

Rosemarie's Reporter

News To Help You Save Time And Money

January 2012

Could Helping Others Lead To Happiness?

Dear Friend,

An ancient legend tells of a warrior who died and went to heaven. Before entering, he told his guide that he wanted to see what hell was like. The guide showed him the way.

The warrior saw a table overflowing with wonderful food and drink. Around the table, however, was a crowd of starving people. He saw that they all had to eat with were utensils that were five feet long and had to be held at the ends. The people were unable to get any food into their mouths, so they were forced to sit in front of the feast without being able to satisfy their hunger. It was indeed hellish, he thought, and he readily followed the guide up to heaven.

He was surprised to see that heaven also held a table laden with wonderful food and a rule that everyone had to eat with five-foot-long utensils held at the end. But here the people were healthy and happy.

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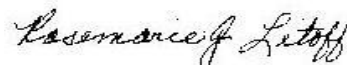
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He asked the guide, "Why are these souls in heaven so happy, and those in hell so miserable, when both have the same difficulty satisfying their hunger?"

The guide smiled and said, "Because the people here in heaven have learned to feed each other."

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. I'd love to hear about your happiness, let me know by emailing me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

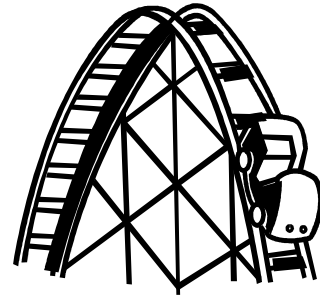
January Quiz Question

If you traveled due west from Tokyo, what country on the mainland of Asia would you hit first?

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.

A Dad's Lesson in Integrity

A father who had been laid off from his job had been watching expenses closely for months. But he'd made a promise to his two sons, who were twins, that he'd take them to a nearby amusement park for their tenth birthday.



When the day came, the father withdrew some money from his savings and he took his two sons on the bus to the amusement park. When they reached the front gate, he saw a sign:

“General admission: (ages 10 and up) \$10.”

“Children under 10: \$5.”

If he'd come a day earlier, the father realized, he could have saved 10 dollars—five for each of his twin sons. But with a sigh he led the boys up to the ticket window and said, “Three general admission tickets, please.”

The woman in the booth looked them over and smiled. “How old are you boys?”

“I'm 10 years old today,” said one son.

“So am I,” said the other. “We're twins!”

The woman leaned forward. “You know,” she whispered, “you could have asked for two ‘Under 10’ tickets, and I never would have known.”

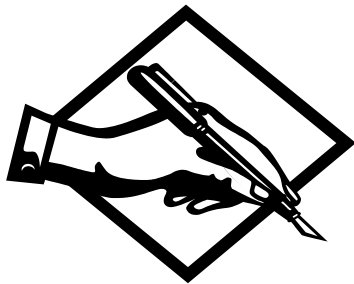
“Yeah,” said the father, “but they would have.”

Remember that actions speak louder than words, especially to kids.

Entrepreneurs: Loving the Lifestyle

If you're itching to be your own boss, start your own business, and take charge of your own career, you're not alone. According to an Aflac survey, 77 percent of adult full-time employees say they'd leave their current jobs to become entrepreneurs; 69 percent report that the main reason they stay on their jobs is the promise of a regular paycheck.

Among those who have taken the entrepreneurial plunge, almost 60 percent report that they're satisfied with their situations (according to a survey by MBO Partners). Despite lingering long-term unemployment rates, more than half (55 percent) say they made a proactive decision to go independent, and 63 percent plan to remain on their own regardless of the direction the economy takes.



English Majors Make Good!

Being an English major doesn't mean you'll spend your life discussing poetry in coffee shops while plotting your novel and wondering where your next rent payment is going to come from.

Here's a list of some rather successful English majors who defied the stereotype:

- **Alan Alda** (actor), Fordham College
- **Michael Eisner** (business executive), Denison University
- **Sally Ride** (astronaut), Stanford
- **Diane Sawyer** (journalist), Wellesley College
- **Paul Simon** (singer), Queens College
- **David Duchovny** (actor), Yale
- **Conan O'Brien** (talk show host), Harvard
- **Joan Rivers** (comedian), Barnard
- **Martin Scorsese** (director), New York University

The Power of Why

Whether you're managing a team of employees or you're on your own, remember that although what you do and how you do it are important, it's the "why" that provides real motivation to succeed. An experiment conducted by the University of Pennsylvania's Wharton School of Business demonstrates the power of "why."

At a university call center where employees phone alumni to solicit contributions to scholarship funds, the staff was randomly divided into three groups: The first read stories written by former call center employees about the benefits of the job (improved communication and sales skills, and so forth); the second read accounts from former students about how their scholarships helped them with their education, careers, and lives; the third, a control group, read nothing.

Measuring the results of the three teams after a month, the researchers found that the first group and the third group raised roughly the same amount of money from alumni after the experiment began as before. But callers in the second group, who'd read inspirational stories about the impact of the scholarships they were raising funds for, raised twice as much money from twice as many alumni as they had before.

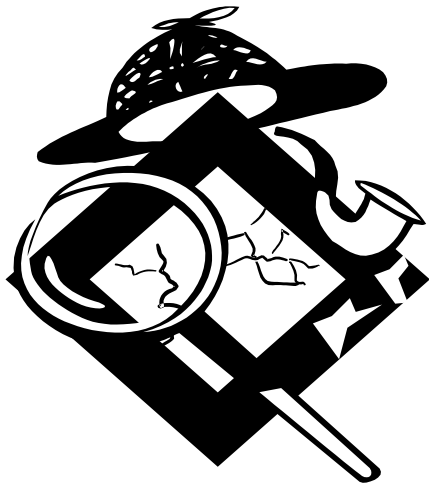
Understanding the importance of their work—the “why”—apparently motivated them to get better results.

Can You See Me Now? High-Tech Glasses May Help

A new set of glasses may help people with serious vision impairments. The *Popular Mechanics* website reports that scientists at Oxford University are adapting technologies used in smartphones and gaming systems for use in frames that can help people with age-related macular degeneration and other eyesight problems.

The high-tech glasses have small video cameras mounted at the corners. Facial recognition software, running on a device that the wearer carries in his or her pocket, can identify people and objects. Then the minuscule LED arrays embedded in the lenses can highlight those objects in a specific color that would help the wearer identify them.

The Oxford scientists also believe they might be able to use optical character recognition that would enable people to hear text read through headphones in the glasses. They're hoping to produce the glasses for about the same cost as a high-end smartphone.



Conan Doyle's First 'Case'

Sir Arthur Conan Doyle is famous for creating the enduring character Sherlock Holmes. But he started out doing far less creative and glamorous work.

He once commented that the turning point in any writer's career is not when he or she first starts sending stories to publishers, but when publishers begin commissioning stories from the writer.

Doyle's first commission is said to have been a translation of a German article for *The Gas and Water Gazette*. The title: "Testing Gas Pipes for Leakage."

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Cucumbers to the Rescue!

The humble cucumber can be useful for more than salads. Here are a few creative uses for this common vegetable:

Battle the mid-afternoon slump. Instead of guzzling a Red Bull, try nibbling a cucumber. It contains B vitamins, Vitamin C, calcium, and other nutrients that can perk up your energy level.

Soothe your tired eyes. Place a slice of cold cucumber over each of your eyes for about 15 minutes. The moisture will cool your skin and allow the blood vessels in your eyes to contract, easing the swelling.

A Diamond in the Sky?

Astronomers and gem dealers alike were no doubt excited by the discovery of a distant world that appears to be crystalline in its structure and chemical makeup—in other words; it's a big fat diamond. The planet, which orbits a pulsar some 4,000 light-years from Earth, is about 20 times denser than the planet Jupiter (the largest planet in our solar system) and is about five times the diameter of Earth.

As reported by the journal Science, scientists in Australia, Europe, and the United States detected the planet by analyzing the radio signals emitted from the pulsar it orbits. (A pulsar is a neutron star that gives off bursts of electromagnetic radiation as it rotates.) It's located in the constellation Serpens (the Snake). The world is currently known as PSR-J1719-1438, but we're hoping for something with a slightly catchier ring.

How about Zirconia?

December Quiz Answer

Question: How many years does it take for most pine trees to grow to six feet, the average height of a Christmas tree?

Answer: Ten years.

Source: www.Wikipedia.org

Congratulations to

Carmen Brown. 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!

Attack of the Giant Red Crabs—For Real!

It sounds like a 1950s science fiction movie: Giant red crabs attack and cause devastation wherever they go. But it's real, and it's happening in the Antarctic. The New Scientist website reports that king crabs measuring more than a meter across are invading the waters underneath the South Pole, laying waste to an ecosystem more than 14 million years old.



Over one million *Neolithodes yaldwyni* (king crabs) have migrated to Palmer Deep, a basin beneath the continental shelf of the Antarctic Peninsula, where they're crashing through the fragile sediment of the ocean floor with their long legs.

They appear to be devouring sea urchins, starfish, and other aquatic life, reducing the number of species in colonized areas to just a quarter of that in other, not-yet-invaded regions. Scientists say that warming temperatures have allowed the crabs to expand their home base; if the warming trend continues, the invading crabs could spread to areas as shallow as 400 meters within the next 20 years.

Where will they go next? Who knows...?

Mothers: They're Human, Too!

Being a mother can be stressful. But admitting that you sometimes need a break can be hard, given the expectations that society has for the "perfect" mother. A survey of some 25,000 moms (reported on the Parenting.com website) uncovered some secrets about what mothers secretly want, and don't want, from their lives. Some of the findings:

- 23 percent of mothers say what they want most is some time alone.
- 49 percent of mothers have sent their children to school when they were sick.
- 18 percent of mothers have medicated their children to ensure a quiet car trip or flight (and 8 percent have done so for the sake of a quiet night at home).
- 88 percent of moms harshly judge other mothers for such things as a child's misbehavior or weight.
- 14 percent of mothers favor one child over another.
- 84 percent of moms use their parental responsibilities as an excuse to avoid other obligations.



Rosemarie's Reporter

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Name: _____

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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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