestion. Why don’t you buy three houses — one for each of you — just the way each of you would like — near enough to one another that a short hop on the Interstate and you’re visiting each other?”

The pugs were astounded at such a suggestion. First because they had





*always* lived together, under the same roof. Second because they couldn't begin to fathom the accounting in Wick Wolf's suggestion.

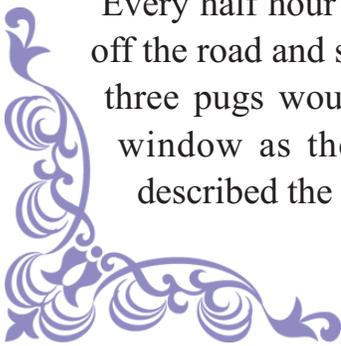
"We, ummm, probably can only afford *one* house," said one pug meekly. To which one other pug quickly amended, "Yes, houses are *so* expensive these days!"

"Nonsense! Don't let money worries dog you, good young pugs.

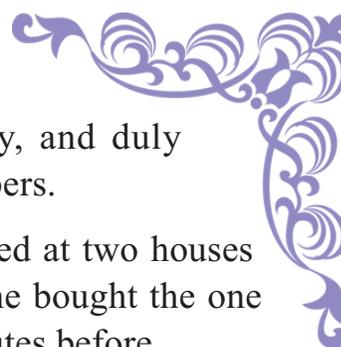
"Look at yourselves. You are each stout and hearty and fully capable of working as security guards or in whatever job you want. I bet any one of you could easily make enough bread to pay for a big house; so it only makes sense that each of you could afford your own little house!"

The pugs never thought to bring a calculator to the meeting, nor did there appear to be any reason to analyze how they made and spent their collective dollars. And, besides, Wick's eyes were so assuring that they reasoned that such a straightforward realtor, so experienced in helping folks find houses, wouldn't steer them wrong.

Off they went in Wick's plushmobile, which was so big they actually slid back and forth, rolling on top of one another in the huge leather-lined back seat, as Wick speedily cornered the town's streets.



Every half hour or so, Wick would pull off the road and stop, at which point, the three pugs would paw up to the back window as the realtor tantalizingly described the house before them.



The first pug picked his house immediately, and duly signed the required papers.

The second pug looked at two houses before deciding, then he bought the one he had seen a few minutes before.

Only the third pug proved to be a tough sell: he insisted on seeing *three* houses. Yet,

---

---

*The first pug computed the size of his heavy financial responsibility and thought and thought about how to apportion such a steep home payment based on his relatively meager earnings.*

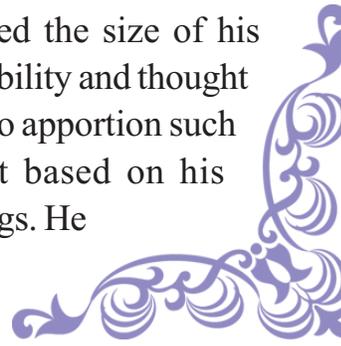
---

---

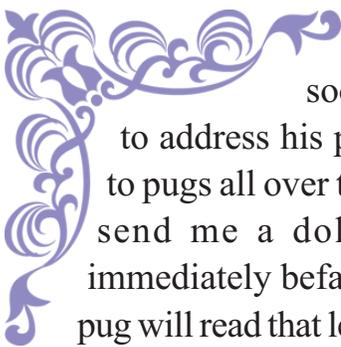
the minute he saw the circular drive at the third house, his tail was wagging in absolute delight.

Three pugs. Three houses. And all because of Wick Wolf, whose reputation lost no luster as word rapidly spread that he had sold three houses — in *one* day!

But the gleam in the eyes of each pug soon started to dim as his regular mortgage payment came due. As happens in so many families, pugs apart don't always thrive as well as pugs together.



The first pug computed the size of his heavy financial responsibility and thought and thought about how to apportion such a steep home payment based on his relatively meager earnings. He



soon came up with a way to address his plight: “I’ll send a letter to pugs all over the world telling them to send me a dollar or bad luck will immediately befall them. Each and every pug will read that letter and send me money, just because I’ve threatened them! Then I’ll send them another letter. And another. Piece of cake!”

The pug did this, but few dollars came in. Fairly soon, Wick Wolf had to evict the first pug for not paying what he owed on his house. In a huff and a puff, Wick took possession of the house he had sold to the pug.

The second pug also panted when he saw how much his house claimed from his earnings each month. But his concern evaporated the minute he decided he could get all the cash he needed simply by replying

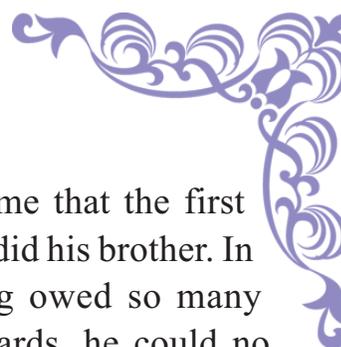
---

*The third pug accepted the price of his new home as a costly, but very rewarding, responsibility.*

---

to the flood of credit card offers mailed to him. Each credit card company offered numerous opportunities to borrow substantial cash. Each month, the desperate pug opened a new credit card account, allocating a big portion of the cash advance to pay for his home while the rest went to paying the ever-more-steep

balances due on his other credit cards.

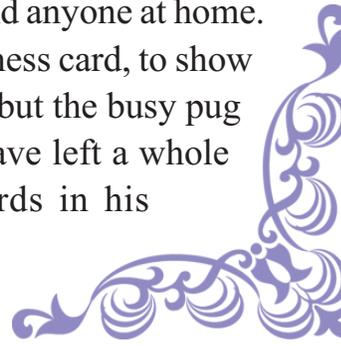


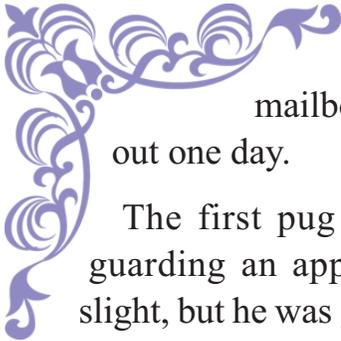
At about the same time that the first pug went under, so too did his brother. In no time at all, the pug owed so many dollars on his credit cards, he could no longer pay even a fraction of what was due. Wick Wolf seemed heartless when he served the papers on Pug #2 to take back the house he so recently sold to him, but he said he had no choice in the matter. “That’s business!” he said, as the impoverished pug peered one last time through the window after Wick Wolf slammed the front door in his face.

The third pug accepted the price of his new home as a costly, but very rewarding, responsibility. “You can’t beat the rock-solid feeling you get when you pound your hand on the brick wall of your very own home,” he told his neighbors every once in a while.

Of course, he didn’t see his neighbors all that much — or his treasured home for that matter, for this pug worked not just one job, but two. And he took his paycheck and made sure that, each and every month, the few dollars left over after paying bills went straight to a savings account and a few choice mutual funds.

Even when Wick Wolf stopped by to see if this frugal pug wanted to consider selling his house, he never found anyone at home. Wick always left a business card, to show that he had stopped by, but the busy pug never called. “I must have left a whole boxful of business cards in his



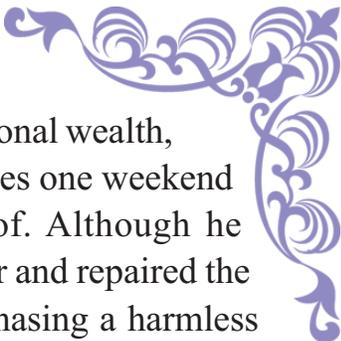


mailbox by now!” Wick cried out one day.

The first pug ultimately took a job guarding an apple farm. The pay was slight, but he was given a small room with a cot to sleep on each night.

The second pug ultimately joined the military, where he teaches pugilism to new recruits. He has a bunk in the barracks and spends most of his time there.

The third pug, in time, amassed enough money to pay off his mortgage early. And, thanks to a shrewd investment in a company that manufactured barrels, he was able to cut back to working only one job and took up fencing as a hobby.



Wick Wolf, sad to say, despite his own personal wealth, tried to save a few pennies one weekend by fixing his leaky roof. Although he safely climbed the ladder and repaired the broken tile, he started chasing a harmless little pigeon, slipped, and went head-first into the chimney. Jammed halfway down, he apparently died just a few feet from a kettle of ham soup simmering beneath him.



The End



Illustration and layout by Mac Thornton

©2001 Management General  
[www.mgeneral.com](http://www.mgeneral.com)

