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# Michael's Home News

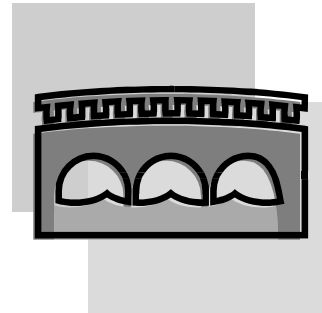
News To Help You Save Time And Money

December 2009

## Who Says It's "Silly"?

There was once a young girl who lived in a village. The village sat at the edge of a great river. Much of the villagers' land lay outside of the village and across the river. This year, when the rainy season came in full force, the river rose so high that the villagers could no longer traverse it. This was a serious problem, but they came to accept it as a fact of life.

The little girl, however, had a different idea. Each day she merrily gathered rocks and piled them up on the riverbank. When the villagers asked her what she was doing, she said she was going to build them a stone bridge so they could cross to the other side more easily. The villagers laughed and told the girl her idea was silly, but she paid them no mind and kept on gathering and piling the rocks.



As time passed, the pile grew so large that the villagers took note of what the little girl was doing. Eventually, one by one, they joined her efforts in collecting rocks.

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

More time passed and the pile of rocks grew so large that at last the villagers invited a bridge builder to come and build their bridge. When the new bridge was completed the villagers cooked a feast and honored the little girl as their angel.

**Great things often start as "silly" ideas!**

*Michael Cowling*

## Holiday Tree Safety Tips

Decorated trees are a holiday tradition that help set the mood of the season. However, they can easily become hazards in the

home, whether they're real or artificial. Here are a few tree tips to keep your home safe this holiday season:

- Always use lights listed by a testing laboratory. Be aware that some lights are made for indoor use only, and some made for outdoor use only, but not both. If you use larger lights on your tree, the lights should include some type of reflector so the bare bulbs don't touch the tree.
- Make sure lights are in working order. Never use strings of lights that have worn, frayed, or broken cords, or loose bulb connections. Connect no more than three strands of push-in bulbs and a maximum of 50 screw-in bulbs. Follow manufacturers' directions.
- Always unplug decorative lights before leaving your home or going to bed. Leaving the lights on when you're gone or asleep increases the risk of a fire.
- Never use lit candles to decorate your tree. Real trees are highly combustible, and artificial trees are made of plastics that can ignite. (If you buy an artificial tree, make sure it's designated as flame retardant.)
- Keep your tree at least three feet away from any heat source. This includes fireplaces, radiators, and candles. If possible, place the tree near an outlet so cords are not running long distances. Do not block any exits with your tree. And if it's live, don't forget to water it!
- When your tree starts dropping needles, dispose of it. Dried-out trees are highly flammable and should not be left in the house, in the garage, or placed against the house. To recycle your real tree, look for the nearest center or program at <http://earth911.org>.

## 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 email all the information on that listing within 24 hours.

## Are You Bringing Up Financially Savvy Kids?

Kids under age 18 today are learning financial lessons early. With credit card offers flowing in as they go off to college and financial pressures of all types growing for young people, it seems most parents are doing their part to help their children make good financial decisions while they're still at home. Here are the responses from a Visa Inc. survey of parents who have children under age 18:

## **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!

**James Ma  
Monique Wang  
Dianne Woodman  
Tina Welton**

**And thanks again to  
Elva Esson  
Chee Pour Wang**

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

**85%** say they talk to their children regularly about money management.

**34%** talk to their kids daily on the subject.

**31%** talk to them once a week.

**14%** speak about once a month.

**6%** report that they talk about money issues with their children only a few times a year. Sixteen percent of the respondents, however, admit they never talk to their kids about the wise use of their funds.

Are you talking? Are they listening?

## **It’s Ski Season!**

Are you preparing to go skiing, or missing the thrills of skiing right now? Have you always

wanted to go skiing but can’t get to the slopes? If you answered “yes” to any of those questions, then the following exercises are for you. They’ll bring the sensations of a ski vacation into your life, wherever you are:

- Buy a new pair of gloves and immediately throw one away.
- Drive slowly for five hours – anywhere – as long as it’s in a snowstorm and you’re following an 18-wheeler.
- Visit your local butcher and pay \$30 to sit in the walk-in freezer for half an hour. Afterward, burn two \$50 bills to warm up.
- Wear glasses with glue smeared on the lenses.
- Place a small but angular pebble in each of your shoes, line them with crushed ice, and then tighten a C-clamp around your toes.
- Secure one of your ankles to a bedpost and ask a friend to run into you at high speed.
- Throw away a \$100 bill – now.
- Fill a blender with ice, hit the pulse button, and let the spray blast your face. Leave the ice on your face until it melts; let it drip into your clothes.
- Dress up in as many clothes as you can and then proceed to take them off because you have to go to the bathroom.
- Slam your thumb in a car door. Don’t go see a doctor.

## **Client Of The Month**

Congratulations to our  
Client Of The Month,  
Shelly Mann

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!**

# How To Make Your Blog Stand Out

So you want to join the hundreds of thousands of bloggers on the Internet? Don't be intimidated, just realistic. Your chances of building a following increase if you take the right approach:

**Post consistently.** This is common advice, but still true. If you don't post often, people won't come back to your site often. You don't have to be brilliant or witty every day, but you should have something new posted two or three days every week.

**Listen.** Don't just shout into the Internet. Read blogs related to your subject to see what people respond to. Pay attention to your readers – when they ask questions or make comments, respond to them promptly. This encourages everyone to check back for updates and fresh articles.

**Be willing to make mistakes.** Nobody expects perfection. Try to get your facts right, but don't obsess over them or you'll never get anything posted. It's more important to get content out on your blog for people to see. Correct it if necessary, and then move on.

## Nothing Beats Broccoli!

What's available year-round, can be prepared in dozens of delicious ways, and in terms of nutrition is your supermarket's superstar? Broccoli!



Ounce for ounce, broccoli has more vitamin C than an orange, which aids iron absorption in the body, prevents the development of cataracts, and also eases the symptoms of the common cold. Broccoli has as much calcium as a glass of milk, which helps combat osteoporosis. The large amount of potassium in broccoli aids those battling high blood pressure, and broccoli is a great source of vitamin A, which is good for your immune system, your vision, your bones, and your cholesterol level.

In addition, a recent study found that eating broccoli *sprouts* can protect the stomach against a bacterium that's linked to stomach cancer, as well as to ulcers and gastritis. The bacterium is called *H. pylori*, and the sprouts supply a biochemical called *sulforaphane*, which can stimulate a body's protective enzymes.

### November Quiz Answer

**Question:** In our solar system what are the names of the largest planet's four largest moons?

**Answer:** Jupiter's four largest moons are Io, Europa, Ganymede, and Callisto.

**Source:** [solarsystem.nasa.gov](http://solarsystem.nasa.gov)

#### Congratulations to Michael and Heather Aftergood

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

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

### **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.**

So, whether you spread some sprouts on a sandwich, sauté broccoli in a stir-fry, or serve it raw – give broccoli a chance!

## **Yes, You Are Creative**

If you want to create something, it means you want to bring something new into existence. Sadly, though, when many people hear the word “creative,” they think “Who me? I’m not creative.” But that’s just not true. Most people think creatively and just don’t recognize it. Anyone who has ever improvised in a situation – say, using something other than a doorstep as a doorstep – has exhibited creative thinking.

But how do you get your creativity to flow? The first step is to ask yourself why you think you’re not creative. If it’s because you can’t paint portraits or sing an opera, that’s no indicator. The opportunities to be creative are everywhere. Make a list and write down *every* creative thing you’ve ever wanted to do, and don’t hold back. The more you write, the more opportunities you’ll create to be creative.

Second, give yourself time. Don’t put yourself under any kind of deadline – this usually freezes up the brain. You’ve heard the stories of people coming up with their best ideas while they’re in the shower or drifting off to sleep. That’s because they’re relaxed, and not trying too hard. When you relax, ideas begin to boil and come to the surface.

## **Enhancing Your Child’s Literacy**

There are a few easy things parents and other adults can do to enhance the literacy of the children in their lives. One is to make sure that babies have books around them from the very beginning of their lives. Books make great toys – and that will allow the baby to bond with them. Make sure that when you buy a book for a baby that it has lots of contrasting colors; buy books that can be propped up; and make sure you have one or two made of cloth or other material that can make it through a few rounds of chewing.

Toddlers and preschoolers can often sit and listen to a whole story. Make sure you choose books that have repeating text and depict familiar items. These stories should focus on things that relate to the child’s experiences, such as toilet training, or that teach things such as counting and color identification. Interactive books such as lift-the-flap and pop-up books are usually well-received by children in this age group.

### ***December Quiz Question***

**What is the term for the metal or plastic sleeve found at the end of a shoelace?**

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

# How To Beat Burnout

The dictionary defines “burnout” as “fatigue, frustration, or apathy resulting from prolonged stress, overwork, or intense activity.” If any of that sounds familiar, Mike Staver of [www.thestavergroup.com](http://www.thestavergroup.com), has this advice:

- Admit to yourself that you’re burning out, and that it’s a result of the way you invest your energy. Don’t blame it on anything or anyone else.
- Don’t give up and stop investing energy. Instead, change how and where you invest it.
- Decide what you want – then invest your energy accordingly.
- Tell someone how you’re going to change the way you’re investing your energy and make sure that person will hold you accountable to your commitment.
- If you know certain behaviors leave you drained of energy, align your choices and behaviors with your commitment. Limit your contact, or at least your investment, in people or activities that are nothing more than a drain.

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## The Happiness Test

The test of all happiness is gratitude. Children are grateful when Santa Claus puts in their stockings gifts of toys or sweets. Could I not be grateful to Santa Claus when he puts in my stockings the gift of two miraculous legs? – *G.K. Chesterton*

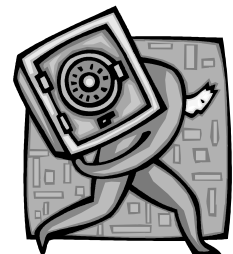
## While You Were Out...

Are you heading out to a sporting event or other activity that will keep you away from home for several hours? Then you might want to keep the following story in mind.

A family’s car was broken into while they were at a football game. Items stolen from the car included a garage door remote control, some money, and a global positioning system (GPS) mounted on the dash.

When the family arrived home they found that their house had been ransacked, and just about everything worth anything had been stolen. The thieves got a truck, used the GPS to guide them to the house, then used the garage remote control to gain entry. The thieves knew when the game would end and how much time they had to clean out the house.

Take some time to take some precautions!



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

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_ Fax: \_\_\_\_\_

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

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- 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: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_



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