

Rosemarie's Reporter

News To Help You Save Time And Money

December 2009

Could You Dare To be Different in December?

Dear Friend,

Here are three ideas to help make December better for you, those you love, and our planet – if you dare!

For Them: If you have children or grandchildren, have a conversation in advance of the holiday asking them to consider foregoing one or two gifts from you, and donating the money to a charity that's meaningful to them. Spend some time together on the Internet looking at various charities and what their goals are. Whether it's children in a foreign country in need of school books, or the library in your town in need of funds to purchase books, or animals in need of rescue – there's something for everyone. If you encounter resistance, compromise by foregoing one gift this year – and aim for two next year.

For You: If you're hosting a holiday meal, take the onus of preparing everything off of you and ask each guest to bring something: a salad, a dessert, a bottle of wine. And after the meal, instead of exiling yourself to the kitchen to do all the clean up, assign tasks to various guests; for example, "Jack and Cathy, will you help me clear the table?" And, "Rob, come help me put the leftovers away." Of course they won't say "No"! You'll *all* get out of the kitchen sooner, and have more time to relax and enjoy each other.

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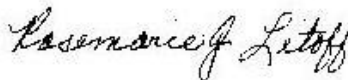
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For the Planet: Too many holiday cards and decorations end up in our landfills. Please recycle and help our planet.

This December – dare to be different!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Do you have some ideas for daring to be different in December? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

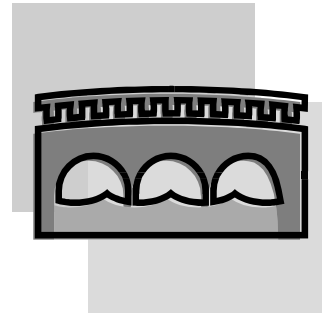
Who Says It's "Silly"?

There was once a young girl who lived in a village. The village sat at the edge of a great river. Much of the villagers' land lay outside of the village and across the river. This year, when the rainy season came in full force, the river rose so high that the villagers could no longer traverse it. This was a serious problem, but they came to accept it as a fact of life.

The little girl, however, had a different idea. Each day she merrily gathered rocks and piled them up on the riverbank. When the villagers asked her what she was doing, she said she was going to build them a stone bridge so they could cross to the other side more easily. The villagers laughed and told the girl her idea was silly, but she paid them no mind and kept on gathering and piling the rocks.

As time passed, the pile grew so large that the villagers took note of what the little girl was doing. Eventually, one by one, they joined her efforts in collecting rocks.

More time passed and the pile of rocks grew so large that at last the villagers invited a bridge builder to come and build their bridge. When the new bridge was completed the villagers cooked a feast and honored the little girl as their angel.



Great things often start as "silly" ideas!

A Gift for Any Occasion!

Have you ever had to buy your husband, wife or significant other a birthday, anniversary or holiday gift and didn't have a lot of extra money or any idea of something special to give them that really comes from your heart? Maybe you have a co-worker, friend or family member who you would really like to treat but just don't know what to do.

I am reminded of a very close friend of mine whose husband's birthday was quickly approaching. She had no money left after the bills were paid that month. Being the brilliant and creative woman that she is, she created a coupon book for her husband. It was the gift that kept on giving and he absolutely loved it, and still talks about that special gift now three years later.

Ideas for a coupon book of your own:

- One free car wash
- One shoulder rub after a hard day
- One night of taking over kitchen clean-up duties
- One night where you pick the activity – no argument from me
- One specially prepared picnic with your favorite three foods
- One long car ride – you pick the music

- You pick the movie on movie night

These types of coupon books could be geared for anyone, even a child. They are only limited by your own imagination!

Are You Bringing Up Financially Savvy Kids?

Kids under age 18 today are learning financial lessons early. With credit card offers flowing in as they go off to college and financial pressures of all types growing for young people, it seems most parents are doing their part to help their children make good financial decisions while they're still at home. Here are the responses from a Visa Inc. survey of parents who have children under age 18:

85% say they talk to their children regularly about money management.

34% talk to their kids daily on the subject.

31% talk to them once a week.

14% speak about once a month.

6% report that they talk about money issues with their children only a few times a year. Sixteen percent of the respondents, however, admit they never talk to their kids about the wise use of their funds.

Are you talking? Are they listening?

It's Ski Season!

Are you preparing to go skiing, or missing the thrills of skiing right now? Have you always wanted to go skiing but can't get to the slopes? If you answered "yes" to any of those questions, then the following exercises are for you. They'll bring the sensations of a ski vacation into your life, wherever you are:

- Buy a new pair of gloves and immediately throw one away.
- Drive slowly for five hours – anywhere – as long as it's in a snowstorm and you're following an 18-wheeler.
- Visit your local butcher and pay \$30 to sit in the walk-in freezer for half an hour. Afterward, burn two \$50 bills to warm up.
- Wear glasses with glue smeared on the lenses.
- Place a small but angular pebble in each of your shoes, line them with crushed ice, and then tighten a C-clamp around your toes.
- Secure one of your ankles to a bedpost and ask a friend to run into you at high speed.
- Throw away a \$100 bill – now.

- Fill a blender with ice, hit the pulse button, and let the spray blast your face. Leave the ice on your face until it melts; let it drip into your clothes.
- Dress up in as many clothes as you can and then proceed to take them off because you have to go to the bathroom.
- Slam your thumb in a car door. Don't go see a doctor.

How to Make Your Blog Stand Out

So you want to join the hundreds of thousands of bloggers on the Internet? Don't be intimidated, just realistic. Your chances of building a following increase if you take the right approach:

Post consistently. This is common advice, but still true. If you don't post often, people won't come back to your site often. You don't have to be brilliant or witty every day, but you should have something new posted two or three days every week.

Listen. Don't just shout into the Internet. Read blogs related to your subject to see what people respond to. Pay attention to your readers – when they ask questions or make comments, respond to them promptly. This encourages everyone to check back for updates and fresh articles.

Be willing to make mistakes. Nobody expects perfection. Try to get your facts right, but don't obsess over them or you'll never get anything posted. It's more important to get content out on your blog for people to see. Correct it if necessary, and then move on.



Nothing Beats Broccoli!

What's available year-round, can be prepared in dozens of delicious ways, and in terms of nutrition is your supermarket's superstar? Broccoli!

Ounce for ounce, broccoli has more vitamin C than an orange, which aids iron absorption in the body, prevents the development of cataracts, and also eases the symptoms of the common cold. Broccoli has as much calcium as a glass of milk, which helps combat osteoporosis. The large amount of potassium in broccoli aids those battling high blood pressure, and broccoli is a great source of vitamin A, which is good for your immune system, your vision, your bones, and your cholesterol level.

November Quiz Answer

Question: In our solar system what are the names of the largest planet's four largest moons?

Answer: Jupiter's four largest moons are Io, Europa, Ganymede, and Callisto.

Source: solarsystem.nasa.gov

Congratulations to Jane Krupp. 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 a choice of 4 top restaurants for a relaxing night out!

Watch for your name in a coming month!

In addition, a recent study found that eating broccoli *sprouts* can protect the stomach against a bacterium that's linked to stomach cancer, as well as to ulcers and gastritis. The bacterium is called *H. pylori*, and the sprouts supply a biochemical called *sulforaphane*, which can stimulate a body's protective enzymes.

So, whether you spread some sprouts on a sandwich, sauté broccoli in a stir-fry, or serve it raw – give broccoli a chance!

Yes, You are Creative

If you want to create something, it means you want to bring something new into existence. Sadly, though, when many people hear the word “creative,” they think “Who me? I’m not creative.” But that’s just not true. Most people think creatively and just don’t recognize it. Anyone who has ever improvised in a situation – say, using something other than a doorstep as a doorstep – has exhibited creative thinking.

But how do you get your creativity to flow? The first step is to ask yourself why you think you’re not creative. If it’s because you can’t paint portraits or sing an opera, that’s no indicator. The opportunities to be creative are everywhere. Make a list and write down *every* creative thing you’ve ever wanted to do, and don’t hold back. The more you write, the more opportunities you’ll create to be creative.

Second, give yourself time. Don’t put yourself under any kind of deadline – this usually freezes up the brain. You’ve heard the stories of people coming up with their best ideas while they’re in the shower or drifting off to sleep. That’s because they’re relaxed, and not trying too hard. When you relax, ideas begin to boil and come to the surface.

Enhancing Your Child’s Literacy

There are a few easy things parents and other adults can do to enhance the literacy of the children in their lives. One is to make sure that babies have books around them from the very beginning of their lives. Books make great toys – and that will allow the baby to bond with them. Make sure that when you buy a book for a baby that it has lots of contrasting colors; buy books that can be propped up; and make sure you have one or two made of cloth or other material that can make it through a few rounds of chewing.

Toddlers and preschoolers can often sit and listen to a whole story. Make sure you choose books that have repeating text and depict familiar items. These stories should focus on things that relate to the child’s experiences, such as toilet training, or that teach things such as counting and color identification. Interactive

December Quiz Question

What is the term for the metal or plastic sleeve found at the end of a shoelace?

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 gift card which entitles you to a choice of 4 top restaurants!

books such as lift-the-flap and pop-up books are usually well-received by children in this age group.

How to Beat Burnout

The dictionary defines “burnout” as “fatigue, frustration, or apathy resulting from prolonged stress, overwork, or intense activity.” If any of that sounds familiar, Mike Staver of www.thestavergroup.com, has this advice:

- Admit to yourself that you’re burning out, and that it’s a result of the way you invest your energy. Don’t blame it on anything or anyone else.
- Don’t give up and stop investing energy. Instead, change how and where you invest it.
- Decide what you want – then invest your energy accordingly.
- Tell someone how you’re going to change the way you’re investing your energy and make sure that person will hold you accountable to your commitment.
- If you know certain behaviors leave you drained of energy, align your choices and behaviors with your commitment. Limit your contact, or at least your investment, in people or activities that are nothing more than a drain.

While You Were Out...

Are you heading out to a sporting event or other activity that will keep you away from home for several hours? Then you might want to keep the following story in mind.

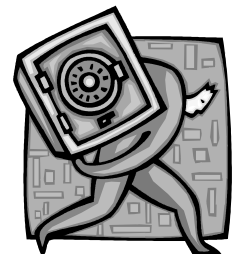
A family’s car was broken into while they were at a football game. Items stolen from the car included a garage door remote control, some money, and a global positioning system (GPS) mounted on the dash.

When the family arrived home they found that their house had been ransacked, and just about everything worth anything had been stolen. The thieves got a truck, used the GPS to guide them to the house, and then used the garage remote control to gain entry. The thieves knew when the game would end and how much time they had to clean out the house.

Take some time to take some precautions!

Failure doesn’t mean you are a failure. It just means you haven’t succeeded yet.

– Robert Schuller



Rosemarie's Reporter

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How to Manage Your Work Flow

Achieving positive work flow is what most people who want to be recognized at work strive toward. You must get your work done on time and on budget – and it also has to be high quality. Take these steps for self-management of your work flow and end product:



- Plan your entire project – step by step.
- Schedule your time.
- Keep a log of your progress.
- Maintain a system for storing and retrieving information about your project.
- Keep your eyes open for potential crises.
- Communicate your successes and results to those important to your career and your project – bosses, coworkers and customers.

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