

# Rosemarie's Reporter

News To Help You Save Time And Money

July 2010

## Can Paint Trump Pain?

Dear Friend,

This is a story about two famous French artists, Henri Matisse (1869-1954) and Auguste Renoir (1841-1919):

Although Henri Matisse was nearly 28 years younger than Auguste Renoir, the two great artists were dear friends and frequent companions.

When Renoir was confined to his home during the last decade of his life, Matisse visited him daily. Renoir was in a wheelchair, almost paralyzed by rheumatoid arthritis, and in great pain. He remained able to grasp a paintbrush – although he required an assistant to place it in his hand – and Renoir continued to paint in spite of his infirmities.

One day as Matisse watched the elder painter working in his studio, fighting torturous pain with each brush stroke, he blurted out, "Auguste, why do you continue to paint when you are in such agony?"

**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>  
**Become my Facebook fan:**  
<http://budurl.com/RJLitoffFanPage>

### INSIDE THIS ISSUE

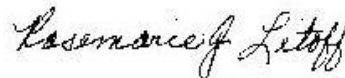
- How to Handle Interruptions
- Start Small and Save Big
- Stop, Talk, Listen
- Choose Your Family Color
- Now, This is Dog-Tired
- How to Conquer Shyness
- Don't Trash Those Old Gift Cards!
- Meals that Appeal
- We Don't Know All the Answers
- Swim Lessons: No Substitution for Supervision
- This is Timely
- We Want Watermelon

Renoir answered simply, "The pain passes, but the beauty remains."

Renoir continued to paint until the end of his life.

The next time we're faced with a challenge, it helps to remember that the pain passes but the beauty remains!

Sincerely,



Rosemarie J. Litoff  
Your Mortgage Friend for Life

P.S. What beauty has remained in your life? Be sure to email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288 and share with me what beauty has outlasted the pain in your life.

# How to Handle Interruptions

It's annoying when someone interrupts you while you're talking. Here are a few strategies for handling interrupters:

- Hold up your index finger. You may be surprised at how effective this can be.
- Say, "Wait a minute; I'm not done with what I'm saying..."
- Wait until the interrupter has finished, then say, "What I was trying to say was..."

The next time someone interrupts you, use it as an opportunity to do something rather than just get upset. Pause, then say, "I wasn't finished; hear me out." Or pause, and then tell the person how it makes you feel when you are cut off – without attacking the person.

Here are a few lines that might help:

- "Please let me finish..."
- "It's really hard for me to listen to you right now because you didn't let me finish what I was saying."
- "When I'm talking to you and you interrupt me, it makes me feel like you're not interested in what I'm saying."

## Start Small and Save Big

Saving money, especially these days, can seem impossible. The secret is starting small and staying the course.

Don't try to save too much all at once. Set a goal of saving just five percent of your income every month. Give yourself a regular reminder, perhaps by sending yourself an email every payday; studies suggest people save more consistently if they're reminded on a regular basis. As time goes on, increase the amount you save. If you're careful and committed, you can probably get up to 10 to 15 percent, which, over time, can add up to quite a lot of money.

## Stop, Talk, Listen

Researchers have found that pharmacists are skilled at filling prescriptions for physical and mental illnesses, but when it comes to talking to their customers about the medication after filling it, pharmacists are not equally adept.

The researchers discovered a significant difference in how pharmacists interacted with customers who were filling prescriptions for cardiovascular problems and those who were filling prescriptions for anxiety and depression: Pharmacists spent much less time talking to those filling mental health prescriptions. This was not because of any overt discrimination by the pharmacists, but was due to the belief many pharmacists held that

## **July Quiz Question**

**Which professional athlete hit a home run in a major league baseball game, and scored a touchdown in an NFL football game, in the same week in 1989?**

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.

assumed customers did not want to discuss their mental health medications in front of others.

Unfortunately, the result is that people getting mental health medications may receive less information about side effects and other problems. Customers need to ask to speak to pharmacists and move the conversation to a private area if they so desire.

## **Choose Your Family Color**

If your family is heading for an amusement park, national park, the beach, or anywhere else lots of people gather, here's some advice from travel experts: Have everyone in the group wear a shirt of the same

bright color. This will help prevent you from getting lost or separated from one another. If you have a fashion-conscious teen or pre-teen that deems this dorky, let him or her choose the color.

## **Now, This is Dog-Tired**

An older, tired-looking dog wandered into the yard. The homeowner could tell from the dog's collar and well-fed belly that he had a home.

The dog calmly approached the man, who gave him a few pats on the head. The dog followed the man into the house, down the hall, and fell asleep in a corner.

An hour later he went to the door and the man let him out.

The next day the dog returned, greeted the man, resumed his position in the hall, and slept for an hour. This continued for several weeks.

Curious, the man pinned a note to the dog's collar: "I'd like to find out who the owner of this wonderful dog is. Every afternoon your dog comes to my house for a nap."

The next day the dog arrived with a different note pinned to his collar: "He lives in a home with six children, two under the age of three – he's trying to catch up on his sleep. Can I come with him tomorrow?"



## **How to Conquer Shyness**

Even the most successful people have moments when they feel shy and uncomfortable. For most of us, meeting new people is difficult, and making conversation with someone we've just met can feel like getting a tooth pulled. The good news is you can overcome

and control your shyness. Here are some strategies for becoming the life of the party – or at least not the wallflower:

**Explore the causes.** Shyness is usually caused by excessive self-consciousness, a negative self-image, or excessive preoccupation with yourself – or a combination of all three. When you're feeling shy, analyze your thoughts and emotions to find out what's holding you back. You'll be better able to address the problem when you understand what's behind it.

**Underline your own strengths.** Instead of thinking about what you can't do in social situations, remind yourself of what you're good at. Most of us usually don't have trouble talking about subjects where we feel confident and experienced. Focus on these areas instead of any flaws you think you may have.

**Focus on other people.** Ask questions that let other people talk, and encourage them to open up and share their opinions. You'll be less worried about saying something wrong, and you'll probably find enough common ground on which to build a real conversation.

**Practice greeting people.** Make a point of saying "hello" to the people you see every day – the bus driver, the barista at your coffee shop, your coworkers, and so on. Once you get into the habit, you'll find it easier to smile and offer a friendly greeting to the people you meet in social situations.



**Look your best.** You don't need a complete makeover, but you'll feel more confident if you know you're presenting yourself well. Work with someone you trust on wardrobe and grooming issues. Don't overdo it – just be sure you're appropriate for the occasion.

## Don't Trash Those Old Gift Cards!

Do you have a gift card in your wallet with 18 cents left on it?

When you decide to part with that card, don't throw it in the trash. It's probably made from PVC which stands for *polyvinyl chloride*, and our landfill is *not* a good place for that. And while it may seem like your little gift card won't do much damage, it's estimated that 10 billion new plastic cards are placed in circulation every year, resulting in 75 million pounds of PVC material going into our landfills every year.

So, what do you do with those old gift cards? Some are biodegradable and can go into your home recycling. Some are reloadable, and the merchant will put more of your cash on it so you can continue to use it. And in some cases, the store will take back the card when you're finished with it.

Another option is mailing the cards to Earthworks System, a company that gathers millions of pounds of scrap PVC card plastic and reprocesses it into recycled sheets that are used to make new plastic cards. According to the company's Web site, Earthworks' process

conserves energy by reducing the demand for new PVC, and helps protect the environment by reducing that 75 million pounds going into our landfills.

And it's not just gift cards; how about that old ID card, library card, driver's license, and hotel key cards? The company doesn't accept cards with scratch-off labels or holograms, or cards made from non-PVC material; otherwise they can be mailed to Earthworks. And while they do accept credit cards for recycling, you may feel more comfortable destroying those cards yourself.

To "go green," put your old cards in an envelope (no rubber bands, paper clips or paper, please), apply postage, and mail to Earthworks, c/o Halprin Industries, 25840 Miles Road, Bedford, OH 44146.

To go even greener, take up a collection of PVC cards at your office, school, or in your neighborhood and ship them to Earthworks (be sure to put the name of your organization on the package so the company can track it). Another green idea: Encourage your local retailers and hotels to use Earthworks' recycled PVC cards.

## Meals that Appeal

The next time you take a meal to family or friends who are grieving, recovering from surgery or childbirth, or just in need of some assistance, here are three things to remember:

**Opt for dishes** that can be eaten for breakfast, lunch or supper such as quiche and ham or sausage casseroles. Others will probably bring dinner items, so something that can be eaten at any time of day will be appreciated.

**Package food** in inexpensive plasticware that doesn't have to be returned. You don't want to add to people's stress by asking them to keep track of your dishes.

**Write simple directions for reheating**, and note whether the item can be frozen.

## We Don't Know All the Answers

Do you pretend that you know the answers at work when you really don't? If you do this, then you know that it takes a lot of energy to pretend. And lots of people can see through the veneer of what you're saying, usually because there's no substance behind it.

People pretend they know answers when they don't for varied reasons. Some people are

### **June Quiz Answer**

**Question:** What is the green pigment in plants that's vital for photosynthesis?

**Answer:** Chlorophyll.

**Source:** sciencedaily.com

**Congratulations to**  
Dianna Roth. 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!**

insecure about looking foolish or stupid. Some people want to be respected. Some people want to be seen as problem solvers. Whatever your reason for pretending to know more than you do, though, it's a good idea to stop participating in something that can undermine your credibility with others when they find out you don't really know what you're talking about.

Use your energy instead to find the answer to what you don't know. Start by admitting it: Say simply, "I'm not sure what the answer to that is, but I'll try to find out." Then follow through with your promise of looking into it. Or accept graciously the information others are likely to offer you when you admit up front you don't have all the answers. You'll find that this takes less energy, is more rewarding, easier – and will give you the reputation you desire as someone who knows how to find out whatever needs to be known.



## Swim Lessons: No Substitute for Supervision



While it's important to teach your children to swim, the American Academy of Pediatrics is concerned that professional lessons may lead to a false sense of security among parents, especially those of very young children. "Programs for infants and toddlers have not been shown to decrease the risk of drowning, and parents should not feel secure that their child is safe in water or safe from drowning after participating in such programs," the AAP says. "Young children should receive constant, close supervision by an adult while in and around water. Drowning is a leading cause of unintentional injury and death among children ages one and two."

## This Is Timely

Time is an equal opportunity employer. Each human being has exactly the same number of hours and minutes every day. Rich people can't buy more hours. Scientists can't invent new minutes. And you can't save time to spend it on another day. Even so, time is amazingly fair and forgiving. No matter how much time you've wasted in the past, you still have an entire tomorrow.

– *Denis Waitely*

# 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.

### 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: \_\_\_\_\_

# We Want Watermelon!

Watermelon is a delicious and healthy summertime treat. A two-cup serving is only 80 calories and contains a fourth of the recommended daily value of Vitamin C and a fifth of the required Vitamin A. Watermelon also contains dietary fiber, potassium, and lycopene, an anti-cancer phytochemical. Because it's 92 percent water, it's an excellent way to replenish fluids.

To select a ripe melon, look for one that's firm, symmetrical and free of bruises, cuts, or dents. Tap it – it should sound hollow. Turn it over – the underside should be a pale or creamy yellow.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2010 Rosemarie Litoff. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

## Rosemarie's Reporter

Rosemarie Litoff

11956 Bernardo Plaza Dr., #228

San Diego, CA 92128

(858) 673-0288

[rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com)

[www.ims-sandiego.com](http://www.ims-sandiego.com)

**Check out my blog:**

<http://sandiegomortgage.thewrittenblog.com>

**Become my Facebook fan:**

<http://budurl.com/RJLitoffFanPage>