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Michael's Home News

News To Help You Save Time And Money

July 2010

Something To Sing About!

We know how to sing them – but do we know anything about the origins of our national anthems? Here's a bit of background on *O Canada* and *The Star-Spangled Banner*:

Canada celebrates its birthday on Canada Day, July 1. The holiday commemorates the date in 1867 when the British North American provinces united to form a federation. Canada's national anthem, *O Canada*, traditionally sung on the holiday, was adopted on Canada Day, July 1, 1980, 100 years after it was composed. The music was written by Calixa Lavallée, known as Canada's national composer, with French lyrics written by poet Judge Adolphe-Basile Routhier. In 1906, the music was published in Toronto along with the French lyrics and an English translation by Thomas Bedford Richardson, a Toronto doctor. The English words were altered slightly when the song became the official anthem.



July 1 – Canada Day



July 4 – Independence Day

The Star-Spangled Banner, adopted as the national anthem of the United States in 1931, traces its origins to September 14, 1814 when U.S. soldiers at Baltimore's Fort McHenry

raised a huge American flag to celebrate a crucial victory over British forces during the War of 1812. The sight of those "broad stripes and bright stars" inspired Francis Scott Key to write a poem of four verses (although we usually sing only the first). The melody Key used was from a popular English tune written about 1775. The actual flag that flew over Fort McHenry and inspired Key to pen the anthem is now owned by the Museum of American History in Washington, DC; you can see it at <http://americanhistory.si.edu>.

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On July 1 and July 4, sing – and celebrate!

Michael Cowling

How To Handle Interruptions

It's annoying when someone interrupts you while you're talking. Here are a few strategies for handling interrupters:

- Hold up your index finger. You may be surprised at how effective this can be.
- Say, "Wait a minute, I'm not done with what I'm saying..."
- Wait until the interrupter has finished, then say, "What I was trying to say was..."

The next time someone interrupts you, use it as an opportunity to do something rather than just get upset. Pause, then say, "I wasn't finished; hear me out." Or pause, then tell the person how it makes you feel when you are cut off – without attacking the person.

Here are a few lines that might help:

- "Please let me finish..."
- "It's really hard for me to listen to you right now because you didn't let me finish what I was saying."
- "When I'm talking to you and you interrupt me, it makes me feel like you're not interested in what I'm saying."

Go Green: Recycle This Newsletter!

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

*

Do you have a business that would benefit from being listed in our Business directory. It's Free. email us your information.

Client Of The Month

Congratulations to our Client Of The Month, Stan Glass.

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!**

Start Small And Save Big

Saving money, especially these days, can seem impossible. The secret is starting small and staying the course.

Don't try to save too much all at once. Set a goal of saving just five percent of your income every month. Give yourself a regular reminder, perhaps by sending yourself an email every payday; studies suggest people save more consistently if they're reminded on a regular basis. As time goes on, increase the amount you save. If you're careful and committed, you can probably get up to 10 to 15 percent,

Free Reports!

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- What did that house across the street sell for?

Free Subscription to My Newsletter!

See page seven for all this and more.

which, over time, can add up to quite a lot of money.

Stop, Talk, Listen

Researchers have found that pharmacists are skilled at filling prescriptions for physical and mental illnesses, but when it comes to talking to their customers about the medication after filling it, pharmacists are not equally adept.

The researchers discovered a significant difference in how pharmacists interacted with customers who were filling prescriptions for cardiovascular problems and those who were filling prescriptions for anxiety and depression: Pharmacists spent much less time talking to those filling mental health prescriptions. This was not

because of any overt discrimination by the pharmacists, but was due to the belief many pharmacists held that assumed customers did not want to discuss their mental health medications in front of others.

Unfortunately, the result is that people getting mental health medications may receive less information about side effects and other problems. Customers need to ask to speak to pharmacists and move the conversation to a private area if they so desire.

Choose Your Family Color

If your family is heading for an amusement park, national park, the beach, or anywhere else lots of people gather, here's some advice from travel experts: Have everyone in the group wear a shirt of the same bright color. This will help prevent you from getting lost or separated from one another. If you have a fashion-conscious teen or pre-teen who deems this dorky, let him or her choose the color.

Now, This Is Dog-Tired

An older, tired-looking dog wandered into the yard. The homeowner could tell from the dog's collar and well-fed belly that he had a home.

The dog calmly approached the man, who gave him a few pats on the head. The dog followed the man into the house, down the hall, and fell asleep in a corner.

An hour later he went to the door and the man let him out.

The next day the dog returned, greeted the man, resumed his position in the hall, and slept for an hour. This continued for several weeks.



July Quiz 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?

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

Curious, the man pinned a note to the dog's collar: "I'd like to find out who the owner of this wonderful dog is. Every afternoon your dog comes to my house for a nap."

The next day the dog arrived with a different note pinned to his collar: "He lives in a home with six children, two under the age of three – he's trying to catch up on his sleep. Can I come with him tomorrow?"

How To Conquer Shyness

Even the most successful people have moments when they feel shy and uncomfortable. For most of us, meeting new people is difficult, and making conversation with someone we've just met can feel like

getting a tooth pulled. The good news is you can overcome and control your shyness. Here are some strategies for becoming the life of the party – or at least not the wallflower:

Explore the causes. Shyness is usually caused by excessive self-consciousness, a negative self-image, or excessive preoccupation with yourself – or a combination of all three. When you're feeling shy, analyze your thoughts and emotions to find out what's holding you back. You'll be better able to address the problem when you understand what's behind it.

Underline your own strengths. Instead of thinking about what you can't do in social situations, remind yourself of what you're good at. Most of us usually don't have trouble talking about subjects where we feel confident and experienced. Focus on these areas instead of any flaws you think you may have.

Focus on other people. Ask questions that let other people talk, and encourage them to open up and share their opinions. You'll be less worried about saying something wrong, and you'll probably find enough common ground on which to build a real conversation.



Practice greeting people. Make a point of saying "hello" to the people you see every day – the bus driver, the barista at your coffee shop, your coworkers, and so on. Once you get into the habit, you'll find it easier to smile and offer a friendly greeting to the people you meet in social situations.

Look your best. You don't need a complete makeover, but you'll feel more confident if you know you're presenting yourself well. Work with someone you trust on wardrobe and grooming issues. Don't overdo it – just be sure you're appropriate for the occasion.

Don't Trash Those Old Gift Cards!

Do you have a gift card in your wallet with 18 cents left on it?

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.

When you decide to part with that card, don't throw it in the trash. It's probably made from PVC which stands for *polyvinyl chloride*, and our landfill is *not* a good place for that. And while it may seem like your little gift card won't do much damage, it's estimated that 10 billion new plastic cards are placed in circulation every year, resulting in 75 million pounds of PVC material going into our landfills every year.

So, what do you do with those old gift cards? Some are biodegradable and can go into your home recycling. Some are reloadable, and the merchant will put more of your cash on it so you can continue to use it. And in some cases, the store will take back the card when you're finished with it.

Another option is mailing the cards to Earthworks System, a company that gathers millions of pounds

of scrap PVC card plastic and reprocesses it into recycled sheets that are used to make new plastic cards. According to the company's Web site, Earthworks' process conserves energy by reducing the demand for new PVC, and helps protect the environment by reducing that 75 million pounds going into our landfills.

And it's not just gift cards; how about that old ID card, library card, driver's license, and hotel key cards? The company doesn't accept cards with scratch-off labels or holograms, or cards made from non-PVC material; otherwise they can be mailed to Earthworks. And while they do accept credit cards for recycling, you may feel more comfortable destroying those cards yourself.

To "go green," put your old cards in an envelope (no rubber bands, paper clips or paper, please), apply postage, and mail to: Earthworks
c/o Halprin Industries
25840 Miles Road
Bedford, OH 44146.

To go even greener, take up a collection of PVC cards at your office, school, or in your neighborhood and ship them to Earthworks (be sure to put the name of your organization on the package so the company can track it).

Another green idea: Encourage your local retailers and hotels to use Earthworks' recycled PVC cards.

June Quiz Answer

Question: What is the green pigment in plants that's vital for photosynthesis?

Answer: Chlorophyll.

Source: sciencedaily.com

**Congratulations to
Grace Remple**

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!**

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!

**Shane Park
Alina Popov
Richard Leung**

And welcome back to:

**Mike McClure
Brandon and Jenny MacDonald
Jillian Reynolds**

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

Meals That Appeal

The next time you take a meal to family or friends who are grieving, recovering from surgery or childbirth, or just in need of some assistance, here are three things to remember:

Opt for dishes that can be eaten for breakfast, lunch or supper such as quiche and ham or sausage casseroles. Others will probably bring dinner items, so something that can be eaten at any time of day will be appreciated.

Package food in inexpensive plasticware that doesn’t have to be returned. You don’t want to add to people’s stress by asking them to keep track of your dishes.

Write simple directions for reheating, and note whether the item can be frozen.

Christmas In July?

Think it’s too soon to start thinking about the holidays? It’s not. Time management experts say the key to making the winter holidays less stressful is to get an early start, and spread your holiday tasks over several months. Here are some suggestions, starting now:

July: Make up a gift idea list for family and friends.

August: Update your holiday card mailing list; determine how many cards you’ll need this year and dig out leftover cards from previous years.

September: Begin ordering or buying gifts; order or buy additional cards.

October: Finish buying presents and wrap them; decide where you’ll spend the holidays and make arrangements; address your cards and purchase stamps; if you’re hosting a holiday event, put together a list of everything you’ll need: food ingredients, beverages, ice, and so on.

November: Start sending presents; write up holiday cards, then mail them in early December; decorate the house or at least locate the decorations – sort which decorations to keep or dispose of, and test holiday lights.

December: Celebrate a much-less-stressed holiday season!



MICHAEL'S HOME NEWS

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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)

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- () 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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