

# Rosemarie's Reporter

News To Help You Save Time And Money

August 2009

## What in the World Does Chuck-E-Cheese Have to Do with Mortgages?

If you've ever visited Chuck-E-Cheese, you've likely seen the machine that accepts tokens and pushes them against a group of other coins in the hopes that the right coin landing in the right spot will cause a cascading effect where tokens and tickets will pour out. It's always been one of my favorites, even though I rarely manage to get that silly token positioned just right.

In preparation for this newsletter, I've been thinking about the best way to explain what is currently going on in the mortgage industry. For some reason, the Chuck-E-Cheese machine keeps running through my head. Picture the mortgage industry as a big Chuck-E-Cheese coin machine except, instead of the objective being to get as many coins out as possible, the goal is to do just the opposite—avoid having any coins fall out at all. Why? Because the coins represent interest rates, and the more coins that fall from the machine, the more rates will increase. What we have been seeing is a lot of new tokens (in the form of bailouts, new legislation, high unemployment, etc.) being tossed in the mortgage machine. Thus far, we have been fortunate and none of these new tokens have been positioned just right to cause a cascading effect causing rates to increase: however, it appears that it's only a matter of time.

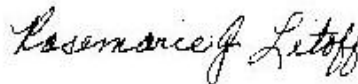
**Lowest Interest Rate Home Loans**  
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### INSIDE THIS ISSUE

- He Saw the World Differently
- Smart Thinking!
- There's A Name for That!
- Make Your Home Safer
- "Too Expensive"? Not So!
- The Benefits of Smiling
- Are You an Effective Networker?
- Check that Container!
- Make Money in Your Own Backyard
- What are You Building?
- How to Train Your Brain

Current decisions being made on how to address the "economic crisis" will inevitably impact interest rates for homeowners. The big question is not necessarily "if" but rather "when." Since none of us know exactly when rates might spike up again, I suggest taking two minutes to review your specific situation to make sure you don't miss out on the favorable conditions we are seeing right now in the marketplace.

Sincerely,



Rosemarie J. Litoff  
Your Mortgage Friend for Life

P.S. Do you or someone you know have questions on current interest rates? Please email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

## **August Quiz Question**

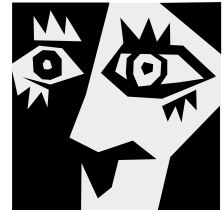
**What is the team of Moses Horwitz, Louis Feinberg, and Jerome Horwitz more popularly known as?**

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for \$25 to a restaurant of your choice.

## **He Saw the World Differently**

He was one of modern art's most prolific artists. He lived a long, productive life and seemed to exercise his artistic genius at his whim. But according to Howard Gardner in *Creating Minds*, the genius ran into trouble when it came to conventional learning. He despised school and would do almost anything to get out of going.

Learning to read, write, and work with numbers perplexed and frustrated the young student. He related to numbers purely visually.



For instance, when he saw a pigeon, he saw the eyes as zeros and its wings as 2s, but the idea of numerals as symbols for quantities completely eluded him. He was such a bad student that without extensive private tutoring and possibly a good deal of cheating, it's believed he never would have made it through grade school.

Happily, this challenged student's parents encouraged his talent. But Pablo Picasso, one of the most celebrated abstract artists of all time, was never able to master abstract thinking, or traditional scholastic material.

**May we each make the most of our gifts!**

## **Smart Thinking!**

A businessman walks into a bank in San Francisco and asks for the loan officer. He says he's going to Europe on business for two weeks and needs to borrow \$5,000. The bank officer says the bank will need some kind of security for such a loan, so the businessman hands over the keys to a Rolls Royce parked on the street in front of the bank. Everything checks out, and the bank agrees to accept the car as collateral for the loan. An employee drives the Rolls into the bank's underground garage and parks it there.

Two weeks later, the businessman returns, repays the \$5,000 and the interest, which comes to \$15.41. The loan officer says, "We're very happy to have had your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out and found that you're a multimillionaire. What puzzles us is why would you bother to borrow \$5,000?"

The businessman replied, "Where else in San Francisco can I park my car for two weeks for 15 bucks?"

# There's a Name for That!

You probably know that a gemologist works with gemstones, and a zoologist works with animals. But did you know...

1. A person who studies birds is an...*ornithologist*.
2. And a person who studies insects is an...*entomologist*.
3. A coin collector is also called a...*numismatist*.
4. While a stamp collector is a...*philatelist*.
5. If you're crazy about words you may be an...*etymologist*.
6. But if you're crazy about butterflies you could be a...*lepidopterist*.
7. If fish are your thing, you're an...*ichthyologist*.
8. And if fungus is your thing, you're a...*mycologist*.
9. If you think your watch is broken, find a...*horologist*.
10. If you think there's a "bug" going around, find an...*epidemiologist*.

## Make Your Home Safer

Our homes are supposed to be our safe havens – and most of the time they are. But every year, more than 33 million people are injured by consumer products in their “safe havens.” Here are the “Top Five Hidden Home Hazards,” according to the U.S. Consumer Product Safety Commission (CPSC):

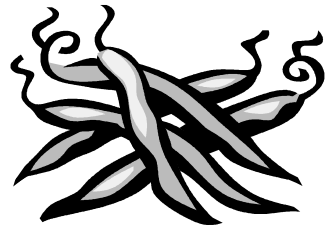
1. **Magnets.** As the number of children's products containing magnets has increased, so have injuries. When these tiny magnets fall out of toys, children are tempted to swallow them. Though a single magnet may not cause a tragedy, two or more magnets (or a magnet and any other metal item) are cause for alarm. They can attract to one another through the intestinal wall and pinch or twist the intestines – causing holes, blockages, infections, even death.
2. **Recalled products.** The CPSC can get recalled items off retailers' shelves, but once a product is inside your home, you have to be on the lookout. Pay attention to the recall announcements and check for those items in your home.
3. **Tip-overs.** It can be fatal for a child to pull over a large item like a television or a bookcase. Make sure such items are stable in their positions, and monitor children who go near them.

- 4. Windows and coverings.** Curtain and blind cords are a choking hazard and should always be kept out of the reach of children. Don't rely on window screens to prevent children from falling out. Screens are designed to keep bugs out, not kids in.
- 5. Pool and spa drains.** Pool drain suction can be strong enough to hold an adult under water. However, most incidents involve children. Missing or broken drain covers are often the reason for these accidents. *For pool owners:* Install a safety vacuum release system that detects drain blockage and alters the pool pump or water circulation to prevent an accident. *For parents and guardians:* Check the drains, or at least determine where they are, before allowing children to use the pool.

## “Too Expensive?” Not So!

“Eat more fruits and vegetables.” We're all familiar with this advice, but are we following it? According to nutritionist Marion Nestle ([www.foodpolitics.com](http://www.foodpolitics.com)), we need to chew on this fact for awhile: “One-third of all vegetables we consume come from just three sources: French fries, potato chips, and iceberg lettuce.”

Nestle says one of the reasons many people give for not eating fresh fruits and vegetables is that they're “too expensive.” Yet many of these same people think nothing of purchasing costly snacks, like a small bag of potato chips that amounts to \$3.50 a pound, or a bite of chocolate that amounts to \$15 a pound. What's more, Nestle says, the rationale is simply not true.



To prove it, she bought a pound of fresh green beans, which cost approximately \$2.99. She cut away the inedible parts and threw them out, chopped what remained into bite-sized pieces, and measured them into half-cup servings (the U.S. Food and Drug Administration's recommended serving size). The result? One serving of fresh green beans cost about 30 cents.

## The Benefits of Smiling

You can forget about Prozac or St. John's Wort. A genuine smile increases the production of *serotonin*, the happy hormone.

**It's a bonding agent.** Smiling builds bridges to other people around us. It keeps us from remaining aloof and separate from one another. Even babies as young as three weeks old recognize smiling as a bonding behavior.

**It's a workout!** One smile uses more than 16 muscles.

# Are You an Effective Networker?

Often the difference between employed – and not – isn't just what you know, but also *who* you know, and who knows you. That makes good networking skills essential, so here are three tips to remember:

**Prepare yourself.** Don't "wing it" at your next networking event. Write down a few good questions to ask new acquaintances that will get people talking to you (who, what, why...). Be ready to introduce yourself and describe what you do in an interesting way.

**Help other people.** As you find out what new acquaintances want, look for opportunities. Maybe you know someone with the expertise they need. Maybe your own business offers a service that can save them money. Don't be pushy, but do let people know what you can do to help them.

**Stay in touch.** Get contact information from everyone you meet (and share your own). Touch base with every member of your network once every few months so you stay fresh in people's minds.

## Check that Container!

The next time you get something to go – a drink, a snack or a full meal – don't throw away that container without checking the bottom for the recycle symbol.

You may be surprised to see that symbol, and if you see it, in many areas you can recycle the container.

You may also be surprised to see the recycle symbol on to-go container lids, and on the bottom of that frozen entrée tray you just pulled from the microwave.

Be sure to thoroughly rinse all recyclable containers, just as you do with bottles and cans, so you aren't inviting critters to take up residence in your recycle bin.

## Make Money in Your Own Backyard

August is a great time for yard sales, and a yard sale is a great way to make money – *if* you treat it like a business venture. Here are some tips to get the most out of your yard sale:

- Check to see if there are any restrictions your neighborhood or local government may have on yard sales.
- Advertise your sale in the local newspaper. Talk to a few neighbors to see if they're interested in expanding your yard sale into a "block" or "neighborhood" sale.

- When pricing items, start with the guideline of one-third of what it cost new. But that's just a guideline. The book that cost you \$15 probably won't sell for more than \$3.
- Put prices on everything, and put the price on the top of an item, not the bottom.
- Make sure the items you're selling are in the best possible shape; i.e., put air in that basketball, and if you're selling a TV, turn it on.
- Put on background music. Stores do it for a reason: It works to keep browsers there longer and more likely to buy.
- Display your more interesting items for sale at the end of the driveway to lure people in.
- If someone hands you a large bill and you need to give them change, leave the bill out until after you have given them their change. Otherwise, a dishonest person might say, "I gave you a \$20, not a \$10," and it would be your word against theirs.
- As things are sold, fill in the empty spots on your tables to keep things looking attractive.
- Put out a box with free stuff. No one is going to pay for that stained T-shirt or chipped coffee mug.
- When your sale is finished, pack up everything that's left in boxes, put the boxes in your car, and take them to a local charity. No hanging on to anything you were willing to sell!



## ***July Quiz Answer***

**Question:** What is the human body's largest internal organ?

**Answer:** Liver.

**Source:** [www.nlm.nih.gov](http://www.nlm.nih.gov)

**Congratulations** to Mary Tallman! 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!**

## **What are You Building?**

Three people were laying bricks. A passerby asked them what they were doing. The first one replied, "Don't you see I am making a living?" The second one said, "Don't you see I am laying bricks?" The third one said, "I am building a beautiful monument." Three people doing the same thing – three totally different perspectives on what they were doing.

# Rosemarie's Reporter

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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 619-649-2219 or mail it to:

Rosemarie Litoff, 11956 Bernardo Plaza Drive, San Diego, CA, 92128 or just call me at 858-673-0288!

[www.ims-sandiego.com](http://www.ims-sandiego.com)      [email: rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com)

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

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Fax: \_\_\_\_\_

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

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- How to Stop Wasting Money on Rent
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- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

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- Send me information about your free, no-obligation HomeLoanFinder service.
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\_\_\_\_\_, City: \_\_\_\_\_ or in  
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Name: \_\_\_\_\_

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# How to Train Your Brain

If you want to keep your brain fit, it isn't enough just to read a master tome like *Ulysses*. Researchers believe that the most effective way to keep your brain in top shape is to do activities that pull you out of routines and expose your senses to new things. Here are simple three brain exercises:

**Brush your teeth with the other hand.** If you're right-handed, brush your teeth with your left. It may take a little more time, but it pulls your brain out of its normal routine and forces it to use the other side of its circuits.

**Place clocks and pictures upside down for a day.** This forces you to reorient and reinterpret familiar objects, which makes the brain use spatial networks it hasn't used in a long time.

**Close your eyes.** As you make your way around the house, close your eyes and force your brain to exercise the connections between your sense of touch and spatial memory.

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