

Rosemarie's Reporter

News To Help You Save Time And Money

June 2011

Loud Neckties, Funky Socks and Soap-On-A-Rope

Dear Friend,

Father's Day is June 19, and here are some heart-warming and hilarious quotes to honor the fathers, grandfathers, sons, brothers, uncles, and all the great men we're lucky enough to have in our lives:

Life doesn't come with an instruction book; that's why we have fathers. – H. Jackson Brown, Jr.

When I was a boy of fourteen, my father was so ignorant I could hardly stand to have the old man around. But when I got to be twenty-one, I was astonished at how much he had learned in seven years. – Mark Twain

My father gave me the greatest gift anyone could give another person, he believed in me.
– Jim Valvano

Being a great father is like shaving. No matter how good you shaved today, you have to do it again tomorrow. – Reed Markham

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<http://sandiegomortgage.thewrittenblog.com>

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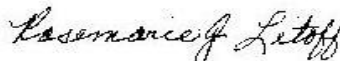
He didn't tell me how to live; he lived, and let me watch him do it. – Clarence Budington Kelland

Of course there were areas of safety; nothing could get at me if I curled up on my father's lap, holding his ear with one thumb tucked into it... All about him was safe. – Naomi Mitchison

Fatherhood is pretending the present you love most is soap-on-a-rope. – Bill Cosby

Happy Father's Day!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. What's the funniest Father's Day gift you've ever given? Be sure to email me at rosemarie@ims-sandiego.com or call me at 858-673-0288 with your best Father's Day story.

Free Reports!

- ☑ How to Sell Your House For the Most Money In the Shortest Possible Time

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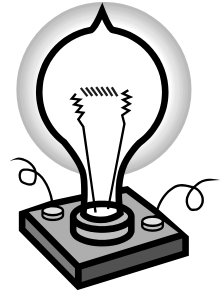
- ☑ What did that house across the street sell for?

Free Subscription to My Newsletter!

See page seven for all this and more.

He Found Great Value In Disaster

Thomas Edison (1847-1931) was possibly the greatest inventor who ever lived. He received more than 1,000 patents in his lifetime, many for items we take for granted today: the alkaline battery, the motion picture camera, the phonograph and, of course, the light bulb. There's a story that it took Edison more than 2,000 experiments before he got his light bulb to work. When a reporter asked him how it felt to fail so many times, Edison said, "I never failed once. I invented the light bulb. It just happened to be a 2,000-step process."



Edison opened his most famous laboratory in 1876 in Menlo Park, New Jersey. In December, 1914, the laboratory was virtually destroyed by fire. Although the damage exceeded \$2 million, the buildings were only insured for \$238,000 because they were made of concrete and thought to be fireproof. Much of Edison's life's work went up in spectacular flames that December night.

At the height of the fire, Edison's 24-year old son, Charles, frantically searched for his father among the smoke and debris. He finally found him, calmly watching the scene, his face glowing in the reflection, his white hair blowing in the wind. "My heart ached for him," said Charles. "He was 67 – no longer a young man – and everything was going up in flames."

The next morning, Edison looked at the ruins and said, "There is great value in disaster. All our mistakes are burned up. We can start anew."

Three weeks after the fire, Edison completed his first phonograph.

Edison also said, "If we did all the things we are capable of, we would literally astound ourselves."

Different Ways to Honor Dad

Fathers play a special, irreplaceable role in our lives, and Father's Day is a great time to let them know that. On June 19, skip the tie and tell all the special, irreplaceable dads in your life what they mean to you from the bottom of your heart. Some suggestions:

Write a letter thanking your father/uncle/grandfather/ brother/son for all he's done and all he means to you. Read it in front of him and the whole family. You can frame it and even add photos or other mementos.

Create a thank-you book. Buy a small book of blank pages. On each page, write why you're thankful for him. For example, "Thanks, Dad, for all the help you provided on my algebra homework when I was a kid." Send it around to family members and invite them to contribute the reasons they're grateful.

Create a review of the dad's life. Get family members and friends to write down their memories, then assemble all the stories in a binder or scrapbook and present it to him.

Make a date. The most precious gift you can give or receive is *time*. Schedule some uninterrupted, relaxing, one-on-one time together to go for a walk, share a meal, catch a movie, or do whatever he'd most like to do.

Pool Party Precaution

If you attend a private pool party this summer without a lifeguard on duty, safety experts advise that designated adults take turns watching the kids, and wearing a sign indicating that role. Without this simple precaution, it's easy to think that someone else is keeping an eye out when actually no one is.

Should We Ban Dihydrogen Monoxide?

A high school freshman won first prize at a science fair for his experiment demonstrating people's gullibility. He was attempting to show how conditioned we've become to alarmists practicing junk science and spreading fear of everything in our environment. In his project, the student urged people to sign a petition demanding strict control or total elimination of the chemical *dihydrogen monoxide* for the following good reasons:

1. It is a major component in acid rain.
2. It can cause severe burns in its gaseous state.
3. Accidental inhalation can kill you.
4. It contributes to erosion.
5. It decreases effectiveness of automobile brakes.
6. It's been found in tumors of terminal cancer patients.

He asked 50 people if they supported a ban of the chemical:

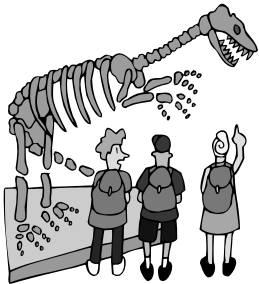
- Forty-three said "Yes."
- Six were undecided.
- One knew that dihydrogen monoxide is another name for...water.

Social Media As Evidence?

One more reason to be careful about what you post online: A survey found that 80 percent of divorce lawyers say they've seen an increase in the number of cases relying on social media for evidence of infidelity.

When social networking gets dragged to the table, 66 percent of the lawyers say Facebook has been used as the primary source of evidence, followed by Myspace (15 percent), and then Twitter (5 percent), with other sites making up 14 percent.

Have a Stress-Free Family Vacation



Summer's here, and that may mean it's time to hit the road for a vacation. Whether your idea of relaxation involves rock climbing or lounging by the pool, you can enjoy a stress-free trip (or at least minimize the hassles) with some basic planning:

Involve your children. Whether you're traveling with toddlers or teenagers, get them engaged in the preparations. Asking them what they want to see and do, and incorporating their wishes as much as possible, will lead to a smoother experience.

Pick your time. Flight delays and crowded airplanes won't improve the quality of your trip. When flying, your best bet is to travel Monday through Wednesday, early in the day. Fly direct if possible to cut the chances of your luggage getting lost, or having to drag your carry-ons from one end of the airport to the other.

Pack some snacks. Kids and adults get cranky when they're hungry. Carry along something healthy to eat: granola bars, raisins or other dried fruit, peanut butter crackers, and treats for when you or your kids need something special.

Schedule some downtime. Don't try to cram too many activities into the day. Rushing through one museum to get to the next one, and the one after that, will quickly grow exhausting. Allow some time to relax, watch TV, read, or take a leisurely stroll.

Keep some routine. For small children especially, maintaining some elements of a regular routine will keep things running smoothly. Bedtimes, regular meals, and normal rules of behavior provide a comforting sense of structure.

Be flexible. Expect delays, so they don't stress you out. And break the schedule when something more interesting comes up. If you want to spend more time in a museum that intrigues you, do it. You may not have the chance again.

Time to Turn It Off?

It's a common complaint: The news we read, hear, and watch is chock full of negative, disturbing information. It's true – and it can be bad for your health.

While it's good to be well-informed about the world around you, keep in mind that gloomy news is like eating junk food. It's okay, as long as you don't overdo it. Here are some tips to avoid overexposure:

- **Cut back.** Start by eliminating all news for a day. Then slowly build up exposure until you find a level that suits you best and leaves you less stressed.

May Quiz Answer

Question: What is the only rock that floats in water?

Answer: Pumice.

Source: www.mii.org

Congratulations to Barry 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!

- Try reading or just listening more and watching less. Negative images flashed on TV and computer screens often have more depressing results than reading about or listening to the news.
- Put it into perspective. You're less likely to fret over a plane crash, for example, if you keep in mind that it is statistically safer to fly than to drive.
- Exercise your options. If you find yourself watching hour after hour of depressing news, ask yourself how important that information is to you. If it's not, switch the channel or skip the article.

- Go easy on the trash. Junk television, like junk food, may provide instant gratification, but it has no long-term benefits.

Approach ATMs With Care

ATMs make getting your money easier – for you, and for thieves. One technique: a device called a “skimmer” attached to an ATM's card slot, which allows crooks to capture account information from your card's magnetic strip.

Experts recommend examining the ATM's card slot. Most slots have a flashing light, and if you don't see one, the machine may have been tampered with. The safest ATMs are in bank lobbies and other areas with constant video monitoring.

In addition, be sure to hide the keypad as you enter your PIN, in case a hidden spycam is watching your movements.

Changing Lives and Attitudes

The Special Olympics 2011 World Summer Games – the world's largest sporting event for athletes with intellectual disabilities – take place from June 25 to July 4 in Athens, Greece, and will draw 7,500 athletes competing in 22 Olympic-type sports. Those athletes hail from more than 180 countries and will be joined by 3,000 coaches and officials, 25,000 volunteers, 40,000 family members and thousands of spectators.

Special Olympics originated with a day camp started in 1962 at the Rockville, MD, home of Eunice Kennedy Shriver, the sister of President John F. Kennedy. In just a few years more than 300 similar camps were serving children and adults with intellectual disabilities, and in 1968 the first International Special Olympics Summer



Special Olympics

June Quiz Question

Who invented chocolate chip cookies?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for \$25 gift card which entitles you to your choice of 4 top restaurants.

Games were held in Chicago. The first winter games debuted in Steamboat Springs, CO, in 1977, and since then the winter and summer games have alternated, with two years between each.

According to the summer games' website www.athens2011.org, the Special Olympics athlete oath is:

*Let me win!
But if I cannot win,
Let me be brave in the attempt!*

Special Olympics has been changing lives and attitudes for more than 40 years, so...Let the games begin!

They're Stuck On You

The BAND-AID® Brand Adhesive Bandage is commonplace in medicine cabinets and first-aid kits around the world. It was invented in 1921 by Earle Dickson, an employee of Johnson & Johnson.

Dickson was concerned for his wife Josephine, who suffered frequent cuts and burns in the kitchen. They originally tried to wrap Josephine's wounds in gauze and adhesive tape, but the dressing usually fell off in a short time. Dickson tried placing some gauze in the center of a piece of tape, and covering the whole thing with crinoline to keep it sterile.

The invention worked so well for his wife that he took some examples to work to show to his colleagues. The company owner, James Johnson, caught wind of the idea, asked for a demonstration, and ultimately decided the company should manufacture them. And Dickson went on to have a successful career at Johnson & Johnson, becoming a vice president before his retirement in 1957.

It's Good to Laugh a Lot

Are you laughing less often? Some surveys show that many of us are, indeed, laughing less often. In fact, over the last 12 years, the average response to the question, "When did you last laugh hard?" has fallen from a near-immediate answer to 30 seconds. It's gotten harder for people to remember the last time they had a good belly laugh.

Yet laughter releases endorphins, and an endorphin rush makes you feel better. So, rent a funny movie, go to a comedy club, visit humor websites, and laugh well and often. It will translate into better health and a better outlook on life.

Rosemarie's Reporter

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Please complete the box below and place check marks next to the free reports and information you'd like to receive.

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Rosemarie Litoff, 11956 Rancho 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

Name: _____ Phone: _____

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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: _____

Steps to Success and Happiness

Success and happiness depend as much on your attitude as on your resources and advantages. To develop the right mindset, keep these precepts front and center:

Control. Ultimately the only control you have in life is over yourself: your thoughts, actions, responses, and behaviors. Don't obsess over what you can't control; concentrate on what you can.

Results. It's easy to fall into routines and patterns that emphasize the *process* instead of the *outcome*. Learn the rules, but apply them with an eye on what you want to achieve.

Gratitude. You'll stay positive if you remind yourself of what you already possess. Spend some time every day thinking about your health, your family and friends, and the advantages you have, instead of focusing single-mindedly on what you lack.

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Extra Articles

The Secret Of Life

The great secret, Eliza, is not having bad manners or good manners or any other particular sort of manners, but having the same manner for all human souls: in short, behaving as if you were in Heaven, where there are no third-class carriages, and one soul is as good as another. – George Bernard Shaw, *Pygmalion*

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One more reason to be careful about what you post online: A survey found that 80 percent of divorce lawyers say they've seen an increase in the number of cases relying on social media for evidence of infidelity.

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How Fast Is Too Fast To Lose Weight?

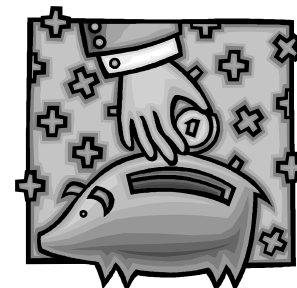
Anyone who's ever committed to a diet and exercise routine wants to see results – *fast*. That's just human nature. But, according to a university study, we need to slow down just a bit; it's best to lose no more than two pounds a week.

The biggest drawback of rapid weight loss? You're far more likely to regain the weight. People who rapidly drop pounds usually rely on extreme exercise programs or very low-calorie diets, which are tough to maintain for more than a few weeks. Rapid weight loss also involves increased water loss which can be dangerous, especially if you're engaged in serious exercise. So, take it down a notch, enjoy those rice cakes and, in time, the pounds will melt away on their own schedule.

It Is This Easy

Looking for some easy ways to save money? How about save money *and* help the environment at the same time? Check out these suggestions for reducing your gasoline consumption:

Use the right oil. Check your owner's manual for the recommended grade of motor oil. The wrong oil can negatively affect your vehicle's efficiency.



Lighten your load. Remove unnecessary items from your trunk. The more weight you carry, the more fuel you'll burn.

Get rid of your roof rack. If your vehicle sports a roof rack that you're not using, take it off. It increases wind resistance and cuts your fuel efficiency.

Don't "warm up" your engine. Even at the coldest temperatures, your car doesn't need a five-minute warm-up. 30 to 45 seconds will do it.

Use your A/C wisely. At highway speeds, you're better off running your air conditioning than opening your windows and increasing drag. But when driving around town, keep your windows down and the air conditioner off to conserve fuel.

Do business with companies that deliver to your home. Check out websites and local merchants (dry cleaners, grocery stores, pharmacies) that offer free delivery and let someone else do the driving.

Youthful Workplace Faux Pas

Mary Ellen Slayter of *The Washington Post* writes a column for professionals in the beginning phases of their careers. She says that the biggest complaints she hears about people starting out in the business world are:

Not dressing the part. Slayter says you've got to start dressing like a grown-up; it's time to trade in the flip-flops and tank tops for something a little more professional.

Youthful impatience. Walking around with the attitude that you're an undiscovered genius after a couple of months on the job is typical – and annoying.

Personal indiscretion. Hanging out at work and telling everyone how bombed you got over the weekend (and other inappropriate anecdotes) is not a good idea. In Slayter's words, "The appropriate answer to how was your weekend is *not* 'I got soooooo drunk Saturday night.'"

Being late. Don't do it, but if it's absolutely unavoidable, call and explain.

Improper electronic correspondence. What we're talking about here: non-work-related emails, IMing, blogs.

Use of slang. It sounds bad, and it should be avoided.

Whining about the grunt work you have to do. Everyone (practically) has had to do his or her share at one time or another. Do it efficiently and cheerfully and get it over with.

Quotes

Every day do something that will inch you closer to a better tomorrow.
– Doug Firebaugh

The first time you accept “good” is the last time you will see excellence.
– John Ulmo

Fathers are who give daughters away to other men who aren't nearly good enough, so they can have grandchildren who are smarter than anybody's.
– Paul Harvey