



NEWS FROM YOUR REAL ESTATE CONSULTANT FOR LIFE

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# Michael's Home News

News To Help You Save Time And Money

November 2010

## The Standoff Story

This is a story of a radio conversation that took place a number of years ago between a U.S. naval ship and Canadian maritime contact off the coast of Newfoundland. While the tale may or may not be true, it truly makes a great point about making assumptions:

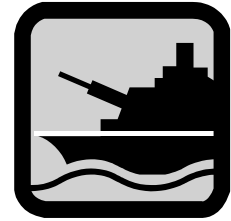
Americans: Please divert your course 15 degrees **north** to avoid a collision.

Canadians: Recommend you divert *your* course 15 degrees **south** to avoid collision.

Americans: This is the captain of a U.S. navy ship; I say again, divert your course.

Canadians: No. I say again, you divert *your* course.

Americans: THIS IS THE AIRCRAFT CARRIER *USS LINCOLN*, THE SECOND LARGEST SHIP IN THE UNITED STATES ATLANTIC FLEET. WE ARE ACCOMPANIED BY THREE DESTROYERS, THREE CRUISERS AND NUMEROUS SUPPORT VESSELS. I DEMAND THAT



YOU CHANGE YOUR COURSE 15 DEGREES NORTH, THAT'S ONE-FIVE DEGREES NORTH, OR COUNTERMEASURES WILL BE UNDERTAKEN TO ENSURE THE SAFETY OF THIS SHIP.

Canadians: We are a lighthouse; your call.

**Some assumptions can sink your ship!**

*Michael Cowling*

## Don't Get Scammed!

Just because a debt negotiation company

**Low Interest Rate Home Loans  
For High-Income Professionals At  
[www.taylorlademortgages.com](http://www.taylorlademortgages.com)**

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

calls itself a “nonprofit” is no guarantee that it’s a legitimate organization. If you’re in debt and seeking the help of a debt negotiation company, the Federal Trade Commission says that you should watch out for the following scams – debt negotiation companies that:

- Guarantee they can remove your unsecured debt.
- Promise that unsecured debt can be paid off with pennies on the dollar.
- Claim that using their system will allow you to avoid bankruptcy.
- Require substantial monthly service fees.
- Demand payment of a percentage of savings.
- Tell you to stop making payments to or communicating with your creditors.
- Require you to make monthly payments to them, rather than to your creditors.
- Claim that creditors never sue consumers for nonpayment or unsecured debt.
- Promise that using their system will have no negative impact on your credit report.

As an added service to our clients and due to the overwhelming demands made upon myself and my staff each month, we are compiling a Service Directory of businesses we feel comfortable referring to you, your family, friends, neighbors and coworkers.

We would love to receive your input for the finest individuals and businesses including any home care or personal care services: a carpet cleaner, electrician, attorney, fitness instructor, dog groomer, gardener, etc. To be included in our directory, you or your referral must be able to answer “yes” to the following three questions:

1. Did the business provider exceed your expectations, not just meet them?
2. Did the person providing the service treat you with respect?
3. Does the service provider exhibit the same high standards over time?

If you know of a business that meets these requirements, email me at [mc@michaelcowling.com](mailto:mc@michaelcowling.com) or call me at 604-276-2335. We'll contact your referral for possible inclusion in our directory.

We will publish the Service Directory for you and our other valued clients. In this way, we'll all share the advantage of dealing with businesses that exceed your expectations by consistently providing world-class service.

## **November Quiz Question**

**Deoxyribonucleic acid is better known as what?**

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

- Claim that they can remove accurate negative information from your credit report.

## **Listen Up!**

From background noise to speaker idiosyncrasies, many variables affect how well we listen. And we often respond in ways that demonstrate that we haven't listened well. Here are some common listening mistakes to avoid:

**We discount.** We minimize the importance of what another person has said. Saying, “Oh, it’s not that big of a deal,” can make another feel that you think their

concerns are trivial. The intent of a response should be to support and encourage.

**We advise.** The trouble with this response is that we're not necessarily providing a solution to the problem the speaker needs to address. This kind of response also may send the message that the speaker is incapable of solving his or her own problems.

**We change the subject.** Another person is talking about a situation, and we end up chiming in and taking the conversation in a different direction than the speaker intended. What we're doing is providing our thoughts and interests, rather than focusing on the concerns of the other person.

**We provide analysis.** We often respond to a speaker by asking a lot of probing questions and judging. But a speaker may begin to feel interrogated or pushed to reach a judgment you've already made.

## Client Of The Month

Congratulations to our Client Of The Month, Ronald Teghtmeyer.

This Month, the Client Of The Month will join me at the Canucks Vs. Chicago Saturday Nov 20 at Rogers Arena.

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

## How To Complain Effectively

If you're complaining to your friend or significant other about an unsatisfactory product or service, stop complaining to them – and put your complaint in writing. It's well worth your time: At best you'll get an appropriate response from the supplier or service provider and possibly help them correct a problem; at worst, you'll have downloaded your negative thoughts to paper or email instead of carrying them around. Here's how to complain effectively:



**Don't be sloppy – it lowers your credibility.** If you're using regular mail, type your letter on plain 8½ x 11-inch paper. Paper or electronic, be sure to proof it at least twice.

**Complain as quickly as possible.** The longer you wait to log a complaint, the less urgent your request will seem.

**Include your address, phone number** (day and evening), and email address to make it easy to get in touch with you.

**Always address the letter to a person.** Call the company and say, "I'd like to send a letter about an experience I had at (location) or with (product). To whom should I address it?" While you're on the phone, verify the mail or email address.

**Don't write only to complain; suggest a solution.** Request a refund, repair, apology, or replacement.

### Free Reports!

- How to Sell Your House for The Most Money In the Shortest Possible Time

### Free Information!

- What did that house across the street sell for?

### Free Subscription to My Newsletter!

See page seven for all this and more.

**List relevant details.** For example, dates, times, place of purchase, employees you dealt with, product name, serial number, warranty, etc.

**Document.** Include a copy of your receipt, canceled checks, billing statements, and other relevant items like warranties. Keep the originals in a safe place.

**Be brief.** Outline the problem in a succinct manner. Don't talk about how angry you are – the reader will be put off. Instead, detail how you've been inconvenienced.

**Specify a response deadline.** Two weeks is reasonable.

**Keep trying.** If you don't receive a response within the time you requested, send a second letter or email. This time, send it (with a copy of the original) to a manager, company president, or CEO. If you still don't get a response, consider contacting the Better Business Bureau for advice.

## Toddler Property Laws

1. If I like it, it's mine.
2. If it's in my hand, it's mine.
3. If I can take it from you, it's mine.
4. If I had it a little while ago, it's mine.
5. If it's mine, it must never appear to be yours in any way.
6. If I am doing or building something, all the pieces are mine.
7. If it looks like mine, it is mine.
8. If I saw it first, it's mine.
9. If you are playing with something and you put it down, it automatically becomes mine.
10. If it's broken, it's yours.



## Here's A Super-Powered Approach

Super powers are fun to think about. Answering these questions might inspire you to perfect your skills, or learn a new one.

If you could have any one super power for a **day**, what would it be? What would you do with this? This can identify specific tasks you'd like to accomplish, or activities you'd like to try.

If you could have any one super power for **one month**, what would you choose? You may discover something you'd like to learn more about or receive specialized training in.

If you could have any one super power for a **full year**, what would you want? This can

## 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.

**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 fax, mail or e-mail all the information to you on that listing within 24 hours.

suggest directions for exploration and education.

If you could have any one super power for the **rest of your life**, what would you pick? The answer will provide you with some long-term goals to strive toward.

## Buy Me A Bagel!

There are several stories about the origin of bagels, one being that the bagel was created in 1863 by a Jewish baker in Vienna, Austria. As a way to thank the king of Poland for protecting Austria from Turkish invaders, the baker created a hard roll in the shape of a riding stirrup to honor the king's prowess as a horseman ("stirrup" is "bugel" in German). Bagels became popular in Poland, where they were often given as gifts to new mothers for use as baby teething rings.

Bagels made their way to Russia, where they were called "bubliki," and in the 1880s, when waves of Eastern European immigrants came to America, bagels did, too.

Today fresh and frozen bagels are a billion-dollar business, and they're not just for breakfast anymore; bagel sandwiches, bagel dogs and "pizza" bagels are popular fare for lunch and dinner. The bagels you bring home do tend to dry out quickly, but you can "refresh" them by slightly wetting the exterior (a damp paper towel works well) and baking at 350 degrees F. for 10 minutes.

## Is The Time Ever "Just Right"?

Do not wait; the time will never be "just right." Start where you stand, and work with whatever tools you may have at your command, and better tools will be found as you go along. — *Napoleon Hill*

## Early Bird Benefits

People who rise early often benefit in ways that night owls don't. For instance, if you get up early you'll be more likely to be a regular exerciser and eat a healthy breakfast. Here's how to get up with the sun and feel better for it:

**Go to bed and get up** at the same time every day.

**Limit alcoholic beverage intake.** It puts you into a deep sleep for three or four hours, but when it wears off you can wake up and be unable to go back to sleep.

**DO YOU WANT TO FIND OTHER LOCAL BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?**

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding

## October Quiz Answer

**Question:** What edible comes in hedgehog, pom pom, oyster and wood ear varieties?

**Answer:** Mushrooms.

**Source:** phillipsmushroomfarms.com

**Congratulations to**  
Margaret Pollock.

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

**Watch for your name  
in a coming month!**

**Limit computer use in the evening.** Studies indicate staring at the light of the screen can throw your internal clock off and make it harder to fall asleep.

**Commit some of that early morning time to yourself** – to read, or think, or write in your journal. Starting your day with “me” time – even just 15 minutes of it – sets a great tone for the rest of the day.

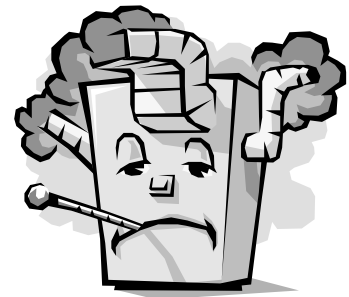
## How To Argue Convincingly

The next time you want to pitch a new idea, keep in mind this suggestion from Gerry Spence, author of *How To Argue And Win Every Time*: Admit the weak points of your argument first. “An honest admission up front gives you credibility and leaves your opponent with little to say except what has already been said and admitted,” he says.

## Is It Furnace Checkup Time?

It's that time of year, and the Red Cross offers these safety tips on furnace maintenance:

- Don't attempt repairs yourself unless you're a qualified professional.
- Have your furnace checked and cleaned regularly by a qualified repairperson.
- Make sure all furnace automatic controls and emergency shut-off valves are in working condition.
- Have the repairperson check the wall and ceiling near the furnace and flue. If they're hot, more insulation or clearance may be needed.
- Check to see that flue pipes are well supported, free of holes, and clean.
- Make sure the chimney is solid with no cracks or loose bricks.
- All flue openings that aren't being used should be sealed with solid masonry.



# MICHAEL'S HOME NEWS

## Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 604-271-2311 or mail it to:

Michael Cowling, #160—6086 Russ Baker Way, Richmond BC, Canada, V7B-1B4 or just call me at 604-276-2335

[www.michaelcowling.com](http://www.michaelcowling.com)    [email: mc@michaelcowling.com](mailto:mc@michaelcowling.com)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal: \_\_\_\_\_ Fax: \_\_\_\_\_

Please send me the requested free information selected below via ( ) Mail ( ) Fax ( ) Email.

### Free Reports

- ( ) Protect Your Home From Burglars
- ( ) Five Deadly Mistakes Home Sellers Make
- ( ) Making the Move Easy On the Kids
- ( ) How Sellers Price Their Homes
- ( ) How to Stop Wasting Money on Rent
- ( ) How to Sell Your House For the Most Money In the Shortest Possible Time
- ( ) The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

### Free Information

- ( ) Send me information about your free, no-obligation HomeFinder service.
- ( ) Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:

\_\_\_\_\_, City: \_\_\_\_\_

or in the \_\_\_\_\_ area.

- ( ) Please let me know the listing price and features of the home at the following address:

\_\_\_\_\_.

- ( ) Please let me know the selling price of the home at the following address:

\_\_\_\_\_.

- ( ) Please call me to arrange a free, no-obligation market valuation on my house.

**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 my mailing list.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal: \_\_\_\_\_



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 Newsletter!**

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