



Michael's Home News

Better Write It Down

An elderly husband and wife noticed that they were beginning to forget many little things around the house. So, they decided to go see their physician to get some help. Their physician told them that many people their age find it useful to write themselves little notes as reminders. The elderly couple thought this sounded wonderful, and left the doctor's office very pleased with the advice.

When they got home, the wife said, "Dear, will you please go to the kitchen and get me a dish of ice cream with some strawberries on it? Now, better write that down, because I know you'll forget."

"Don't be silly," replied the husband. "A dish of ice cream and some strawberries. I can remember that between here and the kitchen!"

"OK, dear, but I'd like you to put some whipped cream on top. Now you'd really better write it down now. You'll forget," said the wife.

"Come now, my memory's not all that bad," said the husband.

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And with that, the husband shut the kitchen door behind him. The wife could hear him getting out pots and pans, and making some noise inconsistent with his preparing a dish of ice cream, strawberries, and whipped cream. He emerged from the kitchen about 15 minutes later.

Walking over to his wife, he presented her with a plate of bacon and eggs.

The wife took one look at the plate, glanced up at her husband and said, "Hey, where's my toast?"

Sometimes you have to laugh, right?

Michael Cowling

Have a Peaceful September

The International Day of Peace on September 21 was voted by the General Assembly as a day of non-violence and cease-fire. The UN invites all nations and people to honor a cessation of hostilities during the Day, and to otherwise commemorate the Day through education and public awareness.

The International Day of Democracy on 15 September will coincide with the observance at UN Headquarters of the International Day of Peace, under the theme of "Peace and Democracy: Make Your Voice heard".

9/11 is a day of remembrance for the United States, and many around the world who lost both loved ones and their sense of freedom in one blow. The new One World Trade Center (1WTC) and museum complex is due to be completed one year from today, reminding us of a loss of innocence while memorializing the innocent.

September Quiz Question

Q: *The person who makes it, sells it. The person who buys it never uses it. The person who uses it doesn't know it. What is it?*

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

August Quiz Question

Q: *What is in seasons, seconds, centuries and minutes but not in decades, years or days?*

A: *The letter 'n'.*

Congratulations to:

Cindy Chiurko

for winning a \$25 Gift Certificate to Starbucks.

A well-developed sense of humor is the pole that adds balance to your steps as you walk the tightrope of life. ~William Arthur Ward

Let's Lighten The Mood

Two sea monsters were prowling the ocean looking for food. They spotted a ship, dived beneath the surface, and attacked. The sailors were all able to escape, but the creatures happily gorged on the cargo of potatoes that stuffed the ship's hold.

Soon after, they spied another ship and attacked again. Once more the sailors escaped, and once more the sea monsters feasted on a load of potatoes.

Hours later, a third ship approached. And the sea monsters once again attacked and gorged on a cargo of potatoes. By now their stomachs were full, and they were feeling bloated and ill. The first sea monster said, "Why do we keep doing this?"

The second replied, "Well, everyone knows you can't eat just one potato ship."

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Are You In The Cloud?

A 'cloudy' day is good news for cloud computing early adopters. More and more companies are relying on "the cloud" for their IT operations, according to a survey by Advanced Micro Devices (AMD), which is aiming to become a supplier of processors and chipsets to cloud-computing providers.

Cloud computing enables users to access software, store data, and use applications through a network instead of a single local computer. By spreading your data to remote servers which are themselves backed up in different locations, you save hard drive space, as well as headaches from lost data.

The AMD study found that 42% of participants are using cloud computing in part of their operations, and 60% of those are already seeing business value from the cloud. Of companies not already in the cloud, 32% say they're actively investigating it. Only 3% of organizations said they had rejected cloud computing after looking into it.



*Imagination is the beginning of creation. You imagine what
you desire, you will*

what you imagine, and at last you create what you will. ~George Bernard Shaw

Six Innovative Questions

The next time you've got a tricky problem to solve, try using these questions to help you think out of the box:

1. What would happen if . . . ?
2. Do I have to do it this way?
3. What's the silliest way I could do this?
4. What's the worst way I could do this?
5. What if solving this problem were a matter of life and death?
6. What three things would make it better and what three things would make it worse?

Movie Homes For Sale

If you want to live in a piece of Hollywood history, check out these big screen houses for sale over the past year:

- Home Alone. The house that Macaulay Culkin defended against burglars in the 1990 film, located in Winnetka, Ill., listed at \$2.175 million.
- Ferris Bueller’s Day Off. Home base for the “righteous dude” played by Matthew Broderick in the 1986 flick is in Highland Park, Ill., and listed at \$1.65 million.
- The Godfather. The house where the wedding reception for Don Vito Corleone’s daughter is held, on Staten Island, N.Y. (Long Island in the 1972 movie) re-listed at \$2.675 million (reduced from \$2.9 million).
- The Godfather. Another house from the famous movie, in Beverly Hills, Calif., was used for the scene where a horse’s head is left lying in a movie executive’s bed. The price for the 29-bedroom mansion was set at \$95 million.
- Moonstruck. The Brooklyn, N.Y., home of Cher and the rest of the Castorini family in the 1987 romance was sold in 2008 for \$3.85 million.

(List prices from The Business Insider and Chicago Now)

Client Of The Month

Congratulations to our Client Of The Month,

Emily Anderson

This month the Client Of The Month receives a free dinner for four at The Keg Restaurant.

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

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

3 Interesting Food Facts

Refried beans are only fried once. The reason for the misconception around the name is a translation error. The originals are *frijoles refritos* which actually means “well fried beans” – not re-fried.

Worcestershire sauce, the popular English sauce, is made from dissolved anchovies. The anchovies are soaked in vinegar until they have completely melted. The sauce contains the bones and all.

Coconut water can be used (in emergencies) as a substitute for blood plasma. The reason for this is that coconut water (the water found in coconuts – not to be confused with coconut milk, which comes from the flesh of the coconut) is sterile and has an ideal pH level. Coconut water is liquid endosperm – it surrounds the embryo and provides nutrition.

What You Need to Know About Non-Resident Laws

Property in the Lower Mainland continues to attract investors world-wide. It is therefore important for us to understand Canada's tax laws to help avoid mistakes and pitfalls. Here is a brief summary of information relevant to foreign investors.

Resident or non-resident?

Under Canada's income tax system, whether an individual is a resident or a non-resident can play a significant role in how much tax they pay.

- A resident must pay Canadian income tax on his/her worldwide income from all sources.
- A non-resident must pay Canadian income tax only on income from sources inside Canada.

Residents

Canada Revenue Agency (CRA) defines a resident as someone who has lived in Canada for a minimum of 183 days within the past year.

If you client is considered a resident of Canada, they will not have to pay taxes owing on the sale of property in Canada until they file their income tax return for the year in which they sold the property.

Non-residents

Your client is a non-resident for tax purposes if they:

- Live in another country and are not considered a resident of Canada;
- Do not have a significant residential ties including a home, spouse or common law partner or property in Canada; and
 - ◇ Live outside Canada throughout the tax year; or
 - ◇ Stay in Canada for less than 183 days in the tax year.

For more information visit www.cra.gc.ca and in the search box enter IT221R3. This will take you to a form, *Determination of an Individual's Residence Status*.

If you would like a CRA opinion about residency status, you can complete and submit Form NR74, *Determination of Residency Status (Entering Canada)*. Visit www.cra.gc.ca and in the search box enter NR74.

(More of this online at www.michaelcowling.com/blog)

(Source REBGV)

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Thrifty Car Management

You depend on your car, and you take good care of it. But you don't have to throw lavish amounts of money at it. Take heed of this money-saving advice:

- Stick with normal tires. Don't let dealers talk you into super-grip performance tires unless you drive a sports car and really need them. Most high-performance tires are more expensive and don't last as long as regular tires.
- Don't change the oil more than you need to. Check your owner's manual. In the past, many manuals recommended a change every 3,000 miles. These days it's more likely to be 5,000 to 7,500 miles.
- Avoid premium gasoline unless it's necessary. Fuel is expensive enough. High-performance engines may call for premium brands exclusively, but most cars will run just fine on regular gas.
- Skip the mileage-boosting gimmicks. Fuel additives and devices like magnets on fuel lines probably don't have much impact on your mileage.
- Use your smart phone. You may not need an onboard navigation system installed for \$2,000 or so if your smartphone has its own GPS system.

Thinking About Making a Move?

No need to call a high-pressure salesperson who will make you feel obligated. I'm happy to talk with you and answer your questions.

Just ask me! It's part of my free, no-obligation service.

Leave your request on my voicemail anytime, and I'll call, fax, mail or email all the information you need within 24 hours. Or let me know if you want to talk and I'll call back.

Some people like my advice so much that they frame it upon the wall instead of using it. ~Gordon R. Dickson

You Probably Suspected...

Pringles were originally called "Pringles Newfangled Potato Chips."

However, due to the fact that they only contain about 42% potato based content, with most of the rest being from wheat starch and various types of flour, including corn and rice flour, the U.S. Food and Drug Administration made them change the name because their product didn't technically meet the definition of a potato chip.

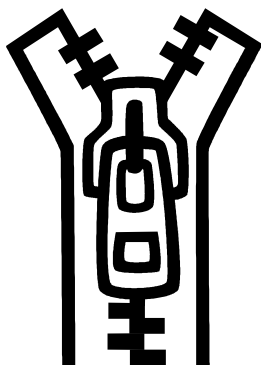
Their use of the word "chip" was also restricted, forcing them to use "crisp" instead—which got them into further trouble in the UK.

Early Signs Of Diabetes

People with type 2 diabetes often do not have any symptoms. When symptoms do occur, they are often ignored because they may not seem serious. Take a look at yourself and your loved ones for these common symptoms of diabetes, keeping in mind that type 2 diabetes develops slowly over many years, and may present only one or two symptoms initially:

- Fatigue.
- Nausea, perhaps vomiting.
- Blurred vision.
- In women, frequent vaginal infections.
- In men and women, yeast infections.
- Dry mouth.
- Unusual weight loss or gain. Note that obesity contributes to diabetes. This link is not clearly understood, but the link does clearly, irrefutably exist.
- Excessive thirst – this can happen because the kidneys draw more water from your blood system, causing an increase in urination and corresponding increase in thirst.
- Increased urination (sometimes as often as every hour)
- Slow-healing sores or cuts.
- Unusual itching in the extremities, especially the feet.

Success often comes to those who have the aptitude to see way down the road. ~Laing Burns Jr.



Why So Many Zippers Say YKK

The YKK stands for Yoshida Kogyo Kabushikikaisha (say that five times fast). In 1934 Tadao Yoshida founded Yoshida Kogyo Kabushikikaisha (translated Yoshida Industries Limited). This company is now the world's top zipper manufacturer, making 90% of all zippers in over 206 facilities in 52 countries. In fact, they not only make the zippers, they also make the machines that make the zippers; no word on if they make the machines that make the parts that make up the machines that make the zippers.

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MICHAEL COWLING
www.michaelcowling.com
604.276.2335

RE/MAX
Michael Cowling & Associate Realty
110 - 6086 Russ Baker Way, Richmond, BC V7B 1B4
Office: 604-276-2335 Fax: 604-271-2311
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Michael's Home News
RE/MAX Michael Cowling And
Associates Realty
#110 - 6086 Russ Baker Way
Richmond BC, V7B 1B4
www.michaelcowling.com

