



NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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Michael's Home News

News To Help You Save Time And Money

July 2010

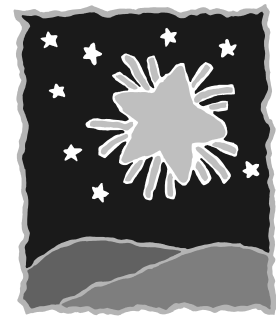
The Power Of One

If you've ever thought "I'm only one person," here's a poem that suggests "one" may be the most powerful number of all:

One song can spark a moment, one flower can wake the dream.
One tree can start a forest, one bird can herald Spring.
One smile begins a friendship, one handclasp lifts a soul.
One star can guide a ship at sea, one word can frame the goal.

One vote can change a nation, one sunbeam lights a room.
One candle wipes out darkness, one laugh will conquer gloom.
One step must start each journey, one word must start a prayer.
One hope will raise our spirits, one touch can show you care.

One voice can speak with wisdom, one heart can know what's true.
One life can make a difference –
And who's "the one"? It's you!



Cheers to every one of us!

Michael Cowling

**Low Interest Rate Home Loans
For High-Income Professionals At
www.taylorlademortgages.com**

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

Pre-Interview Etiquette

It seems a shame that this even needs to be said, but here goes: If you're interviewing for a job, be nice to the receptionist.

In other words, you should be minding your manners, and not just with those you perceive as having the power to hire you. It's a common practice for managers to inquire about candidates' behavior with everyone who meets them. Interviewers are looking for someone that they and other coworkers have to agree to spend at least eight hours a day,

five days a week with.

If you're rude or condescending to people you think are "beneath" you, word will get around. Here are some other waiting-for-an-interview guidelines:

- Introduce yourself to the receptionist. Be friendly in the same way you plan to be once you get into the real interview.
- Don't ask the receptionist to make copies of anything for you. You should already have your copies. You should already be prepared. And you shouldn't expect the receptionist to be your personal assistant.
- You can accept a beverage, if offered, but never request one. Don't ask for a million accoutrements or your "half decaf, half regular, Sweet 'n' Low but real cream, and do you have cinnamon sprinkles?" either. Think simplicity.
- If you feel the need to make chitchat, be careful of what you say. Don't offer opinions on things that could make you look bad – the décor of the office, the latest political news or the hottest Hollywood scandal, for example.
- Don't talk on your cell phone while you're waiting for your interview. You might only sound annoying or you might sound like a jerk, but regardless, you're not focusing on the upcoming interview.
- Say a cordial goodbye.

Free Reports!

- How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

- What did that house across the street sell for?

Free Subscription to My Newsletter!

See page seven for all this and more.

Client Of The Month

Congratulations to our Client Of The Month, Clarence Au.

This month, the Client Of The Month receives a free dinner for two at the Keg Restaurant and may bring, as our guests, a couple of their choice.

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

How To Avoid Hydroplaning

If you're driving in rainy summer weather or anytime there's water on the road, be alert for the possibility of hydroplaning. The danger occurs when water builds up in front of your tires faster than your car's weight can push it away. A thin water layer between your tires and the road can cause your vehicle to ride it much like a water skier skims over a lake's surface. You can lose control, with your car sliding out of its lane or even off the road. The best way to prevent hydroplaning is to slow down on wet or slick roads, make sure your tires are properly inflated and have sufficient tread, and avoid puddles. Watch the road

August Quiz Question

What is the world's largest rodent?

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 \$25 Gift Certificate to Starbucks

ahead for standing or running water, and give yourself enough time to slow down gradually rather than hitting the brakes.

Summer Pleasures

Rest is not idleness, and to lie sometimes on the grass on a summer day listening to the murmur of water, or watching the clouds float across the sky, is not a waste of time. – *John Lubbock*

You Vs. Adversity

Positive thinking alone may not ensure success, but it's an important start. If you don't believe in yourself, you'll have a hard time persevering against the obstacles and setbacks you're likely to encounter.

How do you maintain the right attitude in the face of adversity?

Tell yourself you can change. Think of how you've changed throughout your life – not physically, but emotionally. You're probably a different person today than you were five years ago, so don't assume you can't evolve further.

Use positive language. Banish words and phrases like "impossible" and "I can't" from your vocabulary. Replace them with words that emphasize strength and success: "challenging" instead of "impossible," and "I must" for "I can't."

Create the right environment. Listen to music that uplifts you. Watch inspirational movies and shows. You don't have to devote yourself to a life of singing *Tomorrow* and watching *Rocky*, but don't spend too much time on downbeat material. Mix it up, with a leaning toward the positive.

Appreciate your life. Focusing on what you don't have can crowd out your appreciation for what you already possess. Take some time every so often to enjoy what you've already achieved with your life. Think about what you did to get where you are, and use that as reminder of your capabilities.

Let go of mistakes. You're bound to fail at some things; don't obsess over them. Learn what you can and move on instead of beating yourself up over and over for them.

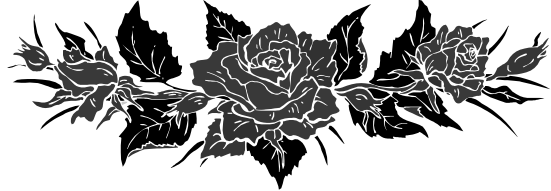
What Do Roses Say?

If you're a giver or receiver of roses, you might like to know that in the language of roses, each color symbolizes a different sentiment:

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.

Red = love.
Dark pink = gratitude or appreciation.
Light pink = admiration or sympathy.
White = reverence, humility, or innocence.
Yellow = joy, gladness, and friendship.
Orange = enthusiasm or desire.



Keep Your Dog Safe

Dogs are members of our family, and here's how to keep these four-legged friends happy and healthy:

Never leave your dog (or any animal) in the car during hot or even warm weather. The interior temperature of your car can easily soar to 120 degrees in just minutes. The only way your dog can cool down is through panting and through the pads of their feet. Many animals die every year because their owners leave them in cars. Even if you leave the windows partially down, the temperatures can rise to dangerously high levels.

Don't let your dog ride in the bed of a pickup truck. Serious eye injuries can occur from debris hitting their eyes at 70 miles per hour. The dog could also be thrown into oncoming traffic or could fall underneath the truck and be injured. Serious injury or death can also occur when a driver hits the brakes suddenly, swerves, or is hit by another vehicle.

Keep your dog away from fertilizers, plant foods and insecticides; they can be fatal if your pet ingests them. Don't let your pet walk on a treated lawn.

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.

Make sure your pet always wears an ID tag.

Even if your dog has an embedded identification chip, he should also have a tag so he can be returned quickly to you if he's found. It's also a good idea to keep a current picture of your pet with you. That way, if he disappears or wanders off, you have a photo to show to people when you ask them if they've seen your dog.

Give your dog prescribed heartworm medicine on a regular basis. It's also a good practice to use only flea and tick medications prescribed by your dog's veterinarian.

Make sure your pet has plenty of water and shade when he's outdoors. And don't let your dog walk on hot asphalt when the heat is high, because it can

burn his paws.

Tricks To Stay On Track

If you're thinking about starting a fitness program, here are some tricks to keep yourself on track:

- Get an audiobook that you think you'll love. Only allow yourself to listen to it while you exercise. That way, if you want to find out what happens next, you'll get moving.
- Watch your favorite TV show only while you're exercising – otherwise it's off limits.
- Keep track of your exercise days by putting a gold star on the calendar for every day you do your routine.
- Lay out your workout clothes before you go to bed. When you wake up and see them, you'll be a lot more likely to get on that treadmill.

As an added service to our clients and due to the overwhelming demands made upon myself and my staff each month, we are compiling a Service Directory of businesses we feel comfortable referring to you, your family, friends, neighbors and coworkers.

We would love to receive your input for the finest individuals and businesses including any home care or personal care services: a carpet cleaner, electrician, attorney, fitness instructor, dog groomer, gardener, etc. To be included in our directory, you or your referral must be able to answer "yes" to the following three questions:

1. Did the business provider exceed your expectations, not just meet them?
2. Did the person providing the service treat you with respect?
3. Does the service provider exhibit the same high standards over time?

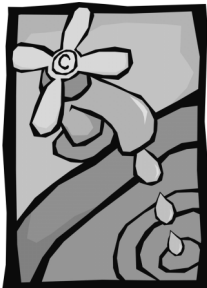
If you know of a business that meets these requirements, email me at mc@michaelcowling.com or call me at 604-276-2335. We'll contact your referral for possible inclusion in our directory.

We will publish the Service Directory for you and our other valued clients. In this way, we'll all share the advantage of dealing with businesses that exceed your expectations by consistently providing world-class service.

Mold Alert!

Mold can be a health hazard, especially for kids, according to a new report by the Federal Institute of Medicine. Mold can make asthma worse, and can cause wheezing, coughing and nasal congestion. Here are some suggestions to keep mold problems to a minimum:

Use the exhaust fan in your bathroom. Keep the moist air out and mold will have less of a chance to grow.



If you have a basement, you may need a dehumidifier if your basement is damp.

Repair any leak in your home immediately. If you do experience a leak, clean it up and dry the area as quickly as possible.

That musty smell means you have mold. Get rid of moldy carpets, furniture or rugs.

Use a bleach-and-water solution to scrub mold growth on walls, baseboards and other surfaces. You can also use a commercial mold remover. If the mold keeps coming back,

hire a professional to come in and clean.

If you think your child is having health problems due to mold, consult a pediatrician right away.

Where Are Your Financial Records ?

If your home was involved in a fire or natural disaster, would it be easy to reconstruct your financial records? It will be easier if you take a few minutes now to create a one-page sheet to help you through an emergency. Your one-pager should include:

1. Names and phone numbers of family members.
2. Names and phone numbers of your closest friends.
3. Names and phone numbers of your doctors.
4. Names and phone numbers of your professional advisers (lawyers, accountants, etc.).
5. Name of the person who handles employee benefits where you work.
6. All family members' Social Security numbers.
7. All of your accounts and the names of the institutions where they're kept (for example, XXXX bank, savings account; XXXX bank, checking account; XXXX company, 401k).

You'll also want to include locations of the following so you can grab them as you evacuate:

Life insurance policies, homeowner's insurance policy, marriage license, prenuptial agreement, birth certificates and/or adoption papers, the original copy of your will, and the forms that name your retirement account beneficiaries.

Make three copies of this sheet and keep one for yourself in a fireproof cabinet, give one to your lawyer or someone else you trust, and send one to someone you are close to and trust who lives in another town, who is unlikely to experience the same disaster you might, for instance.

July Quiz Answer

Question: Which professional athlete hit a home run in a major league baseball game, and scored a touchdown in an NFL football game, in the same week in 1989?

Answer: Deion Sanders.

Source: espn.go.com

**Congratulations to
Scott Andruschak**

Your name was selected at random from all of the correct quiz entries and you'll receive for a \$25 Gift Certificate to Starbucks

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

MICHAEL'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 604-271-2311 or mail it to:

Michael Cowling, #160—6086 Russ Baker Way, Richmond BC, Canada, V7B-1B4 or just call me at 604-276-2335

www.michaelcowling.com [email: mc@michaelcowling.com](mailto:mc@michaelcowling.com)

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ Province: _____ Postal: _____ 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 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 MICHAEL'S HOME NEWS? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ Province: _____ Postal: _____



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 Newsletter!**

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