



Michael's Home News

News To Help You Save Time And Money

December 2011

Growing Into a New Life

There was once a woman who lived alone in a small house. In her life she had many disappointments, and she was quite unhappy and lonely. Her husband had died long ago, her children were grown and gone, and she had very little money.

One day she noticed that a tiny stick of a tree had pushed its way up from underneath the house's crawl space and had threaded through a small hole in the floor. The woman didn't think the tree would be there long - it was weak and somewhat sickly looking. The woman checked on the sapling occasionally and expected every time to find that it had died. She was surprised, time after time, to see the little tree bravely clinging to life, despite its less-than-ideal environment.



Eventually, the woman began to bring the tree water and plant food. She also had a friend to come over and build a frame so the tree would have room to grow. It began to grow and unfurl in ways that the woman could not have imagined. It grew so well that eventually she had to tie up its new branches and support them while the tree grew more stout.

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The little tree grew so beautifully that she brought in a circle of chairs and invited people in to enjoy her tree with her.

INSIDE THIS ISSUE

People stopped by to ask about the tree, and the woman shared the story of the tree that started out through a tiny opening in the floor. The woman made friends with some of these visitors and she no longer felt lonely. From then on, she spent her time planting trees and they grew like no others. She always gave them plenty of love and encouragement, especially the seedlings that looked like they were in for a struggle. The rest of her life was rich and full.

- Growing Into a New Life
- December Quiz Questions
- Preventing Alzheimer's
- A Bridge To Success
- Wash New Clothes
- Save For a Rainy Day
- Safe Holiday Lights
- RFID Beta Test

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

Enjoy what's growing in your life.

Michael Cowling

December Quiz Question

How many years does it take for most pine trees to grow to six feet, the average height of a Christmas tree?

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.

New Hope For Preventing Alzheimer's

Scientists searching for causes of and cures for Alzheimer's disease may have discovered a source of protection. A Scandinavian study of 271 people ages 65-79 tested blood levels for a marker of vitamin B12, as well as an amino acid called homocysteine.

At the beginning of the study, none of the participants showed any signs of dementia. Over the following seven years, 17 participants were diagnosed with Alzheimer's. The researchers

found that study subjects with slightly elevated levels of homocysteine had an increased risk (16 percent) of developing the disease, while those with slightly more of the B12 marker (which is associated with lower levels of homocysteine) reduced their risk of Alzheimer's by 2 percent.

Vitamin B12 can be found in eggs, fish, poultry, and other meats, and is best consumed through a balanced diet, not vitamin supplements. Scientists caution that more study is needed, but data is accumulating in support of the use of vitamin B12 to prevent the onset of Alzheimer's.

A Bridge To Success

In the 19th century, engineers doubted they'd ever be able to build a bridge across Niagara Falls. The problem: They couldn't see any way to get a line from one side of the great gorge to the other. No boat could cross the river without being pulled over the powerful falls. The other common method, shooting a line from one shore to the other with a bow and arrow, was impossible because the gap was too wide.

An engineer named Charles Ellet had an idea: He sponsored a kite-flying contest. The prize was \$5 to whoever could maneuver a kite across the gorge and lower it to a height where someone on the other side could grab the string and use it to secure a line that joined the two sides. With that line in place, he could begin building the bridge.

Great ideas connect dreams with achievement—and often do so with simple tools.

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New Clothing: Wash, Then Wear

Should you wash that new shirt or sweater before wearing it? Probably, especially if it's clothing for a child.

Dr. Jennifer Shu, a pediatrician who answers questions on the CNN website, cautions that clothes have probably been handled by many different people in factories and stores before reaching store shelves.

In addition, clothing may have been sprayed or treated with chemicals to prevent bacteria growth or keep them smelling fresh. Wash new clothes, or at least air them out thoroughly, before letting them get close to sensitive skin.

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The Right Tools

An old man living in the country had chopped wood for his stove by hand all his life. When his son from the city came by for a visit and saw his father hard at work with an ax, he said, "Dad, you ought to buy a chainsaw. You'll cut more wood in an hour than you can in a day with an ax."

The father, knowing how smart his son was, went to a nearby town and purchased a chainsaw. But he found it took much longer to cut the logs he needed, and after two days he took the chainsaw back to the store.



"This doesn't work," he told the clerk. "It's heavy, it's hard to move, and it doesn't cut wood at all."

"Well, let's take a look at it," the clerk said. He took the chainsaw outside and yanked the cord to start it up.

The old man clapped his hands over his ears and shouted, "What's that awful noise?"

Techniques To Prepare For a Rainy Day

Financial planning experts recommend having an emergency fund in case something unexpected like a layoff or injury interrupts your paycheck. Your safety net should cover at least six months' worth of living expenses. Here's how to calculate what you need to save:

Gather your financial records for the past 12 months. Include bank and credit card statements, ATM receipts, and canceled checks.

Create a 12-month grid on paper. Down the left-hand side write all your fixed monthly expenses: mortgage or rent, insurance policies, car payments, utilities, medical expenses, etc. Then add other major spending categories such as food, entertainment, etc.

Do some arithmetic. Use the financial documents you collected to calculate the amount you spent in each category during each month of the past year. Total the expenses for each month and then add them together for a yearly figure.

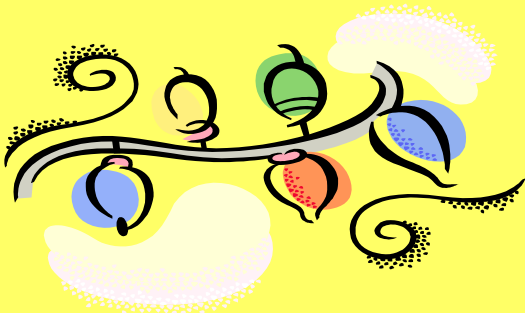
Divide the figure by 12 to determine average monthly expenditures. Then multiply the average by six (or eight, for a more comfortable safety net). This is how much you should put aside.

In addition to your emergency fund, you should also have on hand an emergency credit card with the largest credit limit you can qualify for. Apply for this card before an emergency hits, as credit card companies are less likely to give you a line of credit when you are without income.

Remember, this is an emergency credit card to be used only when you've gone through all your savings in the emergency fund. Don't use it for any other expenses.

Holiday Lights: How To Safely Economize

Who doesn't love the sight of holiday lights twinkling all about? Just don't take any chances with safety—or run up a huge electricity bill. Here are a few tips to consider when planning your holiday display:



Do you still use those old traditional sets of colored bulbs? If you do, you should be aware that some of those older strings can use up to 10 watts per bulb. Strings of modern miniature lights use about 70 percent less electricity—and the bulbs last longer. If you want super efficiency, buy some LED holiday bulbs. These bulbs are safe to touch, won't burn your hands, and they're shockproof and shatterproof. Best of

November Quiz Question

Question: On what part of the body would one wear a diadem?

Answer: On your head (it is a crown).

Source: www.funtrivia.com

Congratulations to Sandy and Hugh Mooney. Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 Gift Certificate to Starbucks.

Watch for your name in a coming month!

Client Of The Month

Congratulations to our Clients
Of The Month,

Lewis Macdonald received a
ticket to the Chicago game
and **Tom and Fran Suto**
Received tickets to the
Columbus Vs. Canucks Game
at Rogers Arena
**Call me to find out how you
can become Client Of The
Month!**

all, LED bulbs present no fire hazard, the bulbs last a long time, and they can cut your energy costs by 85 percent. Additionally, don't overload your home's electrical circuits. Older homes generally carry a maximum of 1,800 watts. Newer homes generally can handle 2,400 watts. All outdoor cords, plugs and sockets should be weather-proof. Keep your electrical connections off the ground. Make sure your wiring is clear of drainpipes and railings, too. Check your light sets for frayed wiring, damaged sockets, or cracked insulation before you decorate. If you find any of these problems, replace the entire set.

Make sure you buy the kind of lights you need—indoor sets for your tree and other areas inside your house, and outdoor sets for exterior displays.

Lastly, always make sure that the lights you purchase have the Underwriters Laboratories label, which ensures that they meet safety requirements.

'Blink' Tested In Restaurants and Convenience Stores

Chase Bank recently issued chip-embedded credit and debit cards to 500,000 consumers. Chase is calling them "blink" cards. *Restaurant News* reports that many restaurants and convenience stores are now accepting the cards, which are enabled with RFID, or radio frequency identification chips. The hope is that these cards, which are "contactless," can save time because employees will no longer have to swipe cards. Instead, the RFID chips broadcast the cardholder information over very short distances. Users wave them in front of readers that are linked to the merchant's point-of-sale system.

They are also being tested in 7-11 stores. Businesses want to offer the convenience and time savings to their customers, reap the benefits of being able to serve more people, and enjoy a bump up for their bottom lines.

I would like to help you with your business. Please let me know if you would like to be listed in our referral directory

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1. Did the business provider exceed your expectations, not just meet them?
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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.

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Things We Must Do Alone

Once there was a monk who had studied Zen for many years but had been unable to discover any secrets through his efforts. The monk began to lose heart and question whether there really was anything to discover or learn after all. He was very discouraged. One day he was sent on an errand to a distant city that he reckoned would take him at least six months to complete. He feared that making the trip would be a hindrance to his studies and prevent even the possibility of experiencing

a breakthrough and discovering some great truth that remained hidden from him.

He shared his anxieties with a fellow monk, who said, “There is no reason you cannot continue your meditation while you travel. Friend, I will go with you and give you help in every way I can.”

One evening while they were traveling together the monk who was seeking the answers to the mysteries of life said to his friend, “Can you not help me with finding these answers?”

“Friend, I am willing to help you in any way I can, but there are some things I cannot help you with; these things you must look after yourself.”

“What are these things I must find out?” the discouraged monk implored.

“For instance,” the sympathetic monk said, “When you are hungry or thirsty, my eating of food or drinking will not fill your stomach; you must eat and drink for yourself. No one else can satisfy your needs for these things but yourself.”

The words of the sympathetic monk opened the mind of the discouraged monk, and he was overjoyed. The sympathetic monk looked at his friend and said, “My work is done here,” and he left the other to continue on his journey alone.



While we all want, need and deserve help along the way, some things we simply have to do for ourselves.

Winter is the time for comfort — it is the time for home. — Edith Sitwell



Season's Greetings

*There is no time more fitting to say Thank You
and to wish you a Happy Holiday Season
and a New Year of health, happiness and
prosperity.*



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