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Michael's Home News

News To Help You Save Time And Money

September 2011

The Geese and The Gardener

Medical missionary Albert Schweitzer once wrote a fable about a flock of wild geese that humbled a man with their behavior.

As the geese rested near a pond one day, a gardener captured one and clipped its wings. When the flock started to resume their flight, the wounded bird tried frantically to fly off with them but it couldn't get off the ground.

Instead of flying off without the bird, the flock settled back on the pond and they waited. Fortunately the gardener's clipping hadn't inflicted permanent damage, and after several days the damaged feathers had grown back well enough to allow the goose to take flight.



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The flock's loyalty to its wounded member touched the gardener's heart and made him realize that he had been very wrong to hurt a bird from such a noble breed that had done him no harm. In fact, as Schweitzer wrote, the gardener "gladly watched them as they finally rose together and all resumed their long flight."

Have a happy September!

Michael Cowling

People say that money is not the key to happiness, but I always figure if you have enough money, you can have a key made.
— Joan Rivers

September Quiz Question

Citizens of Switzerland are prohibited from serving in any foreign army, with what notable exception?

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.

The Richest Characters in Fiction

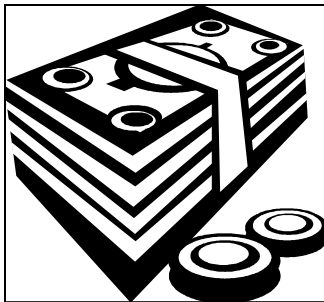
Dreaming of being the next Warren Buffett is one thing, but have you ever fantasized about having as much money as Scrooge McDuck?

Forbes magazine, which tracks the world's richest real people, also looks at the accumulated wealth of fictional characters. Here's a look at how much money you might have if only you lived in the imagination of a famous novelist, cartoonist, or screenwriter:

Scrooge McDuck. The long-lasting Disney character's net worth is calculated at \$44.1 billion, thanks to his passion for mining and treasure hunting.

Tony Stark. Those *Iron Man* suits aren't cheap. The CEO of Stark Industries in the Marvel Universe is worth \$9.4 billion.

Carlisle Cullen. The 370-year-old vampire from the *Twilight* saga is worth an estimated \$36.2 billion.



Artemis Fowl. A child criminal mastermind featured in a series of best-selling novels for young adults, Fowl's ill-gotten gains amount to \$13.5 billion.

Richie Rich. The "poor little rich boy" of cartoons and comic books controls assets of \$9.7 billion.

Jed Clampett. The patriarch of *The Beverly Hillbillies* TV show

has \$9.5 billion in Milburn Drysdale's bank.

We've Always Done It That Way

A management consultant was hired by a manufacturer in Britain to help improve its general operating efficiency. At one plant on the outskirts of London, she spent weeks reviewing reports that tracked productivity, absenteeism, machine failure, et cetera, that were kept by the day, week, month and year.

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The reports were filled out by hand (the plant was small) on photocopied forms. At the top of one of the daily forms, the consultant noticed a small box that was always filled out with the number zero, but the form had been photocopied so many times that the instructions beneath the box were just small black spots that were impossible to read.

One day, she asked the plant manager about the form. He shrugged and said, "When I started here they told me to put a zero in that box, and I tell everyone I've trained to put a zero in that box. So there's always been a zero in that box. I don't really know why, but there must be a good reason."

As the consultant finished her work, she was looking through a dusty file cabinet when she discovered what looked like the original form. She saw that it dated back to World War II. Intrigued, she looked at the form to see what important data the box was meant to track, and how it might be relevant to the plant's current operations.

Then she realized the flaw in "We've always done it that way."

Underneath the box were clearly printed the words: "Number of air raids today."

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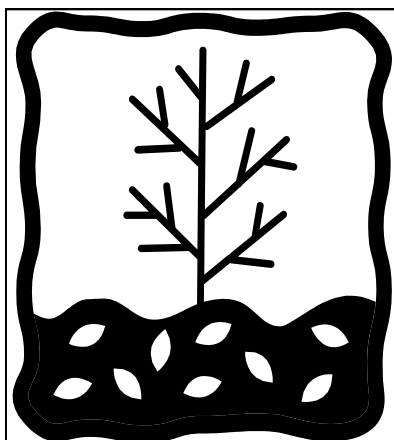
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Fall Begins September 23

The Autumnal Equinox occurs on September 23rd, ushering in a new season. The equinoxes (both Autumnal in fall, and Vernal in spring) mark the points in the year when the sun crosses the equator, so that every place on earth experiences an equal amount of daylight and darkness. Equinoxes are also the days when the sun rises in the Northern Hemisphere exactly due east and it sets exactly due west.

The equinoxes have been observed and celebrated for thousands of years and have significance for many different cultures. Pagans call the fall equinox Mabon and they consider it a time for thanksgiving and for reflecting on the past season. In the Middle Ages, it was a time of great feasting. Christians celebrate Michaelmas, in honor of the Archangel Michael, shortly after the Autumnal Equinox. Autumnal Equinox Day is a Japanese national holiday, when people mark the change of the seasons and pay respects to deceased family members.



The Britons situated Stonehenge in relation to the spring and fall equinoxes and the winter and summer solstices, when their culture would gather and have religious ceremonies.

Botox May Hinder The Ability to Read Emotions

Botox doesn't just remove wrinkles and lines from a person's face; it may also impair one's ability to read the emotions of other people.

A study published in the journal *Social Psychological and Personality Science* found that people who had received Botox injections were less accurate in identifying the emotions on the faces of people in photographs than others whose faces had been injected with a cosmetic filler. Researchers at USC and Duke University theorize that without the ability to subconsciously mimic expressions we see in others, we have more difficulty recognizing those feelings—suggesting yet one more way in which our bodies affect how our minds operate.

August Quiz Answer

Question: What is the cheapest and most popular fruit?

Answer: the banana.

Source: www.Wikipedia

Congratulations to Marielle Newsome

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

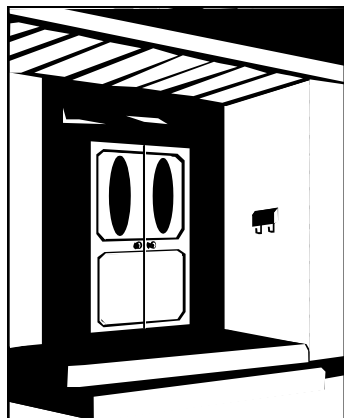
**Watch for your name
in a coming month!**

Frugality Endures Across Generations

An accountant's thriving London business had been in the family for generations. His main office was in an old building, and his clients walked up a single, elegant marble step to reach the front door. Over time, the marble step had worn away until it developed a deep dent that was increasingly hazardous to his clientele.

One day, the accountant asked a stonemason to take a look at the situation and give him a quote on how much a new marble step would cost. The stonemason examined the step and then scratched his head.

"It's a big job," said the stonemason. "But I suppose I could give you a new step for 500 pounds." The accountant frowned. "That's a bit more than I wanted to pay." They both looked at the step, and then the accountant asked: "What if you dug up the step, turned it over, and put it back into the ground? Then it would be good as new." The stonemason nodded. "50 pounds." "Do that," said the accountant, and he went back inside the office.

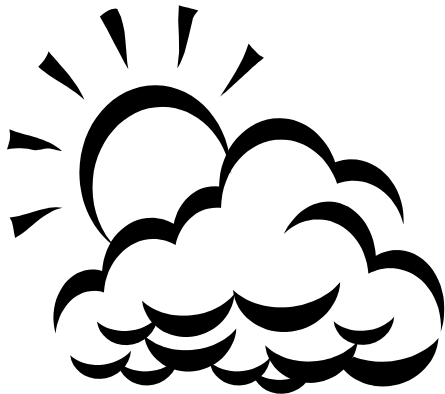


A few hours later the stonemason rang the bell. The accountant walked to the door, opened it, and saw the stonemason standing next to the marble step that he'd dug out of the ground. A nearly identical dent gutted the other side. The stonemason chuckled. "From the looks of it, I'd say your great-great-great-granddaddy thought of the same thing about 150 years ago."

Bipolar Disorder Symptoms and Treatment

When actress Catherine Zeta-Jones revealed this year that she'd been treated for bipolar disorder, she brought attention to a mental health condition that affects millions of people—not just the sufferers themselves, but their families, friends, and employers.

People with bipolar disorder are sometimes referred to as “manic-depressive” because of the



mood swings that are the major symptoms of the disease. The disorder includes three specific conditions: Bipolar I disorder, in which symptoms wreak significant havoc with patients and their relationships (manic phases can be severe and dangerous); Bipolar II, a less-acute condition with generally more manageable symptoms; and Cyclothymia, a milder form in which manic and depressive periods are less disruptive.

Symptoms of the manic component of

the disorder include feelings of euphoria and extreme optimism mixed with poor judgment, rapid speaking, racing thoughts, and aggressive behavior. In the depressive phase, patients experience sadness and depression, suicidal thoughts and behavior, sleep problems, increased or diminished appetite, and feelings of anxiety or guilt. Seasonal changes seem to affect the mood swings in some patients.

Patients are commonly treated with a combination of psychotherapy and medication, which has been shown to have a positive impact on most subjects.

If you suspect that you or a loved one is suffering from more than the occasional mood swing, discuss it with your doctor.

Client of the Month

Congratulations to our Client of the Month:

Judy Felder.

This month the Client of the Month receives 2 tickets to a Vancouver Canucks September pre-season game.

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Only an Empty Cup Can Be Filled

A young man traveled a great distance to study with a much-respected sage. He explained that he wanted to learn from the master's wisdom, and began telling him how much he'd learned from other gurus.

The sage listened. When the would-be disciple paused for breath, the elder man offered him a cup of tea.

"Yes, thank you," said the young man. "And so then I went to study with . . ."



The master brought cups and poured tea. The young man kept talking. The sage kept pouring. Suddenly the young man realized his cup was flowing over, and the tea was spilling onto the floor. And the master still kept pouring. "Master, stop!" cried the younger man. "The cup is full—it will hold no more!"

A Clean Computer Is a Joy

As scary as even attempting to clean the inside of your computer may seem, you can't afford to let digital dust bunnies overrun your hard drive. If you use the Windows operating system, you can do a basic clean-up of your hard drive by yourself with just a few easy steps.

First and foremost, back up your important pictures and files to discs. Then, under the Start menu, go to Programs, then Accessories, then Systems Tools. Here you'll find the Scan Disk application. It looks for partial files and binary detritus on your hard drive. Run the program.

When Scan Disk is finished (it may take an hour or more), go to Disk Defragmenter in the same menu. This will make your hard drive run smoother by reorganizing and cleaning it.

Sometimes the lens in the CD/DVD drive needs cleaning. But be careful: the plastic lens is vulnerable to scratching. Don't try to touch it! Use a cleaning disc designed for this task, which you can get at any store that sells office supplies, and just pop it in the disc drive. It will tell you what to do from there.

There are cleaners online that take care of viruses and "malware," and many of them are free if your use is limited. Every computer needs virus protection running on a constant basis which updates daily. That service does require a paid subscription, but it is essential if you use the Internet and is well worth it for the peace of mind.

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