



# Michael's Home News

News To Help You Save Time And Money

June 2012

## Stranded Car Dilemma

Imagine you are driving alone in two-seater car on a deserted road in blizzard conditions, when you see another car which has recently run off the road and into a tree. There are three people in the stranded car, none of whom is injured:

- An old friend, who once saved your life
- Your greatest lost love and childhood sweetheart
- An elderly lady

No-one has a phone. The likelihood of any more passing traffic is effectively zero. The conditions are too dangerous for people to walk anywhere. It is not possible to tow the crashed car. The nearest town is an hour's drive away. It is very cold and you can see that the three people are shivering uncontrollably.

The question is: Given that your car is just a two-seater, in what order should the stranded people be taken to the nearest town? Answer:

There is no right or wrong answer, but the most creatively balanced solution is:

*Ask your old friend to drive the old lady to the town and get help, while you and your lost love keep each other warm and wait for help to arrive.*

Most people get stuck on this dilemma because they refuse to give up the driver's seat. The moral is that when you're stuck on a problem in life, try moving all the pieces around to come up with new combinations. Get someone outside of you to help you see the possibilities from a different perspective.

*Michael Cowling*

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

## June Quiz Question

**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?*

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.

### May Quiz Q&A

**Q:** *I went to the woods and got it. I brought it home because I couldn't get it. What is it?*

**A:** *A splinter.*

Congratulations to:  
**Dorothy Yung**  
for winning a \$25 Gift Certificate to Starbucks.

## Dad's Most Important Work

The effort put into fatherhood is a man's most important work. Our need to do something important and enduring is built into us by nature.

Taking a long view of the eons of human existence, it becomes apparent that raising our children is as essential to human survival as is eating or breathing.

The quality of our work will directly affect the quality of that existence, just as our forefathers' love and work gave us the qualities we needed to get us this far.

~ from Fathermag.com

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*I like to travel; I hate having my life disrupted by routine. ~Caskie Stinnett*

## June Brings Joy to the World

**June 17 is Father's Day!** It's a celebration honoring fathers and celebrating fatherhood, paternal bonds, and the influence of fathers in society. In some societies, Father's Day is a celebration for men to get together and hike or have a physical adventure to celebrate their manhood.

**June 5, 2012 is World Environment Day,** an annual event sponsored by the U.N. aimed at being the biggest and most widely celebrated global day for positive environmental action. World Environment Day activities take place all year round but climax on 5 June every year. This year's host country is Brazil and this year's topic is "Does it include you?"



## 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.**

Leave the address on my voicemail, anytime, 24 hours a day, and I'll call, fax or email all the information on that listing within 24 hours.

**June 21 is the first day of summer**—are you ready to celebrate? Summer begins on the solstice, the day when the Earth's axis tilts our northern hemisphere most prominently toward the sun. (In the southern hemisphere, the summer solstice occurred on Dec. 22, 2011.) On this day, the sun will reach its highest point in the sky, and afterward the daylight hours will grow shorter.

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*Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus. ~ Alexander Graham Bell*

## June 'Staycation' Ideas

Many people are cutting back on big vacations this summer. Here are several ideas for inexpensive stay-at-home vacations.

1. Make a list of all the local destinations that out-of-towners would visit if they came to the area. Pick one and pretend you're an out-of-towner.
2. Rent a hotel room for a night and live it up— play in the pool, order room service.
3. Consider a 3-day fishing, hiking, camping, horseback, surfing excursion.
4. Likewise, consider creating a 3-day themed vacation where you study a particular person, topic, or art form that's represented locally.
5. Have a camp-out in your own backyard.
6. Volunteer to do community work by improving a park or helping at the food bank.
7. Plan to go to a local event, like a rock concert, film festival, or car show, instead of fighting traffic, plan on getting a hotel room in the vicinity.

### Client Of The Month

Congratulations to our  
Client Of The Month:  
**Melanie Bilodew**

This month, the Client Of The Month receives a free dinner for two at The Keg Restaurant.

Take family or friends out for the evening—our treat.

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

### **Free Reports!**

- Making the Move Easy on the Kids

### **Free Information!**

- How to Stop Wasting Money on Rent

### **Free Subscription to My Newsletter!**

**See page 6  
for all this and more.**

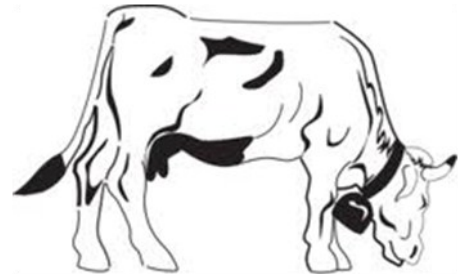
## **The Green Economy— Explained**

Here's a quick story to observe World Environment Day and illustrate the difficult balance in managing natural resources.

In 1968 Garrett Hardin wrote this article to describe a common grass land in which several farmers allow their cattle to graze. In order to increase individual wealth, it is in the interest of each farmer to enlarge their herd and continue to graze on the same piece of land. But after the threshold of a certain number of cattle is exceeded, the quality of the land begins to decrease with every added cow.

Since no one is individually responsible for the land, and no fee is charged for grazing, each farmer maximizes profits by increasing the size of his herd. The quality of the land continues to degrade and soon there is not enough grass to feed the cows. The farmers who increase their cattle benefit at first but, in the end, everybody loses.

A green economy puts in place checks and balances so that no one person gains at the expense of others due to hogging of a natural resource, including the quality of the air we breathe.



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*There is a sufficiency in the world for man's need, but not for man's greed. ~Mohandas K. Gandhi*

## **It's All In How You Look At Things**

Many years ago two salesmen were sent by a British shoe manufacturer to Africa to investigate and report back on market potential.

The first salesman reported, *"There is no potential here - nobody wears shoes."*

The second man reported, *"There is massive potential here - nobody wears shoes."*

# Final Exam Survival Guide

June is final exam time for many students. Here are some tips for being mentally prepared:

- 1. Avoid distracting people.** During exam week, avoid complainers, people who are stressed, negative people, and people who like to study differently than you.
- 2. Eat healthy and exercise.** It's been proven that eating less food will make you mentally sharper. When you do eat, choose raw foods and avoid sugar. If you're feeling dull, do some jumping jacks.
- 3. Force yourself to take breaks.** For every hour that you work, take a 10 or 15 minute break. Let yourself do whatever you want (check Facebook, check out the people sitting nearby, stare off into space, call a friend, etc.).
- 4. Visualize it all going right.** Imagine yourself feeling confident that you know all the information. Picture getting all of the answers right, and focus on how relaxed you feel. When you imagine a happy ending, that's often what happens.
- 5. Before the test, take a break.** If you've studied hard, treat yourself to a nice (healthy) breakfast or lunch before the test. Don't think about the test for a while. Simply bask in the certainty that you have done the best preparation you can and there's nothing more to do but ace the test. Relax.

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*When reviewing your notes before an exam, the most important will be illegible. ~ Murphy's Law*

## Cell Phone-Only Households

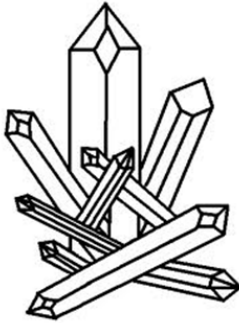
Who needs a land line when you've got a cell phone? Fewer and fewer of us, as it turns out. According to the National Center for Health Statistics, 26.6 percent of households are now cell phone only—almost double the rate in 2007 (13.6 percent).



# Crystals—More Old Than New Age

Ancient sailors used the sun and the stars to navigate vast distances, but what did they do on cloudy days when the position of the sun was obscured?

Viking legends speak of sunstones: mysterious crystals that helped navigators determine the position of the sun regardless of sky cover. Scientists have already determined that ants and honeybees can detect polarized sunlight through the clouds to guide their movements. They now theorize that certain kinds of crystals may block out sunlight except for specific rays that are polarized in certain directions.



Preliminary findings indicate that sunlight near the horizon is polarized and can be detected on cloudy days. The sunstone theory is being tested by students using crystals to see whether they can find the sun's location on overcast days. If they succeed, an ancient mystery may be solved.

## Walking Wise

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into two groups, with half instructed to walk for 40 minutes a day three times a week. The other half did exercises to stretch and tone their muscles.

After six months, and then one year, the scientists measured the size of participants' hippocampus, a section of the brain that tends to shrink with age.

In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you healthy throughout your life in many different ways.

### MICHAEL'S HOME NEWS

*Provide me your contact information and we will send you the free reports & information you'd like to receive.*

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- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Mistakes Smart People Make When Buying or Selling a Home

*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 our community.*

## The Home Owner Grant Threshold Keeps Pace with Assessments

To keep pace with rising property assessments, the BC government has raised the Home Owner Grant threshold to \$1,285,000. The threshold is the maximum assessed value a property can reach to allow the property owner to claim the full Home Owner Grant.

BC Assessment estimates the value of all BC homes on July 1 each year. The Ministry of Finance reviews this data and adjusts the Home Owner Grant threshold to ensure at least 95.5% of eligible home owners receive the full amount. Owners of homes valued above the threshold may qualify for a partial grant.

The basic Home Owner Grant gives home owners:

- a maximum reduction of \$570 in property taxes on principal residences in the Capital, Greater Vancouver and Fraser Valley regional districts;
- an additional grant of \$770 to rural home owners elsewhere in the province; and an additional grant of \$275 to seniors aged 65+, those who are permanently disabled and war veterans of certain wars.

| Property Tax Year | Assessment Threshold Amount | Basic Home Owner Grant Phase-out Threshold | Additional Home Owner Grant Phase-out Threshold |
|-------------------|-----------------------------|--|---|
| 2011              | \$1,150,000                 | \$1,264,000                                | \$1,319,000                                     |
| 2012              | \$1,285,000                 | \$1,399,000                                | \$1,454,000                                     |

Basic grant for 2012 – the basic grant is reduced by \$5 for each \$1,000 of assessed value over \$1,285,000, and is eliminated on homes assessed at \$1,399,000 or more.

Additional grant for 2012 – the additional grant is reduced by \$5 for each \$1,000 of assessed value over \$1,285,000, and is eliminated on homes assessed at \$1,454,000 or more.

Canadian citizens and landed immigrants residing in their principle residence are eligible for the grant.

In November 2011, the government announced plans to create a further grant of up to \$275 for low-income Canadian Forces veterans with more recent service in the event they do not already qualify as seniors or persons with disabilities. Details will be announced soon.

The BC Government also provides property tax deferral programs for qualifying property owners including seniors age 55+, persons with disabilities, and families with children. It is advisable for a home owner to seek appropriate financial advice prior to participating in a tax deferral program. For information on BC property tax deferral programs visit: [www.sbr.gov.bc.ca](http://www.sbr.gov.bc.ca)

For information on the BC Home Owner Grant program visit: [www.sbr.gov.bc.ca/hog](http://www.sbr.gov.bc.ca/hog)



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