



NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

VISIT US AT WWW.MICHAELCOWLING.COM

Michael's Home News

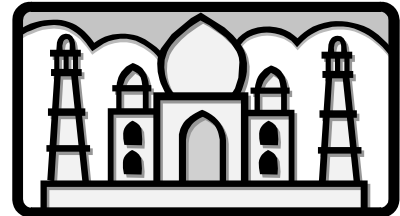
News To Help You Save Time And Money

October 2009

"You Don't Need Feet To Dance"

In 1982, teenager Sudha Chandran was a highly accomplished classical dancer with a promising future in her native India. That all changed when her right leg had to be amputated after a car crash. Though the incident brought her bright career to a halt, she didn't give up.

In the painful months that followed, she sought out an Indian doctor who had devoted his life to developing innovative artificial limbs, particularly a solid but flexible artificial foot. The doctor agreed to create a prosthesis for Sudha and studied the type of dance she used to do, tailoring the limb to allow many kinds of movement.



Sudha believed in herself and her dream, and began her courageous journey back to the world of dancing – learning to balance, bend, stretch, walk, turn, twist, twirl, and finally, dance.

**Low Interest Rate Home Loans
For High-Income Professionals At
<http://www.taylormademortgages.com>**

INSIDE THIS ISSUE

- "I Heard You Say..."
- Write It/\$ave It
- How To Escape From The "Always More" Mind
- Silly Statements
- New Approach To Problems
- Your Toothbrush – Friend Or Foe?
- How To Childproof Your Home Office
- How To Succeed By Failing
- Is This Your New Career?
- It's Oktoberfest!

ARE YOUR COLLEAGUES INTERESTED IN
WORLD-CLASS SERVICE?
www.michaelcowling.com

In 1984, Sudha made a historic comeback by giving a public recital in Bombay. Her performance was met with thunderous applause, and invitations to dance flooded in from all over the world. A shrewd movie producer invited Sudha to tell her story on screen, launching Sudha's highly successful film and television career.

When Sudha was asked how she'd ever thought she'd dance again after such a setback, she said quite simply, "You don't need feet to dance."

Instead of asking "Why me?" Sudha said, "What's next?"

Michael Cowling

“I Heard You Say...”

Take a tip from your favorite waiter or waitress: According to a study, 85 percent of customers like their order repeated back to them, because it makes them feel they're being heard. It also gives you the chance to make changes or corrections, but the most important effect is that it validates what you've said.

Use this as a guide to everyday conversations. Don't parrot back people's words all the time, of course, but paraphrase them often enough to show that you value what they're saying.

Write It/\$ave It

Are you spending more money than you need to? It's a nagging worry, especially these days. Fortunately, you don't need an advanced degree in finance and accounting to analyze your spending.

Try this: Keep track of your spending for one week. Just one week – longer, and you'll probably get too busy. But you can hold onto your receipts and add them up for seven days. At the end of the week, separate and categorize your expenses (use a spreadsheet if that helps you visualize better). You'll see what you're spending your money on, and chances are you'll find at least a few areas where you can cut back.

Client Of The Month

Congratulations to our Clients Of The Month, Doug and Caroline Littlejohn. Instead of the usual diner for four Doug and Caroline took two tickets to the Vancouver Canucks Vs. Montreal Canadians game at GM Place Oct 7, 2009.

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

September Quiz Answer

Question: The terms *ruck*, *lineout*, and *maul* pertain to what sport?

Answer: Rugby.

Source: www.guide.rugbyrugby.com

Congratulations to Darren and Leslie Lane. 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
in a coming month!**

How To Escape From The “Always More” Mind

You may know someone who skitters from one task to another, never enjoying an accomplishment before moving on to the next thing to be accomplished or mastered. And what does get done is never enough.

In *The Heroine's Journey* by Maureen Murdock, this is called “The myth of never being enough.” When you're stuck in this mindset, you're never satisfied with what you do, because something deep inside yourself tells you, “It's not enough.” You're always thinking ahead. You agree that what you're engaged in currently is not enough. If you're gardening, you feel you should be working on your report, and if you're working on your report, you feel you should be gardening.

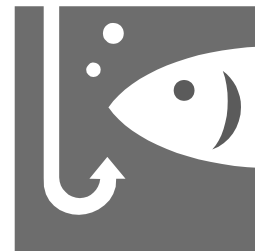
Murdock recommends this exercise for overcoming this tyrannical way of thinking. Take a piece of paper and divide it into three columns. In the first column write, "I planted daisies." In the second column write, "I am satisfied." In the third column write, "And that's enough!"

Though it's a simple exercise, Murdock says that if you practice it whenever you catch yourself being a self-critical, unsatisfied tyrant, that feeling of "not enough" will gradually disappear from your mind.

Silly Statements

If you're a logophile – a lover of words – you might find yourself cringing as you read *these* words!

- Police were called to a day-care center where a three-year-old was resisting a rest.
- When fish are in schools they sometimes take debate.
- The short fortune teller who escaped from prison was a small medium at large.
- The dead batteries were given out free of charge.
- A dentist and a manicurist fought tooth and nail.
- A calendar's days are numbered.
- With her marriage she got a new name and a dress.
- If you take a laptop computer for a run, you could jog your memory.
- When she saw her first strands of gray hair, she thought she'd dye.
- Acupuncture: a jab well done.



New Approach To Problems

At work, at home, even on vacation, there are always problems that need solving. Some problems are easy to solve with the same solutions that have always worked. Others call for a fresh thinking, an original approach. Try these tips for generating exciting, new ideas:

**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.

Rephrase your problem. Turn your problem around by describing it in different words. Instead of "How can we produce more widgets?" ask, "What's preventing us from producing X widgets a week?"

Dig deeper. Instead of focusing exclusively on the present situation, explore the background. When did the problem start, for example? What changed? Or, what are some of the underlying causes? What could you do about them?

Avoid either/or thinking. Don't limit the possibilities. Instead of "We can either raise revenues or cut costs," look for ways to do both, or find additional options.

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.

Maybe you have time to work on only one project, for example, but instead of neglecting the other, perhaps you can find someone else to get it started.

Ask for help. No matter how smart you are, an extra brain will usually help you find options you wouldn't have considered on your own. Someone else's eyes may see angles you hadn't spotted before. Go outside your usual circle of advisors for a different perspective.

Keep a log. Carry a small notebook and get into the habit of writing down your ideas as they occur to you, so they'll be accessible when you need them. Don't worry about how

practical your ideas are in the beginning, or what they might apply to. Just looking through your list may spark a thought you wouldn't have found before.

Your Toothbrush – Friend Or Foe?

You may be very conscientious about your dental care, but if you're using a worn toothbrush, you may also be sabotaging your good efforts.

The American Dental Association (ADA) recommends replacing your toothbrush every three to four months, or sooner if the bristles are frayed. Children's toothbrushes often need replacing more frequently than adult brushes. In addition:

Do not share toothbrushes. Sharing a toothbrush could result in an exchange of body fluids and/or microorganisms between the users of the toothbrush, placing the individuals involved at an increased risk for infections. This practice could be a particular concern for persons with compromised immune systems or existing infectious diseases.

Thoroughly rinse toothbrushes with tap water after brushing to remove any remaining toothpaste and debris. Store the brush in an upright position and allow the toothbrush to air-dry until used again.

If more than one brush is stored in the same holder or area, keep the brushes separated to prevent cross-contamination. Clean the holder often.

Do not routinely cover toothbrushes or store them in closed containers. A moist environment such as a closed container is more conducive to bacterial growth than the open air.



How To Childproof Your Home Office

If your office is in your home and you have small children, safety is paramount. Here's how to guard against these common home-office dangers:

Cords. Keep phone lines, electrical cords, cables, and window cords looped and out of children's reach to reduce potential strangulation hazards.



Clutter. Small objects like pen caps, loose change, rubbers bands, and the like can easily choke a small child. Keep your workspace clear of anything that might find its way down a little one's throat.

Shelving and storage. Keep file cabinets locked so children can't open them and cause them to fall over.

Sharp edges. Scissors, letter openers, and other sharp objects should be kept out of reach – and out of sight – to prevent injuries.

Chemicals. Cleaning supplies, liquid paper, and ink cartridges can be hazardous if ingested. Don't leave them accessible to curious kids.

How To Succeed By Failing

Success is about...failure. At least, it's about learning how to fail without letting it stop you from moving forward. As personal and business coach Jane Herman writes:

"You've heard the expression, 'Anything worth doing is worth doing well.' Here's your new motto: 'Anything worth doing is worth being willing to do badly.' If something is important to you, then you've got to be willing to try it, even knowing that you may fail. If you have the attitude that you can't do something unless you can do it well, or perfectly, then you will never take a step. Be willing to take the step."

Is This Your New Career?

Lots of people these days are investigating new careers, thanks to the recession and the changing economic landscape.

Yahoo's HotJobs Web site targets some jobs

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!

John Davies

Donna Haugh

(referred by Larry and Pam Billings)

Glen Pughe

And thanks again to clients

Darcy Pughe

Jill Reynolds

Pam Glahn

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.

October Quiz Question

How many phalanges are in the human hand?

Everyone who faxes, emails, text or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate for

Starbucks

that just might become major options for today's and tomorrow's jobseekers:

Data miner. Collectors of data from the Internet for marketing purposes may become very important as more and more commerce moves online. The mean annual salary is just over \$70,000; the top 10 percent can earn over \$100,000.

Environmental engineer. Climate change, fluctuating energy prices, and ecological concerns are driving a new need for people who can create clean, low-impact vehicles, buildings, and products. Salary: approximately \$74,000.

Accent reduction. Globalization means being able to communicate clearly with people from other cultures. Trainers work with executives, customer-relations specialists, and others around the world to eliminate speaking styles that impede clarity of communication. Salary: about \$64,000.

Auto mechanic. Drivers are keeping their current vehicles longer instead of spending money on new cars, which means an increased need for maintenance. And a generation of Baby Boomer mechanics is reaching retirement age. Average salary: A little over \$36,000.

It's Oktoberfest!

Did you know that the Canadian twin cities of Kitchener-Waterloo host the next-to-largest Oktoberfest in the world, second only to the original celebration in Munich, Germany?

Also billed as "Canada's Greatest Bavarian Festival," the event began in 1969 and now hosts upwards of 700,000 visitors annually. This year's festival runs from October 9 to 17 and offers 15 "Festhallen," Bavarian-decorated buildings or tents scattered throughout the Kitchener-Waterloo region that form the hub of the festival. The roster includes a Thanksgiving parade, treasure hunt, car and fashion shows, the Miss Oktoberfest pageant, oompah bands, Bavarian dancers, and of course, beer and lots of great German cuisine.

According to their Web site, the Kitchener-Waterloo Oktoberfest is *wunderbar!* For information visit www.oktoberfest.ca/.

NEED GENERAL MARKET INFORMATION

Check Out Our Blog

Ever wondered what's the latest with the Garden City Lands. Or, How to get 4 key benefits from the home buyer and renovator tax credits in the Federal Budget for 2009. For that and more take a peak at: www.michaelcowling.com

RE/MAX
Michael Cowling &
Associates Realty



PRESENTS
Family Fun Movie Day!
FREE for the Whole Family!



Transformers

or



Date: Saturday, October 17 2009
Doors Open at 9:00 am **Movies** at 9:30 am

Place: Richmond Centre Theatres
6551 #3 Road, Richmond, BC

Seating: General Seating - limited number of tickets

Contact me for your FREE tickets to this fun event!
Please Respond by October 3rd



MICHAEL COWLING

"Your Realtor for Life"

604.276.2335

mc@michaelcowling.com

www.michaelcowling.com

RE/MAX
Michael Cowling &
Associates Realty
Independently Owned and Operated



A LEADING RICHMOND REALTOR

MICHAEL COWLING
www.michaelcowling.com
604-276-2335

RE/MAX
Michael Cowling & Associates Realty
110 - 6086 Russ Baker Way, Richmond, BC V7B 1B4
Office: 604-276-2335 Fax: 604-271-2311
mc@michaelcowling.com / www.michaelcowling.com

- Over 2000 transactions
- Top 5 Richmond MLS Sales out of over 1,150 REALTORS®
- Medallion President's Club for top 1% Greater Vancouver Real Estate Board Over 9,500 REALTORS®, 10 years
- RE/MAX Lifetime Achievement
- RE/MAX Hall of Fame
- RE/MAX Top 100 in Canada for over 8,000 REALTORS®
- RE/MAX 100% & Platinum Club our Highest Annual Awards, 16 years
- MLS Diamond Master Medallion Club for Top 10% of REALTORS®, 17 years

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2009 RE/MAX Michael Cowling And Associates Realty. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

Michael's Home News
RE/MAX Michael Cowling And Associates Realty
#110 - 6086 Russ Baker Way
Richmond BC, V7B 1B4
www.michaelcowling.com