

Rosemarie's Reporter

News to Help You Save Time and Money

June 2009

Do You Two-One-One?

Dear Friend,

Every hour of every day, hundreds of people need essential human services – training, employment, food pantries, help for an aging parent, addiction-prevention programs for teens, affordable housing options, support groups, and ways of becoming part of their community. Often we're confronted with a confusing array of organizations, phone numbers, and web sites that lead us to a maze of agencies and services.

What many people don't know is that simply dialing 2-1-1, where available, connects you with a wide variety of important services in your community. And "available" means more than 78 percent of people in the U.S., more than 28 percent of Canadians – and those numbers continue to grow.

2-1-1 is a free, confidential, one-stop service with an easy-to-remember telephone number to call for everyday needs and in times of crisis. While services vary from community to community, those services can include:

Basic Human Needs: food banks, clothing, shelters, rent assistance, utility assistance.

Physical and Mental Health Resources: medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health insurance programs, Medicaid and Medicare, maternal health, children's health insurance programs.

Employment Support: unemployment benefits, financial assistance, job training, transportation assistance, education programs.

Support for Older Americans and Persons with Disabilities: home health care, adult day care, Meals on Wheels, respite care, transportation, homemaker services.

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Support for Children, Youth and Families: childcare, after-school programs, Head Start, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services.

Natural and Man-Made Disasters: disease epidemics, power blackouts, emergency shelters, evacuation routes, travelers' aid.

If you or someone you know wants more information about 2-1-1, the Web sites are www.211.org and www.211.ca. And of course, the telephone number is – 2-1-1!

Sincerely,



Rosemarie Litoff
Your Mortgage Friend for Life

P.S. Did you know about 2-1-1 before you read my letter? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

The “Mother” of Father’s Day

Sonora Smart was born in 1882 in Arkansas. Her parents were William Smart, a Civil War veteran, and his wife, Ellen. The family eventually moved west and settled in Washington.

When Sonora was 16, her mother died giving birth to her sixth child. Of that event it was written,

...the day had its nativity in a lonely farm dwelling. There Sorrow ministered amid the moaning of the March winds. A father sat with bowed head in his aloneness. About him clung his weeping children. The winds outside threw great scarves of powdered snow against the window panes, when suddenly one of the children tore himself from the group and rushed out into the storm calling for his mother. Yet even his childish voice could not penetrate the great silence that held this mother.

Hurriedly, the father gathered him back to his protection. For more than two decades, William Smart, alone, kept paternal vigilance over his motherless children.



Sonora Smart held her father in great esteem. At age 27, while hearing a church sermon about the newly celebrated Mother’s Day, Sonora felt strongly that fathers needed recognition as well. Inspired by her father’s love and sacrifice, she urged the Spokane Ministerial Alliance to pass a resolution, and the first Father’s Day was celebrated June 19, 1910. Today in the U.S., Canada and many other countries, on the third Sunday in June we honor fathers, grandfathers, stepfathers, uncles, and other men for the important role they play in our lives.

Make Sunday, June 21, all about Dad!

Washing Your Car?

Washing your car in the driveway is one of the most environmentally unfriendly household tasks you can do. According to the International Carwash Association, car owners typically use 80 to 140 gallons of water versus a commercial carwash that uses 45 gallons per vehicle; many use less because they recycle and reuse the rinse water. In addition, the runoff from home-washed cars – a toxic mix of gasoline, oil, exhaust fume residue, and detergent – goes straight into storm drains and pollutes local rivers and streams. A commercial carwash is required to drain into sewer systems so the water is treated. If you still want to wash your car at home, wash it on grass so the runoff can be neutralized in the soil. Also consider using a waterless formula – there are several on the market – that’s wiped on and buffed off.

How to Stay Safe This Summer

While summer can mean more fun, it can also mean more trips to the emergency room for many of us. Here are some tips to help keep your summer safe:

Always wear a helmet and other safety gear when biking, skating, skateboarding, and riding scooters, all-terrain vehicles, and horses. Studies have shown that helmets reduce the risk of injury by 85 percent.

Stop swimming pool tragedies by placing barriers completely around your pool to prevent access. Use door and pool alarms. Closely supervise your child and all children when they're around or in your pool.

Never bring a charcoal grill indoors. Burning charcoal produces carbon monoxide, which can be deadly.

When cooking on a gas grill, check the air tubes to ensure there are no sharp bends in the tubes or blockages from insects or food grease. Check hoses to make sure they're in good shape – no cracking, brittleness, holes or leaks. If you detect a leak, immediately turn off the gas and don't light the grill until it's fixed.



Make sure your playground area is safe. Most playground accidents are caused by falls onto concrete, asphalt or packed-dirt surfaces. A safe playground surface is at least nine inches of wood chips or mulch.

Allow only one person at a time on a trampoline. Don't allow somersaults. Use a shock-absorbing pad to cover the springs, and place the trampoline away from structures and other play areas. Children under six should not be allowed to use a full-size trampoline.

Warn children not to allow a game of hide-n-seek to become deadly. Make sure they can't get into any old storage chests, latch-type freezers or refrigerators, iceboxes in campers, clothes dryers or picnic coolers. Childproof all old appliances and warn children not to play inside them.

Install window guards to prevent children from falling out of open windows, or install window stops that permit windows to open no more than four inches. Keep furniture away from windows to discourage children from climbing near them.

If you're mowing the grass, turn off the mower if children enter the area. If your lawn slopes and you're mowing with a push mower, mow across the slope, never up and down. But with a riding mower, drive up and down the slope, not across. Never carry children on a riding lawn mower.

Time for 10 Thoughts?

Here are 10 thoughts that may make you think – and smile!

1. It's always darkest before dawn. So if you're going to steal your neighbor's newspaper, that's the time to do it.
2. Never test the depth of the water with both feet.
3. The journey of a thousand miles begins with a broken fan belt or a leaky tire.
4. Don't be irreplaceable. If you can't be replaced, you can't be promoted.
5. If you think nobody cares if you're alive, try missing a couple of car payments.
6. If at first you don't succeed, skydiving is not for you.
7. If you tell the truth, you don't have to remember anything.
8. Generally speaking, you aren't learning much when your lips are moving.
9. Experience is something you don't get until just after you need it.
10. If you lend someone \$20 and never see that person again, it was probably worth it.

How to Get Into the Swing

Thinking of taking up golf this summer? Golf is great exercise, but it can also create lower-back problems for those who don't take precautions. These tips from the American Chiropractic Association can help you perfect your swing without getting bent out of shape:



- Use clubs appropriate for your height and weight.
- Take lessons. Learn how to swing properly, so that at the end of the swing you're standing up straight and your back isn't twisted.

Try using orthotics in your shoes. These custom-made inserts support the arch, absorb shock, and increase coordination.

- Use soft shoes or soft spikes rather than metal spikes to reduce stress on your back and allow for greater motion.
- Warm up before playing. Take a brisk walk and do some gentle stretches; then stretch again after the game.
- Pull, don't carry, your golf bag.

Drink lots of water, and avoid smoking and alcohol while you play since these can dehydrate you and cause fatigue.

Stop, Look and Save

Many of us want and need to save money these days, but many of us overlook an obvious place to do this: at the cash register.

May Quiz Answer

Question: The city formerly known as "Bombay" is now known by what name?

Answer: Mumbai.

Source: www.mumbai.org

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

Watch for your name in a coming month!

Every time you make a purchase – whether it’s one item at the mini-mart, a week’s worth of grocery shopping or several clothing items you found on sale – always check your receipt before you leave the store to make sure it’s accurate. About seven percent of shoppers report scanner mistakes at the checkout. If scanner guns are not used correctly, for instance, it’s very easy to be charged multiple times for one item. In addition, discount and sale prices are not always programmed into the scanners correctly, so when you buy that 40-percent-off item, you could be charged the original price.

If You’re Job Hunting

Looking for a job has always required impeccable behavior on the part of the job seeker. But, says etiquette consultant Jodi R. R. Smith (www.manner.smith.com), the current rocky economic times make it all the more important that job seekers not overlook propriety in their search. Here are a few of Smith’s suggestions:

Be professional, especially when communicating electronically. There are a lot of people out there crafting outrageous emails when they’re inquiring about job openings, Smith says. Don’t relax the old rules of job hunting and interviewing just because you’re using modern modes of communication. As Smith says, an email that reads, “Dude, so what’s this job about?” just isn’t going to cut it.

Have an error-free résumé ready to go. When a recruiter calls, you should be able to email your résumé to him or her while you’re talking.

Make sure you have a professional-sounding voicemail message on whatever phone number or numbers you give to recruiters and list on your résumé. You don’t want a potential interviewer to call you and get a long, silly message you’ve designed for your friends’ amusement.

June Quiz Question

What is the state fossil of Montana?

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!

Smile and be pleasant. Your disposition makes the first impression on interviewers. Extend kindness to everyone you meet – including receptionists and anyone else who may not be involved in the interview process. Be upbeat, but not phony.

Pets are Good for You!

Did you know that pets can decrease your blood pressure, cholesterol levels, triglyceride levels, and feelings of loneliness? So says the Centers for Disease Control and Prevention. Other good news: Pets can increase your opportunities for exercise, outdoor activities, and socialization.

You're a New Dad If...

- You've gotten used to doing everything one-handed.
- The thought of your mother-in-law coming over for a few hours is a pleasant one.
- You answer the question "How are you?" with "We're fine."
- Getting six hours of sleep is a privilege.
- You decide whether a shirt is wearable based on how well the spit-up stains match the shirt's main color.
- You see a lovely teenage girl walking down your street, and you think, "I wonder if I could interest her in...babysitting?"

What is Juneteenth?

The Civil War ended in April 1865, but word was slow to reach some parts of the country. Juneteenth is observed in the U.S. and many other parts of the world every June 19 to remember when Union soldiers freed all remaining slaves in Texas on June 19, 1865.

Beware of Online Love Cons

Many people go online looking for love today. And even though the process has lost much of the early stigma it garnered, the National Consumers League wants you to know there are still scammers looking to prey upon your lonely heart.

In fact, according to the NCL's Fraud Center (www.fraud.org), these so-called "sweetheart swindles" have made it onto their Top 10 Scams list – with the average victim losing more than \$3,000. The NCL says this number may be low since people are often embarrassed and reluctant to admit having been scammed while seeking love. Here are some warning signs that your online sweetheart may be conning you:

- The person asks you for money or to cash a check or money order.
- The person expresses love for you almost immediately.
- The person claims to be one of the following: a U.S. citizen living or working abroad, well-off, or a person of importance.
- The person asks for your help with a business deal.



A clear conscience is often the sign of a bad memory.
– Author Unknown

How wonderful it is that nobody need wait a single moment before starting to improve the world.
– Anne Frank

Only put off until tomorrow what you are willing to die having left undone.
– Pablo Picasso

Rosemarie's Reporter

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Fax this form to 619-649-2219 or mail it to:

Rosemarie Litoff, 11956 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)

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Please send me the requested free information selected below via () Mail () Fax () Email.

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- () 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: _____ Zip: _____

When a Coworker Needs an Ear

Has a coworker ever come to you steaming about something and eager to vent whatever indignity just happened, yet before she can get a complete sentence out, you say, “Calm down, relax”?

Then, did that same coworker flash you a dagger-filled look? Did you understand why?

When people are in the heat of reacting to a situation, they're not ready to shift gears into a different emotional state. They *need* to vent. And they *need* to be listened to.

So make your first response, “How do you feel about it?” rather than the perceived equivalent of “Pipe down!” And then listen carefully to what your colleague says. You might learn something important. If nothing else, you'll be lending an ear when one is desperately needed.

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