

Rosemarie's Reporter

News To Help You Save Time And Money

June 2010

Dad's Lessons of Life

Tim Russert, moderator of NBC's *Meet the Press* from 1991 to 2008, did something that most of us will never do: He wrote a book expressing his gratitude for – and celebrating the wisdom of – his beloved father. The 2004 memoir was entitled *Big Russ & Me: Father and Son: Lessons of Life*, and it became a #1 bestseller.

Big Russ & Me did something else: It inspired more than 60,000 people to write and email Russert with their own memories of their fathers. In 2006 Russert turned some of those memories into his second bestseller, *Wisdom of Our Fathers: Lessons and Letters from Daughters and Sons*, giving others an opportunity to express their gratitude for – and celebrate the wisdom of – their own fathers.

Tim Russert died suddenly in June 2008 at the age of 58. In addition to being a son he was himself a father, a husband, and in the words of a colleague, "one of the premier political journalists and analysts of his time." He received countless awards for professional excellence, and was clear on where credit for his many accomplishments was due. In the introduction to *Big Russ & Me* Russert wrote, "I hope this book will encourage readers to think about the things they learned from their father.

Whatever we achieve and whoever we are, we stand on their shoulders."



You don't have to write a book to tell the dads in your life how much you appreciate them. And don't forget Father's Day on June 20!

Sincerely,

Rosemarie J. Litoff

Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Please don't keep me a secret - email me at rosemarie@ims-sandiego.com or call me at 858-673-0288 for help with mortgage questions.

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What Is NIHL?

NIHL is *noise-induced hearing loss*, and men are at the greatest risk, according to a study of more than 5,000 people conducted by the University of California-Irvine Medical Center. The likely cause: greater recreational and occupational exposure to noise, along with higher rates of military service. But men and women suffer equally when their hearing deteriorates.

Pay attention to these symptoms of NIHL so you can seek treatment (or encourage someone you love to seek treatment):

- Sounds seem muffled to you.
- Ringing in the ears.
- Sensation of pressure in your ears.
- Others complain more frequently that your TV or music is too loud.
- People feel you're not paying attention to them.
- Background noise makes understanding speech difficult.
- You hear better with one ear than the other while speaking on the phone.
- You have frequent earaches or ear infections.

Because hearing loss happens gradually over time, many people don't realize they're experiencing it. See a doctor and get your hearing tested if you have any of the warning signs listed above.

I'll Take Romaine

Thinking of putting a salad together? According to nutritionist Pat Brown, romaine lettuce has the most nutrients of any salad green; iceberg lettuce has the least. In general, regardless of variety, the darker the green color, the healthier and more vitamin-packed the lettuce is.



Reference-Gathering Guidelines

Do you have a current list of professional references? These are people who can be helpful in many different situations: when you want to move up in your company; when you're applying for a job; when you want to join a professional association; when you want to speak at an industry conference or seminar. Here are some guidelines for your list:

1. Pick coworkers and former coworkers who have an intimate knowledge of your work – and whom you can trust to say the right thing.
2. Before you give out anyone's name for a reference, make sure to ask that person if you may do so. No one should ever be surprised by a reference call. Even when you have permission, it's a good idea to call your references and let them know when they might be contacted. The more warning they have, the better prepared they'll be.

- Brief your references. Suggest specific examples to talk about – situations where your unique skills and traits contributed to the success of an overall project or effort.

Tips for a Safe Walk

Walking is good exercise – unless you get hit by a car. The most common accidents between pedestrians and motor vehicles are caused by:

- Darting out in front of a vehicle in the middle of the block.
- Running rather than walking across intersections.
- Vehicles turning without seeing pedestrians in their way.
- Pedestrians crossing multi-lane streets.
- Vehicles backing up.

Stay safe wherever you wander by following these safety practices:

Use the walkways. Stay on the sidewalk and cross at intersections with well-marked crosswalks.

Stand out. Make sure drivers can see you. Don't dash out into traffic suddenly. Wear bright, noticeable colors, especially at night, and consider garments and shoes with reflecting fabrics for nighttime walking.

Follow the rules. Obey traffic signals. Be aware of stop signs at intersections without traffic lights.

Watch out for blind spots. Big trucks with wide loads may not see you when turning or backing up. Smaller cars, too, can have significant blind spots. Don't assume any driver can see you just because you can see the vehicle.

Give cars time to stop. Don't take chances with moving vehicles. If the driver doesn't see you right away, or if you stumble, he or she may not be able to stop in time to avoid hitting you.

Be careful in parking lots. The traffic flow in a parking lot may not be obvious to either drivers or pedestrians, and visibility is more limited by the parked cars around you.

Walk facing traffic. If for some reason you must walk along the side of a road without sidewalks, walk toward the traffic so you can see and avoid cars better – and vice versa.

May Quiz Answer

Question: In what year did humans make their first flight over the English Channel?

Answer: 1785 (in a hot air balloon).

Source: pbs.org

Congratulations to
Maria Josepher. 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!**

June 6: National Cancer Survivors Day

Chances are someone you know is a cancer survivor, “survivor” defined as “anyone living with a history of cancer – from the moment of diagnosis through the remainder of life.” Sunday, June 6 is the 23rd annual National Cancer Survivors Day, a worldwide celebration of life held in hundreds of communities throughout the U.S., Canada, and other participating countries. It was the brainchild of Richard Bloch, a co-founder of H&R Block and cancer survivor himself, who wanted to demonstrate that a diagnosis of cancer is not an automatic death sentence.

The non-profit National Cancer Survivors Day Foundation (www.ncsdf.org) supports hundreds of hospitals, support groups, and other cancer-related organizations that host National Cancer Survivors Day events in their communities by providing free guidance, education and networking. Its primary mission is to educate the public on the issues of cancer survivorship in order to better the quality of life for cancer survivors.

Visit www.ncsdf.org to learn how to honor these survivors and better their lives.

What Am I?

1. I’m where yesterday follows today and tomorrow’s in the middle. What am I?
2. I go all around the world but stay in the corner. What am I?
3. I have holes in the top and bottom, on the left and right, and in the middle, but I still hold water. What am I?
4. I get wetter and wetter the more I dry. What am I?

Answers: 1. A dictionary. 2. A stamp. 3. A sponge. 4. A towel.

Careers for Creative Types

You may consider yourself a creative person, an innovative thinker, an unconventional performer – but you’re not cut out to be a starving artist or wait tables while waiting for your big break. What are your options? Look into these careers:

Teaching. Teachers at any level have to be quick and creative when it comes to keeping their students’ attention and presenting information in interesting ways.

Interior design. Helping people create the space where they’ll live and work calls for a wide range of talents and skills.

June Quiz Question

What is the green pigment in plants that’s vital for photosynthesis?

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 a choice of 4 top restaurants.

Catering. Any kind of event-planning career requires skill in selecting and balancing the right ingredients, from the spices in the food to the arrangement of the venue.

Graphic design. With the growth of the Internet, the ability to create visually appealing graphics that are well-organized and attractive is something employers are eagerly seeking.

Copywriting. From advertising to in-depth Web content, words are still important. Putting together readable, useful copy is a valuable skill even in an age of multimedia.

What's a "Portable Clock"?

The portable clock – that is, the watch – was invented by Peter Henlein in Nuremberg, Germany, in 1504. He used a coiled mainspring with a ratchet, which, unlike the weights and pulleys that drove larger clocks, could be placed inside a much smaller space. The first watches were worn on a belt or on a chain around the neck, measured about four inches wide and three inches thick, and were called "Nuremberg Eggs" because of their oval shape. They had no minute hand and no protective glass over the face, a feature that didn't appear for another 200 years.

The first person to wear a watch on his wrist was the French mathematician and philosopher Blaise Pascal, who, in the mid-1600s, attached his pocket watch to his wrist with string. True wristwatches – those attached with fabric or leather straps – didn't become commonplace until the First World War.

Do You Know Your Teen's Friends?

Parents never stop worrying about their children. And it gets worse if your child starts keeping company with friends who don't seem to be good influences. Before any problems begin, follow these tips:

1. Be involved. Pay attention to your teen and what he or she is doing, but don't be overbearing. There's a difference between supporting your child's interests and controlling his/her life.
2. Set limits. Most teens want reasonable limits for their own security. Concentrate on doing your job as a parent first and foremost.
3. Get to know their friends. Before you make any conclusions about friends, have them over a few times. Get to know what they value. And try to get to know their parents, too.
4. Provide direction. Find something your child feels passionate about, and direct him or her toward it. This allows your child to have another peer group outside of school. And when the peer pressure gets too high, your teen has other options and sources of support.

Does Generation Y = Generation Why?

If a fresh-faced batch of new graduates or interns gets hired at your workplace, don't dismiss them as naïve, spoiled, or indifferent – common misperceptions about Generation Y, loosely defined as people born in the 1980s and 1990s.

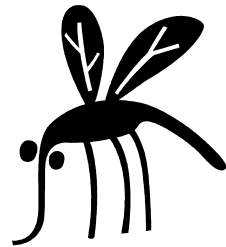
Diane Danielson, president of DWC Services, a professional development firm, says they have their good points. "Gen Y should be Gen Why? because they question everything," says Danielson. "They don't want to hear 'because we've always done it that way.' They want to look under every hood and tweak every process, which is not bad as that's what MBAs are trained to do."

In addition, Danielson says they've grown up in a world where technology changes constantly. "They expect things to change," she says. "I think this makes them more adaptable to whatever the future may hold."

Mosquito Trivia

Here's some trivia about the bug that everyone knows and nobody likes:

- A mosquito doesn't really bite; it stabs by piercing your skin with its long proboscis.
- Only female mosquitoes stab. They need the blood to nourish their eggs. Male mosquitoes are vegetarians, feeding on flower nectar.
- The mosquito's saliva causes that itchy bump on your skin. The saliva keeps the blood from clotting while the mosquito drinks its fill.
- A mosquito can drink one-and-a-half times its own weight.
- There are about 3,000 species of mosquitoes worldwide; more than 165 are found in North America.
- Mosquitoes like dark colors, especially blue.
- Mosquitoes cause more human deaths worldwide than any other creature.
- Mosquito-borne diseases include malaria, encephalitis, West Nile virus, dengue fever, and yellow fever.



Rosemarie's Reporter

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City: _____ State/Province: _____ Zip/Postal: _____

Let Kids Relax!



Child psychiatrists say that many parents these days over-schedule their children with 10- to 16-hour days of activities, which is often more than the kids can handle. Signs of burnout include headaches, asthma attacks, nail biting, and sleeping problems.

If your child shows some of these symptoms, use summer vacation to let him or her unwind from the pressures of school, sports, and extracurricular activities. Resist the urge to pack the summer months with activities and diversions; that unscheduled time will teach kids to create, imagine, and see new possibilities.

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