

Rosemarie's Reporter

News To Help You Save Time And Money

January 2010

Are You Facing a Setback?

Dear Friend,

Setbacks are a part of life. The next time you're facing a setback, here are a few stories about people who used a setback as a *set-up* for a comeback:

Lucille Ball: She began studying to become an actress in 1927 and was told by the head instructor of the John Murray Anderson Drama School, "Try any other profession. *Any* other profession."

Clint Eastwood and Burt Reynolds: In 1959, a Universal Pictures executive dismissed them at the same meeting with the following statements. To Burt Reynolds: "You have no talent." To Clint Eastwood: "You have a chip on your tooth, your Adam's apple sticks out too far, and you talk too slow."

Alexander Graham Bell: When he invented the telephone in 1876, it didn't ring off the hook with calls from potential backers. After making a demonstration call, President Rutherford Hayes said, "That's an amazing invention, but who would ever want to use one of them?"

**Go Green:
Recycle This Newsletter!**

If you enjoy my newsletter, please recycle it by passing it along to your co-worker, friend or family member.

INSIDE THIS ISSUE

- An Exercise for Everyone
- Shop and Save
- Help Your Babysitter Be Responsible
- Three Skills for Better Negotiation
- A Short History of the Lobster
- Our Great Great Lakes
- Ask Your Surgeon Before the Incision
- January 18: Martin Luther King, Jr. Day
- How to Make Progress, Not Excuses
- Critical Questions
- Few Get Help with Stress

Chester Carlson: In the 1940s, this young inventor took his idea to 20 corporations, including some of the biggest in the country. They all turned him down. In 1947 – after seven long years of rejections – he finally got a tiny company in Rochester, NY, the Haloid Company, to purchase the rights to his electrostatic paper-copying process. Haloid became Xerox Corporation, and both it and Carlson became very rich.

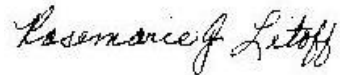
J.K. Rowling: Author of the *Harry Potter* series, Joanne was an aspiring writer and single mother living on welfare with her young daughter in an unheated, mice-infested flat. Her first book was rejected by 12 publishers before the world met Harry Potter in 1997.

And then there was the young man who submitted a paper to his Yale University management professor, and got this response:

“The concept is interesting and well-formed, but in order to earn better than a ‘C,’ the idea must be feasible.” The young man was Fred Smith, his paper proposed reliable overnight delivery service, and Fred went on to found FedEx Corp.

Failure is not *falling* down, but *staying* down!

Sincerely,



Rosemarie Litoff
Your Mortgage Friend for Life

P.S. Have you experienced a recent setback or are you facing one now? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

An Exercise for Everyone

Here is a miracle exercise recommended by a doctor. You can do this standing or sitting down. Do it in front of a mirror, or better still, with someone. Here's how:

1. Raise the corners of your mouth an inch, take a deep breath and hold it for 10 seconds.
2. You are now smiling. If people are watching you, they'll probably start smiling, too.
3. Now release your breath in short exhalations. You are now laughing. Unless those with you are curmudgeons, they'll undoubtedly start laughing, too.

This simple muscular action of inhaling, raising the corners of the mouth, and then exhaling in rhythmic, short bursts causes the diaphragm to bounce up and down, pats the liver on the back, and pleasantly vibrates the stomach. The heart, which rests above the diaphragm, begins to pump at a slightly faster rate, sending blood coursing throughout the body.



The effect is a general feeling of well-being. More important than this, however, is the effect on others who observe you going through this exercise. They feel better, too. This triggers happy emotions within you, and sets the stage for any number of pleasant personal and business relationships.

All this from one simple little exercise!

Let's start the New Year by resolving to perform this exercise regularly!

Shop and Save

After the holidays, many retailers slash their prices on gift wrapping paper, making January the best time of year to stock up. Consumer experts recommend choosing solid colors or patterns that can be used year-round.

Help Your Babysitter Be Responsible

If you hire an in-house babysitter, you'll want to help her (or him) do the best job possible. You want her to be able to protect herself and your children to her utmost. Here are a few tips to help her do so:

- Place a paper and pencil by the phone. If there's an emergency and she calls for help, she doesn't have to look for writing supplies if she needs to write something down. Have a separate piece of paper by the phone with your home address, home telephone number, and cell phone number(s) in case she needs to give that information over the phone to the police.
- Show her how to operate door and window locks. Show her, then let her try to do it on her own.
- Always leave at least one outside light on. This will allow her to see if anyone is approaching and also lets possible intruders know someone is home.
- Show her where fire extinguishers, emergency exits, and smoke alarms are located.
- Provide a first-aid kit. Show your babysitter where it's located and what its contents are.
- Remind your babysitter to never open the door for strangers. Also, not to mention that she's the babysitter to anyone who comes to the door.
- Remind your babysitter not to go outside to investigate anything suspicious. She should turn on all outside lights, call the police, and make sure all doors and windows are locked.
- Remind her not to tell a caller she's alone with your children. She should tell the person on the phone that she's visiting and you can't come to the phone. And to hang up if the person gets persistent.

January Quiz Question

Who invented the mercury thermometer?

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!

December Quiz Answer

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

Answer: Aglet.

Source: planetgreen.discovery.com

Congratulations to

Bob Nixon. 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!**

Three Skills for Better Negotiation

Negotiating is a make-or-break skill, whether you're a CEO in charge of a merger or a parent trying to sort out a sibling squabble. Follow these tips to negotiate agreements productively:

Keep an open mind. Brainstorm ideas. Listen to outlandish proposals. Entertain unusual possibilities. This will expand opportunities for agreement.

Treat people fairly. When people feel you're being fair with them, they're more likely to make real commitments. If they think you're trying to mislead them, they'll walk away in a

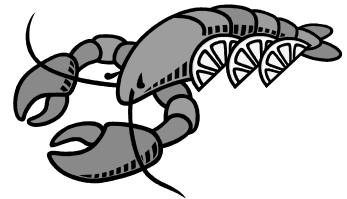
huff. You won't get commitment unless the other party feels you're sincerely trying to do what's right.

Listen actively. Don't plan what you're going to say while the other side is talking. Pay attention to what they're saying so you know where they're coming from and what they really want. When your response makes it clear that you've really been listening, they'll be more willing to listen to your suggestions.

A Short History of the Lobster

Mmmmm – lobster. That pricey crustacean that's coupled with expensive wines and for many of us means good eating and celebrating. But it hasn't always been so.

In fact, up until sometime in the 1800s, lobster was eaten only by the lowest of the lower classes – the poor and the institutionalized. Even in the puritanical and penal environment of colonial America, there were laws against feeding lobster to inmates more than once a week. It was considered cruel.



One reason that lobsters were not a highly prized food was because of the almost unbelievable abundance that could be found on the East Coast. There are tales of Plymouth pilgrims wading into the water and capturing more lobsters by hand than they could use. After great storms on the East Coast, so much lobster washed ashore that it was ground up and used as fertilizer.

The word "lobster" is thought to be a corruption of the Latin word for "locust" and Old English word for spider (*loppe*). The native mid-coasters' term for lobster actually meant "bugs," probably because lobsters are pretty much a form of giant sea insects. A lobster is a crustacean, and crustaceans are arthropods – part of the category *Arthropoda*, which includes insects, spiders, millipedes and centipedes. What these creatures have in common is a segmented exoskeleton with appendages that are articulated in pairs.

Our Great Great Lakes

Can you name our five Great Lakes?

The Great Lakes cover more than 94,000 square miles and contain six *quadrillion* gallons of fresh water, one-fifth of the world's fresh surface water. The lakes are so big; they have small tides, especially Lakes Superior and Erie. And when the wind pushes down on one part of a lake, the water surface rises in another part, creating waves. It's rare, but the lakes can freeze over, although not solidly.

Hundreds of lighthouses are situated around the Great Lakes; Lake Michigan boasts the most, many of which are still operational. Even so, experts estimate that the lakes hold as many as 5,000 shipwrecks.

The five Great Lakes are Superior, Michigan, Huron, Erie, and Ontario. Lake Erie was named for the Indian tribe, the Eries; Lake Huron for the Huron Indians. An Indian name for Lake Michigan was "michi gami," meaning "the great water." Lake Ontario got its name from the Iroquois; their word for "beautiful" was "ontara," and "ontario" meant "beautiful lake." Superior was named by the French and it means "Upper Lake," referring to its position above Lake Huron.



Ask Your Surgeon Before the Incision

Surgery is almost always a scary prospect to confront. Here's a list of questions you should ask before any surgical procedure. Write down the answers as you go through the list with your doctor:

- What surgery are you recommending?
- Why do I need it?
- Are there any alternatives to this surgery?
- What are the benefits of having this surgery?
- What are the risks?
- How much postoperative pain will there be?
- What might happen if I choose not to have this surgery?
- Where can I go for a second opinion?
- What is your experience with this procedure?
- How much will the surgery cost?
- Where will the surgery be performed?
- What kind of anesthesia will be used?
- Can I eat or drink anything the day before and/or the day of my surgery?
- How long can I expect to be in the hospital?
- Where should I go when I arrive at the hospital, and what should I bring with me?
- How long will it take to recover?
- What if I still have pain or still experience symptoms after surgery?

- When do I schedule my post-surgery follow-up appointment?

January 18: Martin Luther King, Jr. Day

Martin Luther King, Jr. was a Baptist minister and social activist who led the civil rights movement in the United States from the mid-1950s until his assassination at age 39 in 1968. An eloquent and widely quoted speaker, King is perhaps most often remembered for the “I Have a Dream” speech he gave in 1963 in Washington, DC, which is credited with mobilizing supporters of desegregation and prompting the 1964 Civil Rights Act.

The U.S. Congress voted to observe a national holiday in King’s honor beginning in 1986, on the third Monday of January, close to the time of his birthday.

How to Make Progress, Not Excuses

Is getting more exercise one of your 2010 goals? We all know we should exercise, but many of us have what seem like pretty good reasons to avoid it. Here are some of the most common, along with some common-sense responses:

“I don’t have any spare time.” The truth is that we make time for what’s important to us. Schedule exercise into your day like any other appointment.

“Exercise is boring.” The key is finding something you like. Look for team sports, group activities, or interesting surroundings to keep your mind as well as your body occupied.

“I’m too out of shape.” Just don’t overdo it at first. Check with your doctor for suggestions, and start with low-impact activities such as swimming or bike riding.

“I’m not fat.” Good! But exercise is about more than losing weight. You want to maintain your health, and also control cholesterol and prevent heart disease – both benefits of regular exercise.

“I don’t like going to gyms.” If the gym scene isn’t for you – or it’s too expensive – look for an exercise routine that doesn’t call for a lot of equipment, like running or lifting a few weights at home. A brisk walk helps, too.

Critical Questions

Successful relationships are built on a foundation of honest, thoughtful communication. Whether you’re contemplating a business partnership or marriage, here are some questions to ask before entering into a long-term commitment with another person:

- What makes him/her angry? How does the person deal with anger?
- How does the person react in a crisis?
- How does he or she handle money?
- What does the other person expect from you? What happens if those expectations aren’t met?
- What are the other person’s goals? What are three things he/she would like to accomplish in the immediate future, and in the long term?

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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 [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.

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/Province: _____ Zip/Postal: _____

Few Get Help with Stress

Stress is just a fact of life – so said 79% of the participants in a recent survey. Nearly as many said they believed stress can make people sick. In fact, 77% of respondents said they had experienced fatigue, headaches, and upset stomach as a result of stress. And for 45% of the respondents, stress had a negative impact on their intimate relationships with a spouse or partner. Though 69% of the people surveyed recognized the benefits of mental health support and stress management, only 7% percent sought professional help to cope with their stress in the past year.



Here's what's stressing us out, according to the survey:

- Work 74%
- Money 73%
- Workload 66%
- Children 66%
- Family responsibilities 60%

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pass it along to our co-worker, friend
or family member