

# Rosemarie's Reporter

News To Help You Save Time And Money

December 2008

Dear Friend,

## What's a Perfect Gift?

Somewhere between our desire to give and our delivery of the perfect gift, the point of the effort gets lost. Often, it's because there's a vast difference between what we can afford and how meaningful we want the gift to be for the recipient.

But "meaningful" doesn't have to be expensive or rare or even three-dimensional. The act of merely passing on information can be a great gift to others. Think about instances when someone has done this for you: Sent you an article about an unusual remedy to a problem you'd been having; clued you in to a vital piece of information at work that put you in the know and increased your value on the job; told you about a book that gave you a new perspective – possibly even changed your life.

Bits of wisdom, guidance to publications, recommendations for doctors, daycare centers, other professional services, networking opportunities – all of it has the potential to make a difference in someone's life. And it's all within your reach. The key is to assess what someone especially

needs, and then give it in an openhearted manner when the time is just right. That, indeed, is a perfect and meaningful gift.

May your holidays be filled with all that's perfect and meaningful!

Sincerely,



Rosemarie Litoff  
Your Real Mortgage Consultant for Life

P.S. Have you given or received a perfect gift?  
Please email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

### Lowest Interest Rate Home Loans

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# When the World Came Together

Once there was a little boy who wanted his dad to teach him how to play catch. Dad was sitting on the couch, watching a baseball game. “Daddy, show me how to play catch!” The father replied, “In a little while, son, just let me finish watching this inning. Come back later.”

A few minutes later the boy returned and cried, “Daddy, let’s play some catch now!” The father said, “The inning isn’t quite over. Come back in five more minutes.”



Five minutes later the boy returned, ball and glove in hand, and shouted “Daddy, lets go, *I want to play now!*” Frustrated by his son’s persistence, the dad rolled his eyes and then noticed a magazine on the coffee table. On the cover of the magazine was a large picture of the world. The father grabbed the magazine and tore the cover into small pieces. Then he turned and said, “Son, once you put this picture of the world back together we can play catch, but do not interrupt me again until you’re done!”

“Okay, Daddy,” the boy replied as he took the pieces and ran up to his room. A few moments later he returned and said, “I’m done, Daddy, can we play catch now?”

Stunned, the father looked at his child, and there in his small hands was the magazine cover with the picture of the world taped perfectly together. Chagrined, the dad asked his child how he put the world together so quickly.

“It was easy,” said the boy. “On the back of the world was a picture of a person. Once I put the person together, that’s when the world came together.”

## Interesting – or Interested?

At any kind of gathering but especially during holiday party time, do you find yourself struggling to make conversation with strangers?

Well, a wise person once said, “Be *interested* instead of *interesting*.” In other words, the best way to get a conversation going with someone you don’t know is to be interested in them, rather than offering (perhaps *over* offering) information about yourself. How do you show you’re interested? By asking questions that aren’t too personal, and elicit more than a “Yes” or “No” answer. For instance:

- How do you know our host/hostess?

- What are your plans for the holidays?
- What do you think about (a current event)?
- I'm looking for a new restaurant to try – do you have one you love?
- There are so many movies coming out over the holidays – can you recommend one?

Finally: *Listen* to the person's answer, make eye contact, and prompt further conversation by nodding when appropriate and saying "Really?" or "How interesting!" And who knows? That person you were nervous about talking to just might become a friend.

## Time for a Chimney Checkup?

Wintertime is a wonderful time to curl up in front of a fireplace and watch the flames. It can be a relaxing – even mesmerizing – experience.

But before you set a match to those logs or light the gas jet, stop and ask yourself: When was the last time I had the chimney inspected? If your answer is "When we bought the house" or, "Before our holiday party five years ago" or, "I don't remember" or, "Chimney inspected?" read on.



According to the Chimney Safety Institute of America ([www.csia.org](http://www.csia.org)), every year residential fires that start in chimneys result in millions of dollars in property damage, personal injuries and death, and virtually all of these fires are preventable if homeowners have annual chimney inspections. This applies not just to wood-burning fireplaces, but to gas fireplaces as well; although gas is generally a clean-burning fuel, your chimney can still become non-functional from bird nests or other debris blocking the flue.

A chimney fire that melts mortar, cracks tiles and spreads to the rest of your house is one concern; a *blocked* chimney can lead to the spread of toxic gases including carbon monoxide, the colorless, odorless gas that's often called the "invisible killer."

It certainly puts that relaxing fire in a different perspective doesn't it? You can find information about certified chimney service technicians in your area at [www.csia.org](http://www.csia.org).

## Sit Down to Eat

Judith Beck, author of *The Beck Diet Solution*, says a simple weight loss trick is not to eat standing up. "We fill up on snacks at parties, take free samples in the grocery store, nibble as we prepare meals, sneak bites of food as we clear the dinner dishes," she says. "Food that we eat standing up is usually food that we didn't plan to eat. We consume more calories than we realize this way."

## Affirmations vs. Adversity

In your personal and/or professional life, when faced with adversity, do you buckle beneath the weight of it all? Ask "Why me?" Wonder when you're going to get your lucky break?

Or do you forge ahead, accepting the circumstances and trying to make the best of a bad situation?

According to life and wellness coach Andrea Gaines ([www.andrea-gaines.com](http://www.andrea-gaines.com)), your mental and emotional responses to what you're going through are the reason you either suffer or find peace. Whatever we focus on expands, says Gaines, whether it's negative or positive. This is good news because once you become aware that you're focusing on negativity, you can change it with affirmations.

Practice using affirmations by beginning with a minor incident that displeased you. For instance, perhaps you meant to bring up some point in a meeting and didn't. Instead of putting yourself down, reframe your thoughts in a positive way. Rather than saying "I was terrible in that meeting," tell yourself, "I learned a lot in that situation and will handle it differently next time." Or when a family member or friend offends you, don't say to yourself, "He's such a jerk. I can't believe he said that." Instead, focus on a more positive notion: "I am choosing not to take what he said personally."

With practice, you'll learn to expand your mind with uplifting thoughts that permit you to endure adversity without letting it get the best of you.

## How to Pinch Pennies on Holiday Meals

Holiday meals are a lot of fun, a lot of work – and can cost a lot of money if you don't plan for your purchases ahead of time. Planning ahead allows you to take advantage of the sales that stores usually run on holiday meal ingredients for several weeks before the holiday. Here are some tips for keeping the costs of your meal to the minimum:

**Make a list of all ingredients needed** and watch the sale papers as the holiday approaches.

**Consider making your meal a potluck.** Ask others to bring a dish to reduce your workload and costs.

### ***November Quiz Answer***

**Question:** What is the largest land animal native to North America?

**Answer:** Bison (or buffalo).

**Source:** [www.nwf.org](http://www.nwf.org)

#### **Congratulations to**

Sharon Prescott. Your name was selected at random from all of the correct quiz entries and you'll receive \$25 to the restaurant of your choice.

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

**Focus on fresh foods that are in season,** as they usually taste better and are more affordable. This is easy to do since many of the foods that are popular at holiday time are seasonal as well (pumpkins, apples, sweet potatoes).

**Avoid spending money on decorations,** fancy napkins, designer candles, and so on. These things are not necessary and raise the price of your dinner considerably.

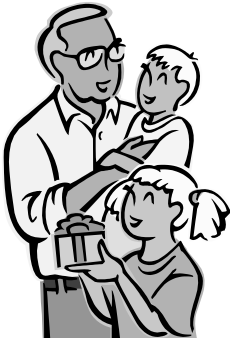
# The Only One...

It has been said that man is the only animal who laughs, the only one who weeps, the only one who prays, the only one who walks fully erect, the only one who makes fires, the only one who can invent, the only one with a written language, the only one who is proud, the only one who can make progress, the only one who guides his own destiny, the only one who is penitent – and the only one who needs to be.

– David Elton Trueblood

## Holiday Suggestions for Seniors

Most of us have older loved ones in our lives – parents, grandparents, friends, and/or neighbors – and most of us are stumped when it comes to choosing a holiday gift for them. Instead of one more sweater or one more knick knack, consider giving the best gift of all: your help and companionship. Here are some suggestions:



**If your senior is living in their own home** – and 80 percent of seniors live out their lives independently – they could probably use some help around the house.

- Give a gift certificate of your time to help with a special project like cleaning the attic or organizing closets; with occasional chores such as raking leaves, shoveling snow or mowing the lawn; or with chores like changing light bulbs and smoke detector batteries.
- Give “errands” or “entertainment” certificates: Take them grocery shopping, to the drug store, hair salon or library, or commit to a once-a-month lunch out, movie, museum visit, or trip to the mall.
- Give a dinner-from-you certificate, then bring over food and do the cooking (and clean-up). Or cook extra meals and deliver them in individual freezable containers.
- If your senior has a pet, bring a treat or toy for the pet – gift wrapped, of course!

**If your senior is in assisted living or a nursing home**, the holidays can be an especially lonely time. A visit to your home (if possible) or time with them at the facility is the best gift of all. If you have younger children, encourage them to do a special drawing for the senior, and then frame it so it’s ready to hang. Older children could bring along a family photo album or video to share. Also:

- If the facility has a VCR or DVD player, put

### ***December Quiz Question***

**Who was the first woman to run for President of the United States?**

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.

together a collection of your senior's favorite television shows, or several classic and recent movies you know they'd enjoy.

- Other entertainment options include an easy-to-operate CD player and CDs of their favorite artists; books on tape and a tape player; a magazine subscription (large print if available) that covers travel, news and/or entertainment; and a basket of homemade treats to enjoy while they're listening and reading. (Make sure the food is in accordance with the recipient's dietary restrictions.)
- An e-gift certificate to a bookstore, department store or gourmet food supplier. Bring your laptop and have fun navigating the Internet and shopping together.
- Many facilities have in-house salons where residents can have their hair and nails done. Purchase certificates in your senior's name for several salon visits.

Whether your senior resides at home or in a facility, write them a letter talking about how you feel about them and the memories you share with them. You'll *both* benefit!

## Words of Wisdom

- If you want your dreams to come true, don't oversleep.
- The smallest good deed is better than the grandest intention.
- One thing you can give and still keep is – your word.
- Of all things you wear, your expression is the most important.
- We lie the loudest when we lie to ourselves.
- The best vitamin for making friends...B1.
- One thing you can't recycle is wasted time.
- The heaviest thing to carry is a grudge.
- Don't learn safety rules by accident.
- Jumping to conclusions can be bad exercise.

# 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 619-331-2989 or mail it to:

Rosemarie Litoff, 11956 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: \_\_\_\_\_ Zip: \_\_\_\_\_ 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: \_\_\_\_\_ Zip: \_\_\_\_\_

# Cell Phones for Soldiers

If you're thinking about replacing your cell phone – and it's estimated that we replaced more than 130 million cell phones this year – instead of sticking that phone in a drawer or throwing it away, take a few minutes to visit [www.cellphonesforsoldiers.com](http://www.cellphonesforsoldiers.com).

Cell Phones for Soldiers collects discarded cell phones and partners with ReCellular Inc., an electronics sustainability firm that recycles cell phones. ReCellular, in turn, provides prepaid calling cards to soldiers in Iraq, Kuwait, Afghanistan and elsewhere.

Old cell phone in a landfill – or helping a soldier connect with family?

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