



Michael's Home News

News To Help You Save Time And Money

April 2012

The Gardener's Secret

A woman ran a garden store that had been in the family for three generations.

For as long as anyone could remember, the garden store's business was always great and the owner and staff were happy and cheerful. People often said, "Who wouldn't be happy with the kind of business they're doing?"

When anyone new came into the garden store, they'd notice that all the staff wore a big badge that read, **Business Is Great!** Everyone who saw the badge for the first time would say "Wonderful!" or "What's so great about business?" Sometimes people would talk about how their own business, or even their life, was miserable.

But no matter what people said, the staff would respond by talking about the pleasure of meeting different people, the rewards of helping customers, the fun of a

healthy workplace, and so on. No matter how miserable a person was when they came in, they felt a lot happier by the time they left.

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What people didn't know was that every week, the staff was coached in responding positively. Employees of the store said that working there changed their lives, made them more positive people, and consequently more attractive.

And so we discover the secret to the garden store's success. The store went through tough times like any other, but every day, no matter what, the owner and staff wore that badge, saying **Business Is Great!** And so it was.

Whether you wear it or not, saying **Business Is Great** is a self-fulfilling prophecy.

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Michael Cowling

April Quiz Question

Q: *A guy bet his neighbor \$100 dollars his dog could jump higher than a house. The neighbor took the bet and lost. Why did he lose?*

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.

March Quiz Q&A

Q: *What do you get if you divide the circumference of a pumpkin by its diameter?*

A: **Pumpkin Pi.**

Congratulations to:

Julie Tsang

for winning a \$25 Gift Certificate to Starbucks.

April Fools' Day History

The history of April Fools' Day, or All Fools' Day, is uncertain, but the current thinking is that it began around 1582 in France with the reform of the calendar under Charles IX.

The Gregorian Calendar was introduced, and New Year's Day was moved from March 25 - April 1 (new year's week) to January 1.

Many people were rebellious and refused to acknowledge the change. They continued to celebrate New Year's on the last day of the former celebration, April 1.

These people were labeled "fools" by the general populace, were subject to ridicule and sent on "fool errands," sent invitations to nonexistent parties and had other practical jokes played upon them. The butts of these pranks became known as a "poisson d'avril" or "April fish" because a young naive fish is easily caught.

April's Fresh Observances

Easter graces us in April, as do these important, but less well known events:

World Entrepreneurship Day, April 16th. WED aims to remind the world that entrepreneurs have consistently led sluggish economies back to prosperity and growth through innovation and job creation.

World Autism Awareness Day, April 2nd. First proposed by Representatives of the State Qatar, and supported by all member states, the United Nations General Assembly adopted "World Autism Awareness Day" on December 18, 2007. This truly is a world-wide problem that affects all nations and people equally.



Earth Day, April 22nd. Gaylord Nelson, a U.S. Senator, called for an environmental teach-in, or Earth Day, to be held on April 22, 1970. Over 20 million people participated that year, and now Earth Day is observed on April 22 each year by more than 500 million people and several national governments in 175 countries.

Birth of Long-Distance Communication, April 27, 1791. Samuel Finley Breece Morse, the inventor of the telegraph and morse code is born.

And just for contrast...

April 25, 1961 Robert Noyce was granted a patent for a semi-conductor device-and-lead structure, the integrated circuit otherwise known as the chip (not yet the micro-chip) Noyce was the co-founder of Intel.

Thinking About Making a Move?

No need to call a high-pressure salesperson who will make you feel obligated. I'm happy to talk with you and answer your questions.

Just ask me! It's part of my free, no-obligation service.

Leave your request on my voicemail anytime, and I'll fax, mail or email all the information you need within 24 hours. Or let me know you want to talk and I'll call back.

Progress is based on a universal desire to live beyond our income. ~ Samuel Butler

Couponsing Secrets Anyone Can Use

When you first start using coupons, expect a 25-30% reduction in your grocery bill. Over time, with attention to details, you can save 30-50%. And with extreme couponsing, you can reach the more than 50% level.

- Don't use coupons the week they come out. Stores jack up prices in anticipation.
- Use coupon-matching websites such as SavingsAngel, CouponMom and The Grocery Game, and combine manufacturers' and in-store coupons to maximize bargains.
- Don't overlook coupons for non-grocery items like toys and house wares.
- Before buying any service or product online, Google that product + coupons or discount. Often there are digital codes available that will save you significantly.

- Stockpile coupons. You may not need 100-count paper plates for 50% off today, but you may need them in 3 months.
- Don't buy brands you can live without. If you can save 50% on a new bacon brand, can you live with the slightly different flavor from your usual brand?
- Consider using click-to-print and mobile phone coupons. In the future, expect to see more coupons delivered via text message, as well as discounts based on near-field technology (NFT), which lets retailers send special offers to your smartphone based on your location.

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kind of outstanding
customer service you
deserve.

Computers are useless. They can only give you answers. ~ Pablo Picasso

A Woman's Rules For Dating-Circa 1930

Well, who wouldn't appreciate a date who followed these rules—man or woman!

- Careless women never appeal to gentlemen. Don't talk while dancing, for when a man dances, he wants to dance.
- Don't sit in an unladylike position, and never look bored, even if you are.
- Men don't like girls who borrow their handkerchief and smudge it with lipstick.
- If you need a brassiere, wear one. Don't tug at your girdle, and be careful your stockings are not wrinkled.
- Don't use the car mirror to fix your makeup. The man needs it while driving and it annoys him to have to turn around to see what's behind him.
- Don't be familiar with other people while on a date with someone else. Men deserve and desire your entire attention on them.



Client Of The Month

Congratulations to our Client
Of The Month:

Danny Chan

As always, the Client Of The
Month receives a free
dinner for two at The Keg
Restaurant.

Take family or friends out for
the evening—our treat.

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

Auto-Exercises

Many of us spend hours in our cars. When we're done with the day we're too busy at home or too tired to exercise. The answer is to create an automobile exercise routine. Here are some ideas to do whenever your car is stationary:

- Use your arm rests to push up against.
- Work your rear by squeezing your gluteus maximus muscles and holding for 5 seconds.
- Do mock sit-ups by sucking in your tummy, tightening your abs, sitting up tall, and slightly rocking back and forth as many times as you can between lights.

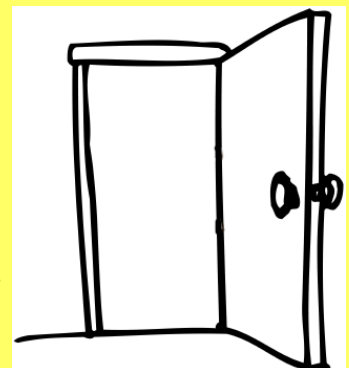
*Exercise? I get it on the golf course. When I see my friends collapse,
I run for the paramedics. ~ Red Skelton*

Why Did I Walk In Here?

We've all walked into a room and immediately forgotten what we were looking for, right? Don't worry—you're not losing your mind or your memory. According to experiments conducted by a Notre Dame psychology professor, the reason is that walking through a doorway creates an "event boundary" in your mind.

In one of the experiments, subjects were asked to move an object from one room in a "virtual environment" to another, or to transport an object the same distance without crossing through any doorway. The participants tended to forget more after moving through the doorway, suggesting that it acts as a kind of barrier that obstructs the ability to retrieve thoughts made in a separate area. Other experiments in actual rooms reinforced the findings.

Because you can't remain in one room all your life, the best solution is probably to make a mental effort to remember what you're doing before you cross that "event boundary."



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April Fools' Fast-Food Hoax Hall Of Fame

1998: Burger King published a full page advertisement in USA Today announcing the introduction of a new item to their menu: a "Left-Handed Whopper" specially designed for the 32 million left-handed Americans.

According to the ad, the new whopper included the same ingredients, but rotated 180 degrees for the benefit of their left-handed customers.

The following day Burger King revealed that although the Left-Handed Whopper was a hoax, thousands of customers had gone into restaurants to request the new sandwich. Simultaneously, according to the press release, "many others requested their own 'right handed' version."

The lack of money is the root of all evil. ~ Mark Twain

Healthier Frying

All oils are 100% fat, meaning that they all have 9 calories per gram. Oils that claim to be "light" are making a statement about their flavor, not their calories. However, what's in those calories still makes some oils healthier than others.

Healthy oils include olive, sunflower, canola, grape seed, safflower, walnut, flaxseed and peanut.

Not all of these oils are good for frying, though. In fact, if you heat certain oils past a certain temperature, they can become unhealthy. For high-temperature cooking, such as deep frying, stick to canola, sunflower or peanut oil.

MICHAEL'S HOME NEWS

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#110 - 6086 Russ Baker Way, Richmond BC, V7B 1B4

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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 our community.

Government announces new HST/PST housing transitional rules

The government today announced the HST/PST transitional rules on new homes.

As the province transitions back to the PST, which will replace the HST effective April 1, 2013, measures to ease the HST burden on new home buyers include:

- The BC New Housing Rebate threshold will increase to \$850,000 from \$525,000, so that more than 90% of newly built homes will now be eligible for a provincial HST rebate effective April 1, 2012.
- The maximum rebate will increase to \$42,500 from \$26,250 effective April 1, 2012.
- Buyers of new secondary vacation or recreational homes outside the Greater Vancouver and Capital Regional Districts priced up to \$850,000 will now be eligible to claim a provincial grant of up to \$42,500 effective April 1, 2012.
- For newly built homes where construction begins before April 1, 2013, but ownership and possession occur after, purchasers will not pay the 7% provincial portion of the HST. Instead, purchasers will pay a temporary, transitional provincial tax of 2% on the full house price.

HST/PST transition rules will help ensure that whenever purchasers buy a new home they will all pay a consistent and equitable amount of tax, whether the home is built:

- entirely under the HST;
- entirely under the PST; or
- partly under HST and partly under the PST.

The temporary housing transition measures will be in place until March 31, 2015. The tax only applies to homes where construction begins before the transition date and ownership and possession occur after.

For more information contact me or visit the BC Ministry of Finance at:
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MICHAEL COWLING
www.michaelcowling.com
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RE/MAX
Michael Cowling & Associate Realty
110 - 6086 Russ Baker Way, Richmond, BC V7B 1B4
Office: 604-276-2335 Fax: 604-271-2311
mc@michaelcowling.com/www.michaelcowling.com

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

