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Michael's Home News

News To Help You Save Time And Money

September 2010

When Everyone Won

The little girl stood next to her father in the store, pouring over Barbie dolls, a roll of money clutched in her hand. Each time she saw a doll she liked, she turned to her father and asked if she had enough to buy the doll. He usually said "Yes." As she kept looking, she noticed a little boy wandering nearby with his father. The two were looking at Pokémon toys. The boy also had money in his hand, but it looked to be just a few dollars. In contrast to the little girl, he was told "No" every time he picked up a toy to show his father.

Meanwhile, the little girl had chosen the Barbie she wanted. But before she went to the register to buy it, she noticed the little boy and his father. By this time the boy had a book of stickers in his hand and looked close to tears.

The little girl returned her Barbie to the shelf, choosing a Pokémon game instead, and raced to checkout. After she paid for it, she whispered something to the cashier, who took the toy and put it in a bag under the counter. When the boy got to the cashier, she congratulated him on being the store's 100th customer for the day! She took the game from underneath the counter and handed it to him. The little boy said excitedly that it was exactly what he'd wanted!



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

As the girl and her father left the store, he asked her why she had done what she'd just done.

"Didn't grandma and grandpa want me to buy something that would make me happy?" she asked.

"Yes," said her father.

"Well, I just did!"

Don't you love it when everyone wins?

Michael Cowling

Does Speeding Cut Braking Ability?

How much does speeding reduce a vehicle's ability to brake? A 3,000-pound car going 55 miles per hour takes 273 feet to stop (on dry pavement). The same car going 75 mph takes 447 feet to stop. That's 64 percent longer.

No More Excuses!

Are you letting significant savings slip through your fingers? You are if you're not using coupons.

There are all sorts of excuses for not using coupons:

- I don't have time to clip coupons/print coupons from the Internet.
- I don't find coupons for items I need.
- Coupons don't save that much money.
- I don't want to hold up the grocery line and have everyone in line staring at me.

The reality is, consumers are saving billions of dollars by using coupons, and if you're not one of them, here are some answers to those excuses:

I don't have time to clip coupons/print coupons from the Internet. When it comes to coupons, time is money. If you schedule 15 minutes once a week to go through the ads that come in your mailbox and/or Sunday paper, and 15 minutes at some online sites, your time will be well rewarded. Get started online by googling "free grocery coupons."

I don't find coupons for items I need. You will once you get focused and start looking: bath soap, laundry soap, cleaning products, shampoo, toothpaste, paper towels, vitamins, plus cereal, vegetables, soup, salad dressing, bottled water, coffee, and hundreds of other food items. And if you find a coupon for something you've been meaning to try but haven't – now's the time.



Coupons don't save that much money. Take the exact cash equivalent of the money you just saved and put it in a jar in a safe place at home. After two months, count your cash. You'll be amazed at how much fun you're having saving money. And don't you feel smart?

I don't want to hold up the grocery line and have everyone in line staring at me. You could try shopping at off-peak times to avoid the line, but those people behind you are actually staring in envy at all the money you're saving. You'll probably inspire them to start using coupons, as well!

September Quiz Question

What is the medical term for the rumbling, growling sounds emanating from your midsection?

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

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.

Start The School Year Right

The first day of school looms large and scary for new pupils – and their parents as well. Here are some suggestions on how to ease the transition:

Establish a routine in the morning before the school year starts, so your child can get accustomed to dressing and having breakfast without hurrying.

Before classes begin, visit the school with your child so it won't seem so strange. Many schools have special orientation programs to familiarize youngsters with the building and to meet the teachers.

Talk with your child about school. Be

positive – your good attitude will rub off. Tell your child what the children do when classes begin.

Talk about the teachers and how they'll help your child learn new things. Be sure to introduce yourself to the teacher on the first day of school and say something positive about your child.

Don't stay too long. Say goodbye and then leave. Your child may cry or cling to you at first, but this usually changes quickly. Before long, if you do it all right, your child may complain when it's time to come home!

Ten Low-Impact Ways To Lower The Pressure

Looking for a valve to release some of that pressure? Try some (or all) of these:

1. Take deep breaths.
2. Take a walk outside the office.
3. Say "No" to what you don't have time to do.
4. Leave work on time.



5. Lower the demands you put on yourself.
6. Ask questions of and talk with coworkers.
7. Take care of taxing tasks in the morning to get them out of the way.
8. Look at large projects as a series of steps to complete one-by-one.
9. Laugh at least once a day.
10. Live in the moment. Don't dwell in the past or worry about the future.

Client Of The Month

Congratulations to our Client Of
The Month, Mary Gelinas.

This month, the Client Of The
Month receives two tickets to the
Canucks Vs Edmonton,
September 22, 2010 at
Rogers Arena.

**Call me to find out
how you can become**

Can You Freeze Bananas?

If you have an abundance of bananas, or if yours have turned black, peel them, wrap them in foil, and pop them in the freezer. They'll keep for four to five months, and you can eat them as a frozen treat or use them for baking. Black bananas are riper and therefore sweeter than fresher yellow bananas, making them perfect for cakes and loaf breads. Freeze them two at a time, the equivalent to about one cup.

How To Write Effectively

Effective communication is as important in these days of email and Facebook as it's ever been. Use these guidelines to ensure that your written messages come across clearly:

Step 1: Define your goal. Do this in one sentence. You should be able to define the purpose of your communication as a positive, constructive action.

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.**

Step 2: Identify your central emotion. Usually we write to convey a certain emotion – whether we're disappointed or happy about a situation, for instance. Keep your emotions positive. You may be writing to express disappointment, but center the writing on your hopes for change.

Step 3: Determine who your audience is. This will help you determine your readers' expectations and perspectives, and guide you in your writing.

Step 4: Gather supporting information. Include statistics, anecdotes, and other data that support the point of your communication.

Step 5: Draft. Write freely without thought of length or

**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.

mistakes. Don't stop to edit yourself until you've finished writing. Then...

Step 6: Rewrite. In rewriting, you'll be able to trim your message and rearrange all the elements into their most effective structure.

Grandparent Goodies

Grandparents Day is September 12, here are some delightful stories from – and about – grandparents:

My young grandson called the other day to wish me Happy Birthday. He asked how old I was, and I told him "62." He was quiet for a moment and then he asked, "Did you start at one?"

When my grandson Billy and I entered our vacation cabin, we kept the lights off until we were inside to keep from attracting pesky insects. Still, a few fireflies followed us in. Noticing them before I did, Billy whispered, "It's no use, Grandpa. Now the mosquitoes are coming after us with flashlights."

A second grader came home from school and said to her grandmother, "Grandma, guess what? We learned how to make babies today." The grandmother, more than a little surprised, tried to keep her cool. "That's interesting," she said. "How do you make babies?" "It's simple," replied the girl. "You just change the 'y' to 'i' and add 'es.'"

Creativity Is...

Creativity is a great motivator because it makes people interested in what they're doing. Creativity gives hope that there can be a worthwhile idea. Creativity gives the possibility of some sort of achievement to everyone. Creativity makes life more fun and more interesting.

– Edward de Bono

How To Use Your Microwave Safely

Although your microwave is probably one of the safest devices in your kitchen, there are dangers. One is that you can superheat the foods and liquids, and when foods or liquids superheat they can "explode" and be quite dangerous. In order to use your microwave as safely as possible, here are some tips:

August Quiz Answer

Question: What is the world's largest rodent?

Answer: Capybara.

Source: nationalzoo.si.edu

**Congratulations to
Tim Nguyen**

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!**

- Never turn a microwave on when it's empty, or operate it if the door is damaged or doesn't close securely.
- When you're heating water, put your teabag or instant coffee in the water before putting it in the microwave. Before you heat any liquids, always stir them.
- Avoid cooking things too long. Never heat any liquid for longer than two minutes.
- Never put anything with a twist tie on it in the microwave. The metal in the tie can make sparks.
- Make sure any glass, plastic containers, and plastic wrap you use are labeled "microwave safe." Plastic storage containers such as margarine tubs, take-out containers, whipped topping bowls, and other one-time use containers should not be used in microwave ovens.
- Contrary to popular belief, some Styrofoam and other Polystyrene containers can safely be used in the microwave. Follow the same rule you follow for other plastic containers: Check the label.
- Don't use metal containers unless the recipe specifically directs you to. The microwaves bounce off metal, which can cause arcing and a fire inside the oven.
- If something in your microwave catches on fire, don't uncover it or throw water on it. Hit the stop button, unplug the microwave, stand by with a kitchen fire extinguisher just in case, and let it burn itself out.
- Never allow children to operate a microwave without adult supervision.

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.

Is It Really Hunger?



Nutritionists believe many people are overweight because they eat when they're not really hungry. Real hunger, they say, is characterized by fatigue, slight stomach growling, and discomfort.

So if you feel hungry within three hours of eating a full meal, you may simply be feeling boredom or stress. Rather than snack, try to pinpoint and resolve the source of your unease. To relieve the boredom or stress, call a friend, start a project, read a book, or go for a walk.

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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