

Rosemarie's Reporter

News To Help You Save Time And Money

February 2010

To Squeak or Not to Squeak?

Dear Friend,

You've probably heard the expression, "The squeaky wheel gets the grease." In other words, the loudest complainer gets the most attention. Here's a story that suggests another point of view:

The staff at the coffee shop was having "one of those days." The espresso machine was malfunctioning; the bakery hadn't delivered the bagels and sweet rolls; someone from the morning shift called in sick; and the crew from the previous evening failed to restock the cabinets with supplies. And the line of people waiting to get their first cup of coffee for the day already snaked around the store.

A woman at the back of the line began to complain loudly. "What's taking so long? Are you growing the beans back there or what? I don't have all day!"

"Yes, we're running on empty this morning," the manager said with a pleasant smile. He motioned for the woman to come forward. "What can I get for you?"

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"I want a large coffee with steamed milk – to go," barked the woman.

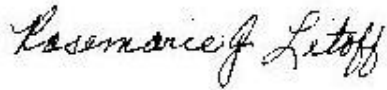
"No problem," said the manager. He looked past the woman to the other customers waiting in line and offered them a reassuring wink. In a matter of moments he made the woman's coffee, took her money, and sent her on her way with a "Have a nice day."

The other customers stood silently. Some had confused looks on their faces, others were bristling.

Then the manager made an announcement that put a smile on the face of every remaining customer: "Folks, I'm really sorry for the inconvenience this morning. Because you've been so patient, your coffee is on the house."

Sometimes it's OK *not* to be the squeaky wheel!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Do you have a favorite expression? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

Words of Love

If love sometimes leaves you at a loss for words, here are some quotes you may find inspirational:

If I had a flower for every time I thought of you, I could walk in my garden forever. – *Alfred Lord Tennyson*

You're nothing short of my everything. – *Ralph Block*

Sometimes your nearness takes my breath away; and all the things I want to say can find no voice. Then, in silence, I can only hope my eyes will speak my heart. – *Robert Sexton*

I love thee to the depth and breadth and height my soul can reach.
– *Elizabeth Barrett Browning*

I can conquer the world with one hand, as long as you're holding the other. – *Unknown*

I love you: Those three words have my life in them. – *Alexandra to Nicholas II*

If I could reach up and hold a star for every time you made me smile, I would have the whole night sky in the palm of my hand.
– *Unknown*

You will always be the answer, when someone asks me what I'm thinking about.
– *Unknown*

Come live in my heart, and pay no rent.
– *Samuel Lover*

Sometimes the right words are the best Valentine gift of all!

Why Does An Itch – Itch?

We've all scratched an itch and felt better for it. But why do we get relief?

Scientists uncovered an answer with magnetic resonance imaging (MRI) in a study where participants were scratched with a small brush – 30 seconds on and 30 seconds off – for a total of about five minutes. Researchers were surprised when areas of the brain that are



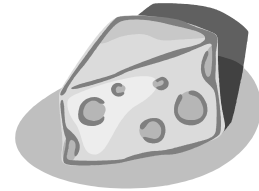
associated with unpleasant or aversive emotions and memories became less active when participants were being scratched.

Scientists hope this knowledge will lead to help for people who suffer from chronic itching (for example, about 42% of patients who undergo kidney dialysis) by developing a drug that inhibits the same areas of the brain that scratching does.

Eight Mysteries of Life

Take a few moments to ponder some of these wonderful mysteries of life:

1. If swimming is so good for your figure, why are whales so fat?
2. What should you do if you see an endangered animal eating an endangered plant?
3. If Barbie is so popular, why do you have to buy her friends?
4. When cheese gets its picture taken, what does it say?
5. If it's true that we're here to help others, then what exactly are the others here for?
6. What is a free gift? Aren't all gifts free?
7. How come you never hear about *gruntled* employees?
8. Before the invention of drawing boards, what did people go back to?



How to Break a Bad Habit

Are you an interrupter? If you are, you might want to rethink your decision to barge in on another's words the next time the urge strikes you. Why? In addition to generally being considered rude behavior, Elizabeth Gilbert, author of *Eat, Pray, Love*, says that when she interrupts someone, no matter how she tries to justify it, the truth is that her behavior is telling the other person that what she's saying is more important than what they're saying. When you get right down to it, such behavior says, "I'm more important than you."

If that's not the message you want to send to your loved ones, in the workplace, during a job interview, or during any interaction, the next time you're tempted to interrupt, stop and take a deep breath. Take another deep breath. Repeat as needed.

Do You Know Your "nyms"?

The English language has its challenges – even if it's your native tongue. Here's a short refresher course in "nym" words, "nym" from the Greek *onoma*, meaning a *name*:

Acronym: a word formed from the initial letter or letters of a series of words such as NASA (National Aeronautics and Space Administration).

Antonym: a word opposite in meaning to another, e.g., *fast* and *slow*.

Autoantonym: a word that can take two (or more) opposite meanings; for example, *fast* means both *moving quickly* or *fixed firmly in place*.

Capitonym: a word that changes its meaning (and sometimes pronunciation) when it's capitalized: *march* and *March*.

Heteronym: words that have the same spelling, but different meaning and sometimes different pronunciation, such as *lead* (to conduct) and *lead* (a metal).

Homonym: words having the same sound and often the same spelling but different meanings: *quail* (to cower) and *quail* (a bird). Not to be confused with *homophones*, which are homonyms that have the same sound but different spelling and meaning (*to*, *too*, and *two*).

Metonym: a word that designates something by the name of something associated with it; e.g., *the Crown* referring to *the monarchy*.

Synonym: a word having the same or nearly the same meaning as another in the language, for example, *joyful*, *elated*, *glad*.

Wrapped Vs. Unwrapped

If you're looking forward to enjoying some Valentine candy but you'd like to enjoy a bit less of it, here's something to consider.

A study presented at the American Heart Association Conference found that eating candy in wrappers might help us eat less, as opposed to eating unwrapped candies. Researchers found that people who ate candies and kept the wrappers in plain sight ate only about half as many as those who did not.

Lead study author Brian Wansink (www.mindlesseating.org) says, "Having a visual reminder of how much you eat keeps you honest and eating less. Your stomach can't count, but your eyes can when they see the empty wrappers."



It also helps to keep the candy in a less convenient location rather than right at your elbow, Wansink says.

Relocate the candy bowl five or 10 feet away so you have to get up and walk to it, rather than just reach for it.

January Quiz Answer

Question: Who invented the mercury thermometer?

Answer: Daniel (also known as Gabriel) Fahrenheit.

Source: inventors.about.com

Congratulations to Aaron Sherry. 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!

Watch for your name in a coming month!

February Quiz Question

The fossa is native only to which island?

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!

How to Help Your Child Learn

Asking your kids about their school day is a good idea. Why? Researchers who study how kids learn already knew that children learn best with their parents or a peer, but it wasn't clear whether this was because the children were getting feedback and help, or merely because they were explaining their solutions to someone. In a recent study, researchers had mothers simply listen to their children without providing any assistance.

They learned that it's really effective to get kids to explain things themselves instead of just telling them the answer.

Explaining their reasoning – to a parent, peer, or other people they know – helps kids understand the problem and apply what they've learned to other situations.

Get Your Dreams On Board

If you have a goal that you want to make into a dream-come-true, take some time to make a treasure map, says personal growth expert and author Shakti Gawain in her book *Creative Visualization*. A treasure map of what? Your dream!

Here's what Gawain says to do to get yourself focused on bringing your life in line with your dreams:

Whether you call it a "treasure map," a "dream board" or a "visioning board," start with a piece of light cardboard and decide how big you want it to be. Do you want to carry it around with you? Or do you want to hang it on a wall? Whatever your choice, focus on a goal in one area of your life. For instance, if you want to travel the world, decide on where you want to go first, then draw or cut out pictures from magazines or print pictures from the Internet of the destination you have in mind. Then include a picture of yourself doing what you've always dreamed of doing when you travel to your dream destination. Look at your treasure map every day so it has a chance to make a strong impact on your consciousness, Gawain says. For an even stronger impact, write a daily affirmation: "Here I am in Tahiti, staying in a luxury hotel with plenty of money to do exactly what I please." The most important thing, says Gawain: Remember to have fun.

Caregiver Challenges

Are you responsible for the care of an elderly family member? If so, you know that being a caregiver can be mentally and emotionally challenging. The National Center on Elder Abuse estimates that one to two million older people have been injured, mistreated, or exploited by someone they depended on. And more unsettling, 75% to 95% of the abuse was committed by family members.

Elder abuse can arise as a continuation of a longstanding pattern of abuse within families. But more commonly, elder abuse occurs because of altered living arrangements and changes in the senior's health – and the transformation of family dynamics as a result. It's a complex matter and often misunderstood. The adjustments you have to make as a caregiver can be staggering. So how can you balance your own needs with those of the individual you care for?

Look for resources to help support you. Try to find a way of giving yourself a break. Adult daycare might be one solution, or find someone to come in a few hours every week to help with difficult tasks or allow you to get away for awhile.

Consider residential care if things are really getting out of hand and you need a respite. Though you may feel guilty, you need to look objectively at the situation. A good residential facility would probably be better than the compromised care you might give once you lose your ability to cope patiently with your elderly ward.

Seek counseling if you need help with personal problems that could be contributing to your stress as a caregiver. It may take time, but you can learn new patterns of relating to the person you care for. Ask your doctor for a reference. If you can't afford a private therapist, check with state and local mental health facilities which may offer free or sliding-scale-fee help.

Be honest with yourself about the situation at hand. Denying that you're overwhelmed can lead to serious problems – and possibly put someone's health or life in danger.

Signs You May Need Help As A Caregiver:

- You had a poor relationship with the individual prior to being the caregiver.
- You're curt and impatient with the individual.
- You view your new role as a burden.
- You feel burned out, stressed out, or depressed.
- You worry that you might become violent.

Check the government sections of your telephone directory for "Aging Services" or "Social Services" for organizations that assist the elderly. There are numerous online resources as well, such as www.eldercarecanada.ca and www.eldercare.gov.

Look Within

Infinite riches are all around you if you will open your mental eyes and behold the treasure house of infinity within you. There is a gold mine within you from which you can extract everything you need to live life gloriously, joyously, and abundantly.

– *Joseph Murphy*

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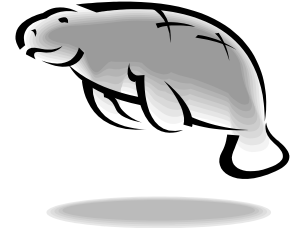
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That's No Mermaid!

In 1493, Christopher Columbus logged seeing three mermaids while he was sailing near the Dominican Republic. He wrote that he was surprised they weren't as attractive as the depictions he'd seen in paintings. So did the famous explorer actually see three half-fish, half-female creatures frolicking in the sea?

Not likely, experts say. Columbus' mermaids were probably manatees, which can grow to lengths of up to 12 feet and weigh up to 1,200 pounds. Manatees look somewhat like aquatic elephants, and some think that the romantic depictions of mermaids with long green or blue hair might have been manatees breaking the water surface with seaweed hanging from their heads.



So, while manatees and mermaids are vastly different, there is something lovable about manatees. These bewhiskered, gentle, slow-moving plant eaters are air-breathing mammals – just like us. They communicate with each other using chirps, whistles and squeaks, and just like us, they've been observed participating in loosely organized, playful activities such as bodysurfing and follow-the-leader.

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