

Rosemarie's Reporter

News To Help You Save Time And Money

January 2009

Dear Friend,

New Words for Your New Year

What if you could take an "old" word and make it "new" just by changing a letter or two? Here are some old words made new – just for fun:

Intoxication: Euphoria at getting a tax refund, which lasts until you realize that it was your money to start with.

Guiltar: A musical instrument whose strings are pulled by your mother.

Inoculatte: To take coffee intravenously when you're running late.

Giraffiti: Vandalism spray-painted very, very high.

Sarchasm: The gulf between the author of sarcastic wit and the person who doesn't get it.

Governmentd: Trying to fix everything through politics.

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Archnoleptic Fit: The frantic dance performed just after you've accidentally walked through a spider web.

Fleezing: Running for your life, in the cold.

Beelzebug: The devil in the form of a mosquito, that gets into your bedroom at three in the morning and cannot be cast out.

Hipatitis: Terminal coolness.

Bozone: The substance surrounding stupid people that stops bright ideas from penetrating.

May your New Year be filled with new words, new ideas, new friends – and no guiltar!

Sincerely,



Rosemarie Litoff
Your Mortgage Friend for Life

New Year's Resolutions for Success

Ralph Waldo Emerson (1803-1882), philosopher, poet and public speaker, wrote this a long time ago, but his thoughts are still timely for today, especially when we think about making New Year's resolutions:

To laugh often and love much; to win the respect of intelligent persons and the affection of children.



To earn the approbation of honest citizens and endure the betrayal of false friends; to appreciate beauty; to find the best in others.

To give one's self; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition.

To have played and laughed with enthusiasm and sung with exultation; to know that even one life has breathed easier because

you have lived...

This is to have succeeded.

Wishing you every success in 2009!

When You're Washing Dark Clothes

According to the Soap and Detergent Association, the best way to ensure that your dark clothes don't fade with repeated launderings is to turn them inside out before washing and drying. Not only will this help to keep the colors vivid, but it will also avoid fabric abrasions and pilling.



Could You Benefit From New Skills?

A recent survey by staffing company Accountemps determined that the number one career-related resolution is to learn new skills. If you can't afford to go to formal classes or add another degree, think about picking up extra skills on the job by filling in for others on vacation, through volunteer work that challenges you, and/or from a professional mentor.

No Ghosts

A young American tourist goes on a guided tour of a creepy old castle. At the end of the tour the guide asks her how she enjoyed it. She admits to being a bit worried she might see a ghost in some of the dark, cobwebby rooms and passages.

“Don’t worry” says the guide, “I’ve never seen a ghost all the time I’ve been here.”

“How long is that?” asks the girl.

“About 300 years.”

How to Shop Smart

According to the National Automobile Dealers Association, the average retail price for a new car last year was \$28,450. That’s a pretty significant purchase for most of us. Here’s how you should go about buying your new car, according to the Federal Trade Commission’s *Facts for Consumers* publication:

Do your homework. That means checking out publications at a library or bookstore, as well as on the Internet. Look at the features offered and prices listed.

Don’t be in a hurry. Shop around. Look for the best price available. Compare models and prices at different dealerships.

Be ready to negotiate a price. Dealers may be willing to bargain on their profit margin, which often runs between 10 percent and 20 percent.

If the dealership doesn’t have what you want, consider ordering your car. That way you’ll pay only for the features you want. On the other hand, dealers are often willing to bargain to move the cars that are already on their lot, so check out all your options.

If you’re trading in an old car, make sure you know the value of it before you strike a deal; the Kelley Blue Book Web site, www.kbb.com, is a good place to start. Remember that you can probably get a better price by selling your car yourself, but it will likely require more time and effort.

Health Benefits of Showers

A steamy shower can alleviate many wintertime ailments, including congestion, sore throat, and dry nasal passages. To get the most out of your shower experience, follow these recommendations from health professionals:

- Don’t use water temperatures higher than 100 degrees Fahrenheit because it’s too drying to the skin and hair.
- Alternate hot and cool water to stimulate blood circulation. Hot water increases blood flow and reduces muscle tension, while cool water constricts blood vessels and invigorates the body.

January Quiz Question

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

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.

- Use a loofah sponge to increase circulation and thoroughly cleanse skin, while mildly exfoliating. Scrub gently in a circular motion.
- If you have a handheld shower head, spray your feet and legs to get blood flowing.
- Consider adding a steam unit to your shower to increase these benefits, and installing a shower head filter to reduce chlorine levels.

It's Time for Turnips!

Have you thought about adding turnips to your winter fare? These two-for-one vegetables have an edible root and greens, both filled with nutrients. Turnip roots are a good low-calorie source of dietary fiber, vitamin C, manganese, riboflavin, vitamin B6, folate, calcium, and potassium. Turnip greens are rich in vitamin A, and lutein, an antioxidant that helps prevent cataracts and cardiovascular disease and has been shown to reduce the risk of age-related macular degeneration, a condition that can lead to vision loss.



The Internet abounds with turnip suggestions and recipes, from using the greens in a salad to including the root in stews and casseroles to simply slicing a raw turnip for your crudité's plate. Just google "turnip recipes" and – try turnips!

How to Make the Most of Your Medical Appointments

Have you ever left a doctor's office and asked yourself, "What did that doctor just say?" If so, you're not alone, say researchers at the University of Rochester Medical Center in a study originally published in the *Journal of General Internal Medicine*. In fact, it's common for patients to forget half of what they've been told during a medical visit, according to Jordan Silberman, lead author of the study. Poor recall makes it unlikely the patient is going to comply, he says, because if the patient can't remember what he or she is supposed to do, they're not going to do it.

However, doctors play a part in their patients' poor recall. In the study, only about one-third of the physicians wrote down instructions for their patients. About half of the physicians repeated their recommendations, but some repeated only about 10 percent of the information the patients needed. Very few of the doctors asked the patients to repeat the information back to them, a technique that has been recognized as one of the best ways to make sure that patients recall medical advice.

December Quiz Answer

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

Answer: Victoria Woodhull (in 1872).

Source: www.newsweek.com

Congratulations to

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

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

What can you do to make sure you remember what you're supposed to do? Take a notebook and title it "Medical Instructions," write down what your doctor tells you, and before you leave read it back to your doctor. Ask him or her if you've got it right, and if there's anything you've left out.

New Year's Eve: The Midnight Kiss

According to some cultural historians, the tradition of kissing at the stroke of midnight on New Year's Eve dates back to old English and German folklore that held that the first person you encounter in the New Year is indicative of the luck that awaits you in the year ahead. Over time, this evolved to people ensuring that their loved ones were nearby, and the shared kiss came to symbolize the hope that love will last throughout the year. But others contend that the kiss came about at masked balls held on New Year's Eve. The masks represented evil spirits of the old year. At midnight the masks were removed, and revelers kissed as a way to purify the New Year.



First Get-Out-Of-Debt Step

If you're like many people, you use your credit card for *everything* – even for routine or daily purchases. To break that habit, here's a simple idea to help get a handle on the situation: Pay for everything with cash for one month.

If you can't manage to go cold turkey, then target certain things that you'll pay only cash for during the month – groceries, for instance. Once you get started, you'll likely gain momentum and encouragement from what you've accomplished. If you're in financial hot water, this may be the jump-start you need to devise a get-out-of-debt plan.

Here are some money-saving tips that will bring you more of that cash to spend: **Pack your lunch**; even one lunch a week will make a difference. **Buy produce in season**, and plan menus according to what's on sale. **Buy generic** shampoo and dishwasher soap, and generic drugs when possible. **Group your errands** to save gas, and carpool if possible (even one day a week will make a difference). **Quit the gym** if you don't go. **Talk to a financial planner** about your goals and how to reach them.

Who Invented Velcro?

The idea for Velcro, that handy fastener that appears on everything from clothing to camping equipment, came from a hike in the woods. In 1948, Swiss inventor George de Mestral and his dog returned home from their walk covered with burrs. De Mestral examined the sticky seed pods under his microscope and saw the small hooks that enabled them to cling to the fabric of his trousers. He set out to make a fastener that worked the same way, using hooks and soft loops. After much trial and error, he patented his invention in 1955.

The word *Velcro* – now a registered trademark – comes from the French words for velvet (*velour*) and hook (*crochet*). De Mestral formed Velcro Industries, today a global company that sells its products to apparel, auto, electronic, and consumer markets worldwide.

What Is “Working Memory”?

A Durham University study has found that underachievement in children could be caused by a poor “working memory” rather than by low intelligence. Working memory is the capacity to hold information in your head and manipulate it mentally. For instance, you use working memory when you’re presented with a math problem orally and you calculate the answer in your head; when you remember a new telephone number or unusual name with no written aids; or when you hold directions for a recipe in your head and follow them while cooking. Researchers found that 10 percent of the more than 3,000 children in the study suffered poor working memory, which seriously compromised their ability to learn. It’s a staggering problem when you consider that 10 percent of students in primary grades alone in the United States is about a half-million children.

Courage doesn’t always roar. Sometimes courage is the little voice at the end of the day that says, “I’ll try again tomorrow.”

– Mary Ann Radmacher

Cheers to a New Year and another chance for us to get it right.

— Oprah Winfrey

We make a living by what we get, but we make a life by what we give.

– Norman MacFinan

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Don't Take This Bet

The strong young man at the construction site was bragging that he could outdo anyone in a feat of strength. He made a special case of making fun of one of the older workmen. After several minutes, the older worker had had enough.

"Why don't you put your money where your mouth is?" he said. "I'll bet a week's wages that I can haul something in a wheelbarrow over to that building that you won't be able to wheel back."

"You're on, old man," the young guy replied.

The older man reached out and grabbed the wheelbarrow by the handles. Then he turned to the young man and said, "All right. Get in."

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