



# Michael's Home News

News To Help You Save Time And Money

August 2012

## The Invitation

A woman came out of her house and saw 3 old men with long white beards sitting in her front yard. She did not recognize them. She said "I don't think I know you, but you must be hungry. Please come in and have something to eat."

"Only one of us may be invited in at a time," they replied. "But if you will discuss with your family which of us should be invited in, Wealth, Success, or Love, we will be grateful for whoever it is."

The woman went in and told her husband what they said. Her husband was delighted by the whimsical old men. "How nice!!" he said. "Since that is the case, let's invite Wealth inside!



His wife disagreed. "My dear, why don't we invite Success? Surely that will lead to wealth as well as make us the envy of our neighborhood."

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Their young daughter joined the discussion. She said, "I would rather have Love." She was so sweet and the couple loved her so much, they laughed and said, "Yes, let's heed our daughter's advice and invite Love to eat with us."

The woman went out and asked the 3 old men, "Which one of you is Love? Please come in and be our guest."

Love got up and started walking toward the house. The other 2 also got up and followed him. Surprised, the lady said: "I only invited Love. Why are you all coming in?"

The old men replied together, "When you invite Love into your house, you get both Wealth and Success."

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*Michael Cowling*

## August Quiz Question

**Q:** What is in seasons, seconds, centuries and minutes but not in decades, years or days?

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.

## July Quiz Q&A

**Q:** Which word in the English language becomes shorter when it is lengthened

**A:** *Shorter*

Congratulations to:  
**Heather Rankin**  
for winning a \$25 Gift Certificate to Starbucks.

# August's Hot Events

**International Day against Nuclear Tests**, August 29. On 2 December 2009, the 64th session of the United Nations General Assembly declared 29 August the International Day against Nuclear Tests. The Preamble of the resolution emphasizes that "every effort should be made to end nuclear tests in order to avert devastating and harmful effects on the lives and health of people" and that "the end of nuclear tests is one of the key means of achieving the goal of a nuclear-weapon-free world."

**World Breastfeeding Week**, August 1 to 7. The movement promotes optimal infant feeding practices in reducing malnutrition and poverty. It is based on a human rights approach and provides guidance on how to protect, promote and support exclusive breastfeeding for the first six months, and continued breastfeeding for two years or beyond together with adequate, appropriate



and indigenous feeding starting from the age of six months.

**International Beer Day**. August 5 is an informal celebration of beer, taking place in pubs, clubs, bars, breweries, beer gardens and back yards all over the world. Perhaps the biggest celebrant is in Qingdao, China, which every summer in the second week of August, hosts the largest beer festival in Asia with international breweries from all over the globe flocking to the sandy shores of China's Shandong Province.

## Faint praise

A minister was retiring, and after his final sermon he stood at the door of his church to say farewell to his parishioners. One old woman told him, "I'm sure our next pastor won't be as good as you've been."

The minister was flattered, but tried to be modest. "Oh, I'm sure he'll be fine. What makes you say that?"

"I've been here for the last five pastors," said the lady, "and each one has been worse than the one before."

## See An Interesting Home?

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## What Do Romance Heroes Do For A Living?

From Harlequins to bodice-rippers and everything in between, romance novels are as popular as ever. And because they're frequently about intrigue and fantasy, romance novels don't often feature accountants and fast-food workers as heroes (though there are exceptions). From an analysis of over 15,000 romance novels, as reported in Psychology Today, comes this list of the most common occupations of romance heroes in fiction:

1. Doctor
2. Cowboy
3. Boss
4. Prince
5. Rancher
6. Knight
7. Surgeon
8. Monarch
9. Bodyguard
10. Sheriff

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*"A vigorous five-mile walk will do more good for an unhappy but otherwise healthy adult than all the medicine and psychology in the world." ~Paul Dudley White*

## Be Careful With Sugar Intake

A spoonful of sugar may, as Mary Poppins sang, help the medicine go down. But too many spoonfuls will probably increase your need to take medicine in the first place. Too much sugar—or rather, the unproductive calories it delivers to the body—can lead to weight gain, diabetes, and heart disease, among other health problems.

How much is too much? An American Heart Association study found that Americans consume an average of 22 teaspoons a day (during 2001-2004). AHA guidelines recommend much less: six teaspoons a day for women, and nine teaspoons for men.



Check the labels of the foods you're eating: a lot of sugar can be found in most processed foods. And don't rely on sugar substitutes like high-fructose corn syrup. Though fructose may have less impact on the body's blood sugar and insulin levels, a calorie of fructose has the same impact as a calorie of sugar. As in most things, moderation is key.

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## **Golf: A Good Walk Spoiled?**

The summer months are prime golfing season. The origins of this popular (and frequently frustrating) game are unclear, though some historians trace it back to an ancient Roman game called paganica, in which players used a bent stick to hit a leather ball.

A stained glass window dating back to 1340 in Gloucester Cathedral in England shows someone swinging something that looks like a golf club. And a Ming dynasty scroll, also from the 14th century, depicts a member of the Chinese imperial court swinging a golf club-like implement at a small ball with

the apparent aim of sinking it into a hole.

The modern version of the game, played over 18 holes and without interference from other players, was developed in Scotland. The word “golf” comes from the Scots “gouf,” and is considered to be a local equivalent to the Dutch “colf,” meaning stick or club.

Golf was banned in 1457 by King James II of Scotland because he worried that it was distracting the citizenry from archery practice, which was considered more urgent for military purposes.



Though controversial for many years (Mary, Queen of Scots, was criticized for playing it), restrictions eventually eased and the game spread across the British Isles and around the world.

### **Client Of The Month**

Congratulations to our  
Client Of The Month,

Terry Liu

As always, the Client Of  
The Month receives a free  
dinner for four 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!**

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*“It is better to meet danger than to wait for it.”  
~Charles Caleb Colton*

## **The Origin Of @**

We know it well as the standard symbol for e-mail, but where did it come? History says that the @ symbol was created by medieval monks. During the Middle Ages, each copy of a book was painstakingly transcribed by hand. The task went to monks, who developed ways to reduce the number of pen strokes for common words. The result was to loop the “t” in the word at around the “a.”

# New Legislation will open doors to Development on First Nations Lands

Investors and developers planning to do business on reserve land will find it easier thanks to new provincial legislation. *Bill 43, the First Nations Commercial and Industrial Development Act (FNCIDA) Implementation Act*, introduced in the BC Legislature on May 3, 2012, will create certainty for business by enabling provincial laws and regulations to apply to major commercial, industrial and residential project on First Nations lands.

Currently, provincial laws and regulations don't apply to reserve lands. First Nations lands are under the jurisdiction of the federal government and only the federal government has the authority to make laws for “Indians, and Lands reserved for the Indians”, as set out in the *Constitution Act, 1867, s 91(24)* and under the *Indian Act*.

One notable exceptions is the Tsawwassen First Nation (TSN). Its landmark 2008 Tsawwassen treaty with the federal and provincial governments gave the TFN self-governing powers similar to those of a municipality and land in fee simple, which it can lease.

Of the province’s 198 First Nations, 116 have expressly stated they want the same right as the TFN by participating in the BC Treaty Commission’s treaty negotiation process. However, progress has been slow, often taking years. During this time, business opportunities are being lost—and their accompanying economic and social benefits including jobs and tax revenue.

Bill 43 holds the potential to speed and simplify business activity by creating a level regulatory playing field so that developments on reserve lands are subject to the same provincial regulations that apply to off-reserve developments. This will lead to certainty for business, residents and neighbouring local governments.

(More of this online at [www.michaelcowling.com/blog](http://www.michaelcowling.com/blog))

(Source REBGV)

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# How To Advance In Your Job

- Look around at what you can do now, today, to take a baby step in the right direction. If you're not sure what the right direction is, then follow the old adage: Do what you love and the money will follow. Actually, expand the adage to include, "Get good at what you love and the money will follow." Find ways to step it up a notch. Get help thinking out of the box.
- Let people know what you're trying to do. The world has a way of organizing itself to fulfill intentions.
- You'll achieve more by helping others feel good about themselves than you will by holding power or being petty or stingy.
- Your relationship with your boss matters more than your performance.
- A powerful network will pay off over time almost as much as a good investment.
- Expand your ability to earn. Educate, take on challenges. Ask questions.

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*If you're in a good profession, it's hard to get bored, because you're never finished—there will always be work you haven't done. ~Julia Child*

## Why Is Dark Chocolate Healthier?

Chocolate is made from plants, which means it contains many of the health benefits of dark vegetables. These benefits are from flavonoids, which act as antioxidants. Antioxidants protect the body from aging caused by free radicals, which can cause damage that leads to heart disease.

Dark chocolate contains a large number of antioxidants (nearly 8 times the number found in strawberries). Flavonoids also help relax blood pressure through the production of nitric oxide, and balance certain hormones in the body. Dark chocolate is good for your heart. A small bar of it everyday can help keep your heart and cardiovascular system running well.



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## If Cars Were Like Computers...

This is an old story, but I've heard so many friends complaining about computer problems lately, I thought it worth repeating.

At a computer expo many years ago, Bill Gates reportedly compared the computer industry with the auto industry and stated "If GM had kept up with technology like the computer industry has, we would all be driving twenty-five dollar cars that got 1000 mi/gal."

General Motors responded to this comment by releasing the statement "Yes, but would you want your car to crash twice a day?" Here's more:

1. Every time they repainted the lines on the road you would have to buy a new car.
2. Occasionally your car would die on the freeway for no reason, and you would just accept this, restart, and drive on.
3. Occasionally, executing a maneuver would cause your car to stop and fail and you would have to re-install the engine. For some strange reason, you would accept this too.
4. You could only have one person in the car at a time, unless you bought "Car95" or "CarNT". But then you would have to buy more seats.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast, twice as easy to drive, but would only run on five percent of the roads.
6. The Macintosh car owners would get expensive Microsoft upgrades to their cars, which would make their cars run much slower.
7. The oil, gas and alternator warning lights would be replaced by a single "general car default" warning light.
8. New seats would force everyone to have the same size butt.
9. The airbag system would say, "Are you sure?" before going off.
10. If you were involved in a crash, you would have no idea what happened.



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