



Michael's Home News

News To Help You Save Time And Money

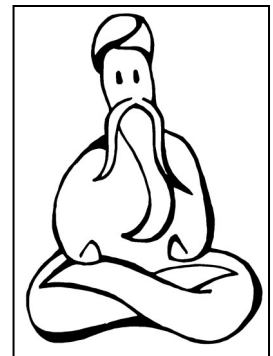
April 2013

Peace Of Mind

Once, a wise man was walking from one town to another town with a few of his followers. While they were travelling, they came upon a lake. They stopped there and the wise man beckoned to one of his followers, a particularly eager-to-please young man. He said, "I am thirsty. Do get me some water from that lake there."

The follower eagerly ran to the lake. When he reached it, he saw people washing clothes and a bullock cart crossing through the lake. As a result, the water was muddy and cloudy.

The follower tried to get everyone out of the lake, but no one would listen to him. He grew frustrated and went back to the wise man. Feeling ashamed, he told him, "The water in there is very muddy. I don't think it is fit to drink." After about half an hour, again the wise man asked the same follower to go back to the lake and get him some water to drink.



The follower obediently went back to the lake. This time he found that the lake had absolutely clear water in it. The mud had settled down and the water above it looked fit to be drunk. So he collected some water in a pot and brought it to the wise man.

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The wise man looked at the water, and then he looked at the follower and said, "See what you did to make the water clean. You let it be ... and the mud settled down by itself, and you got clear water!"

"Your mind is also like that. When it is disturbed, just let it be. Give it a little time. It will settle down. You don't have to put in any effort to calm it down. It will happen. It is effortless."

I find that often the best reaction to anger or frustration is patience. There's something to be said for the old adage, "Take a deep breath and count to 10."

Michael Cowling

Catch Spring Fever

If you find your mind wandering as the weather warms, blame it on your physiology. Scientists say spring fever isn't just a state of mind but a biological imperative.

Spring fever's symptoms start during the vernal equinox. In the northern hemisphere, people begin to feel more energetic, enthusiastic, and amorous. Losing weight is easier and folks walk around smiling.

The cause of such behavior is the chemical changes that take place in the body in part because of longer days and increased exposure to daylight.

Increased light sends signals to the brain's pineal gland, which then reduces the production of melatonin, a hormone that regulates our body clock and controls our mood and energy levels.

As the days grow longer, the chemical disappears and people feel more energized and confident. Increased light also transmits to the hypothalamus, the section of the brain that regulates eating, sleeping, and sex drive. The light can also trigger a sense of euphoria or sometimes of sadness and melancholy.

April Quiz Question

Q: *What's special about the year 1961 that won't happen again until the year 6009?*

Everyone who texts, 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 Question

Q: How much dirt is in a 3'x5'x2' hole?

A: None. There's nothing in a hole. The dirt is gone.

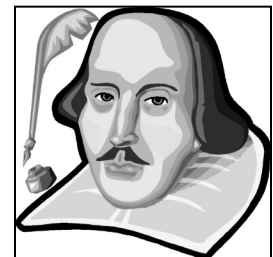
Congratulations:
Jimmy Chiu
for winning a \$25 Gift Certificate to Starbucks.

"In the spring, at the end of the day, you should smell like dirt." ~ Margaret Atwood

Approved For April

April seems to have more than a fair share of memorable days, including:

- **April Fool's Day.** Sometimes referred to as **All Fools' Day**, **April 1** is internationally recognized as a day when people play practical jokes and hoaxes on each other.
- **Talk Like Shakespeare Day, April 23**, is for celebrating the birth of one of the greatest playwrights in history. Hint: Instead of cursing, try calling your tormenters "jackanapes," or "canker-blossoms".
- **Tax Returns Due Day** is Tuesday, April 30 in Canada.
- **Earth Day, Monday April 22.** This day many school children create conservation-related crafts, and many adults focus the spotlight on green living.



A Little Salt Goes A Long Way

Salt has been used as a food preservative and flavor enhancer for thousands of years. The ancient Egyptians, for example, left salted fish and birds as funeral offerings as far back as 3,000 B.C. The word “salary” comes from the Latin word “salarium”, which referred to wages paid to Roman soldiers to purchase salt.



Today, salt is everywhere, which has doctors worried. The average North American consumes about 3,400 mg of salt each day, far more than the American Heart Association’s suggested 1,500 mg (about a teaspoon).

The problem? Salt in the bloodstream tends to attract water; too much salt increases blood volume; and that creates pressure on blood vessels and the heart. The long-term effects of excessive salt consumption have been linked to heart disease, stroke, high blood pressure, kidney disease, and other illnesses.

Talk with your doctor about how much salt in your diet is good for your health. By the way, don’t substitute sea salt for regular table salt in hopes of eating healthier; scientists say that both have equal chemical makeup and nutritional value.

"I am only one, but still I am one. I cannot do everything, but still I can do something; and because I cannot do everything, I will not refuse to do something I can do." ~Edward Everett Hale

A Spending “Fast”

The Street.com recently asked some financial planning pros for their best tips on living within a budget.

One suggestion that sounds particularly intriguing is declaring a moratorium on spending. Commit to spending absolutely no money for one day a month. Try stretching it to two or three days if possible.

You’ll find out how much money you spend without thinking about it, and you’ll break yourself of the habit of reaching for your wallet on impulse. And you may find more constructive ways to spend your time instead of your cash.



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.

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and I’ll call or email all the information you need within 24 hours or sooner if requested.

Advice From The Rich

“If you’re so smart, why aren’t you rich?” is a smart-aleck question to ask, but sometimes the wealthy have useful advice to impart. Here are a few words of wisdom from some of the world’s richest people:

Steve Jobs (co-founder of Apple): “When I was 17, I read a quote: ‘If you live each day as if it was your last, some day you’ll most certainly be right.’ It made an impression on me, and for the past 33 years I have looked in the mirror every morning and asked myself: ‘If today were the last day of my life, would I want to do what I am about to do today?’ And whenever the answer has been ‘no’ for too many days in a row, I know I need to change something.”

Michael Dell (founder of Dell): “Try never to be the smartest person in the room. And if you are, I suggest you invite smarter people, or find a different room.”

J.K. Rowling (author of the Harry Potter novels): “Had I really succeeded at anything else, I might never have found the determination to succeed in the one arena I believed I truly belonged.”

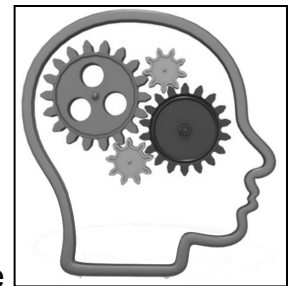
Warren Buffett (chairman of Berkshire Hathaway): “I don’t look to jump over 7-foot bars: I look around for 1-foot bars that I can step over.”

Mark Zuckerberg (co-founder of Facebook): “If we want to have the biggest impact, the best way to do this is to make sure we always focus on solving the most important problems.”

Breathe New Life Into Old Thinking

When trying to decide a new direction in life, or when simply trying to put new energy into a project, try these techniques:

- Select two or three thinkers who specialize in your area of interest. Study them to inform your perceptions.
- See how others do it. Sometimes reaching out to a worker in another company but similar job can create a dynamic relationship that propels you both forward without office politics getting in the way.
- Widen your perspective. Talk to people outside of your expertise in completely different areas of interest.



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The 2% BC Transition Tax on new homes is coming April 1, 2013

If you will be buying a new home in the next few months or over the next two years, then you need to know about the 2% BC Transition Tax.

It is a new tax that comes into effect on April 1, 2013. It will apply to the sale of new residential homes that are 10% or more complete as of April 1, 2013. The 2% BC Transition Tax will end on March 31, 2015.

The 2% BC Transition Tax applies to the full price of a new home, which is 10% or more complete, where ownership or possession is on or after April 1, 2013, but before April 1, 2015. The 5% GST also applies to the full price of a new home, where ownership or possession is on or after April 1, 2013.

With the end of the HST and the return to the PST/GST system, the BC government chose to introduce the 2% BC Transition Tax as a way, in their words, "to ensure the equitable application of tax for purchasers of new residential homes currently under the HST system" and after April 1, 2013 when the province returns to GST on new residential homes. The government also wishes to replace some of the revenue lost through the return to the PST.

BC's portion of the HST will no longer apply to newly built homes where construction begins on or after April 1, 2013. Builders will once again pay 7% PS on their building materials (construction inputs). The provincial government asserts that on average, about 2% of the home's final price is embedded PST that builders pay on their building materials.

The Transition Tax rebate for builders (sellers) recognizes that the builder will not be able to claim input tax credits on the PST paid on building materials acquired after March 31, 2013. The rebate is available where both of the following conditions are met:

- The 2% BC Transition Tax applies to the sale of new housing; and
- Construction or substantial renovation is at least 10%, but not more than 90%, complete before April 1, 2013.

(Continued online at www.michaelcowling.com/blog) (Source REBGV)

"These transition rules are part of a comprehensive package designed to provide equity for buyers of newly built homes and clarity and certainty for the construction industry – an important job creator in our province."

– Then Finance Minister Hon. Kevin Falcon,
May 28, 2012

A Lawyer Speaks To Lottery Winners

I have represented many lottery winners during my career. A few have declared bankruptcy, several have gotten divorced, and one committed suicide, all after winning the lottery.

It seems inconceivable, but, as one ex-wife explained, “Before we won the lottery, my husband used to go out drinking all night with his buddies and I would lock him out of the house and he’d have to sleep in his truck in the driveway. After we won the lottery, he just got a big suite at the Four Seasons and partied all night—and never came home.” So, although winning the lottery may solve some problems, it may cause new problems your client never had before.

Someone once said, “A lottery is a tax on people who are bad at math.” Billions of dollars are “invested” in lotteries each year. On the positive side, most lottery profits are used for the public welfare, such as educational expenses. On the negative side, many people spend too much of their disposable income on the chance to win it big. The odds of winning a large jackpot run from approximately 1 in 14 million to as high as 1 in 175 million, depending on the size of the lottery. To put that in perspective: Your odds of getting struck by lightning this year are less than 1 in 1 million...yet you probably don’t believe for a second that you’ll actually get struck by lightning, do you?

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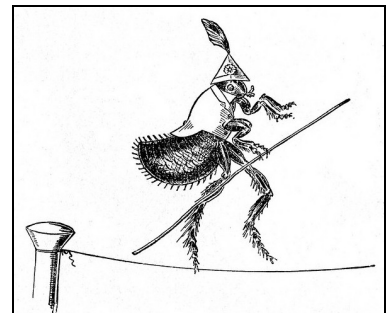
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How To Train A Flea Circus

In case you’ve ever wondered, flea circuses were real. Flea circuses seem to have originated in England in the 16th century, entering their golden age in the 1830’s through the efforts of an entrepreneur named L. Bertolotto, who ran flea exhibitions in London.

But how do you train a flea? One way is to put them in a cardboard box with a top on it. The fleas will jump up and hit the top of the cardboard box over and over and over again. The fleas continue to jump, but over time, they no longer jump high enough to hit the top. When you take off the lid, the fleas continue to jump, but they will not jump out of the box.

Other flea “training” tricks used by Bertolotto included rigging them up with wire harnesses so they could only move in a particular way. If necessary — say, in a flea orchestra — the fleas might also be glued to their seats. For perhaps obvious reasons, the practice of flea circuses died out by the 1960’s.



Curious Food Facts

Here are some fun food facts to wow your friends at the next cocktail party:

- **Worcestershire Sauce:** Is made from dissolved fish (Anchovy).
- **Coca-Cola:** The original formula called for a brown color to hide impurities in early manufacturing processes.
- **Strawberries:** Have more vitamin C than oranges (when comparing similar serving sizes).
- **Vinegar:** Melts pearls due to the calcium content.
- **Avocados:** Have more protein than any other fruit and are poisonous to birds.
- **Almonds:** Are a member of the rose family.
- **Honey:** A food that will not spoil when stored properly.
- **Cherries:** Tart cherries are a natural anti-inflammatory pain reliever.
- **Asparagus Urine Smell:** Methanethiol, a chemical found in Asparagus, is composed mostly of sulfur with a splash of hydrogen, plus some carbon, a brew famous for the effect it produces in rotten eggs, cabbages and paper mills.

Client Of The Month

Congratulations to our Client Of The Month:

Chris and Rebecca Maichin

Tom and Brice Kemp

This month, the Clients Of The Month each received two tickets to the Vancouver Canucks at Rogers Arena.

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

Now, That's Self-Appraisal

A boy was leaning against the wall outside a barber shop. He dialed his phone and began speaking to a lady on the other end. The barber was listening in.

Boy: Ma'am, I'm wondering if you would hire me to cut your lawn? (pause while listening) But I'll cut your lawn for half the price of the person who cuts your lawn now. (pause) But Ma'am, I'll even sweep your curb and your sidewalk, so on Sunday you will have the prettiest lawn in all of Richmond. (A moment later he hung up.)

Barber: I couldn't help but overhear...did you get the job?

Boy: No.

Barber: Well, I like your attitude, and I'd like to offer you a job.

Boy: No thanks.

Barber: But you were begging for a job on the phone just now.

Boy: No Sir, I was just checking my performance at the job I already have. I am the one who currently cuts that lady's lawn.



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Michael Cowling & Associate Realty
110 - 6086 Russ Baker Way, Richmond, BC V7B 1B4
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