



Michael's Home News

News To Help You Save Time And Money

February 2013

Spilled Milk

A famous research scientist was asked why he thought he was so much more creative than the average person. He responded that in his opinion it came from an experience he had with his mother when he was small child.

He had been trying to remove a bottle of milk from the refrigerator when he lost his grip on the slippery bottle and it fell and spilled all over the kitchen floor creating a sea of milk.



When his mother came into the kitchen, she didn't scold him, lecture or punish him. Instead she said, "Robert, what a great and wonderful mess you have made! I have rarely seen such a huge puddle of milk. Well, the damage has already been done. Would you like to play in the milk for a few minutes before we clean it up?"

So he did. After a few minutes, his mother said, "You know, Robert, whenever you make a mess like this, eventually you have to clean it up and restore everything to proper order. So, how would you like to do that? We could use a sponge, a towel, or a mop. Which do you prefer?"

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Robert chose the sponge and they cleaned up the mess together.

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His mother then said, "You know, what we have here is a failed experiment in how to effectively carry a big milk bottle with two tiny hands. Let's go out in the back yard and fill the bottle with water and see if you can discover a way to carry it without dropping it."

In this way, the scientist said he learned to not be afraid to make mistakes. He learned instead that mistakes were opportunities to learn something, which of course is what scientific experimentation is all about.

~ From <http://www.teamworkandleadership.com/>

Michael Cowling

February Factoids

- In the northern half of the earth, February is the coldest month of the year, opposite of the southern half, which experiences the hottest month.
- The second day of February is a whimsical day called Ground Hog's Day. The story goes that the ground hog comes out of his burrow on February 2 to look for his shadow. If there is sunshine and he sees his shadow, then he goes back into his burrow to sleep for six more weeks of winter. If he doesn't see his shadow, then he comes out and readies for an early Spring.
- Valentine's Day is celebrated on February 14 in most western countries. It's a day for exchanging cards with loved ones in a tradition that dates back to the 1400's.
- National Flag of Canada Day is February 15. The Canadian national flag, also known as the "maple leaf flag", is flown on public buildings and homes. Some people wear flag pins. Many schools hold special lessons on the Canadian national flag's history around this time of the year.
- Monday, February 18 is Presidents' Day in the U.S. Both Washington and Lincoln's birthdays were in February, so they're celebrated together. It is officially a Federal holiday for the celebration of their birthdays.

February Quiz Question

Q: *In a standard set of playing cards, which is the only king without a moustache?*

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.

January Quiz Question

Q: *Where are the lakes that are referred to in the "Los Angeles Lakers"?*

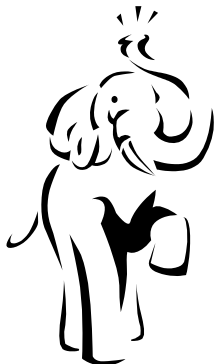
A: In Minnesota. The team was originally known as the Minneapolis Lakers and kept the name when they moved west.

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for winning a \$25 Gift Certificate to Starbucks.

A Memory Like An Elephant



Backstage at the circus, a visitor noticed the elephants were kept in place by nothing stronger than a thin rope that tied one leg to a stake in the ground. Puzzled, he asked the trainer what prevented these awesome, powerful animals from just snapping the rope.

The trainer described how the elephants are tied with a strong rope from a young age when they're much smaller and weaker. They get so accustomed to the fact that they can't break free that eventually they stop trying. When they're fully grown, they never attempt to pull themselves free because they have such powerful memories of the strong rope.

Failed Car Accessories

James Bond's cars come equipped with ejector seats and machine guns. Real-life automakers have been similarly creative with accessories, though not all of them have stood the test of time. The Allstate website notes three of the more unusual variations that autos have sported at one time or another:

- **The record player.** The 1956 Chrysler, DeSoto, Dodge, and Plymouth models offered an optional turntable that slid out from beneath the dashboard to play drivers' vinyl records at the touch of a button.
- **The third headlight.** The 1948 Tucker Sedan sported an additional headlight in the center of its hood, capable of swiveling along with the car's steering wheel for improved visibility when turning corners. Only 51 of the sedans were ever built, and the extra headlight had to be hidden behind a cover because of laws in 17 states prohibiting more than two headlights on cars.
- **The invisible gas cap.** For a more streamlined look, some carmakers tried hiding fuel caps behind taillights and rear license plates; the 1956 Chevy Bel Air featured a rear headlight that would flip down to reveal the gas cap. The practice was discontinued when safety experts pointed out that in a rear-end collision; even a small bump could create a dangerous gasoline leak.

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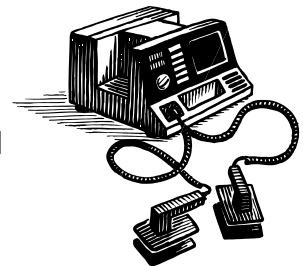
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"Let food be thy medicine and medicine be thy food" ~Hippocrates

Stealth Heart Attacks

A heart attack is a terrifying, life-threatening experience. It can be even scarier—and more dangerous—when you don't realize it's happening, and that's apparently more common than had been thought.

A study of almost 1,000 elderly men and women in Iceland found that 17 percent had suffered an unrecognized heart attack caused by blood vessel blockage that had scarred their hearts, identified by MRI scanning. Fewer than 10 percent of the subjects had experienced any clear symptoms of heart distress. Of the over 150 people who'd had heart attacks they weren't aware of, 44 had died within eight years.



Symptoms of heart attack can be mistaken for heartburn or the flu: chest or stomach pain, shortness of breath, anxiety, lightheadedness, sweating, and nausea. Don't take any chances. Even if you're not reeling with pain from any of these warning signs, getting to your doctor right away is essential to receiving the care you need.

Need Inspiration? Try Coffee

A cup of coffee helps you get going in the morning, but can it help you be more creative? Well, maybe. Here's a quick look at how caffeine affects the brain.

The neurons in your brain produce a substance known as adenosine. The harder your neurons work, the more adenosine they create; the more adenosine floating around your brain, the more it inhibits connections between neurons by clogging up your neural receptors. Thus, when you've got a lot of adenosine drifting through your nervous system, you feel tired.

Caffeine blocks adenosine production by impersonating the chemical, preventing it from being absorbed by the receptors in your brain. This permits natural stimulants like glutamate and dopamine to operate more freely. Those substances can stimulate connections between neurons, and may lead to better combinations of thoughts and ideas in your mind.



Don't overdo caffeine consumption in search of a spark of genius. But a cup of coffee or tea may be just the thing when you're trying to jump-start your thinking.

Bank Fees Add Up

Willie Sutton famously said that he robbed banks because that's where the money was. These days, though, you may feel like banks are robbing you through hidden fees and charges. Follow this advice for keeping added charges to a minimum:

- **Watch minimum balance requirements.** A minimum balance may be reasonable, but if you don't know what the necessary balance is, it can cost you.
- **ATM fees.** Try to use only your bank's ATMs to avoid extra dollars per transaction, which can add up over the course of a year. Stay within your bank's ATM network as much as possible.
- **Debit card charges.** Find out if your bank adds a fee to debit card transactions. If it doesn't, this can be a good way to make purchases without adding to your debt, and get cash without making a separate trip to the bank or ATM.
- **Checks.** You don't have to buy your checks directly from the bank. Look into third-party check providers for a better deal.



What's a property worth?

Property assessment notices are here

Property owners throughout BC received their 2012 assessment notice the first week of January from BC Assessment (BCA).

This notice is BC Assessment's estimate of a property's value as of July 1, 2012, and for new construction or substantially renovated homes, the physical condition as of October 3, 2012.

BCA is the government agency responsible for determining and reporting property value estimates for the 1,935,426 properties in its database, a 0.92% increase in the number of properties since 2012.

BC Assessment and a REALTOR® assessment. Why the difference?

BCA's assessment and the market value determined by a REALTOR® may be different. Why?

Both BCA assessors and REALTORS® calculate market value by analyzing sales of comparable homes within a local market, and look at factors that affect value such as size of home, view, location – on a busy or quiet street, number of bedrooms, construction quality, floor level, and garage or parking stalls.

Where every lots and every home on a street are typically the same, both BCA's value and a REALTOR's® value will be similar during stable market conditions.

Differences occur in neighborhoods where lots have been rezoned or are different shapes and sizes, where architecture and views are unique, and where owners have made changes that BCA hasn't yet taken into account. Differences also occur during market instability when prices rise or fall during the six-month period between July 1 and January 1 of the following year.

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

And The Password Is...

Password security is something that should be taken more seriously than it is by most people. Here is some advice about choosing secure passwords:

- Longer passwords are exponentially harder to crack than shorter ones. For instance, a 10-character password might take a hacker about 5 days to crack. But a 14-character password would take him 72,946,048 days to crack.
- Avoid ending or beginning a password with these:
 - ◇ All two-digit combinations (56)
 - ◇ All dates from 1900 to 2013 (1962)
 - ◇ All three-digit combinations (678)
 - ◇ All single symbols (\$)
 - ◇ All single digit, plus single symbol (8%)
 - ◇ All two-symbol combinations (\$%)
- Mix upper and lowercase in the middle of your password, avoid all common dictionary words, add numbers and symbols in the middle of your password.
- One idea is to pick a quotation or common phrase that's easy to remember. Use only the first letter of every word, and add a random number or capital letter to increase the complexity. For instance, "To be or not to be" might turn into "tBon2B." Then add a few random symbols, like "tB\$on#2B." You will have to remember the quote and the two or three symbols you used.

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Can You Hear Me Now?

"Can you hear me now?" may be more than a cell phone company slogan. Research by the Acoustical Society of America indicates that one reason cell phone chats can be so frustrating is that our phones cut out the voice's higher frequencies.

The energy of the human voice is measured in hertz. Most of the information in our voices is transmitted at frequencies below 5,000 hertz, leading scientists to believe that higher frequencies aren't really necessary to understanding. Most cell phones transmit sound at 3,500 hertz and below, but tests of recordings that filtered out any sonic information below 5,000 hertz found that people pick up a significant amount of sound in that higher range. Thus, our brains have to work harder to understand information that doesn't include higher-pitched sound. Time for an upgrade?



Mind Control Words

A speaker was speaking about hypnosis and the power of words to affect someone's state of mind.

A young skeptic raised his hand and said, "I think most smart people will see right through attempts to influence their state of mind."

The speaker turned to him and said, "Shut up, you fool, you don't understand a thing about this."

Everyone was stunned and the young skeptic's face turned red. He started to bluster, but just then, the speaker raised his hand.

"Please excuse me," he said. "I didn't mean to upset you. Please accept my most sincere apologies."

The young man calmed down. Some people in the hall murmured; others shuffled their feet.

The speaker resumed. "As I was saying, words have the power to affect someone's state of mind...".

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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Leave your request on my voicemail anytime, and I'll call or email all the information you need within 24 hours or sooner if requested.

Leaders tend to value creativity, tapping into its energy. Managers tend to fear creativity because they struggle to harness it. ~Anonymous

Getting Pushback On Good Ideas?

People say they want something new, innovative, outside the box. But often they reject your most creative ideas for being too wild. What's up with that?

According to experiments carried out at the University of Pennsylvania in 2010 involving more than 200 subjects, new ideas often generate a feeling of uncertainty in people, which makes them feel uncomfortable. Researchers measured levels of unconscious bias in subjects and found that even people who say they're looking for fresh, original ideas associate such ideas with negative words and emotion like "poison" and "agony."



When you've got a great idea, be prepared to overcome this instinctive bias and you'll do a better job of convincing people that you're on the right track. It won't necessarily be easy—the research found that even objective evidence in favor of a creative concept doesn't motivate people to embrace it—but it will be worth it in the end.



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