



Michael's Home News

News To Help You Save Time And Money

May 2016

You Are What You Think You Are

You've heard the expression, "What you see is what you get." Psychologists tell us that nothing controls our lives more than our self-image. We live like the person we think we are.

Arnold Schwarzenegger was not very famous in 1976 when he met with a newspaper reporter. The reporter asked Schwarzenegger, "Now that you've retired from bodybuilding, what do you plan to do next?"

Schwarzenegger answered confidently: "I'm going to be the #1 movie star in Hollywood."

The reporter was amused. At that time, it was very hard to imagine how this muscle-bound body builder, who was not a professional actor and who spoke English with a strong Austrian accent, could ever hope to be Hollywood's #1 movie star!



So the reporter asked him how he planned to make his dream come true. Schwarzenegger said, "I'll do it the same way I became the #1 body builder in the world. What I do is create a vision of who I want to be, then I start living like that person in my mind as if it were already true."

INSIDE THIS ISSUE

- You Are What You Think You Are
- The Unsung History Of Mother's Day
- A Husband's Secret To A Happy Marriage
- Body Functionality, Not Brain Size Predicts Success In Crows
- Reinventing Scissors
- Wealth-Building In Your 50's
- Crazy Things That Flight Attendants Face
- Prepare For Corporate Advancement
- Things We Don't Clean Often Enough

Sounds almost childishly simple, doesn't it? But it worked! Schwarzenegger did become the #1 highest paid movie star in Hollywood. And after that, he set his mind on being the governor of a major US state, and he succeeded at that, too!

In the words of Napoleon Hill, "Whatever the mind can conceive and believe, it can achieve."

What are you conceiving and believing about yourself?

~Michael Cowling

The Unsung History Of Mother's Day

According to a National Geographic article (May 9, 2014), Mother's Day was founded by women to remember soldiers and to work for peace, as well as to honor one's own mother. It was not meant as a commercial holiday for motherhood in general. According to founder Anna Jarvis, the holiday was Mother's Day singular, not Mothers' Day in the plural.

The idea was to go home to spend time with your mother and thank her for all that she did. It was intended as an intimate appreciation, not a gift-giving celebration.

According to historian Katharine Antolini of West Virginia Wesleyan College, the day was originated by Anna's mother, Ann Reeves Jarvis, who first established mother's day work clubs to improve sanitary conditions and lower infant mortality by curbing milk contamination. The work clubs also tended to wounded soldiers from both sides during the US Civil War from 1861 to 1865.



In the postwar years, Ann Reeves Jarvis organized Mother's Friendship Day picnics and pacifist events to unite former foes. But it was Ann's daughter, Anna, who was responsible for what we now call Mother's Day.

Anna Jarvis never had children of her own, but the 1905 death of her mother, Ann, inspired her to organize the first modern Mother's Day observances on May 10, 1908, both to honor her mother's past efforts and to honor her mother.

Largely through Anna Jarvis's efforts, Mother's Day came to be observed in a growing number of cities and US states, until in 1914 President Woodrow Wilson officially set aside the second Sunday in May for the holiday. Since then, many other countries have adopted the second Sunday in May as Mother's Day, too.

Anna Jarvis's idea of an intimate Mother's Day quickly became a commercial gold mine centering on the buying and giving of flowers, candies, and greeting cards—a development that deeply disturbed Jarvis. She set about dedicating herself and her sizable inheritance to an unsuccessful attempt to return Mother's Day to its reverent, pacifist-oriented roots.

Mother's day is celebrated on May 8, 2016 this year in both the US and Canada. ~ *Adapted from Brian Handwerk, National Geographic*

May Quiz Question

Q: *It is generally regarded as the smallest independent country in the world.*

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.

April Question

Q: *What can be seen in the middle of March and April that cannot be seen at the beginning or end of either month?*

A: *The letter R.*

A Husband's Secret To A Happy Marriage

Once a friend asked me: "What is the secret behind your happy marriage?"

I said: "In my house, I make decisions on all the bigger issues, while I leave my wife to decide the little things. This keeps everything in its proper perspective."

The friend asked me for examples.

I said: "Well, for example, my wife decides how to dress the kids, which car we should buy, how much money to save, where to go on vacation, and which sofa to buy.

I make all the big decisions, like whether America should attack Iraq, whether Britain should lift sanctions over Zimbabwe, and where the Olympics should be held next time. My wife NEVER objects to my decisions. It seems to work out well."

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.

Body Functionality, Not Brain Size Predicts Success In Crows

In animal research, there is a common test called the A-not-B task. It challenges animals to choose the correct item between two choices...the correct food dish, the correct shape, the correct color, etc.

In a recent study, researchers were investigating how crows learn. New Caledonian Crows are apparently pretty smart. They can make and use tools, add stones to water to make the level rise, and recognize faces.



But in standard A-not-B tasks, researchers discovered that crows regularly pick the wrong bowl to get a treat.

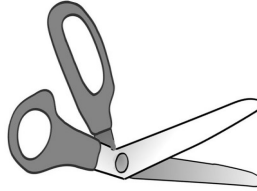
"This is quite different from primates, which do well on this type of test," say researchers. "The conclusion we might draw is that bigger brains are better connected to this type of choosing intelligence."

But not so fast. Researchers go on to demonstrate that what's at play is more likely the concept of 'familiarity.' Primates have hands, so they focus on the activity of human hands and follow the treat bowl visually when it's moved around by a researcher.

So the researchers trained crows to watch hands, too. The results were that crows began being able to pick the correct bowl the majority of times tested.

Reinventing Scissors

One man has just changed something that hasn't been given an update since being invented in third century Egypt—scissors. Shane Vermette has created what he calls Right Shears, a 90 degree-angled pair of scissors.



Right Shears places the handle above the blades. The result, according to Vermette, is "massively improved ergonomics." The handles can be squeezed like making a fist with fingers pulling towards the thumb, rather than pinched with the thumb on top, which is not a very powerful position.

Right Shears are a more effective way to cut on flat surfaces, as well as to cut anything that you can't get your hand into comfortably, such as a sheet of cardboard.

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.

Wealth-Building In Your 50's

By the time we reach our 50's many of us are well on the path to financial security. However, there are plenty of people who do not yet feel that security, especially as times change. Here is some advice from *Money Magazine* about building wealth in your 50's.

- **Look into your future.** Envision life in 20 or 30 years, both with just what you have planned for now and with more money. Which is better? Don't let the fact that you'll be 70 or 80 interfere with your goals. It's better to be 80 with a lot of money than without enough!
- **Respect your past.** You have far more experience than younger people. You can use that to your advantage. You know how to create business relationships, you understand the ups and downs of life, and you know more about the inner workings of your business or industry. These can give you an advantage, if you allow yourself to be creative.
- **Trim expenses and look for money.** For instance, many people have no idea how much their investment advisers are paid. Have your financial advisor spell out every penny so you can judge if their help is worth the price. You could find an extra few thousand dollars per year! The same goes for your mortgage, car, taxes, and insurance. All might be trimmed to create additional income that could be invested.
- **Become a landlord, start a side business, or increase investments.** Advice for older people is often to invest conservatively. But if you have the energy, smarts, and some extra income, you might consider growing your income in higher-risk endeavors.

Crazy Things That Flight Attendants Face

Here are just a few of the things that flight attendants say they have to put up with on a regular basis:

- Parents handing us warm and mushy diapers. (Please bring plastic bags for this purpose.)
- First time flyers trying to open the window to get some air at cruising altitude.
- Suggestions for how the pilot can avoid turbulence.
- People making soup with the airline water. (Folks, the water lines have never been cleaned—ever.)
- Clipping nails and flossing teeth—then leaving the leftovers in the seat pocket.
- People asking for everything that's free
- Passengers who refuse to turn off their cell phones, then and insist on educating us about their rights or the rules, etc.



Client of the Month

Congratulations to our
Client of the Month:

Eleanor Dang

This Client of the Month
receives a dinner for four
at Earls.

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

Client of the Month!

Prepare For Corporate Advancement

If you're an ambitious, talented worker, you probably hope to rise toward the top of your organization someday. Here are some ideas for helping you advance:

- **Don't rush things.** Let people know you have goals, but don't be arrogant. If you walk into a new job expecting to run things in six months, you'll alienate the people whose support you need to move up. Take time to learn about the company and people who run it now.
- **Pick a good mentor.** You'll need inside information on how to survive and rise in your organization and industry. Identify someone with the skills and knowledge you'll need to move up the ladder. Ask for and listen to your mentor's advice and respect it.
- **Study your bosses.** Find out what sort of person rises to the top of your organization and industry. Do leaders have a predominantly financial background, for example, or do they tend to come from somewhere else? Learning about these kinds of issues will help you decide what assignments to pursue and what you need to learn.

Things We Don't Clean Often Enough

- **Keyboards:** A 2008 UK study found that a keyboard is dirtier than a toilet seat — seriously! The reasons? Not washing your hands often enough, sneezing on your keyboard, eating near the computer, and more than one person (especially children) using the same computer. Every month or so, clean your keyboard with compressed air and lightly alcohol-soaked cotton swabs.
- **Clothes Dryers:** You clean your dryer lint filter after each load, but every three or four weeks you should remove the lint filter and use a vacuum cleaner attachment to vacuum out any stray lint. Also, at least annually, you should inspect your dryer vent for built-up lint.
- **Mattresses:** Mattresses can harbor spills, stains, dirt, dust, and dust mites, and no one ever cleans them! To deep clean your mattress, you can hire a company that will clean it for you professionally, much like a carpet cleaning company. But you can also do a lot on your own. First vacuum the mattress with a clean hand attachment. Then sprinkle baking soda all over the mattress. Rub it in and let it sit for an hour or two. Vacuum again thoroughly while banging lightly on the mattress to raise the baking soda. Spray lightly with natural clove oil if to help kill future dust mites.
- **Door Knobs & Light Switches:** Next time you're doing the dusting, don't forget to wipe down the light switches and door handles. They're rarely cleaned, but are touched by everyone in your home, including guests. Clean them at least once per week, and daily when someone in the house is sick.
- **Phone & Remotes:** Ever take your phone with you to the bathroom? A toilet can spew bacteria widely around the bathroom. Disgusting! Even if you don't take your phone to the bathroom, you use it constantly, rarely washing your hands between uses. The same goes for your TV remote. Both of these collect all the bacteria you pick up throughout the day on your hands. Clean often and carefully with a lightly alcohol-soaked cloth.
- **Purses:** Given all the stuff you keep in your purse, it's no surprise the inside gets dirty. But the outside of a purse is far dirtier—collecting bacteria from your hands and any surface it rests against. Consider the strap being hung on hooks in public restrooms. Cloth purses can be washed, but you can use alcohol-free baby wipes to clean leather bags (test on the material first) and a regular disinfecting wipe on vinyl or plastic purses.



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

See page 7

New CMHC rules allow home buyers to factor rental income into their mortgage application

Government Relations Department

Creating more affordable housing options for people to buy or rent is an important yet challenging task in Metro Vancouver.

The Canada Mortgage and Housing (CMHC), a federal Crown corporation and the nation's largest mortgage insurer, recently announced rule changes that will help some home buyers when they apply for a mortgage.

As of September 28, 2015, these options are available:

- Home buyers with a down payment less than 20 per cent (requiring mortgage Insurance) can count 100 per cent of rental income from a legal secondary suite toward their qualifying income for a mortgage on an owner-occupied home.
- Home buyers of up to four-unit rental properties can count the net rental income (gross rents less operating expenses) as part of their gross annual income whether or not they live in one of the units.

Previously, CMHC allowed home buyers to include a maximum of 50 per cent of the rental income when they applied for a mortgage. Now, a home buyer planning to buy a home with a legal secondary suite generating \$1,300 in rent can borrow an additional \$78,000 to buy the home.

There are some additional conditions when 100 per cent of gross rental income is used:

- Rental income must be sustained for at least two years.
- Home buyers must have a minimum credit score of 680...([continued online](#))

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)

(Source: Real Estate Board of Greater Vancouver)

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Greater Vancouver Real Estate Board
Over 9,500 REALTORS®
- RE/MAX Lifetime Achievement
- RE/MAX Hall of Fame
- RE/MAX 100% Club &
Platinum Club - 25 years
- MLS Medallion Club Life Member
for Top 10% of REALTORS® - 25 years

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