



Michael's Home News

News To Help You Save Time And Money

March 2016

The Keeper Of The Spring

Once there was a dirty stream running through a town. The town council, wanting to clear their stream, hired a young man to remove debris from a spring on the mountain that fed the stream.

And so, each day with faithful, silent regularity, the young man hiked to the spring and removed the leaves that would have choked the fresh water. Graceful swans came to float along the crystal clear town stream. Profitable mill wheels turned freely, farmlands were irrigated, and the view was picturesque. The village became a popular attraction.

Years passed. One spring day the town council met to review the budget. Their eyes caught on the salary being paid to the obscure "keeper of the spring." They decided this was frivolous, and they dispensed with the now much older man's services.



By summer, someone noticed a slight yellowish-brown tint in the town's stream. A few weeks later, the water was much darker. The flow of water dropped and a slimy film began to build up on the banks. The swans left, and visitors stopped arriving.

By autumn, the embarrassed council called a special meeting where they rehired the old keeper of the spring. Within a few weeks, the stream began to clear up. The wheels started to turn, and new life returned to the town.

Moral of the story: Never become discouraged with the smallness of your job. Recall the words of Edward Everett Hale: "I am only one, but still I am one. I cannot do everything, but still I can do something; and because I cannot do everything, I will not refuse to do something I can do."

~Michael Cowling

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Who Was St. Paddy?

For many people, St. Patrick's Day provides an excuse to wear green on March 17, go to a parade, and drink some Irish whiskey. But who was St. Patrick in real life?

The most common belief is that he drove the snakes out of Ireland. Ireland probably never had snakes, though, and the myth may refer to Patrick's efforts to stamp out the serpent imagery used by the Druids. He also may have used the three-leafed shamrock to illustrate the concept of the Holy Trinity to the people he was trying to convert to Christianity as a missionary in Ireland.

Historians agree that Patrick was born in Roman-occupied Britain, the son of a Christian deacon. At age 16 he was captured and taken to Ireland, where he was a slave for six years.

During this time, his Christian faith strengthened. One day, according to a letter he wrote about his early life, he heard a voice promising he would soon return home. Shortly afterward he escaped his captors and went back to his family. He later wrote that an angel appeared to him in a dream, telling him to return to Ireland as a missionary. Patrick went back to the land where he had been a slave to convert the Irish and to minister to Christians living there.

Why do we celebrate him on March 17? That's believed to be the date of his death. Although never formally canonized, Patrick came to be considered a saint. March 17 was celebrated as a religious holiday until 1903, when it became a public holiday in Ireland.

Risky Business

A doctor and a lawyer ran into each other at an exotic Mexican resort. Friends since college, they'd fallen out of touch, so they quickly asked what the other had been up to.

The lawyer said, "I got suckered into a lousy real estate deal. Then one day a fire burned down the building, and I collected \$300,000 in insurance."

"Really?" the doctor said. "Something similar happened to me. I invested in a small business in Mississippi, but the river overflowed and the ensuing flood destroyed the business. I got half a million from my flood insurance."

"Wow," the lawyer said. "How on earth did you arrange a flood?"

March Quiz Question

Q: *The month of March was named for which mythological god?"*

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

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

February Question

Q: *What fruit is also known as the "love apple?"*

A: *Tomato.*

Congratulations to:

Alyse Sands

World's Oldest Engraving Found On Java Shell

Humans and their ancestors have been engraving rocks and shells for millions of years. The latest evidence of this is a 500,000-year-old shell discovered by archaeologists on the island of Java, bearing a zigzag pattern that's older than the natural weathering on the shell's surface. The shell would have been engraved by a member of homo erectus, a predecessor to modern humans (homo sapiens). Prior to this find, the oldest similar engravings were about 100,000 years old, made by modern humans in Africa.

There is also evidence that Java's inhabitants drilled holes through the shells of large freshwater mussels using a shark's tooth to open the shell and get at its meat, targeting with precision the correct point at which the shell closes. They ate the meat, then used the shells as knives and other tools.

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.

Is Your Manager Too Nice?

Most bosses want to be nice to their employees. But sometimes you run into a manager who's so committed to being friendly and inoffensive that he or she doesn't provide the kind of direction and feedback you need. If that happens to you, try these tips for enhancing your relationship (as suggested by author and professional coach Lisa Quast on the Forbes website):



- **Talk to your boss.** Sit down to explain your need for more feedback and guidance. Be clear, but polite. Most bosses will be happy to give you the coaching you want once they realize you're open to it.
- **Agree on goals.** If your manager simply isn't inclined to take a more direct approach with you, do your best to develop some solid, measurable goals together. This will give you at least some idea of how well you are contributing to your organization's success.
- **Volunteer outside your department.** Get involved in committees and task forces that bring you into contact with other managers. You'll learn from different people and receive more of the professional guidance and leadership you're looking for.
- **Look for mentors.** Seek other managers who are willing to coach you and help you develop your skills. Don't bad-mouth your current boss; simply express interest in maximizing your potential, so you can do a better job for your organization.

Read The Fine Print In Your Retirement Plan



In the US we have 401k's. In Canada we have RRSP's. In both cases, few of us know all the mechanics of our retirement plans. That can cause unpleasant surprises when people retire or switch jobs. Here are some important things to learn:

- **Trading limits.** Many plans allow you to move money, but with strings attached. Don't move long-term retirement savings around for short periods of time. If you do switch from time to time, keep in mind that your plan may allow only a set number of trades each week, month, quarter, or year.
- **Account valuations.** Find out how often the value of your retirement account is calculated. You can get the most out of your money by timing your retirement or departure. Most organizations value everything the day you leave, but some value your account weekly, monthly, or quarterly.
- **Withdrawal options.** Some plans don't allow retirees to keep their money in place. Instead, they're paid the lump sum to be reinvested elsewhere. Other plans allow retirees to take a stream of payments as an income source, while the rest of the money stays in the plan.

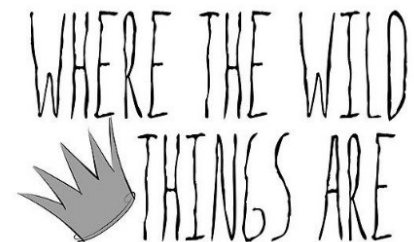
A best friend is like a four leaf clover: hard to find and lucky to have. ~Unknown

Eating Up Sendak's Work

Author and illustrator Maurice Sendak liked to tell the story of a card he got from a young fan of his famous book *Where the Wild Things Are*. The card had a charming little drawing on it, and it enchanted Sendak so much that he quickly made another drawing of his own and sent it back to the child.

A few days later he received a letter from the child's mother: "My son liked your card so much, he ate it."

"That to me was one of the highest compliments I've ever received," Sendak said. "He didn't care that it was an original Maurice Sendak drawing or anything. He saw it, he loved it, he ate it."



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.

Snappy Comebacks

If you've ever been the victim of a thoughtless comment, you might appreciate quick comebacks like these:

- **An actress to writer Ilka**

Chase: "I enjoyed your book. Who wrote it for you?"

Chase: "I'm so glad you liked it. Who read it to you?"

- **Poet Lewis Morris to writer**

Oscar Wilde: "There's a conspiracy against me, a conspiracy of silence, but what can one do? What should I do?"

Wilde: "Join it."

- **Member of Parliament to Winston Churchill:** "Mr. Churchill, must you fall asleep while I'm speaking?"

Churchill: "No, it's purely voluntary."

- **Playwright Noel Coward to writer Edna Ferber** (who was wearing a suit): "You look almost like a man."

Ferber: "So do you."



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Contact me to receive these free reports.

A healthy outside starts from the inside. ~ Rober Urich

The Link Between Stress And Stroke

Stroke is a devastating experience in which blood is cut off from a part of the brain. It can have many contributing factors, and one of them, physicians now say, is stress.

According to the journal *Stroke*, researchers looked at medical records of more than 6,000 men and women who participated in a 16-year study. As part of the study, participants' anxiety levels were measured. Over the course of time, 416 people suffered at least one stroke. The researchers determined that the risk of stroke rose 14 percent among individuals with higher anxiety levels, as measured by such symptoms as extreme nervousness, tension, and general stress. Participants with especially high rates of these symptoms were identified as having an increased risk of Stroke by 33 percent.

Thoughtful Exercises In Self-Development

You can't get ahead if you're not willing to take chances. Professional development coach Rich Gee suggests these two exercises for getting started on the next step in your life or career:

- Explain where you are now to your past self. Pretend you can talk to yourself five years ago. Tell this past self what to expect—the bad as well as the good. You'll gain insight into what you might have done differently that may help you in the future. You'll also remind yourself that you can survive anything in life.
- Look back from your future. Now pretend that you're talking to a version of yourself from five years in the future. Imagine what advice you might give yourself. This will give you a positive vision and concrete goals to strive toward. With a clear view of where you want to be, you'll be able to take specific steps to reach your professional and personal objectives.

Client of the Month

Congratulations to our Client of the Month:

Gord and Cindy Maichin

This Client of the Month receives a free dinner for four at Milestones Restaurant.

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

See Page 4 to find out how you can become...

Client of the Month!

Teaching Kids To Apply Themselves

Teach your kids to try harder, without resorting to threats or bribes to get them to perform. Try these tips:

- **Focus on progress.** Goals are important, but steady progress is the secret of success. Instead of insisting that your child become a star quarterback or a champion speller, emphasize improvement as he or she makes progress.
- **Give them a choice.** Don't force your children into an activity because you think they should do it (or because you did it yourself as a child). If kids feel they have a choice, they'll try harder. Point out what talents they have, provide options and opportunities, and be honest about what to expect as they try to excel in any chosen activity.
- **Make them feel positive.** Give children lots of sincere, honest, and specific praise. They'll want to do more if they feel good about what they're doing.
- **Use rewards wisely.** Sometimes a reward helps a child get started in an activity or motivates them when they're losing interest. But use the reward only as a jumpstart.



CMHC increases down payment requirement on \$500,000+ homes

As of February 15, 2016, the federal government will raise the minimum down payment requirement on homes valued over \$500,000 that require insurance. The minimum down payment requirement will remain at 5 per cent for homes under 500,000. Any amount between \$500,000 - \$1,000,000 will require a 10 per cent down payment. Homes valued at \$1 million+ require a minimum down payment of 20 per cent. Mortgage insurance is not available for homes in this price range.

For example, a \$700,000 home will require a \$45,000 down payment.

5% x \$500,000 = \$25,000

10% x \$200,00 = \$20,000

Total: \$45,000

This new measure applies only to new insured mortgage loans. It does not apply to an existing mortgage or to home owners renewing insured mortgages.

Currently, home buyers with a down payment of less than 20 per cent must buy mortgage insurance.

Canada Mortgage and Housing Corporation (CMHC), a federal Crown corporation, Genworth Financial Mortgage Insurance Company Canada, and Canada Guaranty Mortgage Insurance Company provide mortgage insurance in Canada.

The new measure began February 15 and applies to new mortgage loan applications received on February 15 or later. Mortgage insurance applications received between December 11, 2015 and February 15, 2016 that don't meet the new measures must have a mortgage in place by July 1, 2016.

The government's goal is to "contain risks in the housing market," said Finance Minister Bill Morneau.

How will this affect the Metro Vancouver housing market?

Approximately 35 per cent of homes sold in Metro Vancouver are priced....

To read the rest of this article, visit our website www.MichaelCowling.com/Blog or check out the article on our Facebook Page [Facebook.com/MichaelCowlingRealty](https://www.facebook.com/MichaelCowlingRealty)

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- RE/MAX Hall of Fame
- RE/MAX 100% Club &
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