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Michael's Home News

News To Help You Save Time And Money

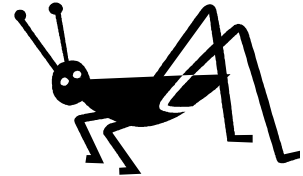
July 2009

What Are You Listening For?

Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening. Suddenly, one of the friends said, "I hear a cricket."

"What?" his friend laughed. "You must be crazy. You couldn't possibly hear a cricket in all of this noise!"

"No, I'm sure of it," the first friend said, "I heard a cricket." He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.



"That's incredible – you must have superhuman ears!"

"No," said the first friend. "It all depends on what you're listening for. And that depends on what's really important to you. Here, let me show you." He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.

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ARE YOUR COLLEAGUES INTERESTED IN
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SEE FLYER INSIDE!

And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

"See what I mean? It all depends on what's important to you."

Did you just hear a cricket?

Michael Cowling

Can You “Think” Your Way To Fitness?

If you're out of shape and want to do something about it, a new study in the *Journal of Applied Behavioral Research* has found that *how* you think about your health is key to a healthy lifestyle.

The study looked at people who said they either didn't exercise, or exercised inconsistently. The researchers asked some of the participants to list “reasons” why they should increase their levels of exercise and cardiovascular fitness. Other participants were asked to list “actions” they could take to increase their exercise and fitness, like joining a gym or working out with someone they knew. The researchers found that after eight weeks, the participants who were asked to think of actions increased their exercise, while those who were asked to merely list reasons to exercise made no improvement. Motivating yourself to better health may be easier, say the researchers, if you think of what you *could* be doing rather than *why* you should be doing it.

July Quiz Question

What is the human body's largest internal organ?

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 Starbuck's Gift Card.

How To Handle Anger

We all get angry. Sometimes justifiably, other times irrationally. Regardless of the situation, there are some things we can do to prevent our anger from escalating into unconstructive thinking and behavior. The American Psychological Association offers these tactics for controlling anger:

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!

**Eve McAfee From Australia
Referred by Liz Anthony**

**David and Robin Lee
From Richmond**

**Bert Mueller and Laureen Dusik
From Richmond - soon to be Kelowna
Referred by Greg Dusik**

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.

Change the way you think. If your inner thoughts are filled with cursing or grisly scenarios, you might be overly dramatic about the situation. When this happens, instead of thinking, “This is the last straw – everything is awful!” it might help to tell yourself, “I am frustrated, and that's understandable considering the circumstances. But it's not the end of the world. Staying angry is not going to fix this.”

Try to get a more balanced perspective. The world is not out to get you, though it may feel like it in this case. Ask yourself what it is that you want. The answers might be fairness, appreciation, agreement, another person's willingness to do things

your way. Remind yourself that everyone wants these things; everyone is hurt and disappointed not to get them. Ask yourself if you're being too demanding – because angry people tend to demand things, and when their demands are not met, they tend to get even angrier.

Remember that not every problem has a solution. Sometimes things are just hard, and trying to come up with a solution when there really isn't one will only add to your frustration. Instead, you'll be better off determining what the problem is, then facing it and figuring out how to handle it.

Don't jump to conclusions. When you're angry, your conclusions can be off-base. Slow down and think carefully about what you want to say. Try to avoid becoming defensive and fighting back.

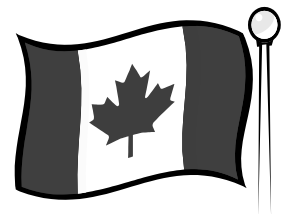
Defuse your anger with humor. Humor can help you confront your problem constructively. If you feel like calling someone a name, for instance, try to visualize what you're calling that person – literally. Sometimes it can make you laugh and break the tension.

Change your surroundings. Give yourself a break. If something is really driving you crazy, and you can avoid the situation, then you'll be doing yourself a favor if you give yourself some downtime. If your child's room is a mess and it's getting on your nerves, close the door and don't look at it. If a cubicle mate is trying your patience, find a reason to go to another department or do some of your work elsewhere in the office.

Quick Canadian Quiz

In honor of July 1, Canada Day, can you name Canada's 10 provinces and three territories?

Provinces: Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec, and Saskatchewan; territories: Northwest Territories, Nunavut, and Yukon.



Do Kids' Drinks Contain Caffeine?

Just because a child doesn't drink cola doesn't mean what he or she drinks is caffeine-free. While coffee is the leading source of caffeine intake among adults, soft drinks are the largest source of caffeine intake for children.

Seventy percent of all soft drinks contain caffeine. Though most people are aware that cola contains caffeine, consumers are less aware that a number of non-cola beverages –

FREE MOVIE DAY
is coming Saturday October 17, 2009. The Transformers and Mamma Mia. Be sure to mark your calendar.

A movie poster for 'Transformers: Revenge of the Fallen'. The poster features the title 'TRANSFORMERS' in large, metallic letters, with 'REVENGE OF THE FALLEN' underneath. The background shows a chaotic battle scene with cars and robots. The IMAX logo is visible at the bottom.

including root beer, orange and cream sodas, and lemon-lime drinks – contain caffeine amounts similar to those found in cola. In North America, it's estimated that 80 to 90 percent of adults and children habitually consume caffeine.

Culture And The American Tourist

A tour bus full of Americans arrives at Runnymede, England.

They gather around the tour guide who says, "This is the spot where the barons forced King John to sign the Magna Carta."

A man pushes his way to the front of the crowd and asks, "When did that happen?"

"1215," the guide answers.

The man looks at his watch and says, "Shoot! Just missed it by half an hour."



Side-Impact Airbags Save Lives

About one-third of vehicle occupant deaths occur during side-impact collisions, but side airbags that protect the head and chest greatly reduce these deaths, say researchers at the Insurance Institute for Highway Safety. Side airbags that protect drivers' heads alone are reducing deaths by 37 percent – even in cars struck by SUVs and trucks. Airbags that protect only the chest and abdomen are reducing deaths by 26 percent.

What's Your Learning Style?

Long after we've received our formal education, our learning style continues to affect our lives. It colors how we process information: during a meeting, while out with friends, when watching the news on TV. And it colors your interactions with your supervisor.

June Quiz Answer

Question: The saguaro cactus is native only to which desert?

Answer: Sonoran Desert.

Source: www.snps.gov

Congratulations to Marla MacDonald

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

Watch for your name and win Dinner for two at Yokahama's Restaurant in Steveston in a coming month!

If you're given verbal instructions on a new process, for instance, is it easy for you to remember them? Are you able to successfully apply them? Or are your chances of success better if the instructions are written out? Or if someone shows you how to do it rather than tells you how?

Each example above is a *learning style*, and the one you prefer is usually the one you have the most success with. Knowing your learning style can help you in any listening situation – at the doctor's office, in a music lesson, and on the job. If you're not sure

what your learning style is, visit one of these Web sites and take the free online assessment test. It will help you understand how big a part your learning style plays in your life:

- www.learning-styles-online.com
- www.chaminade.org/inspire/learnstl.htm

Share your results with all the people with whom you have important work relationships. By taking advantage of your learning style at work, you will be able to prevent misunderstandings and mistakes, speed up your productivity, and reinforce the confidence you need to be successful.

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Ever wondered what the latest statistics are for Richmond home sales or how the Greater Vancouver market looks. We have lots of interesting news. I invite you to take a peak at:

www.michaelcowling.com

Click on: **Our Blog**

What Is it?

It's free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.

What is it? Time.

Why Step Out Of Your Comfort Zone?

The truth is that our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For it is only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and start to search for different ways or truer answers. – *M. Scott Peck*

Cultivating Creativity

Advertising genius Alex Osborn integrated creativity with everything he did – every day. Considered the “father of brainstorming” (a term he helped coin in 1939), Osborn devoted his life to promoting and teaching creative thinking. And the fiercest enemy of creativity, he believed, was criticism: “Creativity is so delicate a flower that praise tends to make it bloom, while discouragement often nips it in the bud. Any of us will put out more and better ideas if our efforts are appreciated.”

Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? *A New York Times* article breaks the numbers down:

Payment history. This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

Outstanding loans. How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan or credit available? For example, maxing out your credit cards will bring your score down.

Credit history. This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

New accounts. Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

Type of credit. This accounts for about 10 percent of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.

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.

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Don't Depend On Email

Communication is more than words, as emotional intelligence expert Dan Goleman illustrated in a *New York Times* column.

Client Of The Month

Congratulations to our Client Of The Month, Bob Kalo from Langley BC. This month the Client Of The Month receives a free dinner for two at Yokahama's Restaurant in Steveston and may bring, as our guests, 3 friends of his choice.

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

Goleman was negotiating via email with a publisher whom he had met face-to-face only once. Goleman thought the details were working out just fine, and was surprised when one day the publisher sent him a note: "It's difficult to have this conversation by email. I sound strident, and you sound exasperated."

Exasperated? Goleman had no idea he was coming across that way. A quick phone call cleared everything up, and it taught him a valuable lesson: Sometimes we need the full range of information that can come only from looking someone in the eyes or hearing the sound of his or her voice.

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, #110 - 6086 Russ Baker Way, Richmond BC, V7B 1B4 or just call me at 604-276-2335.

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

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

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- 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

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- 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:
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or in the _____ area.
- Please let me know the listing price and features of the home at the following address:
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- Please let me know the selling price of the home at the following address:
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- Please call me to arrange a free, no-obligation market valuation on my house.

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