

# Rosemarie's Reporter

News To Help You Save Time And Money

August 2011

## What's It Worth?

Dear Friend,

Every now and then I hear a wonderful story that reminds me to appreciate the true value of living and I feel compelled to pass it on to people I care about. Here it is:

Elmer was cleaning out the house of a friend who had passed away, and he found an old freezer that was still in good working condition. He wanted to give it away, so he set it out on the side of the road with a sign that read: "I'm still in good working order. Please take me home and use me."

Two days later, the freezer was still there. So Elmer tried a different approach. His new sign read: "Freezer for sale, \$200 or best offer."

The next morning the freezer had been taken. Problem solved—the freezer had found a new home.

**For the latest greatest trends in the financial world for you and the people you care about check out my blog:**

<http://sandiegomortgage.thewrittenblog.com>

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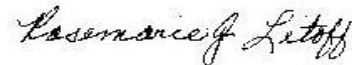
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Moral: People don't always take advantage of opportunities unless they see a clear value to them.

Sometimes we don't recognize the value of things that are always there. What if we put a price tag on them as if we wanted to give them away? How much more would you appreciate what you've got?

Sincerely,



Rosemarie J. Litoff

Your Mortgage Friend for Life

P.S. If you notice the true value in something that's always there, I'd be interested to hear about it! Email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

## **August Quiz Question**

**What's the least expensive and most popular fruit?**

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 card which entitles you to your choice of 4 top restaurants!

# **Is it Gauche To Celebrate Left-Handers On August 13th?**

Even though the French word "gauche" literally means "left," it is also a term used to describe something tasteless. Stand up for the left-handers in your life and celebrate with Left-Handers International, of Topeka, Kansas on August 13<sup>th</sup>.

Ten percent of the population is left-handed, but since it's a right-handed world, only a few are genuinely totally left-handed. Southpaws are forced to use their right hands at least a little to

use certain tools, but most also use their right hands to do things like throw or golf, or their right foot to kick.

Many people are fortunate to be able to use both hands equally, which is called "ambidextrous." This is a distinct advantage, such as for a woman who can put makeup on her left eye with her left hand and on her right eye with her right hand, or if one hand were to become injured. Many left-handers find it is surprisingly easy to write backward, or 'mirror writing.' A left-handed Leonardo da Vinci famously wrote his notebooks this way.

Stone Age tools show that people were once evenly divided between right- and left-handers. One theory about why the right hand became dominant is that because the heart is on the left, warriors had to hold their shields with their left hands to protect their hearts, so they held weapons in their right hands. World religions distinctly favor right-handedness. The Bible contains more than 100 favorable references to the right hand and 25 unfavorable references to the left. Wedding rings worn on the left hand come from the Greeks and Romans, who did so to fend off the evil associated with the left hand.

Besides da Vinci, famous left-handers include Julius Caesar, Michelangelo, Babe Ruth, Marilyn Monroe, Oprah Winfrey, Prince William of England, Barack Obama, Bart Simpson and Kermit the Frog.

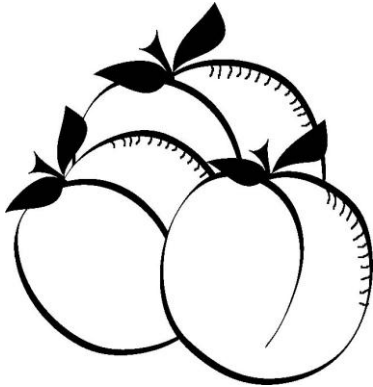


## **Don't Cut Back on These Necessities**

You can't be too careful with your money these days, but no matter how tough things get, there are a few areas where the term "pennywise and pound foolish may come into play." You'll save money in the long run by continuing to allocate your funds to these items:

**Medical fees.** It's cheaper to see your doctor and dentist regularly so you can take care of problems before they become serious health issues. These days, more health care providers are sensitive to their patients' financial needs, too, and are working to keep their costs down.

**Insurance.** The premiums are expensive, but a car accident or a hospital stay will cost many times that amount. It's not worth the risk.



**Home and car maintenance.** Invest in the upkeep of your house and your car to avoid bigger expenses should something go wrong. Just maintaining proper tire pressure can save you money on gas, and an oil change is so much cheaper than an engine!

**Good food.** Prepackaged food and fast food may seem less expensive, but if they're bad for you, you aren't getting a bargain. Invest in nutrition, not just salt and fat. If you buy fresh food, you will be investing in your health, not just quieting hunger pangs.

## Paralyzed Patient's Thoughts Control a Computer via a Brain Implant

A brain implant that enables a paralyzed woman—identified in medical journals only as S3—to control a computer cursor has passed a big test: it's still functioning after 1,000 days in the patient's head.

The implant is a silicon electrode array that is about the size of an aspirin. It senses electrical signals given off by neurons in the part of her brain that plans her body's movement. If she thinks about moving a computer cursor with her hand, the implant actually follows her thoughts (by following the electrical trail through her brain) and moves her hand in that direction.

This technology is being developed to help patients communicate who are unable to manipulate a computer mouse with their hands. Scientists say that the durability of the implant is a crucial component, especially since it would require brain surgery to access it if any problem were to occur.

## Quick Pick-Me-Ups

Heat got you down? Is your elevator not going all the way to the top? If you have a few moments, these simple things might help snap you out of it:

### *July Quiz Answer*

**Question:** Who conquered the Persian Empire?

**Answer:** Alexander the Great

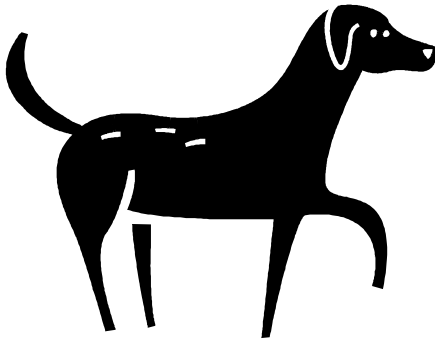
**Source:** [www.Wikipedia](http://www.Wikipedia)

**Congratulations** to Amy Crowfoot. Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift card which entitles you to your choice of 4 top restaurants!

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

- Spritz your favorite scent in your living space. If you save your best fragrance for special occasions, smelling it can take you back to a fun time and put a smile on your face. Why let it sit in the bottle?
- Pop a multi-vitamin. If you have been dragging lately, you might not have been eating properly for a while. A multi-vitamin can give you a burst of energy from the B-complex vitamins, potassium, and trace minerals you may be depleted in.
- Straighten up a little. Seeing smooth, unbroken surfaces like a made bed or a de-cluttered desk can give you a feeling of calm.
- If you have a pet, give them some quality time. They can get you moving and give your self-esteem a boost. They think you're the most wonderful thing since sliced bread!

## Dogs Need a Break from the Sun, Too



When the temperature gets up there and you're wearing shorts and a tank top, remember: your best friend has a fur coat on. Besides panting, do you know what dogs do to tell you when they've had too much fun in the sun?

- Heavy panting
- His tongue and mucous membranes are bright red.
- His saliva is thick and sticky.

It's important to act immediately if a dog has any of the above symptoms.

First, move your dog out of the sun (or heat) to an area where there is cool air circulating, such as into an air-conditioned room or at least in the shade where there is a breeze. Cool air will help your dog to reduce his temperature. Give him water, but don't let him drink too much. Cool him off with cool water by immersing him in a bath, gently hosing him off, or applying cool towels to his body. Importantly, *do not leave wet towels on your dog and do not use very cold water*. These things will keep your dog's body from being able to cool off and recover.

Advanced signs of heat distress include vomiting, unsteadiness on his feet, and if the dog's lips and mucous membranes turn gray, it is going into shock. Life-saving measures must be undertaken immediately. Follow the guidelines above to bring down the dog's temperature as quickly as possible while summoning help to get the dog to the nearest animal hospital.

Don't forget that when the ground is too hot for your bare feet, it's also too hot for your dog's feet.

# Midsummer Garden Care

## 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.

By this time of year, your plants could be looking tired and awful. Although the heat may make working in the garden a daunting prospect, whether you have a few acres or a few potted plants, a little love this month will keep your plants looking nice until the Fall, when the days start getting shorter and the garden slows down.

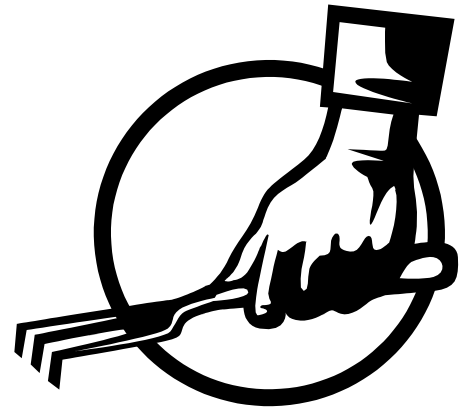
**Deadhead:** Cutting off the spent blooms on your plants will tell them to make new ones. If you have roses and it's late in the month, you can give them a mid-season pick-me-up by snipping back about a quarter of the summer's growth. Remove all of the dead or diseased foliage to stop problems from spreading.

**Come on, you know you have to:** Pick up all of the leaf litter around your plants and pull any weeds out by

the roots. Put the debris into containers and clean up the area to keep weed seeds, pests and diseases from going back into the ground and into your plants. Make sure you put rose cuttings in a hard-sided trash can, not a plastic bag.

**Manage diseases and pests:** Spraying the foliage regularly with a strong blast of water and keeping your plants well hydrated is your easiest and cheapest approach to disease and pest management. When the weather gets hot, spider mites often show up. Check for tiny spider webs and small dark spots. Pesticides are not recommended for treating spider mites and can make them worse. Consider buying beneficial insects like ladybugs, preying mantis or green lacewings to control common garden pests.

**Fertilize:** As long as the day's high temperature is under 85°F (29°C), you can continue the regular feeding of your plants. Use according to the manufacturer's directions for the usual N-P-K mix, and don't forget to give your plants iron, too. Feed the foliage as well as the roots by pouring the fertilizer over the whole plant. You can overfeed plants nitrogen, though, so if you notice odd or burnt-looking foliage or flowers, water thoroughly and skip a couple of cycles of the fertilizing program.



**Mulch:** The last step is to till a layer of fresh mulch into the clean, fertilized soil. Deposit some mulch and, using a claw-type tool, break up the surface of the soil and mix it in with the mulch, keeping it away from the main stems of the plants. Top off with more mulch, to bring the total coverage to 3" (8 cm). This will feed the soil, keep the roots of your plants cooler, hold moisture longer, it will keep the weeds down, and it looks nice.

# Use These Sales Techniques to Gain Support for Your Ideas at Work

Most successful salespeople know that persuading customers to buy their products or services depends on some basic techniques that anyone can learn. Use these tactics when you're trying to "sell" your boss, co-workers, or employees on your workplace ideas:

**Promote simple, fast, and easy.** Customers often buy products if they can be sure that product will help them solve a problem—and do it quickly and easily. Show how your idea will make life easier for the person whose support you need.

**Stop selling, and let them buy.** Most people like to buy things, but we dislike being pushed into a purchase. Don't be overly aggressive with your idea. Be ready to answer questions, and present your idea as an opportunity.

**Eliminate the risk.** Money-back guarantees and other sales tactics limit the customer's risk of making a mistake. You can't offer a "warranty" on your ideas, but know the risks of your idea ahead of time, and have solutions ready when your boss or co-worker asks.

## August 7<sup>th</sup> Is International Friendship Day

There is a special day set aside to celebrate the special people in your life who call you "friend." Here is a multitude of ways you can show your friends how much they mean to you.

- Write a nice card to your friend telling them how much you appreciate their friendship. Spill your heart out like there's no tomorrow!
- Buy or make them a small present - flowers, chocolates, friendship bands, a cake, frame a picture of you together - anything that catches your imagination!
- Make your friend a CD of the songs that define your friendship, or ones that you mutually like.
- Call all old friends you haven't spoken to in ages and catch up.
- Send your friend a Happy Friendship Day greeting card or online greeting to brighten their day.
- How about inviting your buddies over for a sleepover? Rent some movies, or bring blankets outside and laugh the night away under the stars.
- Plan a special outing with your best friend or friendship group. A picnic is always a fun idea, and great for all ages. If you're physically inclined, go bowling, play golf, rollerblading, play cricket or go to the beach. If you're more sedate, take in a movie or go to a museum.
- If you're all busy during the day, plan to go out to dinner with just your friend(s), and dress up just for fun.
- Host a Friendship dinner party.

Whatever you do, remember the Girl Scout motto: "Make new friends and keep the old, one is silver and the other gold."

# Rosemarie's Reporter

## 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 619-649-2219 or mail it to:

Rosemarie Litoff, 11956 Rancho Bernardo Plaza Dr., #228, 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/Province: \_\_\_\_\_ Zip/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 HomeLoanFinder 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 Rosemarie's Reporter? Just provide me with their contact information, and I'll add them to my mailing list.**

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

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

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_

# Seriously Tough Job Interview Questions

Job interview questions like “Why should I hire you?” and “Sell me this pencil” are tough enough, but the career site Glassdoor has collected some real mind-benders from big companies like Aflac, Intel, and PricewaterhouseCoopers. Here are a few

- “Using a scale of 1 to 10, rate yourself on how weird you are.”
- “Explain quantum electrodynamics in two minutes, starting now.”
- “If you could be any superhero, which one would you be?”
- “How do you weigh an elephant without using a scale?”
- “How many bricks are there in Shanghai? Consider only residential buildings.”
- “How would you market ping-pong balls if ping-pong itself became obsolete? List many ways, then pick one and go into detail.”
- “How many ball bearings, each one inch in diameter, can fit inside a 747 aircraft?”
- “If you had 5,623 participants in a tournament, how many games would need to be played in order to determine the winner?”

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