

# Rosemarie's Reporter

News To Help You Save Time And Money

February 2012

## Have You Hit Pay Dirt?

Dear Friend,

Two young brothers decided to dig a deep hole behind their house. As they were working, a couple of older boys stopped to watch.

"What are you doing?" asked one of the boys.

"We're going to dig a hole all the way through the Earth!" said one of the brothers excitedly.

The older boys began to laugh and tease the kids, telling them that digging all the way through the Earth was impossible. After a long silence, one of the diggers picked up a jar full of spiders, worms, and insects. He removed the lid and showed the contents to the scoffing visitors. Then he said, "Even if we don't dig all the way through the Earth, look what we're finding along the way!"

**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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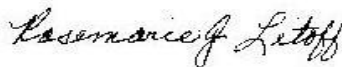
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Sometimes people fall into the trap of undervaluing their progress.

No matter what they've achieved, along the way other people may not see the full vision of their success. But we don't have to surrender to negativity.

It's important to remember as you pursue your goals that you can pick up a lot of good things in the course of the journey.

Sincerely,



Rosemarie J. Litoff

Your Mortgage Friend for Life

P.S. I would love to hear what you've put in your "jar" as you've pursued your goals, let me know by emailing me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

## **February Quiz Question**

**Statistically, a woman who buys flowers on Valentine's Day is most likely buying them for whom?**

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.

## **The Choice is Always Yours**

Poet Maya Angelou remembers growing up in rural Arkansas where her grandmother taught her a valuable life lesson about complaining.

The grandmother, who ran a store, would routinely call Maya near whenever a certain customer, who was known for complaining, came in. The grandmother would not avoid giving the customer opportunities to express his sour outlook. Rather, she would simply ask, 'How are you?' and the whiner would proceed to complain about working or the

weather or some other mundane fate. The grandmother would frequently turn to Maya and nod to make sure Maya was paying attention while she patiently listened to the customer's observations.

Once when the customer had finally left, the grandmother turned to Maya and remarked: 'There are people who went to sleep last night. They may have been poor or rich or white or black, but they will never wake up again. And now those folks would give anything for five minutes more of this weather or ten more minutes of plowing. So you just watch yourself about complaining.'

Maya learned and later acknowledged: "What you're supposed to do when you don't like a thing is change it. If you can't change it, change the way you think about it."

*Do your work and demand your compensation -- but in that order. - Cary Grant*



## **Great Backyard Bird Count - Feb. 17–20**

The Great Backyard Bird Count ([www.birdsource.org/gbbc](http://www.birdsource.org/gbbc)) is an annual four-day event which engages birders of all ages in counting birds. The count creates a real-time snapshot of where birds are across North America. Anyone can participate, and it can take as little as 15 minutes on one day. It's free, fun, and easy — and it helps the birds. Between February 17<sup>th</sup> and the 20<sup>th</sup>, thousands of volunteers all over the United States and Canada will track the number and types of birds they see near their homes. Results



help researchers monitor species in trouble and inform public policy debate about the environment.

As the count progresses, anyone with Internet access can explore what is being reported from their own towns or anywhere else in the United States and Canada. They can also see how this year's numbers compare with those from previous years. Participants may also send in photographs of the birds they see and select photos will be posted.

The event is sponsored by the Audubon Society, Bird Studies Canada (*Etudes D'Oiseaux*), and the Cornell University Lab of Ornithology. For more information, browse [www.birdsource.org/gbbc](http://www.birdsource.org/gbbc).

## Where We Live

Making any kind of prediction about the real estate market is a risky proposition. The website of *Housing Finance* magazine, though, cautions readers to be wary of these age-based assumptions:

- **Generation Y doesn't want to buy a house.** In fact, one survey of over 1,200 members of Generation Y found that about 36 percent already own a house, and 70 percent of those who don't own a home expect to buy one by their early 30s.
- **Baby Boomers want "Independent Senior Living."** Instead of moving into housing developments targeted toward seniors, 75 percent of retirement-age Baby Boomers said they prefer to live in a mixed-age community.

### 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.

## *E Pur Si Muove...*

### Celebrate Galileo Day

Galileo was a truly inspirational scientist and February 15<sup>th</sup> has been dedicated to celebrating his extraordinary accomplishments. He is known as the father of modern science for his strict adherence to the scientific method of testing his hypotheses with experimentation and accepting the results of the experiments instead of forcing his findings to follow the beliefs of the day.

The ideas he put forward about the universe (the *Copernican* view that the earth actually revolved around the sun), though correct, were met with stiff resistance and he was ultimately forced to face trial when he refused to be silent about them. It was not until 1758, over 100 years after his death, that the Church finally capitulated and authorized the full publication of Galileo's notebooks.

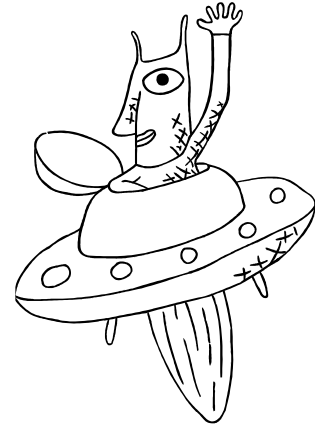
According to popular legend, after he had recanted his theories and was being led away to house arrest, Galileo was heard to mutter: “and yet it moves...”

## The Truth Is Out There

A single-engine plane had engine trouble in Nevada, very close to the Air Force’s high-security installation known as Area 51. Military police converged on the aircraft when it landed, pulled the pilot out of the cockpit, and spent hours interrogating him.

They kept him all night, finally realizing that the pilot was telling the truth about his engine problems. With a stern warning, they allowed him to fix his engine take off and fly away.

The next day, though, the same airplane came in for a landing on the same spot outside the base. Again the MPs surrounded the aircraft. The pilot opened the door and jumped out, arms raised, but the sergeant in charge saw a second person sitting in the cockpit.



“What are you doing here?” the sergeant demanded.

“Do anything you want to me!” The pilot pointed to the cockpit. “But please just tell my wife where I was last night!”

## Clean Car = Safe Car

Traffic safety experts recommend washing and waxing your car on a regular basis to keep the paint job at its most reflective and shiniest, making it more visible on the road - and therefore safer. Car maintenance experts suggest washing your car once a week

### **January Quiz Answer**

**Question:** If you traveled west from Tokyo, what country on the mainland of Asia would you hit?

**Answer:** South Korea

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

### **Congratulations to**

Karen Green. 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!**

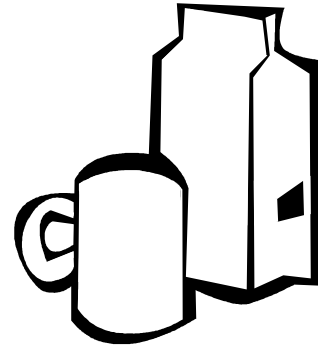
at most and at least once a month, depending on where you live. Salt air and high humidity both take their toll on paint jobs and necessitate more frequent washings. As a rule of thumb, if you run your hand over the finish and it does not feel smooth, it’s time to wash it. Use professional car-wash products because most household detergents will strip the finish. Wax or polish your car once or twice a year.

## Unexpectedly Healthy

You may want to give gum-chewing a second thought. Researchers say chewing stimulates signals in the learning center of your brain and may help you save your memory as you age. Chewing gum also burns 11 calories an hour.

Here are some other foods that have healthy surprises:

Tea is good for your bones. Researchers first thought that because tea contained caffeine it would deplete the calcium supply, which could lead to weaker and brittle bones in old age. But more recent research proved that tea drinkers actually had a 10 to 20 percent lower fracture risk than non-tea drinkers. Scientists believe that isoflavonoid chemicals in tea may reduce the deterioration of bones and the risk of osteoporosis.



Fish is good for your eyes. Fish is good for a lot of health reasons, but researchers recently discovered that fish could also protect your eyes from age-related macular degeneration. People who ate fish more than once a week were only half as likely to develop the disease than those who ate fish less than once a month.

Milk helps you lose weight. Despite the belief that milk has too many calories, researchers have found that low-fat; high-calcium foods may actually burn fat. It seems that extra calcium increased metabolism in mice when they took a human equivalent of 1,600 milligrams of calcium, cutting body fat 42 percent and weight by 19 percent.

## So Small yet So Big

Dal LaMagna (whose last name rhymes with lasagna) took \$500 in the mid-1970s, bought hundreds of tweezers, and has since become a very rich man whose company is growing at 30 percent a year.

Since the late 1960s, LaMagna had a series of entrepreneurial mishaps. He tried, for example, to turn drive-in movie theaters into discotheques, but that fell by the wayside. Other bright ideas included selling lasagna pans and producing a coming-of-age movie.



Distraught and broke, LaMagna had to move back home and take a \$6 an hour job at an electronics firm. It was there that he first laid eyes on needlepoint tweezers that were used to pick up microscopic electronic parts. The first thing that came to his mind was how difficult it had been to remove splinters from parts of his body after he had sunbathed on the roof during his youth. Quickly, he bought a few industrial tweezers, repackaged them and sold them to a few lumberyards around town whose employees, no doubt, were struggling with splinters from the job.

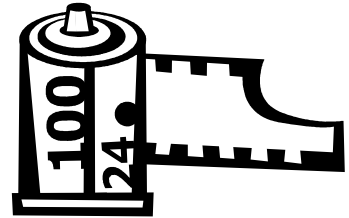
He hit gold when he talked to a beauty supply store and the owner told him if he really wanted to be useful, he should make tweezers that could pluck eyebrows. He did. He sold them for \$12, a huge increase over the \$3 that tweezers were going for in that day. But his were better, and soon his business exploded. *Time* magazine named his tweezers one of the best products of the year in 1994.

# In the World of Ideas

Information theft now costs companies more than the theft of their physical assets, according to the Kroll *Annual Global Fraud Report*. Physical theft actually declined somewhat this year, with 27.2 percent of executives saying that physical assets or inventory had been stolen over the previous year. Roughly one in four companies reports being the target of theft (of both information and physical assets) in the past year, but that number is actually down from a record high last year.

## Heroic Customer Service

Excellent customer service comes from people who care, not company policy. Take this example of a front-desk clerk at Walt Disney World's Polynesian Village resort. As a guest was checking out, she told the desk clerk that she had a wonderful visit but had been heartbroken when she lost several rolls of film she hadn't yet developed. The clerk not only sympathized with the guest, she also told the woman to leave a couple of unused rolls. "Leave the rest to me," the clerk said.

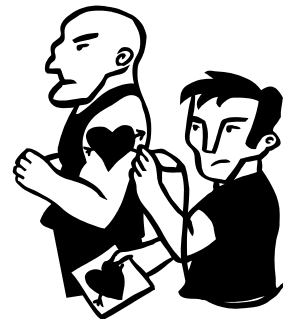


Two weeks later the guest received a package at her home. In it were photos of the entire cast of the luau show, personally autographed by each performer. There were also pictures of the parade and fireworks in the theme park, which the desk clerk had taken on her own time.

The guest wrote, telling Disney that never had she received such compassionate service from any business.

## Painful Cost of Tattoo Removal

Changing your mind can be very expensive when it comes to tattoos! According to the American Society for Dermatological Surgery, the average cost is between \$250 and \$500 per office visit -- and removal can require 6 to 12 visits. Even though tattoos hit the mainstream in the 1990s (and now even Barbie has some ink!), don't expect your health insurance to pay for the removal procedure. It is a cosmetic procedure and is usually not covered. When you add the cost of removal to the \$45 to \$150-per-hour charge to get your tattoo in the first place, it's worth serious thought before taking the plunge.



## A Penny for Your Thoughts

Our thoughts can kidnap our attention and keep us from appreciating the simple things in life. A person has about 60,000 thoughts a day, give or take a few. Sometimes, however, we are not aware of them until they interfere with something we're doing—like trying to sleep or stay focused at a meeting or trying NOT to fall asleep at a meeting. The upshot is this: we can't stop thinking, even if we want to.

# 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.

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- 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:  
\_\_\_\_\_.
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- Please call me to arrange a free, no-obligation market valuation on my house.

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

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

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

# The Power of Belief

A devoutly religious woman lived next door to an atheist. Although she was poor, she began each day by standing at her front door and shouting, "Thank you, Lord, for this day you have given us!"

This annoyed the atheist, but he tolerated it because the woman had so little to be happy about. One day he decided to do her a good deed by leaving a big basket of food at her front door so she would have enough to eat.

The next morning the woman opened the door, found the basket, and cried, "Thank you, Lord, for the food you have given me!"

The atheist leaned out his window and called, "Actually, that wasn't God, ma'am. I left that food for you."

The woman cried, "Thank you, Lord, for giving me this food and making this atheist pay for it!"

*You miss 100% of the shots you don't take – Wayne Gretzky*

*You have enemies? Good! That means you've stood up for something, sometime in your life - Winston Churchill*

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