



Michael's Home News

News To Help You Save Time And Money

July 2012

Count Your Blessings

A mother passing by her daughter's bedroom was astonished to see the bed was nicely made and everything was picked up. Then she saw an envelope propped up prominently on the center of the bed. It was addressed, "Mom." With the worst premonition, she opened the envelope and started to read the letter:

Dear Mom: It is with great joy that I'm writing to tell you I've eloped with my new boyfriend. I've been finding real passion with Dylan and he is so nice—even with all his piercings, tattoos, beard, and motorcycle clothes.

But it's not only the passion Mom, I'm pregnant and Dylan said that we will be very happy. He already owns a trailer in the woods and has a stack of firewood for the whole winter. He wants to have many more children with me and that's now one of my dreams, too. Dylan taught me that marijuana doesn't really hurt anyone and we'll be growing it for us and trading it with his friends for all the cocaine and ecstasy we want.

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INTERESTED IN WORLD-CLASS
SERVICE? SEE INSIDE!

In the meantime, we'll pray that science will find a cure for AIDS so Dylan can get better; he sure deserves it! Don't worry Mom, I'm 15 years old now and know how to take care of myself. Someday we'll be back to visit so you can get to know your grand children.

Your daughter, Mackenzie

PS: Mom, really I'm over at the neighbor's house. I just wanted to remind you that there are worse things in life than my report card, which is on the kitchen table. I love you! Call when it is safe for me to come home.

When you're tempted to blow your stack, just imagine how much worse it could be and count your blessings!

Michael Cowling

July Quiz Question

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

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.

June Quiz Q&A

Q: It is greater than God and more evil than the devil. The poor have it, the rich need it and if you eat it you'll die. What is it?

A: *Nothing. Nothing is greater than God, nothing is more evil than the devil, the poor have nothing, the rich need nothing and if you eat nothing you'll die.*

Congratulations to:

Carole Laite

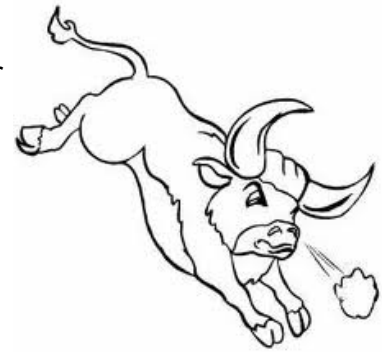
for winning a \$25 Gift Certificate to Starbucks.

Running Of The Bulls

July 6-14 is the famous Pamplona Running of the Bulls event, during which anyone over 18 can jump in front of or chase behind a herd of bulls running through the streets of the city.

Spanish lore says the true origin began in North-eastern Spain during the early 14th century. While transporting cattle in order to sell at the market, men would attempt to speed the process by hurrying their cattle using tactics of fear and excitement.

After years of this practice, the transportation and hurrying began to turn into a competition. Young adults would attempt to race in front of the bulls and make it safely to their pens without being overtaken.

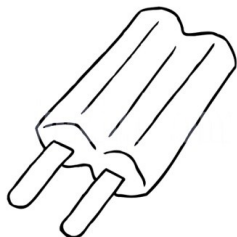


When the popularity of this practice increased and was noticed by the expanding population of Spanish cities, a tradition was created and stands to this day. Since 1910, 16 people have been killed in Pamplona.

When you travel, remember that a foreign country is not designed to make you comfortable. ~Anonymous

Invention Of The Popsicle

The Popsicle was invented by an 11 year old who kept it secret for 18 years. The inventor was Frank Epperson who, in 1905, left a mixture of powdered soda and water out on the porch, which contained a stir stick.



That night, temperatures in San Francisco reached a record low. When he woke the next morning, he discovered that it had frozen to the stir stick, creating a fruit flavored ice treat that he humbly named the epsicle. Eighteen years later he patented it and called it the Popsicle.

See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

**Just ask me!
It's all part of my free, no-
obligation
HomeFinder Service.**

Text email or call and leave the address on my voicemail, anytime, and I'll send you all the information on that listing within hours.

Vitality Makes Life Easier

Of all the ways you can improve your life to be the best it can be, the one thing that underlies all is vitality.

You probably have noticed you're more vital when you feel good. After a good night's sleep, you have more energy than after a poor night's sleep. After eating light, you have more energy than when you eat heavy. After having a success at something, you feel more alive than you do after you fail at something.

When you feel vital, it's easier to get things done. You're full of life and energy. You jump to do things that you don't do when you feel lethargic, bored or distracted. To enjoy abundance, gain financial, emotional, and spiritual wealth, and live confidently, you have to be in control the engine of all of your accomplishments—your body.

The Opening Ceremony of the London 2012 Olympic Games is on Friday, July 27, 2012.

Olympic History

According to tradition the first Olympics took place in 776 BC. While one legend claims the games were established by Heracles (Hercules), who brought a sacred olive tree to Olympia, an alternative myth has the hero Pelops (from which the name of the Peloponnese region of Greece originates) establish the festival after defeating King Oenomaus in a chariot race.

Whatever the precise origin of the games, they became a central aspect of Greek culture very early on and in many ways were the most important factor uniting the Greeks, except for their language and mythology.

Over time the site of Olympia, in southern Greece, became famous for its temples and monuments. The gold and ivory Statue of Zeus that sat upon his throne in the high temple was one of the Seven Wonders of the world.

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Client Of The Month,

Steven Chen

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The games were held every fourth year, with the four year span being called an Olympiad. From what we know of them they were brutal spectacles, with few rules and a strong emphasis on proving the participants' masculinity. Women were not even allowed to be spectators, and the penalty if they were caught was to be thrown off a nearby cliff.

At first most competitors were drawn from the wealthiest, aristocratic class of Greeks since the time required for training precluded participation in everyday work. As time went on the Olympics became less exclusive, and poorer athletes were able to find 'sponsorship' in order that they might also compete.

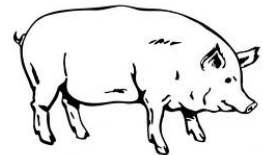
The Olympic Games have come to be regarded as the world's foremost sports competition where more than 200 nations participate. Baron Pierre de Coubertin founded the International Olympic Committee in 1894.

Bizarre Vacation Ideas

In case you still need a summer vacation idea, here are some options:

One particularly unique vacation includes guided tours through the Ukraine's Chernobyl Nuclear Power Plant, which infamously and disastrously suffered a reactor explosion in 1986. Guides assure us that short-term exposure to the environs is not harmful, but there are also strict procedures.

Swimming with dolphins? You can go one better! Visit the paddling porcines and swim with pigs in Big Major Cay. Jump in for a dip if you're brave enough. They won't bite—well, as long as you don't whisper "BLT" within earshot.



Step into your cell at the Alcatraz Restaurant in Japan where your evening begins with a Lethal Injection (a cocktail). You're surrounded by servers posing as doctors and nurses, and to get their attention, you bang on your cell door. Don't be surprised if you suddenly find yourself in darkness. They shut down all the lights several times throughout the evening.

Bundle into the Sweden Icehotel, built along the river of Jakkasjarvi which is about 200 km north of the Arctic Circle. To build this unique ice hotel it takes around 10,000 tons of river ice and about 30,000 tons of white snow.

The Federal Budget

Some good news for home owners

New Mortgage Code of Conduct

As of November 5, 2012, federally-regulated financial institutions will be required to disclose information to borrowers about prepayment and refinancing options, amounts and charges, penalties and ways to avoid them.

The Mortgage Prepayment Information Code of Conduct also requires lenders to make this information available on a website which includes calculators and guidance to borrowers. Lenders must also provide toll-free telephone help and a written statement of prepayment charges as requested by borrowers. The federal government did not standardize the penalty calculation formula in this code.

For information visit: www.fin.gc.ca/n12/12-025-eng.asp

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Two homebuyer programs will continue:

Home Buyers' Plan:

qualifying home buyers can withdraw up to \$25,000 (couples can withdraw up to \$50,000) from their RRSPs for a down payment. Home buyers who have repaid their RRSPs may be eligible to use the program a second time.

First-time Home Buyers' Tax Credit:

this federal non-refundable income tax credit is for qualifying buyers of detached, attached, apartment condominiums, mobile homes or shares in a cooperative housing corporation. The calculation: multiply the lowest personal income tax rate for the year (15% in 2011) x \$5,000. For the 2012 tax year, the maximum credit is \$750.

Unless you marry intention to action, you end up with only a brief affair. ~Anonymous

How To Not Get Hired

A recent survey of recruiters by CareerBuilder spotlighted some of the worst job candidates:

- ☑ One candidate brought a “how to interview” book to the interview.
- ☑ Another asked, “What company is this again?”
- ☑ A candidate put the interviewer on hold during a phone interview. When she came back on, she told the interviewer that she was arranging a date.
- ☑ When a candidate interviewing for a security position wasn’t hired on the spot, he painted graffiti on the building.
- ☑ A candidate wore a Boy Scout uniform to the interview and never explained why.
- ☑ One candidate was arrested by federal authorities during the interview when the background check revealed the person had an outstanding warrant.
- ☑ A candidate talked about promptness as one of her strengths—after showing up 10 minutes late.
- ☑ Driving to his interview, one candidate passed, cut off, and flipped his middle finger at another driver. You guessed it—the other driver turned out to be his interviewer.
- ☑ A candidate referred to himself in the third person.
- ☑ Another took off his shoes during the interview.
- ☑ One candidate asked for a sip of the interviewer’s coffee.

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*You can't build a reputation on what you are going to do.
~Henry Ford*

Remove Wax From Carpet

Take a brown paper grocery bag; cut it open so it's 1 sheet. Place over the wax. Using an iron on a low setting iron the bag over the wax area. Keep moving the bag until all the wax is gone. Then just throw the bag away!

Tips On Homeowner's Insurance

You're a statistic. To an insurer, you're not a person; you're a set of risks. An insurer bases its premium on your "risk factors," including occupation, who you are, what you own, and how you live.

Know your home's value. Before you choose a policy, it is essential to establish your home's replacement cost. A local builder can provide the best estimate.

Insurers differ. What seems to be the same product can be priced differently by different companies. Save money by comparison shopping.

Don't just look at price. A low price is no bargain if an insurer takes forever to service your claim.

Go beyond the basics. A basic homeowner's policy may not promise to entirely replace your home.

Demand discounts. Insurers provide discounts to reward behaviors that reduce risk. However, people waste money because they don't ask for them!

At claims time, your insurer isn't your friend. Your idea of fair compensation may not match that of your insurer. Prove your losses so you get what you need.

Prepare before filing a claim. Keep your policy updated, and reread it before you file a claim so there are no surprises.

The Art Of Scrambling Eggs

One of the most important ingredients in scrambled eggs is air. It would be nice if we could just dollop a Tablespoon of air into the mixing bowl, but for the time being, incorporating air into beaten eggs requires good old-fashioned elbow grease. The more you whisk, the more air bubbles become trapped in the shaken and unraveling protein of the eggs. As the eggs cook, protein molecules firm-up around the air bubbles resulting in a spongy texture and hopefully full and fluffy scrambled eggs. Over-beating will completely unravel the protein molecules and destabilize their ability to form a microscopic casing around the air.

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