

# Rosemarie's Reporter

News To Help You Save Time And Money

February 2009

## What is Enough?

Dear Friend,

*This story gave me some great food for thought!*

There was once a stone cutter who was dissatisfied with himself and with his position in life. One day he passed a wealthy merchant's house. Through the open gateway, he saw many fine possessions and important visitors. "How powerful that merchant must be!" thought the stone cutter. He became very envious and wished that he could be like the merchant.

To his great surprise, he suddenly, miraculously, became the merchant, enjoying more luxuries and power than he had ever imagined, but envied and detested by those less wealthy than himself. Soon a high official passed by, carried in a sedan chair, accompanied by attendants and escorted by soldiers beating gongs. Everyone, no matter how wealthy, had to bow low before the procession. "How powerful that official is!" he thought. "I wish that I could be a high official!"

Then he became the high official, carried everywhere in his embroidered sedan chair, feared and hated by the people all around. It was a hot summer day, so the official felt very uncomfortable in the heavy sedan chair. He looked up at the sun. It shone proudly in the sky, unaffected by his presence. "How powerful the sun is!" he thought. "I wish that I could be the sun!"

Then he became the sun, shining fiercely down on everyone, scorching the fields, cursed by the farmers and laborers. But a huge black cloud moved between him and the earth, so that his light could no longer shine on everything below. "How powerful that storm cloud is!" he thought. "I wish that I could be a cloud!"

Then he became the cloud, flooding the fields and villages, despised by everyone. But soon he found that he was being pushed away by some great force, and realized that it was the wind. "How powerful it is!" he thought. "I wish that I could be the wind!"

**Lowest Interest Rate Home Loans**  
[www.ims-sandiego.com](http://www.ims-sandiego.com)

### INSIDE THIS ISSUE

- The Cookie Lesson
- Dark Chocolate Is Best
- Big Box – Big Injuries?
- How to be Happy with Your Haircut
- When Kids Ask Tough Questions
- What Is Love?
- The Power of that Two-Letter Word
- Be Good to Your Heart
- Start Saving by Stopping

Then he became the wind, blowing tiles off the roofs of houses, uprooting trees, feared by all below him. But after awhile, he ran up against something that would not move, no matter how forcefully he blew against it – a huge, towering rock. "How powerful that rock is!" he thought. "I wish that I could be a rock!"

Then he became the rock, more powerful than anything else on earth. But as he stood there, he heard the sound of a hammer pounding a chisel into his hard surface, and felt himself being changed. "What could be more powerful than I, the rock?" he thought.

He looked down and far below him saw – a stone cutter.

Sincerely,



Rosemarie Litoff  
Your Mortgage Friend for Life

P.S. Do you feel like the stone cutter? Please email me at [rosemaire@ims-sandiego.com](mailto:rosemaire@ims-sandiego.com) or call me at 858-673-0288.

# The Cookie Lesson

After a long, exhausting day, a woman was waiting for her flight in the boarding lounge of a busy airport. When an announcement was made that her flight was delayed, she decided to buy something to read. While she was in the airport shop she also purchased a package of cookies.

She returned to the boarding lounge and began reading. Beside the armrest of the chair where the package of cookies lay sat a man reading a magazine. When she took out the first cookie, the man also took one also. She stared – he smiled – and both went back to their reading. She was irritated – “What nerve!” she thought – but said nothing. For each cookie she took, the man took one, too. Soon she’d gone from irritated to infuriated, but she didn’t want to cause a scene.

When only one cookie remained she thought, “What will he do now?” No sooner had she thought that, than the man took the last cookie, divided it in half, and, smiling, and gave her one half. That was too much! She opened her mouth to reprimand him, but was interrupted by her flight being called. In a huff she took her book and her bags and stormed to the boarding gate.



After she sat down in her seat on the plane, she opened her purse and to her surprise, there was her package of cookies. Untouched and unopened. She was stunned – and embarrassed. All along, that man had been sharing *his* cookies with *her* – and with a smile.

**Things aren’t always what they seem!**

## Dark Chocolate Is Best

While nutritionists have long touted the health benefits of chocolate, registered dietician Jean Stork specifies that dark chocolate – made with 70 percent cocoa or more – delivers the maximum amount of antioxidants. For variety and even greater nutritional value, try chocolate with nuts, but avoid the extra calories of cream or caramel fillings.

## Big Box – Big Injuries?

In the past decade, thousands of shoppers have been injured by falling merchandise at retail (or “big box”) warehouses.

Since it’s not uncommon for merchandise to drop 12 to 16 feet from massive shelves, it isn’t surprising that just one major chain had 33,000 customer and employee injury claims in the past six years, with most of the injuries to the head, neck, and shoulders.

Safety experts say most people are unaware of the dangers and assume they're as safe as in smaller grocery stores. The experts criticize many retail warehouses for lack of proper warning signs or precautions such as safety nets. "People should remember that they're in a working warehouse," says the vice president of communications for one big box store. "You need to be aware of what's going on around you just like when you're driving a car." Here are some store safety tips:

- Ask a staff member to reach high items; don't stand on lower shelves, step stools, or ladders – those are there for the employees, not the customers.
- Don't enter an area where forklifts are operating.
- To avoid falling items, walk in the center of the aisles rather than next to the shelves.
- Get out of the way if you see other shoppers grappling with high-up merchandise.
- Keep your smaller children close to you; don't allow any children to have free run of the store.

## How to be Happy with Your Haircut

Sometimes a bad haircut isn't the stylist's fault. Try these tips from hairdressers to help them give you better results:

1. Sit up straight. Don't cross your legs because that makes your posture (and your haircut) uneven.
2. Show the stylist photographs of the hairdos you like, but recognize that your face and hair are different from those of the models, so the stylist may need to modify what you're aiming for.
3. Give specific instructions ("I don't want my bangs in my eyes") and use your hands to demonstrate what you want ("I like my hair to fall to here").
4. Ask for tips on how to dry and style your hair at home to recreate the salon look.

### ***January Quiz Answer***

**Question:** What is the largest national park within the U.S. National Park Service system?

**Answer:** Wrangell-St. Elias (in Alaska).

**Source:** [www.nps.gov/wrst](http://www.nps.gov/wrst)

#### **Congratulations to**

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

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

# When Kids Ask Tough Questions

Violence in schools. Sex. Alcohol. Drugs. Abuse. Harassment. Eating disorders. Divorce. Death.

These are just some of the topics your children are likely to ask you about, and just some of the topics that you, as a parent, may be least prepared to discuss. Perhaps you never had these conversations with your parents, so you have no role model to refer back to. Perhaps you have answers in your mind, but have difficulty putting those answers into words that make sense to your child. Or, perhaps you don't know enough about the subject to feel comfortable answering their questions.

Here's the reality: Kids are going to ask questions, and you may *never* feel comfortable answering them. But if you'd prefer your child get accurate answers from you rather than getting their information from TV or their classmates, here are some suggestions:

**Get ready.** Talk with your spouse about how to discuss tough topics, so the two of you don't offer confusing information. Ask other parents you respect how they've handled their kids' questions. The school counselor and your family physician are great resources as well. Also ask these and others for recommendations for parenting books and Web sites they've found helpful.



**Get set.** Be encouraging and supportive; let your children know it's safe to come to you with questions with no fear of bad consequences. And while it's best to answer a question in the moment, you don't have to answer *every* question every single time. It's OK to occasionally say, "I don't know; let's go look it up" or, "I'm not sure; give me some time to think about that." Then be sure that you *do* look up the answer together, or you *do* have an answer in a fairly short amount of time.

**Go!** Be honest: Otherwise, you'll have to explain later why you told your child something that wasn't accurate. Be patient: It may take your child some time to get his question out, but let him think – and speak – at his own pace. Be the parent: When children, especially young children, want information, they turn to their parents first. These tough conversations are opportunities to correct wrong information, build trust, and share your own values and principles with your child.

## What Is Love?

In this Valentine's month, if you find yourself wondering about the meaning of love, just do what the experts did – ask a group of four- to eight-year-olds:

When someone loves you, the way they say your name is different. You just know that your name is safe in their mouth. *Billy, age four*

Love is when a girl puts on perfume and a boy puts on shaving cologne and they go out and smell each other. *Karl, age five*

Love is what makes you smile when you're tired. *Terri, age four*

Be, My   
Valentine

Love is when my Mommy makes coffee for my Daddy and she takes a sip before giving it to him, to make sure the taste is OK. *Danny, age seven*

Love is when you kiss all the time. Then when you get tired of kissing, you still want to be together and you talk more. My Mommy and Daddy are like that. They look gross when they kiss. *Emily, age eight*

When you love somebody, your eyelashes go up and down and little stars come out of you. *Karen, age seven*

Love is what's in the room with you at Christmas if you stop opening presents and listen. *Bobby, age seven*

Love is when you tell a guy you like his shirt, and then he wears it every day. *Noelle, age seven*

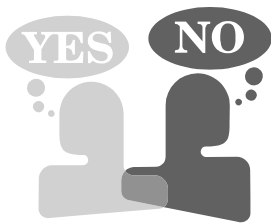
Love is when Mommy gives Daddy the best piece of chicken. *Elaine, age five*

Love is when Mommy sees Daddy smelly and sweaty and still says he is handsomer than Robert Redford. *Chris, age seven*

Love is when your puppy licks your face even after you left him alone all day. *Mary Ann, age four*

You really shouldn't say "I love you" unless you mean it. But if you mean it, you should say it a lot. People forget. *Jessica, age eight*

## The Power of that Two-Letter Word



There will always be someone out there who's going to ask you to do something you don't have time to do. In an effort to please everyone, you may say "yes." This is a recipe for increasing your stress, and falling short of completing any obligation well. So everyone, including you, might be better served if you invoke that powerful, two-letter word and just say "no." How can you do that? Start with this advice:

**Don't say anything when you're on the spot.** Take some time to think it over. It's OK to say, "Let me get back to you about that this afternoon."

**Be direct.** Tell the truth about why you can't do what's asked of you. There's no need to make up what might be deemed a "better" reason.

**Be polite, but firm.** Don't build false hope about what you can do. Don't say, "I'll try." You'll just worry about squeezing the request into your schedule or how you're going to say in the end that you didn't get it done.

**Suggest alternatives.** Perhaps you know of someone who has the time or is better suited to fulfill the request. Or perhaps you yourself will have time in the future. If so, say, "Marni may be the better person to ask for that" or, "I don't have time to do that this week, but I can do it next Thursday if you can wait." Be honest, though. This tactic shouldn't be used merely to get the person off your back or to postpone an inevitable "no."

## Be Good to Your Heart

In addition to Valentine time, February is also Heart Month. Here are some easy ways to be good to your heart:

**Take the stairs instead of an elevator or escalator.** Start with just one flight. Or get off the elevator one floor early and walk up the stairs. Soon, you'll be ready for two flights.

**Park a few extra blocks away** from your destination or at the far end of the parking lot and walk the extra distance. Pick up your walking pace from "stroll" to "brisk."

**Walk around the building for a break** during the work day or during lunch. Added benefit: It will help you stay awake.

**Try thinking of housework as a chance to exercise,** and give that vacuum a workout. Spouses and children can "workout" with the vacuum, too.

**Try thinking of the dog as an exercise machine** and take him for regular walks. That will be good for both your hearts!

**Instead of asking someone** to bring you a drink, the remote, or the phone, get up and get it yourself.

**Sleep well.** Research studies have linked sleep deprivation to blood pressure problems, depression and other factors that increase the risk of heart disease.

**Laugh – often and honestly.** Rent a funny video, tell a silly joke, read a funny story, and take yourself less seriously. Stress is your heart's enemy, and laughter is a great stress reliever.

### **February Quiz Question**

#### **Who invented the Q-tip?**

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 certificate to the restaurant of your choice.

# 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, 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: \_\_\_\_\_

# Start Saving by Stopping

A good way to *start* saving money is to *stop* doing something, and take the money you would have spent and deposit it in your savings account on a weekly or monthly basis. Some things you might consider stopping are smoking, buying books and DVDs instead of borrowing from the library, paying dues at a gym or country club you don't use, paying for subscriptions to magazines you don't read, and paying for cable or satellite channels you don't watch. If you start saving by stopping, you'll feel great at the end of the year when you see the balance in your account.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2009 Rosemarie Litoff. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

## Rosemarie's Reporter

Rosemarie Litoff  
11956 Bernardo Plaza Dr., #228  
San Diego, CA 92128  
(858) 673-0288  
rosemarie@ims-sandiego.com

## Extra Articles

### Loosen Up!

It's best to avoid tight clothing in cold weather. According to the Denver Office of Emergency Management, tight garments and boots can decrease your blood flow, making it harder to keep your body warm and increasing the risk of frostbite.



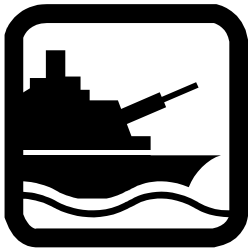
### Frustration in The Work Station

Twenty percent or more of staff members in any organization are frustrated, according to research conducted by the management consultancy Hay Group. Why? Because something is preventing them from contributing as much as they can, including poor job fit, excessive workload, and procedural barriers.

Typically, these are your most “engaged” employees, so having employees who are loyal and committed to your organization isn't enough. You must make certain that they're free to be successful in their positions. Otherwise, you'll soon have either disengaged employees or open positions.

### Taxi!

Humorist Robert Benchley was once out with his son for lunch at a swanky Hollywood hotel. Afterward, when the two were ready to go home, the elder Benchley reportedly approached a uniformed man at the hotel door and said, “Would you get us a taxi, please?”



The man stared at him and said in an icy voice, “Sir, I happen to be a Rear Admiral in the United States Navy.”

“All right, then,” said Benchley. “So get us a battleship.”

### Do You Want What You Have?

If you think that having what you want is the path to happiness, you're partially right, say Texas Tech University and Wichita State University researchers in a study in *Psychological Science*. The psychologists found that people who have more of what they want tend to be happier than people who have less of what they want.

But having a bunch of things isn't the key to happiness – or there'd be a whole lot more happy people in the world! The researchers found that people can grow accustomed to their belongings and grow tired of them, in the end deriving less satisfaction from owning them.

# A Word For Creativity

Have you ever been completely stuck when trying to come up with an idea? It's a common problem, says innovation expert Jeffrey Baumgartner. His cure? The dictionary. He suggests randomly selecting a word and then trying to reformulate your ideas while incorporating the word you've selected.

It's surprising how well this works, says Baumgartner. "The concept is based on a simple but little-known truth: Freedom inhibits creativity. There's nothing like a restriction to get you thinking," he contends.

## Quotes

Humility does not mean you think less of yourself. It means you think of yourself less.  
– Ken Blanchard

Joy is the feeling of grinning inside.  
– Melba Colgrove

In the coldest February, as in every other month in every other year, the best thing to hold on to in this world is each other.  
– Linda Ellerbee