

Rosemarie's Reporter

News To Help You Save Time And Money

April 2009

What Can We Learn from Baseball?

Dear Friend,

Here's a great story about baseball – and perspective:

A little boy was overheard talking to himself as he strutted through the backyard, wearing his baseball cap and toting a ball and bat. "I'm the greatest hitter in the world," he announced. Then he tossed the ball into the air, swung at it, and missed.

"Strike one!" he yelled. Undaunted, he picked up the ball and said again, "I'm the greatest hitter in the world!" He tossed the ball into the air. When it came down he swung again and missed. "Strike two!" he cried.

The boy then paused a moment to examine his bat and ball carefully. He spit on his hands and rubbed them together. He straightened his cap and said once more, "I'm the greatest hitter in the world!" Again he tossed the ball up in the air and swung at it. He missed.

"Strike Three!"

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"Wow!" he exclaimed. "I'm the greatest pitcher in the world!"

Either way – he's right. Isn't perspective a wonderful thing?

Sincerely,



Rosemarie Litoff
Your Mortgage Friend for Life

P.S. Have you had a recent experience that changed your perspective about something? I'd like to hear about it. Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

March Quiz Answer

Question: The saguaro cactus is native only to which desert?

Answer: Sonoran Desert.

Source: www.nps.gov

Congratulations to

Colleen King. Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to the restaurant of your choice!

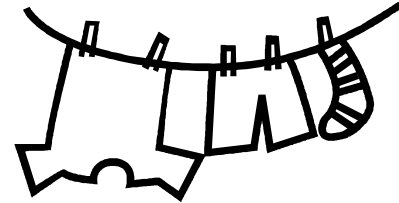
Watch for your name in a coming month!

Window Wisdom

A young couple moves into a new neighborhood. The next morning, while they're eating breakfast, the wife looks out the window and sees her neighbor hanging the wash on a line in the backyard.

"That laundry isn't very clean," she said to her husband. "Our neighbor doesn't know how to wash correctly. Perhaps she needs better laundry soap."

Her husband looked on, but remained silent.



Every time her neighbor hung her wash to dry, the young woman would make the same comments.

After about a month, the young woman looked out the window and was surprised to see a nice, clean wash on her neighbor's line. She said to her husband, "Look! She's learned how to wash correctly. I wonder who taught her?"

The husband said, "Honey, I got up early this morning and cleaned our windows."

How's the view from *your* windows?

The Wit of Winston

British Prime Minister Winston Churchill will always be remembered for his quick wit and succinct comebacks. Someone once remarked to him, "Who would want to live to be 90?" Churchill's reply: "Everyone who is 89."

Otis' Ups And Downs

At America's first world's fair (New York City, 1853), an enthusiastic engineer made history in the Crystal Palace Exhibition Hall. Elisha Otis stood on a platform to demonstrate that the safety elevator he'd designed could not fall. He shocked his audience by dramatically taking a saber and cutting the only rope by which the platform was visibly suspended. Screams of horror rang out. But Otis, as planned, fell only a few inches before the spring mechanism he'd engineered was activated to halt his descent. "All safe, ladies and gentlemen, all safe," he reassured them.

Otis' safety elevator would shape the world's cities: Architects could build up, instead of out, because climbing flights of stairs ceased to be an issue. His invention would eventually carry people skyward from the Eiffel Tower to the Empire State Building.

Yet Otis Elevators had humble beginnings; the inventory listed in its account book of 1853 shows a total value of \$122.71. Today Otis is the largest manufacturer of elevators, escalators, and moving walkways in the world with more than \$10 billion in revenue. Otis elevators now lift the equivalent of the world's population once every nine days.

How to Become a Better Listener

Let's face it: Being a good listener is not as easy as it sounds. We've all drifted off into our own thoughts when we're supposed to be paying attention to what someone else is saying. Maybe it's because the subject matter is boring or the person is speaking in a monotone; maybe we're distracted by some personal matter that worries us. Whatever it is, these tips can help improve your listening skills:



1. Listen more than you talk.
2. Stay focused on what the other person is saying – not on what you're going to say next. Don't plan a story you want to tell while the person is still talking.
3. Never finish another person's sentences.
4. Resist the urge to dominate the conversation (see #1).
5. Give appropriate feedback, but don't interrupt.
6. Occasionally mirror back short summations of what the other person is saying to keep your mind from moving on to other subjects, and to assure the other person that you've understood what he or she has been saying.

Go Gray!

More than half of women over the age of 40 don't dye their hair, according to hair products manufacturer L'Oréal. The conclusion? The color gray is sending a message of self-acceptance and confidence like never before.

Silly Similes

Dictionary.com defines "simile" as "a figure of speech in which two essentially unlike things are compared, often in a phrase introduced by *like* or *as*." Here are some examples:

1. His thoughts tumbled in his head, making and breaking alliances like underwear in a dryer without Cling Free.
2. He was as tall as a six-foot, three-inch tree.

April Quiz Question

What is the longest snake known in the modern world?

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 the restaurant of your choice!

3. The little boat gently drifted across the pond exactly like a bowling ball wouldn't.
4. From the attic came an unearthly howl. The whole scene had an eerie, surreal quality, like when you're on vacation in another city and *Jeopardy* comes on at 7pm instead of 7:30.
5. Her vocabulary was as bad as, like, whatever.
6. Long separated by cruel fate, the star-crossed lovers raced across the grassy field toward each other like two freight trains, one having left Cleveland at 6:36pm traveling at 55mph, the other from Topeka at 4:19pm at a speed of 35mph.
7. John and Mary had never met. They were like two hummingbirds who had also never met.
8. Shots rang out, as shots are wont to do.
9. The plan was simple, like my brother-in-law Phil. But unlike Phil, this plan just might work.
10. The young fighter had a hungry look, like the look you get from not eating for a while.

There's a Reason for Rules!

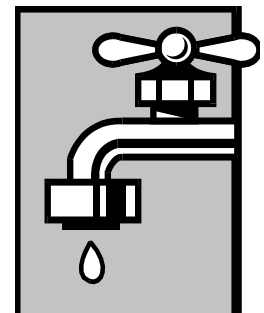
While keeping your kids active is a good thing, you might want to make sure they know the rules of the game when they're playing sports, says the Nationwide Children's Hospital.

In a two-year period, an estimated 98,000 sports injuries were caused by an action ruled illegal by referees or disciplinary committees. All told, 6.4 percent of high school sports-related injuries were due to illegal activity. The highest proportion of those injuries: girls' basketball (14 percent), girls' soccer (almost 12 percent), and boys' soccer (11 percent). The bottom line: Pointing out illegal activity to young sports players and encouraging them to modify their behavior could reduce their risk of injuries.

How to Save Money – and the Planet

Conserving water isn't just good for the planet – it's good for your wallet, too. Here are 12 ways you can reduce your water consumption:

- Don't let the water run when rinsing your dishes. Fill one sink with wash water and one sink with rinse water.
- Adjust your sprinklers so they're watering your lawn and not the sidewalks, fences, or street.
- Water your lawn and garden in the morning or evening when it's cooler to minimize evaporation.
- Run your washing machine only when it's full. This can save up to 1,000 gallons of water per month.
- Use your garbage disposal sparingly. Compost instead.



- Wash fruits and vegetables in a pan of water instead of under running tap water.
- Use organic mulch around plants to retain moisture.
- Use a broom instead of a hose to clean your driveway.
- Shorten your shower time by just one or two minutes to save up to 150 gallons of water per month.
- Put food coloring in your toilet tank. If you see it seep into the bowl without flushing, there's a leak in the tank. Fix it and you can save up to 1,000 gallons of water per month.
- Turn faucets off tightly after each use.
- Designate one glass per person per day for drinking water to reduce the number of glasses going into the dishwasher.

Can You Lower Your Risk for Dementia?

An active social life might be the key to avoiding dementia, a study by Kaiser Permanente Southern California has found. Researchers say that the more socially engaged you are, the lower your risk for the condition. The study followed more than 2,200 women ages 78 and older for four years. The women who had larger social networks were 26 percent less likely to suffer dementia.

While previous studies have pointed to the helpfulness of social engagement, some of the results have been mixed. For instance, some studies found that being married was helpful, while other studies found it was not. In this study, however, the researchers report that marriage didn't make a difference in the dementia risk; it was the social network that provided the protection. Those women with at least one daily contact or more had a lower risk for dementia, and it didn't matter whether the interaction was made face-to-face, via telephone, or through email.

“To Educate and Empower”

On Thursday, April 23, millions of workplaces, employees, parents and children will celebrate “Take Our Daughters and Sons to Work Day.”

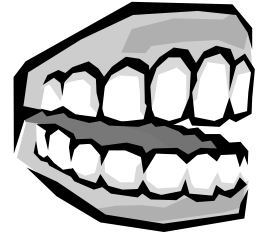
The theme for this year's event is *Building Partnerships To Educate And Empower*, and the goal is to “encourage girls and boys to dream without gender limitations, and to think imaginatively about their family, work and community lives,” according to the foundation Web site, www.daughtersandsonstowork.org.

The Canadian counterpart, “Take Our Kids to Work Day,” occurs later this year on November 4. Learn more at www.takeourkidstowork.ca.

When Techno was Slow

The fast spread of technology we're accustomed to is a relatively new phenomenon; word of innovations spread more slowly 200 years ago. Take one example from the annals of dental technology, according to AmericanHeritage.com.

George Washington, a longtime sufferer of bad teeth and toothaches, visited many dentists to find a solution to his chronic periodontal pain. Finally, he met a competent and creative dentist named John Greenwood, who made him a set of dentures.



In an effort to improve his practice, in 1790 Greenwood converted his mother's spinning wheel into a high-tech denture-making device by attaching a drill to it. Greenwood's son later wrote, "My father was the first to use the foot-drill, and he made it himself from an old spinning wheel of my grandmother's; and, since his death, I myself used it, the same one, in my practice for 20 years, and I have it yet. I never had seen one before, and I know the hand bow-drill was always used before."

Both Greenwoods used the drill to create dentures for patients, but didn't see it as something that could be used on real teeth. Despite the foot-treadle drill's obvious usefulness, no other dentists used the device until almost 75 years later.

Grow Down!

By the time most of us are adults, we've unfortunately learned to suppress our natural joy and creative spirit. Getting back to that innate capacity is the key to tapping your innovative output, says creativity and breakthrough ideas expert Joey Reiman (www.thinkbrighthouse.com).

Think about it. If you ask children to dance or draw a picture, they'll most likely do it. But ask the same of an adult and you'll no doubt get a look and maybe a choice comment.

If you want to improve your creativity, you have to reconnect to that part of yourself you've shut down merely because you've become a grownup. In other words, "Grow *down*," Reiman advises.

Rosemarie's Reporter

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Do you have a family member or friend who would enjoy a free subscription to Rosemarie's Reporter? Just provide me with their contact information, and I'll add them to my mailing list.

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Spring Cleaning Can Reduce Fire Hazards

The Alameda County (California) Fire Department says that thorough spring cleaning can reduce fire hazards around the house. "Clear out attics, closets, and basements that are stuffed with items that may feed a fire. Old mattresses, boxes, linens, and papers are perfect places for a fire to start."

Quotes

I personally think we developed language because of our deep inner need to complain.
– Jane Wagner

Cats are smarter than dogs. You can't get eight cats to pull a sled through the snow.
– Jeff Valdez

If your ship doesn't come in, swim out to it.
– Jonathan Winters

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