



NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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Michael's Home News

News To Help You Save Time And Money

January 2016

Frugality Runs In The Family

An accountant's thriving London business had been in the family for many generations, beginning with his great-great-grandfather. The main office was in an old building, and the accountant's clients walked up a single, elegant marble step to reach the front door. Over time, the marble step had worn away until it developed a deep dent that was increasingly hazardous to his clientele.

One day, the accountant asked a stonemason to take a look at the situation and give him a bid to replace the marble step. The stonemason examined the step and then scratched his head.

"It's a big job," he said. "But I suppose I could give you a new step for 100 pounds."

The accountant frowned. "That's a bit more than I wanted to pay." They looked at the step, and then the accountant asked, "What if you dug up the step, turned it over, and put it back? Then it would be good as new."



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The stonemason nodded. "20 pounds."

"Do that," said the accountant, and he went back inside the office.

A few hours later the stonemason rang the bell. The accountant opened the door and saw the stonemason standing next to the marble step that he'd dug up and flipped over. A nearly identical dent marred the other side.

The stonemason chuckled. "From the looks of it, I'd say your great-great-granddaddy thought of the same thing about 150 years ago."

~Michael Cowling

New Year's Resolutions We Can All Use

New Year's resolutions are part of every new year. So, to help you create your list of resolutions for 2016, here are some suggestions you can borrow from:

- I resolve to figure out why I "really" need 9 different e-mail addresses.
- I resolve to vary my passwords so that all 72 of my online accounts don't have the same password.
- I resolve to get the garbage out before I hear the truck coming.
- I resolve to stop lying to myself about keeping my New Year's resolutions.
- I resolve to lose just enough weight so that my stomach doesn't jiggle when I brush my teeth.
- I resolve to actually take a cooking lesson instead of pretending I know what I'm doing.
- I resolve to get rich or cry trying.
- I resolve to try and figure out what I'm missing before I accuse others of being wrong.

January Quiz Question

Q: Which weighs more: A kilogram of asphalt, a kilogram of titanium, or a kilogram of cotton?

To Enter to Win a \$25 Gift Certificate to Starbucks...

"LIKE" us on Facebook and text or email us your answer. Entries will be accepted until the last day of the month.

December Question

Q: What are the 6 flavors of quarks?

A: Up, down, top, bottom, strange, and charm.

Congratulations to:

Arlene Chan

Do We Really Need 8 Glasses of Water?

You may be familiar with the notion that we need to drink 8 glasses of water per day. It sounds logical: Since our bodies need water to function, not drinking enough of it prevents us from functioning optimally. But the water rule may not be strictly true.

According to Mayo Clinic studies, adults need between 2 and 3 liters of water per day. That's 8 to 10 glasses of water. But that doesn't mean we need to lift 8 to 10 glasses to our lips.

The reality is that most people consume a large amount of water each day in other forms, just not in the form of pure water. When considering total water intake, all forms of common beverages—such as water, coffee, tea, soda, and juice—help keep us very well-hydrated. Also, the moisture content in the foods we consume, such as fruits and vegetables, contributes significantly to our daily total water intake. Rather than 8 glasses of water, you may only need 3 or 4 to supplement your normal intake.



Help Children With Stress

Adults sometimes look back on their childhood years through rose-colored glasses, remembering only the lack of responsibility. But children feel stress just like anyone else. A survey of more than 400 parents with children ages 5-13, conducted by the WebMD website, found that parents appear to underestimate the level of stress their kids are feeling, although they recognize the symptoms: increased arguments, tears, whining, headaches and stomachaches, nightmares, and the like. What can parents do when their children need help with stress? WebMD offers this advice:

- **Stay connected.** Spend some time every day talking to your children about what's going on in their lives. Listen to their concerns, answer their questions, and reassure them of your love.
- **Ease up.** Don't overschedule your family. Give children unstructured time to play and relax. Limit "screen time," but otherwise let them choose what to do.
- **Maintain healthy routines.** Make sure your family eats breakfast and dinner together, and that children consistently go to bed and get up at reasonable hours.
- **Talk to your pediatrician.** Your child's doctor should be able to offer advice and guidance on handling stress, and if necessary finding a counselor to help with severe problems like bullying.
- **Take care of yourself.** Children feel their parents' stress. Concentrate on your own physical and mental health to set a good example and to maintain a good relationship with everyone in your family.

Become Client of the Month

Imagine me as your real estate consultant. What I do for you is invest my time consulting, negotiating, and organizing the details of your transaction because I want you to have a superb experience that causes you to want to introduce me to the people you care about most. The purpose of my business is referral, which means I must bring the type of value that makes you feel comfortable introducing me to the people you know that need my help. After all, a referral is sending someone you care about to someone you trust.

To become my next client of the month, all you need to do is refer me to someone you know that is looking for the same great service.



Is Pet Insurance Worthwhile?

As valuable as our pets are, is it worth insuring them? It comes down to your finances and risk tolerance. If your pet is healthy, and you have plenty of money, then insurance might be a waste of money. It's common to pay \$300/year or more for pet insurance. That may not sound like much, but the problem is that like all insurance, the most common treatments aren't covered, so your expensive routine items like teeth cleanings probably will come out of pocket anyway. Also, if your pet needs an expensive treatment—say a \$3,000 emergency surgery—your insurance may only cover a fraction of that amount. For these reasons, many people calculate that the total they would pay for premiums will be greater than the benefit they receive back.

What Matters More Than Grades For Graduates?

If you know someone who's recently graduated and is looking for a job, here's some advice you can pass along to them. Employers in a Twitter survey cited these 6 critical factors as more important to them than GPA:

- 1. Know how you learn.** If you need to hear something multiple times, or write it down, knowing that will impress your boss as you more quickly learn new things at work.
- 2. Be aware of time management.** Watch how much time you need to do things like research a paper, read a book, etc. Your boss won't always tell you how long something should take, but will still expect you to finish in a timely manner.
- 3. Get relevant experience.** Your future employer will take your experience in jobs, internships, student organizations, and volunteer projects in your industry as the absolute best indicator for your potential in a new position.
- 4. Have a portfolio proving your work.** Many employers will want to see your work before hiring you. If you're not building a portfolio at school, then produce these things on your own time. If your work is mechanical, take photos of you working, along with an explanation of what you're doing.
- 5. Be able to make a presentation.** Conveying ideas in an organized way, speaking confidently, and discussing your thoughts are important parts of your professional life.
- 6. Be able to write and edit well.** Writing and editing skills matter in everything from reports to emails. Errors in writing tend to have high negative impact on people's opinions of you, even as good writing goes unnoticed because it's expected.

Great Service Referrals

Do You Want To Work With Other Businesses That Give Outstanding Customer Service?

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

Fewer Brides Taking Husband's Name

Getting married calls for many decisions, including whether a bride keeps her maiden name. A Google survey reports that in recent years, the trend towards a bride keeping her maiden name has been on an upswing.

Twenty percent of women who got married in the past few years opted to retain their birth name, and another 10 percent chose a separate option, such as hyphenating their last name or using their maiden name



Attention to Financial Detail Adds Up

A high school dropout, industrialist George Eastman was considered not terribly smart by his teachers. But he had at least one exceptional talent—he understood the value of money.

According to one story, Eastman was sponsoring construction of a theater in Rochester, N.Y., home of his company, Eastman Kodak. While reviewing the blueprints with the architect, Eastman suggested squeezing two more spectator seats in the orchestra section.

“Why?” the architect asked.

Eastman explained that two extra seats would bring in 60 cents more per performance. With six performances a week, they’d generate an extra \$3.60 per week, or \$187.20 per year. And \$187.20 per year would be the interest on a savings investment of \$3,120.

For George Eastman, every penny counted—which is why he became one of the most successful business leaders of his time.

We are using the same water that the dinosaurs drank, and this same water has to make ice creams in Pasadena and morning frost in Paris. ~Rose George (British Journalist)

How To Weigh A Dead Dinosaur

Paleontologists routinely tell us what a particular dinosaur or mammal from millions of years ago weighed, but how do they measure the weight of an animal that’s extinct? Here’s one new technique scientists have developed:

The first step is constructing a digital model of the bones recovered. Then a computer program covers the model in a digital “shrink wrap” to estimate the animal’s volume. In the final step, they come up with an estimate using a volume-to-mass conversion based on 14 living mammals, starting with the red deer (90 kilograms) to the African elephant (2.7 metric tons). This process has allowed researchers to calculate that the woolly mammoth weighed 3.6 metric tons, and the giant ground sloth weighed 3.7 metric tons.



Client of the Month

Congratulations to our Client of the Month:

Gordon Lebel and Sandra Back

This Client of the Month receives a Custom House Portrait Painting.

See Page 3 to find out how you can become...

Client of the Month!

Put Your Health On The Right Track This New Year

Regular exercise is important to maintaining your health, and the New Year is the perfect time to commit to a healthier lifestyle going forward. Here are some tips for helping you maintain your healthy resolve on a daily basis:

- **Redefine “exercise.”** Incorporate new behaviors into your lifestyle, like walking for 20 minutes per day, taking the stairs instead of the elevator, getting off the bus or train a block early, and parking further from the door of the supermarket.
- **Clear your mind and schedule.** Make a regular date with yourself for exercise and train yourself not to think about all the other tasks you could be doing. Focus on the here and now, and don't get distracted.
- **Shorten the duration.** Rather than a single hour long session, aim for three 20-minute workouts or four 15-minute workouts a day. People who opt for shorter sessions actually tend to work out more over the course of a week.
- **Find exercise you enjoy.** Most gyms offer a variety of equipment, so choose an activity that makes you feel good, not something you detest, no matter how beneficial it may be. Playing racquetball, biking, or fast walking will do as well as going to the gym.
- **Pick a partner, but set your own goals.** People who exercise with friend have a higher success rate. However, even if you work with a buddy, decide what you want to achieve. Set realistic targets, not impossible goals that make you reluctant to try. Make sure your goals are concrete. Don't vaguely aim to walk “more” each day.

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Contact me to find out how to receive these great tips!

Recognizing Wisdom

A young man arrived at a distant monastery to speak to a wise monk. “Master, what makes a person wise?” the young man asked.

The master thought for a moment, then said “The ability to recognize.”

“To recognize what?”

The master smiled. “To recognize the butterfly in a caterpillar, the eagle in an egg, and the saint in a selfish human being.”

Home Owner Grant Threshold Increases in 2016

British Columbians who own homes valued up to \$1.2 million may be eligible to receive a full home owner grant this year, while a partial grant may be available if the home is valued above this threshold.

The home owner grant provides modest property tax relief to those who need it most. Last year, this program returned nearly \$800 million to B.C. residents. For 2016, more than 91% of homes are below the threshold.

BC Assessment estimates the values of all homes based on their market value on July 1 each year. For homes valued below the threshold, the basic grant can reduce residential property taxes on an owner's principal residence by up to \$570.

An additional grant up to \$275 is available for homeowners who are aged 65 or over, who qualify under the persons with disabilities category, or who are eligible to receive certain war-veteran allowances. The northern and rural home owner benefit provides an additional \$200 in property tax relief to households outside the Greater Vancouver, Fraser Valley and Capital Regional Districts.

Low-income homeowners who would have received the additional home owner grant except for the high value of their home can apply for a low-income grant supplement.

Homeowners who face difficulty keeping up with rising property assessments in B.C. may also be eligible to defer all or a portion of their property taxes. The property tax deferral program provides low-interest loans that allow eligible homeowners to defer payment of annual property taxes until their home is sold or becomes part of an estate. This program is available to owners who are 55 or older, surviving spouses of any age, and persons with disabilities. Families who are financially supporting children may also qualify.

(Source: Government of BC)

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