



NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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Michael's Home News

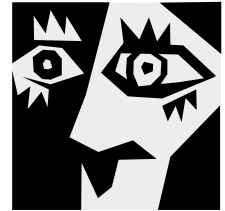
News To Help You Save Time And Money

August 2009

He Saw The World Differently

He was one of modern art's most prolific artists. He lived a long, productive life and seemed to exercise his artistic genius at his whim. But according to Howard Gardner in *Creating Minds*, the genius ran into trouble when it came to conventional learning. He despised school and would do almost anything to get out of going.

Learning to read, write, and work with numbers perplexed and frustrated the young student. He related to numbers purely visually. For instance, when he saw a pigeon, he saw the eyes as zeros and its wings as 2s, but the idea of numerals as symbols for quantities completely eluded him. He was such a bad student that without extensive private tutoring and possibly a good deal of cheating, it's believed he never would have made it through grade school.



Happily, this challenged student's parents encouraged his talent. But Pablo Picasso, one of the most celebrated abstract artists of all time, was never able to master abstract thinking, or traditional scholastic material.

May we each make the most of our gifts!

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ARE YOUR COLLEAGUES INTERESTED IN
WORLD-CLASS SERVICE?
SEE FLYER INSIDE!

Michael Cowling

Smart Thinking!

A businessman walks into a bank in San Francisco and asks for the loan officer. He says he's going to Europe on business for two weeks and needs to borrow \$5,000. The bank officer says the bank will need some kind of security for such a loan, so the businessman hands over the keys to a Rolls Royce parked on the street in front of the bank. Everything checks out, and the bank agrees to accept the car as collateral for the loan. An employee drives the Rolls into the bank's underground garage and parks it there.

August Quiz Question

What is the team of Moses Horwitz, Louis Feinberg, and Jerome Horwitz more popularly know as?

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 \$30 gift certificate to _____.

Two weeks later, the businessman returns, repays the \$5,000 and the interest, which comes to \$15.41. The loan officer says, "We're very happy to have had your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out and found that you're a multimillionaire. What puzzles us is why would you bother to borrow \$5,000?"

The businessman replied, "Where else in San Francisco can I park my car for two weeks for \$15?"

There's A Name For That!

You probably know that a gemologist works with gemstones, and a zoologist works with animals. But did you know...

1. A person who studies birds is an...*ornithologist*.
2. And a person who studies insects is an...*entomologist*.
3. A coin collector is also called a...*numismatist*.
4. While a stamp collector is a...*philatelist*.
5. If you're crazy about words you may be an...*etymologist*.
6. But if you're crazy about butterflies you could be a...*lepidopterist*.
7. If fish are your thing, you're an...*ichthyologist*.
8. And if fungus is your thing, you're a...*mycologist*.
9. If you think your watch is broken, find a...*horologist*.
10. If you think there's a "bug" going around, find an...*epidemiologist*.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you and wish you all the best!

Darrell and Marie Clayton from Tampa (referred by Sarah Parker)
Larry Miller from Brandon
Sue and Martin Baxter from Odessa (referred by George Franklin)
The Larry Davidson Family from Lutz
John and Lucy McIntyre from Clearwater
Jeff Morgan from St. Petersburg (referred by Jim Prescott)

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

Make Your Home Safer

Our homes are supposed to be our safe havens – and most of the time they are. But every year, more than 33 million people are injured by consumer products in their “safe havens.” Here are the “Top Five Hidden Home Hazards,” according to the U.S. Consumer Product Safety Commission (CPSC):

1. **Magnets.** As the number of children’s products containing magnets has increased, so have injuries. When these tiny magnets fall out of toys, children are tempted to swallow them. Though a single magnet may not cause a tragedy, two or more magnets (or a magnet and any other metal item) are cause for alarm. They can attract to one another through the intestinal wall and pinch or twist the intestines – causing holes, blockages, infections, even death.
2. **Recalled products.** The CPSC can get recalled items off retailers’ shelves, but once a product is inside your home, you have to be on the lookout. Pay attention to the recall announcements and check for those items in your home.
3. **Tip-overs.** It can be fatal for a child to pull over a large item like a television or a bookcase. Make sure such items are stable in their positions, and monitor children who go near them.
4. **Windows and coverings.** Curtain and blind cords are a choking hazard and should always be kept out of the reach of children. Don’t rely on window screens to prevent children from falling out. Screens are designed to keep bugs out, not kids in.
5. **Pool and spa drains.** Pool drain suction can be strong enough to hold an adult under water. However, most incidents involve children. Missing or broken drain covers are often the reason for these accidents. *For pool owners:* Install a safety vacuum release system that detects drain blockage and alters the pool pump or water circulation to prevent an accident. *For parents and guardians:* Check the drains, or at least determine where they are, before allowing children to use the pool.

***DO YOU WANT TO
FIND OTHER LOCAL
BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER SERVICE?***

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

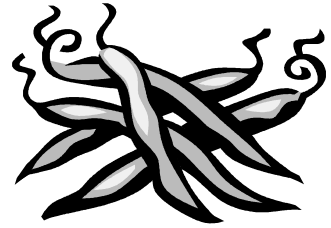
“Too Expensive?” Not So!

“Eat more fruits and vegetables.” We’re all familiar with this advice, but are we following it? According to nutritionist Marion Nestle (www.foodpolitics.com), we need to chew on this fact for awhile: “One-third of all vegetables we consume come from just three sources: French fries, potato chips, and iceberg lettuce.”

Nestle says one of the reasons many people give for not eating fresh fruits and vegetables is that they’re “too expensive.” Yet many of these same people think nothing of purchasing

costly snacks, like a small bag of potato chips that amounts to \$3.50 a pound, or a bite of chocolate that amounts to \$15 a pound. What's more, Nestle says, the rationale is simply not true.

To prove it, she bought a pound of fresh green beans, which cost approximately \$2.99. She cut away the inedible parts and threw them out, chopped what remained into bite-sized pieces, and measured them into half-cup servings (the U.S. Food and Drug Administration's recommended serving size). The result? One serving of fresh green beans cost about 30 cents.



The Benefits Of Smiling

You can forget about Prozac or St. John's Wort. A genuine smile increases the production of *serotonin*, the happy hormone.

It's a bonding agent. Smiling builds bridges to other people around us. It keeps us from remaining aloof and separate from one another. Even babies as young as three weeks old recognize smiling as a bonding behavior.

It's a workout! One smile uses more than 16 muscles.

Are You An Effective Networker?

Often the difference between employed – and not – isn't just what you know, but also *who* you know, and who knows you. That makes good networking skills essential, so here are three tips to remember:

Prepare yourself. Don't "wing it" at your next networking event. Write down a few good questions to ask new acquaintances that will get people talking to you (who, what,

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated.

My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

why...). Be ready to introduce yourself and describe what you do in an interesting way.

Help other people. As you find out what new acquaintances want, look for opportunities. Maybe you know someone with the expertise they need. Maybe your own business offers a service that can save them money. Don't be pushy, but do let people know what you can do to help them.

Stay in touch. Get contact information from everyone you meet (and share your own). Touch base with every member of your network once every few months so you stay fresh in people's minds.

FREE! Home Seller's Marketing Kit

If you're thinking of selling now or in the future, get your free Home Seller's Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches (and lawsuits!). The kit contains:

- Blank purchase contracts
- Sample purchase contracts
- Title insurance request forms
- Termite inspection forms
- Sources for signs

Check That Container!

The next time you get something to go – a drink, a snack or a full meal – don't throw away that container without checking the bottom for the recycle symbol.

You may be surprised to see that symbol, and if you see it, in many areas you can recycle the container.

You may also be surprised to see the recycle symbol on to-go container lids, and on the bottom of that frozen entrée tray you just pulled from the microwave.

Be sure to thoroughly rinse all recyclable containers, just as you do with bottles and cans, so you aren't inviting critters to take up residence in your recycle bin.

Make Money In Your Own Backyard

August is a great time for yard sales, and a yard sale is a great way to make money – *if* you treat it like a business venture. Here are some tips to get the most out of your yard sale:

- Check to see if there are any restrictions your neighborhood or local government may have on yard sales.
- Advertise your sale in the local newspaper. Talk to a few neighbors to see if they're interested in expanding your yard sale into a "block" or "neighborhood" sale.
- When pricing items, start with the guideline of one-third of what it cost new. But that's just a guideline. The book that cost you \$15 probably won't sell for more than \$3.
- Put prices on everything, and put the price on the top of an item, not the bottom.
- Make sure the items you're selling are in the best possible shape; i.e., put air in that basketball, and if you're selling a TV, turn it on.
- Put on background music. Stores do it for a reason: It works to keep browsers there longer and more likely to buy.
- Display your more interesting items for sale at the end of the driveway to lure people in.

Client Of The Month

Congratulations to our Client Of The Month, [Barb and Stan Johnson](#) from Tampa.

As always, the Client Of The Month receives a free dinner for two at **Yokahama's Restaurant in Steveston** and may bring, as our guests a couple of their choice.

Call me to find out how you can become Client Of The Month!

- If someone hands you a large bill and you need to give them change, leave the bill out until after you have given them their change. Otherwise, a dishonest person might say, “I gave you a \$20, not a \$10,” and it would be your word against theirs.
- As things are sold, fill in the empty spots on your tables to keep things looking attractive.
- Put out a box with free stuff. No one is going to pay for that stained T-shirt or chipped coffee mug.
- When your sale is finished, pack up everything that’s left in boxes, put the boxes in your car, and take them to a local charity. No hanging on to anything you were willing to sell!



What Are You Building?

Three people were laying bricks. A passerby asked them what they were doing. The first one replied, “Don’t you see I am making a living?” The second one said, “Don’t you see I am laying bricks?” The third one said, “I am building a beautiful monument.” Three people doing the same thing – three totally different perspectives on what they were doing.

How To Train Your Brain

If you want to keep your brain fit, it isn’t enough just to read a master tome like *Ulysses*. Researchers believe that the most effective way to keep your brain in top shape is to do activities that pull you out of routines and expose your senses to new things. Here are simple three brain exercises:

July Quiz Answer

Question: What is the human body’s largest internal organ?

Answer: Liver.

Source: www.nlm.nih.gov

Congratulations to
 _____.
 Your name was selected at random from all of the correct quiz entries and you’ll receive

**Watch for your name
 in a coming month!**

Brush your teeth with the other hand. If you’re right-handed, brush your teeth with your left. It may take a little more time, but it pulls your brain out of its normal routine and forces it to use the other side of its circuits.

Place clocks and pictures upside down for a day. This forces you to reorient and reinterpret familiar objects, which makes the brain use spatial networks it hasn’t used in a long time.

Close your eyes. As you make your way around the house, close your eyes and force your brain to exercise the connections between your sense of touch and spatial memory.

JOHN'S HOME NEWS

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 555-555-1222 or mail it to:

John Smith, 123 Main Street, Anywhere, USA 54321 or just call me at 555-1212!

www.mycompany.com [email: JohnSmith@mycompany.com](mailto:JohnSmith@mycompany.com)

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State: _____ Zip: _____ Fax: _____

Please send me the requested free information selected below via Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation **HomeFinder/HomeLoanFinder** service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____
or in the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to (your newsletter name)? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

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