



# Michael's Home News

News To Help You Save Time And Money

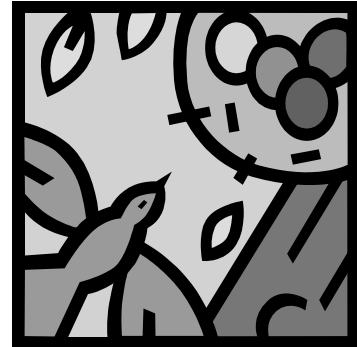
December 2010

## The Real Meaning Of *Peace*

There once was a King who offered a prize to the artist who would paint the best picture of *Peace*. Many artists tried. The King looked at all the pictures, but there were only two he really liked and he had to choose between them.

One picture was of a calm lake. The lake was a perfect mirror, with peaceful, towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of *Peace*.

The other picture had mountains, too. But these were rugged and bare. Above was an angry sky from which rain fell and in which lightening flashed. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all. But when the King looked closer, he saw behind the waterfall a tiny bush growing in a crack in the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water and noise, sat the mother bird on her nest...in perfect *peace*.



Which picture won the prize?

The King chose the second picture. "Because," explained the King, "*peace* does not mean to be in a place where there is no noise, trouble, or hard work. *Peace* means to be in the midst of all those things and still be calm in your heart. That is the real meaning of *peace*."

**May you know the real meaning of *peace* at the holidays – and always!**

*Michael Cowling*

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

# Stay Safe On Escalators

Escalators are everywhere, and it's easy to take them for granted and possibly get careless when using them. Every year, thousands of people end up in the emergency room because of escalator accidents, with children and the elderly at the greatest risk for serious injury. Follow these basic safety tips for ascending and descending without mishaps:

- Make sure your shoes are tied. A dangling shoelace can snag or get trapped in the escalator's grooves or sides.
- Keep an eye on loose clothing so it stays clear of steps and sides.
- Always hold the handrail. When carrying packages, keep one hand free so you can safely hold on.
- Stand in the center, not the sides.
- Face forward so you can watch where you're going and when to step off.
- Step on and off carefully. Watch the steps as they move so your feet are positioned correctly. When you step off, get clear of the area right away to prevent collisions with people behind you.
- Use the proper escalator. Walking (or running) up or down the wrong escalator is dangerous.
- If you have children with you, be especially careful to apply these guidelines. Adults should hold the handrail, and children should hold the adult's hand. Or, for safety's sake, use an elevator if available.

## Client Of The Month

Congratulations to our Client Of The Month, Jeff Wright.

This Month, the Client Of The Month received two tickets to

Canucks Vs. Phoenix

Sunday Nov 21 at Rogers Arena.

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

## A Bountiful Spectrum Of Celebrations



December is a month of celebrations and holidays that span many different countries and cultures. Don't miss out on any of them.

Here, in chronological order, is a guide to what your friends and neighbors are up to this month:

**Hanukkah.** This year this eight-day Jewish holiday begins at sundown

## December Quiz Question

What is the world's largest herb?

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

on **December 1** (because the traditional Jewish calendar begins at sunset). Hanukkah marks the rededication of the Temple of Jerusalem following the Jews' victory over the Hellenist Syrians in 165 B.C. According to the Talmud, the Jews had only enough olive oil to keep the eternal flame in the Temple burning for a single day, but miraculously, the oil continued to burn for eight days, during which time the Jews were able to produce and consecrate fresh oil for the flame.

Hanukkah is observed by the lighting of a nine-branched candelabrum, called a *menorah*. One candle is lit each of the eight nights, with a central candle lit each night to light the others.

**Al-Hijra.** The Islamic New Year is observed this year on **December 7**, the first day of the month of Muharram, when the prophet Muhammad and his followers emigrated from Mecca to the city now known as Medina in the year 622. Several years earlier Muhammad had advised some Muslims to leave Mecca to escape persecution, but remained there himself until growing hostility prompted them to relocate.

*Hijra* means "migration" in Arabic, and is related to the Latin *hegira*, which also refers to a journey or migration. The Islamic New Year is not marked by religious rituals or observances, but many Muslims use the occasion to reflect on the past and future, as well as the original Hijra itself.

**Christmas.** This Christian holiday on **December 25** celebrates the birth of Jesus, sometime between the years 7 and 2 B.C. The word "Christmas" comes from "Christ's Mass," a phrase first recorded in old English as *Cristes mæsse* in 1038. Christmas began to be observed with feasts and celebrations in the Middle Ages; King Richard II of England hosted a Christmas feast in 1377, with a menu that included eight oxen and 300 sheep.

The colonial Puritans of New England disapproved of Christmas celebrations, which were banned during the 17th century. But other colonists observed the day with Christmas trees and nativity scenes. President Ulysses S. Grant signed the law making Christmas a federal holiday in 1870.

**Kwanzaa.** A seven-day celebration of African heritage and culture observed annually from **December 26 to January 1**, Kwanzaa was created in 1966 by activist Ron Karenga to provide African Americans with a holiday that

### 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.

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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.

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- What did that house across the street sell for?

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**See page seven for all this and more.**

emphasized their shared history and experience. The name Kwanzaa is derived from *matunda ya kwanza*, a Swahili phrase meaning “first fruits.”

Houses are decorated with African art and colorful cloth, and seven candles are placed in the *kinara*, a candleholder. The central candle in the kinara is black, with three red candles on the left and three green candles on the right. The candles represent the Seven Principles of Kwanzaa, which are contemplated each day as one is lit: unity, self-determination, collective work and responsibility, cooperative economics, purpose, creativity, and faith.

## **Protect Yourself From Identity Theft**

Anyone can be the target of identity theft. To safeguard your money and your credit rating, take these common-sense precautions:

- Access, print and carefully examine your credit report at least once per year.
- Never give out personal information via phone or email to people you don't know.
- Do your homework on how online sites like PayPal and eBay work before you use them.
- Be skeptical of “business” emails with incorrect grammar and spelling errors.
- Don't cash or deposit checks from people or businesses you don't know.
- Monitor your credit card and bank accounts even if you don't use them very often.
- Make this your mantra: If an offer seems too good to be true, it is.
- If you do become an identity theft victim, cancel your credit cards, call your bank or financial institution, and file a police report.

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](mailto: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.

**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.

## Origins Of Common Terms

The origins of some figures of speech are obvious – “putting the cart before the horse,” for instance. Others are a little more obscure. Here are the explanations behind three common expressions:

**Pulling the wool over their eyes.** In the 17th and 18th centuries, thieves and robbers would yank their victims’ wool wigs down over their eyes so they couldn’t see who was attacking them.

**Blackmail.** In 16th-century England, mail meant “rent” or “tribute.” Debts that had to be paid in silver were called “whitemail.” A debt that could be paid in any other way – from livestock to property – was called “blackmail.” Because blackmail did not have a set value, the person collecting the debt could extort any amount or anything they wished from the debtor.

**Red tape.** For centuries, it was a British custom to seal important documents with red wax and red tape. Cutting through it was the only way to get at the documents and read them.

## What Not To Say This Holiday...

1. Hey! There’s a gift!
2. Well, well, well ...
3. Boy, if I had not recently shot up four sizes that would’ve fit.
4. This is perfect for wearing around the basement.
5. Gosh, I hope this never catches fire! It is fire season, though. There are lots of unexplained fires.
6. If the dog buries this, I’ll be furious!
7. I love it – but I fear the jealousy it will inspire.
8. Sadly, tomorrow I enter the Federal Witness Protection Program.
9. This is perfect for re-gifting.
10. I really don’t deserve this. Seriously.



## Shop Savvy At The Grocery Store

Everyone wants to stretch their food dollars, and the grocery store is a great place to do it. Here are some tips for savvier shopping:

**Don’t assume those items** stacked at the end of the aisles – like sodas and chips – are on sale. This is a trick to make them seem like they’re marked down. More often than not, they’re marked at the regular price.

**Know that you pay for convenience.** Skinless chicken breasts cost more than those packaged with skin. The same applies to pre-cleaned and cut carrot and celery sticks. Quality may not vary. It's just a matter of deciding whether you want to put a little extra work into it.

**Try the store brands.** If you compare the contents and nutritional value of name-brand versus no-brand items, you'll discover that they're often identical. In fact, they're often made in the same plant in the same way.

**Use coupons.** How often have you clipped coupons only to allow them to expire? Develop a system that will ensure their use.



**Avoid grocery stores on the weekend.** The stress of crowded stores and long lines makes you more susceptible to speed buying. Try to shop during weekdays, first thing in the morning or later at night.

## Don't Try Forcing Yourself To Sleep

The harder you try to fall asleep, the more elusive dreamland becomes.

In an experiment, scientists split 100 college students into two groups. One group was told to fall asleep as quickly as possible; the other was instructed to go to sleep whenever they could.

The "fall asleep quickly" group took longer to drift off than their counterparts. The scientists theorize that *trying* to fall asleep creates a sense of frustration that drives sleep away, similar to insomniacs, who constantly monitor their state of consciousness and wake themselves up time and time again, creating a self-fulfilling situation.

### **November Quiz Answer**

**Question:** Deoxyribonucleic acid is better known as what?

**Answer:** DNA.

**Source:** [ghr.nlm.nih.gov](http://ghr.nlm.nih.gov)

**Congratulations to  
Cathy Park**

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!**

## Beware Of Poinsettias!

If poinsettia plants are a "must" for your holidays, here's a note of caution: A recent study indicated that individuals who are allergic to the latex in rubber may be allergic to poinsettia plants because both are of the same plant family. Researchers warn that about 40 percent of the approximately 26 million people in the United States and Canada who are allergic to latex could experience a reaction to poinsettias ranging from a skin rash to wheezing, chest pain, falling blood pressure, and shortness of breath.

# 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:

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[www.michaelcowling.com](http://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.**

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