

# Rosemarie's Reporter

News To Help You Save Time And Money

March 2009

## Shall We Celebrate Spring?

Dear Friend,

The first day of spring is March 20, but as writer Henry Van Dyke put it, "The first day of spring is one thing, and the *first spring day* is another. The difference between them is sometimes as great as a month!" Here are some more quotes, in celebration of spring:

*Spring unlocks the flowers to paint the laughing soil.* – Reginald Heber.

*I will always plant a large garden in the spring. Who can resist the feelings of hope and joy that one gets from participating in nature's rebirth?* – Edward Giobbi

*Science has never drummed up quite as effective a tranquilizing agent as a sunny spring day.* – W. Earl Hall

*Never cut a tree down in the wintertime. Never make a negative decision in the low time. Never make your most important decisions when you are in your worst moods. Wait. Be patient. The storm will pass. The spring will come.* – Robert Schuller

*My favorite weather is bird-chirping weather.* – Loire Hartwould

*If we did not sometimes taste of adversity, prosperity would not be so welcome. If we had no winter, the spring would not be so pleasant.* – Anne Bradstreet

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*No winter lasts forever; no spring skips its turn.* – Hal Borland

*It was one of those March days when the sun shines hot and the wind blows cold: When it is summer in the light, and winter in the shade.* – Charles Dickens

*Spring is nature's way of saying, "Let's party!"* – Robin Williams

Wishing you all the joys that spring can bring.

Sincerely,



Rosemarie Litoff  
Your Mortgage Friend for Life

P.S. What do you like most about spring? Please email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

# Those Canny Canines!

If dogs were teachers, here's what we'd learn:

When a loved one comes home, always run to greet them.  
Never pass up the opportunity to go for a joyride.  
Allow the experience of fresh air and the wind in your face to be pure ecstasy.  
When it's in your best interest, practice obedience.  
Let others know when they've invaded your territory.  
Take naps. Stretch before rising. Run, romp, and play daily.  
Thrive on attention and let people touch you.  
Avoid biting when a simple growl will do.  
On warm days, stop to lie on your back on the grass.  
On hot days, drink lots of water and lie under a shady tree.  
When you're happy, dance around and wag your entire body.  
No matter how often you're scolded, don't buy into the guilt thing and pout – run right back and make friends.  
Delight in the simple joy of a long walk.  
Eat with gusto and enthusiasm. Stop when you've had enough.  
Be loyal.  
Never pretend to be something you're not.  
If what you want lies buried, keep digging until you find it.  
When someone is having a bad day, be silent, sit close by, and nuzzle them gently.



**Come to think of it – dogs *are* great teachers!**

## Don't Forget...

It's time to "spring forward" – Daylight Saving Time begins March 8, and clocks are turned forward one hour.

## The Myth of Multitasking

Multitasking has become so much a part of our lives that we barely notice when we're doing it:

**Scenario #1:** You're at your computer at work, typing a report. The phone rings, and email dings that you've got a message. You pull off your iPod headphones, answer the phone, and access your email in-box. While you're talking, you scan the email. You're still talking as you switch back to your report and finish the sentence you were typing. You reach for the last bite of the sandwich you bought for lunch, then click on email because

you just received another message. You ask the person on the phone to hang on because someone just stopped by your desk with an urgent question.

**Scenario #2:** You're driving. You're talking on your hands-free phone, trying to schedule an appointment. You pick up your personal digital assistant from the passenger seat, open the calendar, and scroll through the next six weeks looking for a date and time that work for both of you. You enter the appointment in your calendar, disconnect and make another call. You're wondering what's in the fridge for dinner, and you're scanning the curb for a parking place near your dry cleaners. You change radio stations, then reach in the door pocket for that CD you've been meaning to listen to. You pull the phone away while you sneeze, then resume talking, and swing into a quick U-turn to park in front of the dry cleaner.

If you're like most people, one or both of these scenarios sounds familiar. And if you're like most people, you think you're doing all of these things – that is, *multitasking* – well. Even wonderfully well.

Well, most of us aren't. According to extensive research at institutions including MIT, the University of Michigan, UCLA, the University of London, and the National Institutes of Health, when we think we're multitasking, we're actually *not* doing a lot of things simultaneously, but rather, switching our attention from task to task very quickly, especially if the tasks require the same part of the brain. So while eating lunch and watching TV or chewing gum and walking are no problem, we get into trouble when we try talking on the phone and writing an email. It's like trying to have a conversation with two people about different subjects at the same time. "Nearly impossible," says one scientist. "Humans are not built to work this way," says another.

And, as we switch our attention among tasks, it then takes our brain a few seconds or minutes or longer to remember where we were with each task, and where we go from there. So instead of doing more in less time, we're actually doing *less*, and not doing it as well as if we'd focused on one task, completed it, and moved on to the next.

The irony is that the word *multitasking* came into use with reference not to humans – but to computers. According to numerous dictionaries, *multitasking* is "the concurrent operation of two or more processes by one central processing unit (CPU)."

Only today, that CPU – is you.

## Hangars Hang Around



According to Bob Kantor, CEO of HangerNetwork, a company that makes recycled paper hangers for clothing, 3.5 billion wire hangers wind up in landfills each year – and they can take over 100 years to degrade. If your dry cleaner doesn't use the new paper hangers yet, return your wire ones to the cleaners (local law permitting). Each

hanger costs about eight cents, so they'll be happy to take them. Two more ideas: Most thrift stores need wire and plastic hangers; when buying new clothes, leave the hangers at the store.

## Fitness Tip

1. Begin by standing on a comfortable surface where you have plenty of room at each side.
2. With a five-pound potato sack in each hand, extend your arms straight out from your sides, and hold them there as long as you can.
3. Try to reach a full minute, and then relax.
4. Each day you'll find that you can hold this position for just a bit longer.
5. After a couple of weeks, move up to 10-pound potato sacks.
6. Then try 50-pound potato sacks. Then eventually, try to get to where you can lift a 100-pound potato sack in each hand, and hold your arms straight for more than a full minute.
7. Once you feel confident at that level, put a potato in each sack.

## February Quiz Answer

**Question:** Who invented the Q-tip?

**Answer:** Leo Gerstenzang.

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

### Congratulations to

Fauna Nixon. Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 to the restaurant of your choice!

**Watch for your name in a coming month!**

## Kids and Commercials

The number of television ads your children see in one year might surprise you.

According to The Henry J. Kaiser Family Foundation, children ages two to 11 are exposed to an average of 20,000 television ads per year. Of those ads, the average number of food ads is 5,600 per year: 28 percent (1,568) are for restaurants and fast foods; 24 percent (1,344) are for desserts, sweets, and snacks; and 17 percent (952) are for cereals.

## Going Batty

Our relative, the bat (the only flying mammal), eats 50 percent or more of its weight in food every night. Imagine a man of 180 pounds eating 30 pounds of food at each of his three square meals each day! For most of the bats in the eastern United States, the food of choice is insects. But in other parts of the world, bats feed on fruit, spiders, and fish – even other bats.

The largest bat is the flying fox of Asia and Australia with a wingspan of about six feet. It weighs over two pounds and eats fruit. The smallest bat is the insect-eating hog-nosed (or



## **March Quiz Question**

**The saguaro cactus is native only to which desert?**

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 certificate to the restaurant of your choice.

bumblebee) of Thailand. With a wingspan of six inches and weighing in at two grams (about the weight of a dime), they can hover like hummingbirds.

And here's one more bat fact you may not know: Many important agricultural plants, including bananas, breadfruit, mangoes, cashews, dates and figs, rely on bats for pollination.

## **How to Reach Your Goals**

The conventional wisdom is that if you don't set a goal, you won't get where you want to go. You might be a receptionist who has the goal of one day becoming a novelist, or a construction worker who wants to own

your own company. You dream about it and have confidence that you can do it. Yet day after day you go to your job, and the book you mean to write never gets written; the company you mean to run never gets started. It's a common problem: We set our goals, but then don't know how to get from here to there.

Artist and scientist Leonardo da Vinci was fully aware of this tendency in himself and in others who were learning to paint. Here's what he had to say to those who aspired to greatness:

"We can only comprehend one thing at a time. Let us suppose that you were to glance over the whole of this written page: You would instantly judge it to be full of various letters but you would not in that time recognize what the letters were, nor what they might mean. And so you have to proceed word by word, and line by line, if you wish to gather information from these letters. Again – if you wish to climb to the top of a building you will have to go up step by step, otherwise it will be impossible to arrive at the top."

## **March Is Women's History Month**

March is Women's History Month (in the U.S.; in Canada it's October), a time to "re-examine and celebrate the wide range of women's contributions and achievements, which are too often overlooked in the telling of our history."

Regardless of when or where you celebrate, here are some great places to get started: museums devoted to women's history, including:

**The National Museum of Women in the Arts**, the only museum in the world dedicated exclusively to recognizing the contributions of women artists; visit [www.nmwa.org](http://www.nmwa.org).

**The National Cowgirl Museum and Hall of Fame**, the only museum in the world dedicated to honoring women of the American West who have displayed extraordinary courage and pioneer spirit in their trailblazing efforts; visit [www.cowgirl.net](http://www.cowgirl.net).

**The U.S. Army Women’s Museum**, the only museum in the world dedicated to Army women, honoring women’s contributions to the Army from the Revolutionary War to the present; visit [www.awm.lee.army.mil](http://www.awm.lee.army.mil).

**The International Women’s Air and Space Museum** dedicated to the preservation of the history of women in aviation and space, and the documentation of their continuing contributions today and in the future; visit [www.iwasm.org](http://www.iwasm.org).

**The Women’s Museum**, a Smithsonian affiliate, dedicated to making visible the unique, textured, and diverse stories of American women and their participation in shaping our nation’s history; visit [www.thewomensmuseum.org](http://www.thewomensmuseum.org).

## How to Control Your Debts

If you feel you have a debt problem that’s ballooning out of control, what should you do? According to financial advisers at MasterCard.com, you should be honest with yourself. Admitting that you have a problem and that you’re going to have to solve it is essential for starting the work you need to do.

Once you’ve gotten through that stage, try these tips for assessing the problem, minimizing the damage, and getting started on another financial chapter of your life:

- Write down all your debts and monthly expenses.
- Come up with a budget that’s realistic. You’ll need to cover your expenses and begin to pay off your debt. Devise a plan, and stick to it.
- Curb spending. Wrestle with this question before purchasing anything: Is this something I “need” or “want”?
- Accept that paying off debt is difficult, and try to avoid becoming discouraged.
- Stay focused on living a debt-free life and how great it will feel when you get there. Be determined to achieve your goal...

## What is Your Purpose?

Your purpose is not to fear or frighten. Your purpose is not to control or be controlled. Your purpose is to live, to love, and to experience life in a way that is uniquely yours. Your purpose is to be open to the newness and reality of every moment, giving joy a living expression. – *Ralph Marston*

# 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 619-331-2989 or mail it to:

Rosemarie Litoff, 11956 Bernardo Plaza Drive, #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)

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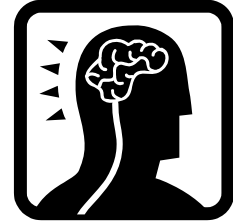
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# Can You “Rebuild” Your Brain?

Up until about 10 years ago, it was believed that we were born with a fixed number of brain cells that eventually died out. Now scientists know that brain cells regenerate throughout our lives. And one thing seems clear: To keep the sharpest memory you can for as long as you can, get moving. Aerobically, that is.



Studies have shown that people who engage in aerobic exercise perform better cognitively, show increased brain volume, and demonstrate lower rates of dementia. That’s because exercise actually encourages neuron generation in the part of the brain that processes memories

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