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# Michael's Home News

News To Help You Save Time And Money

March 2012

## Are You A Crack(ed) Pot?

**A water bearer had two large pots, each hung on the ends of a pole which he carried across his neck.** One of the pots had a crack in it, while the other pot was perfect and always delivered a full portion of water. At the end of the long walk from the stream to the house, the cracked pot arrived only half full. For two years this went on daily, with the bearer delivering only one and a half pots full of water to his house. Of course, the perfect pot was proud of its accomplishments, perfect for which it was made. But the poor cracked pot was ashamed of its own imperfection, and miserable that it was able to accomplish only half of what it had been made to do.

One day, the cracked pot spoke to the water bearer, "I am ashamed of myself, because this crack causes water to leak out all the way back to your house."

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The bearer said to the pot, "Did you notice that there were flowers only on your side of the path, but not on the other side? That's because I have always known about your flaw, and I planted flower seeds on your side of the path, and every day while we walk back, you've watered them. For two years I have been able to pick these beautiful flowers to decorate the table. Without you being the way you are, there would not be this beauty to grace the house."

**Moral:** We're all cracked pots. But it's those cracks and flaws that make our lives so interesting and rewarding. Look for the good in the cracks.

*Michael Cowling*

## March Quiz Question

**Q: What do you get if you divide the circumference of a pumpkin by its diameter?** (Dust off your math book!)

Everyone who faxes, text, or emails in the correct answer by the last day of this month will be entered into a drawing for \$25 Gift Certificate to Starbucks.

### February's Quiz Q&A

**Q:** Statistically, a woman who buys flowers on Valentine's Day is most likely buying them for whom?

**A:** *Herself.*

### Congratulations to Patricia Becher!

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

## Yogurt Clears Your Nose

Colds, sinus infections, and other upper respiratory tract infections are the leading reason for visits to the doctor in the United States. But according to a study reported by Yahoo News, eating yogurt could help you avoid a cold and many ailments associated with allergies.

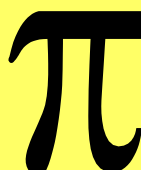
Yogurt contains probiotics—bacteria that can benefit the body's immune system. In addition to yogurt, probiotics are found in fermented and non-fermented dairy products and in soy products like miso and soy drinks.

A review of data involving more than 3,000 participants found that patients who consumed foods with probiotics for more than one week came down with 12 percent fewer upper respiratory infections than those who were treated with a placebo, or who ate probiotic foods for less than a week.

## March's Mad Observances

In addition to the serious celebrations of Shabbat, March also hosts some less well known observances:

**International Women's Day (IWD)**, originally called **International Working Women's Day**, is marked on **March 8** every year. In different regions the focus of the celebrations ranges from general celebration of respect, appreciation and love towards women to a celebration for women's economic, political and social achievements.

 **Pi Day**, March 14. The Greek letter is the symbol for the ratio of the circumference of a circle to its diameter. Pi Day is celebrated by math enthusiasts around the world on March 14th. Pi = 3.1415926535...  
**Could be a hint to our quiz question.**

**St. Patrick's Day**, March 17. Every year on this day, the Chicago River, San Antonio River, and River Liffey in Dublin, Ireland, are all dyed green for the day.

**150th Anniversary of the Patent on the Pencil**, March 30. In 1858, Hymen Lipman of Philadelphia was granted a patent for the first pencil with an attached eraser. The U.S. Supreme Court later ruled the patent invalid since it was merely a combination of two previous inventions.

*"It was one of those March days when the sun shines hot and the wind blows cold: when it is summer in the light, and winter in the shade."*

~Charles Dickens

## A Different Kind Of Retirement Planning

People over 40 shouldn't just plan for retirement, they should rehearse for it.

Because retirement can last 20 to 30 years, it's more important than ever that "pre-retirees" (those who plan to retire in five to seven years) practice how they want to live without work as the organizational focus of their lives:

- **Try out different retirement lifestyles.** For example, many people dream of traveling in an RV or going abroad. Practice this by renting a camper and going on the road for a long vacation. You may discover that travel is exhausting or boring. The same holds true for relocation dreams. Rent a home where you think you may want to retire to see if it really is where you'd like to live. The community may not be your cup of tea. Work these details out before you commit to a change.



- **Live with your spouse 24 hours a day.** Most couples spend much of their early years working and, thus, spending much of their time apart. It may take some time to get used to the other person's schedule, habits, and routines.

### See An Interesting Home?

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

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- **Practice living on a retirement budget.** Most retirees' income is significantly less than their pre-retirement income. Add up all the Social Security benefits, pension, estimated income from the sale of your home, RRSP savings to calculate what you can realistically expect to live on each month. Live on that amount for a month to determine what changes, if any, you need to make to your plans.

*Spring begins in the Northern Hemisphere on March 20, 2012, at 11:14 A.M. (PDT).*

## Where Does Aspirin Come From?

Aspirin is one of those ordinary things that's been around forever. But how did aspirin come into the world?

Aspirin, or its technical name *acetylsalicylic acid*, belongs to a group of drugs called salicylates. It's commonly used for minor aches and pains, to reduce fever, and to relieve inflammation. Aspirin also inhibits the production of platelets in the blood, making it useful in preventing clots that may cause heart attacks and strokes. In addition, low doses of aspirin administered immediately after a heart attack can reduce the risk of a second attack or damage to cardiac tissue.

Hippocrates and other early physicians used extracts of willow bark or the plant spiraea (found in Europe and Asia) to treat headaches, pain, and fevers. These plants contain a naturally occurring chemical called salicin.

In 1853, French chemist Charles Frederic Gerhardt created acetylsalicylic acid. In 1897 chemists at Bayer AG produced a version of salicin that was gentler on the stomach than pure salicylic acid. The new drug's name, "aspirin," was based on the word "spiraea." By 1899 it was being sold by Bayer throughout the world.

Following World War I, "aspirin" became a generic term, although Aspirin with a capital A remains a registered trademark of Bayer.



## Waist Size Matters

### **Client of the Month**

Congratulations to our Clients of the Month,

**Tina Hsu**

This Month, the Client of the Month received a Dinner for 2 at the Keg Restaurant!

**Call me to find out how you can become Client of the Month!**

According to Dr. Mehmet Oz, how much you weigh is less important than where you carry your weight. If excess weight is predominantly around your middle (as opposed to hips and legs), that could significantly raise your risk for heart disease, diabetes, dementia, and certain types of cancers.

As a rule of thumb, Dr. Oz says your waist shouldn't be any larger than half your height. So if you're 5 feet, 4 inches (for a total of 64 inches), your waist should measure no more than 32 inches. For an accurate measurement, pull in your stomach as much as possible and have a string or measuring tape meet at your belly button.

## 4 Spring Cleaning Chores To Get Your Financial House In Order

1. Mop up your winter bills. You had a great Christmas. Now if you need to take on an extra job, get rid of an item of luxury, or dip slightly into savings, it's important to pay off Christmas debt rather than letting it pile up in the corners.
2. Now that the taxes are in the bag, it's time to organize for next year. Think of it as tax maintenance. Like painting the Golden Gate Bridge...once you're finished, it's time to start again.
3. Add on to your savings. If you can get rid of financial clutter, put that savings into your retirement fund. Or create a vacation fund. Or as mother always said, add it to next year's Christmas fund and you won't have to stress about gifts when the time comes to make merry.
4. Schedule a day when you can sit alone or with your partner to review your insurance, retirement contributions, and other savings plans. Annual analysis of your financial position in the world helps keep things fresh and on track.



# Kids And Social Networking

You can't escape social networking: Facebook, LinkedIn, Google Plus, and all their online cousins are everywhere. If you've got kids, chances are they're eager to join all their friends in cyberspace.

Worrying about their safety is natural, but hoping social networks will go away isn't realistic. You're better off working with your children so they don't hide their online activities from you.

**Start with kid-friendly sites.** Facebook is far from the only place for people to go. Many schools now have kid-friendly classroom options for networking.

**Talk about privacy.** Have a serious discussion with your kids about guarding their personal information online, including their address, name, names of friends, etc.

**Use parental controls—online and offline.** Kids don't always get to choose what's served up to them online. Use parental controls to block sites. Also tell you kids you require access to their email, texts, and other interactions.

## MICHAEL'S HOME NEWS

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## Giving Pause To Garlic

Here's a tip that could add great health benefits to your life. The next time you're using garlic in a recipe, after you've chopped or crushed it, let it sit for 15 minutes before cooking with it. The cancer fighting properties, active agents—allyl sulfide compounds, are produced when the garlic cloves are chopped or crushed. However, heating the garlic just after it is chopped or crushed stops the chemical reaction that needs to take place to produce the sulfides. So give your garlic time to produce those anti-cancer properties!

—adapted from

*Eating Well*

# What is the Property Transfer Tax?

How does the First Time Home Buyers' Exemption work? The Property Transfer Tax (PTT) is a tax of 1% on the first \$200,000 and 2% of the remaining value of the purchase price, when the transaction is registered at a Land Title Office.

Qualifying first time buyers may be exempt from the PTT if they meet the First Time Home Buyers' Program requirements. The buyers must:

- Be a Canadian citizen or permanent resident;
- Have lived in BC for 12 consecutive months before the date of registration, or have filed two income tax returns as a BC resident within the last six years;
- Never owned an interest in a principal residence anywhere in the world at any time; and
- Not have previously obtained a First Time Home Buyers' Exemption.

In addition:

- The maximum purchase price of the home is \$425,000. There is a proportional exemption for homes priced up to \$450,000.
- The land may be a maximum of 0.5 hectares or 1.24 acres.
- The mortgage term taken must be at least one year. If the term is less than one year, a rebate may be applied for after the qualifying individual has resided at the residence for 12 months.
- The mortgage financing must be 70% or greater of the purchase price (mortgage financing cannot be from family members).
- The property must be owner-occupied (no rentals or investment properties).
- If the home exists, the buyers must move into it within 92 days. If it is vacant land, the buyer must build and move into the new home within one year.

**Please note:** You cannot re-qualify as a first time home buyer. This rule may be different from federal programs for first time home buyers (e.g., the Canada Revenue Agency Home Buyers' Plan).

Source Real Estate Board of Greater Vancouver



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