

# Rosemarie's Reporter

News To Help You Save Time And Money

July 2009

## Do You "Spring Back"?

Dear Friend,

You're probably familiar with the phrase, "Spring forward, Fall back," in terms of Daylight Saving Time. But there's also a time when it's good to "spring *back*" – that is, to be *resilient*. The dictionary defines *resilient* as "springing back; rebounding; recovering readily from illness, adversity, or the like." Here are some tips on how to master the skill of being resilient and springing *back* as you navigate through our ever-changing world:

**Learn from experience.** Resilient people reflect on what happens to them – good and bad – so they can move forward without illusion.

**Accept setbacks and losses.** You've got to face the reality of what happens in order to get past it.

**Recognize emotions.** Resilient people don't hide from their feelings. They identify what they're feeling and express their emotions appropriately.

**Keep time in perspective.** Past, present, and future are separate. Don't mix them up by letting what's in the past determine your choices in the here and now.

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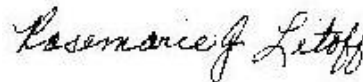
**Think creatively and flexibly.** Find new ways to solve problems and face challenges.

**Take care of yourself.** Resilience is based on good physical and mental health. Get enough rest, eat sensibly, and spend time with people who support you.

**Ask for help.** Resilient people don't try to do everything themselves. Accept that you'll need to ask others for assistance, and learn how to do this graciously and effectively.

The dictionary also defines *resilient* as "returning to the original form after being bent, compressed or stretched." Lots of that going on these days!

Sincerely,



Rosemarie J. Litoff  
Your Mortgage Friend for Life

P.S. Do you sometimes feel bent, compressed or stretched? Please email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

# What are You Listening For?

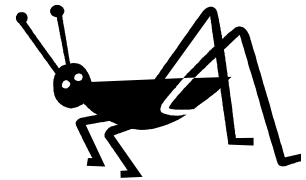
Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening. Suddenly, one of the friends said, “I hear a cricket.”

“What?” his friend laughed. “You must be crazy. You couldn’t possibly hear a cricket in all of this noise!”

“No, I’m sure of it,” the first friend said, “I heard a cricket.” He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.

“That’s incredible – you must have superhuman ears!”

“No,” said the first friend. “It all depends on what you’re listening for. And that depends on what’s really important to you. Here, let me show you.” He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.



And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

“See what I mean? It all depends on what’s important to you.”

**Did you just hear a cricket?**

## Can You “Think” Your Way To Fitness?

If you’re out of shape and want to do something about it, a new study in the *Journal of Applied Behavioral Research* has found that *how* you think about your health is key to a healthy lifestyle.

The study looked at people who said they either didn’t exercise, or exercised inconsistently. The researchers asked some of the participants to list “reasons” why they should increase their levels of exercise and cardiovascular fitness. Other participants were asked to list “actions” they could take to increase their exercise and fitness, like joining a gym or working out with someone they knew. The researchers found that after eight weeks, the participants who were asked to think of actions increased their exercise, while those who were asked to merely list reasons to exercise made no improvement. Motivating yourself to better health may be easier, say the researchers, if you think of what you *could* be doing rather than *why* you should be doing it.

# How to Handle Anger

We all get angry. Sometimes justifiably, other times irrationally. Regardless of the situation, there are some things we can do to prevent our anger from escalating into unconstructive thinking and behavior. The American Psychological Association offers these tactics for controlling anger:

**Change the way you think.** If your inner thoughts are filled with cursing or grisly scenarios, you might be overly dramatic about the situation. When this happens, instead of thinking, “This is the last straw – everything is awful!” it might help to tell yourself, “I am frustrated, and that’s understandable considering the circumstances. But it’s not the end of the world. Staying angry is not going to fix this.”

**Try to get a more balanced perspective.** The world is not out to get you, though it may feel like it in this case. Ask yourself what it is that you want. The answers might be fairness, appreciation, agreement, another person’s willingness to do things your way. Remind yourself that everyone wants these things; everyone is hurt and disappointed not to get them. Ask yourself if you’re being too demanding – because angry people tend to demand things, and when their demands are not met, they tend to get even angrier.

**Remember that not every problem has a solution.** Sometimes things are just hard, and trying to come up with a solution when there really isn’t one will only add to your frustration. Instead, you’ll be better off determining what the problem is, then facing it and figuring out how to handle it.

**Don’t jump to conclusions.** When you’re angry, your conclusions can be off-base. Slow down and think carefully about what you want to say. Try to avoid becoming defensive and fighting back.

**Defuse your anger with humor.** Humor can help you confront your problem constructively. If you feel like calling someone a name, for instance, try to visualize what you’re calling that person – literally. Sometimes it can make you laugh and break the tension.

**Change your surroundings.** Give yourself a break. If something is really driving you crazy, and you can avoid the situation, then you’ll be doing yourself a favor if you give yourself some downtime. If your child’s room is a mess and it’s getting on your nerves, close the door and don’t look at it. If a cubicle mate is trying your patience, find a reason to go to another department or do some of your work elsewhere in the office.

## *July Quiz Question*

**What is the human body’s largest internal organ?**

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 certificate to the restaurant of your choice!

# Quick Canadian Quiz

In honor of July 1, Canada Day, can you name Canada's 10 provinces and three territories?



Provinces: Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, Quebec, and Saskatchewan; territories: Northwest Territories, Nunavut, and Yukon.

## Do Kids' Drinks Contain Caffeine?

Just because a child doesn't drink cola doesn't mean what he or she drinks is caffeine-free. While coffee is the leading source of caffeine intake among adults, soft drinks are the largest source of caffeine intake for children.

Seventy percent of all soft drinks contain caffeine. Though most people are aware that cola contains caffeine, consumers are less aware that a number of non-cola beverages – including root beer, orange and cream sodas, and lemon-lime drinks – contain caffeine amounts similar to those found in cola. In North America, it's estimated that 80 to 90 percent of adults and children habitually consume caffeine.

## Culture and the American Tourist

A tour bus full of Americans arrives at Runnymede, England.

They gather around the tour guide who says, "This is the spot where the barons forced King John to sign the Magna Carta."

A man pushes his way to the front of the crowd and asks, "When did that happen?"

"1215," the guide answers.

The man looks at his watch and says, "Shoot! Just missed it by half an hour."

## Side-Impact Airbags Save Lives

About one-third of vehicle occupant deaths occur during side-impact collisions, but side airbags that protect the head and chest greatly reduce these deaths, say researchers at the Insurance Institute for Highway Safety. Side airbags that protect drivers' heads alone are reducing deaths by 37 percent – even in cars struck by SUVs and trucks. Airbags that protect only the chest and abdomen are reducing deaths by 26 percent.

# What's Your Learning Style?

Long after we've received our formal education, our learning style continues to affect our lives. It colors how we process information: during a meeting, while out with friends, when watching the news on TV. And it colors your interactions with your supervisor.

If you're given verbal instructions on a new process, for instance, is it easy for you to remember them? Are you able to successfully apply them? Or are your chances of success better if the instructions are written out? Or if someone shows you how to do it rather than tells you how?

Each example above is a *learning style*, and the one you prefer is usually the one you have the most success with. Knowing your learning style can help you in any listening situation – at the doctor's office, in a music lesson, and on the job. If you're not sure what your learning style is, visit one of these Web sites and take the free online assessment test. It will help you understand how big a part your learning style plays in your life:

- [www.learning-styles-online.com](http://www.learning-styles-online.com)
- [www.chaminade.org/inspire/learnstl.htm](http://www.chaminade.org/inspire/learnstl.htm)

Share your results with all the people with whom you have important work relationships. By taking advantage of your learning style at work, you will be able to prevent misunderstandings and mistakes, speed up your productivity, and reinforce the confidence you need to be successful.

## What is it?

It's free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.

What is it? Time.

### ***June Quiz Answer***

**Question:** What is the state fossil of Montana?

**Answer:** Duck-billed dinosaur.

**Source:** [www.statefossils.com](http://www.statefossils.com)

#### **Congratulations to**

Hannah Gotham. 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!**

## Three Thoughts for Independence Day

July 4 is U.S. Independence Day, and here are thoughts from three U.S. Presidents from three different centuries:

*How little do my countrymen know what precious blessings they are in possession of, and which no other people on earth enjoy!* – Thomas Jefferson (1743-1826)

...That this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from this earth. – Abraham Lincoln (1809-1865)

Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty. – John F. Kennedy (1917-1963)



## Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? A *New York Times* article breaks the numbers down:

**Payment history.** This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

**Outstanding loans.** How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan or credit available? For example, maxing out your credit cards will bring your score down.

**Credit history.** This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

**New accounts.** Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

**Type of credit.** This accounts for about 10 percent of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.

## Don't Depend on Email

Communication is more than words, as emotional intelligence expert Dan Goleman illustrated in a *New York Times* column.

Goleman was negotiating via email with a publisher whom he had met face-to-face only once. Goleman thought the details were working out just fine, and was surprised when one day the publisher sent him a note: "It's difficult to have this conversation by email. I sound strident, and you sound exasperated."

Exasperated? Goleman had no idea he was coming across that way. A quick phone call cleared everything up, and it taught him a valuable lesson: Sometimes we need the full range of information that can come only from looking someone in the eyes or hearing the sound of his or her voice.

# Rosemarie's Reporter

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# Why Step Out Of Your Comfort Zone?

The truth is that our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For it is only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and start to search for different ways or truer answers. – *M. Scott Peck*

## Cultivating Creativity

Advertising genius Alex Osborn integrated creativity with everything he did – every day. Considered the “father of brainstorming” (a term he helped coin in 1939), Osborn devoted his life to promoting and teaching creative thinking. And the fiercest enemy of creativity, he believed, was criticism: “Creativity is so delicate a flower that praise tends to make it bloom, while discouragement often nips it in the bud. Any of us will put out more and better ideas if our efforts are appreciated.”

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