

Rosemarie's Reporter

News To Help You Save Time And Money

March 2010

Can Three Little Words Say It All?

Dear Friend,

Do you sometimes find yourself going on at length when just three little words will do?

None of these phrases is right for *every* situation, but each of these phrases is right for *some* situation:

- I thank you.
- Please forgive me.
- I trust you.
- Let me help.
- I believe you.
- I forgive you.
- Yes, you're right.
- I'm so sorry.
- Count on me.
- I understand you.
- Go for it.
- I love you.

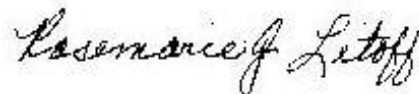
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INSIDE THIS ISSUE

- The Tortoise and the Hare - Updated
- Don't Trash Those Batteries
- Non-Stick Pans May Pose A Risk
- Does This Add Up?
- Directions For A New Direction
- If You Don't – Or Can't – Retire
- Pun Intended!
- Avoid Infection At The Doctor's Office
- Six Steps For \$aving
- Have Some Halakahiki!
- Reducing Sodium Can Reduce Weight

Ah, the power of three little words!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Have you used these three little words lately? Be sure to email me at rosemarie@ims-sandiego.com or call me at 858-673-0288 – I'd love to hear your story.

February Quiz Answer

Question: The fossa is native only to which island?

Answer: Madagascar.

Source: animals.nationalgeographic.com

Congratulations to

Carol Tuttle. 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!**

The Tortoise and the Hare – Updated

Remember the old story about the tortoise and the hare? The tortoise and the hare had an argument about who was faster. They decided to settle the argument with a race. They agreed on a route, began the race, and the hare shot ahead and ran briskly for some time. Then, seeing that he was far ahead of the tortoise, he decided to sit under a tree and relax before continuing the race. He sat – and soon fell asleep.

The tortoise kept plodding along, overtook the hare and finished the race, emerging as the winner.

Here's where the story gets updated: The hare was disappointed at losing and he did some soul-searching. He realized that he'd lost the race because he'd been overconfident and careless. So he challenged the tortoise to another race. The tortoise agreed. This time, the hare ran without stopping from start to finish.



Now the tortoise did some thinking, and realized there was no way he could beat the hare in a race as it was currently formatted. He thought for awhile, and then challenged the hare to another race, but on a slightly different route. The hare agreed. They started off, the hare running at top speed until he came to a broad river, with the finish line 10 yards on the other side. As the hare sat there wondering what to do, the tortoise plodded up to the riverbank, slid into the water, swam to the opposite bank, and continued across the finish line.

That's when the hare and the tortoise realized that the last race could have been run much better – if they ran as a *team*. They started off again, and this time the hare carried the tortoise till they reached the river. Then, the tortoise swam across with the hare on his back. On the opposite side, the hare again carried the tortoise and they reached the finish line together.

Team work makes the dream work!

Don't Trash Those Batteries

You probably don't even think about it. You're replacing the battery in a flashlight, hearing aid, lap top, smoke detector or toy, and you toss the old battery in the trash. You're not alone: The average person owns 12 batteries and throws out about eight per year.

Batteries – so necessary to our lives, so nasty to the environment – can contain heavy metals such as mercury, lead, cadmium and nickel, which, when improperly disposed of, can contaminate our land, air and water. Rechargeable batteries result in a longer life span and use of fewer batteries, but they also may contain heavy metals that can hurt the environment.

Guidelines for safely disposing of batteries vary depending on the type of battery and where you live. Some hardware stores, drug stores, and electronics retailers now act as collection points for batteries. Your area's recycling center and hazardous and/or e-waste collection department should have information, as do Web sites such as earth911.com, www.canadianenvironmental.com, and call2recycle.org.

A little research now will pay off big time for our planet!

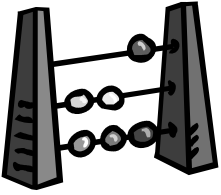
Non-Stick Pans May Pose a Risk

We love our non-stick cookware – so easy to clean! But did you know that non-stick cookware coated with *polytetrafluoroethylene* (PTFE) may cause respiratory conditions?

When these pans are heated to very high temperatures (518 degrees or higher) – or even normal temperatures if the pans are scratched or damaged – the chemical coating can break down and emit hazardous fumes. In humans and cats and dogs, exposure can cause flu-like symptoms. For pet birds, it's often fatal. Here are some steps to consider:

- If you have non-stick drip pans under the stove burners, dispose of them. They can reach dangerously high temperatures during normal use because of their close proximity to the heating element.
- Don't boil water in a PTFE-coated pan.
- Don't leave the kitchen when a PTFE-coated pan is in use.
- Cook at low or medium heat when using non-stick pans.
- Use a food thermometer to determine the temperature to which your PTFE-coated appliances (deep fryers, waffle makers) rise. If it exceeds 518 degrees, dispose of the appliances.

- Make sure your kitchen is properly ventilated, preferably with a stove hood that vents outdoors.
- Don't keep your pet bird in or near the kitchen.



Does This Add Up?

The earliest adding machine was a simple counting board, used many thousands of years ago. Its successor, the abacus – a frame that holds rods with sliding beads – was developed in China around the year 900. In 1642, when he was only 19, the French scientist and philosopher Blaise Pascal invented an adding machine to help his father with his tax collecting. Pascal's device was a wooden box with 16 dials that allowed rapid addition and subtraction.

The first electronic desktop calculator was made by the Bell Punch Co. of Uxbridge, England, in 1961. It was called the "Anita," an acronym for "A New Inspiration to Arithmetic." Unlike our handy pocket calculators, Anita used vacuum tubes, weighed more than 30 pounds, was the size of a cash registers, and cost \$1,000!

Directions for a New Direction

Are you in a rut? Do you need to make a change – but you don't know how to start? You don't have to completely overhaul your life. Try some of these exercises to stretch your perspective a little:

Talk to one new person every day.

Eat something that you've never tried before.

Read a random page from an encyclopedia (or Wikipedia).

Pick an object in your office or home, and think up a completely different use for it.

Commit to telling the truth for one full day (without being rude).

Perform a random act of kindness for a stranger.

Go to a museum and spend some time looking at a piece of art you've never examined before.

Learn a magic trick.

If You Don't – Or Can't – Retire

The traditional concept of whiling away your retirement days playing golf just doesn't appeal to lots of people anymore – or it isn't an option in this economy. If you're looking for a new career instead of retiring, be prepared:

- Update your technical skills. The rapid pace of technological change may require that you get additional training for the career you're thinking of pursuing. Check out your options with government, nonprofit, and corporate technology training programs.

- Evaluate your talents and values. Talk to people you know well, both professionally and personally, and find out what they think your strengths are. Have a good handle on your talents and values so your new career matches them.
- Do a little research. If a particular career appeals to you, investigate it. Talk to people already in the field, and find out what they like and don't like about their work.
- Don't ignore the financial implications of the new career. Make sure it will provide the income you need.
- Enjoy the work. Do something you love, and let yourself enjoy it. If, for example, you tended to be a workaholic in your former career, don't let yourself make the same mistake in your new pursuit.

Pun Intended!

The dictionary defines "pun" as a "humorous play on words." See if you think these qualify:

A vulture boards an airplane, carrying two dead raccoons. The flight attendant looks at him and says, "I'm sorry, sir, only one carrion allowed per passenger."

Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can't have your kayak and heat it, too.

A hungry traveler stops at a monastery and is taken to the kitchens. A brother is frying chips. "Are you the friar?" the traveler asked. "No, I'm the chip monk," he replied.

Two hydrogen atoms meet. One says, "I've lost my electron." The other says, "Are you sure?" The first replies, "Yes, I'm positive."

Then there was the man who entered a local paper's pun contest. He sent in 10 different puns, in the hope that at least one of the puns would win. Unfortunately, no pun in 10 did.

Avoid Infection at the Doctor's Office

Health specialists say it's not uncommon for healthy people to visit the doctor for a routine checkup and then come down with a cold or some other bug. One reason: Sick people visit the waiting room and bring their germs with them.

To lower your exposure to infection, bring your own reading material – or toys, if you're going to the pediatrician. Sit on vinyl, plastic, or metal chairs rather than upholstered furniture, which can't be cleaned as often. If possible, schedule appointments first thing in the morning or right after the office's lunch break to minimize the time you spend in the waiting room.

March Quiz Question

In honor of March, Women's History Month, who was the first woman to win the Nobel Peace Prize for economics?

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!

Six Steps for Saving

Trying to save money? Here are some simple ideas for adding some heft to your overall financial profile:

Pay down your mortgage. You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.

Save 10 percent. Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.

Track your expenses. Record every dollar you spend for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.

Energize your house. Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and also help the environment.

Stay home. Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, rent a video, read a book, or play a game with your family.

Don't rely on credit cards. Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.

Have Some Halakahiki!

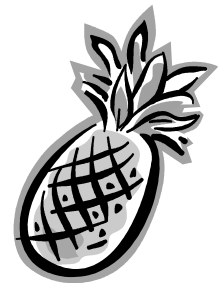
In the mood for some pineapple, or *halakahiki*, as they say in Hawaii?

Interestingly, pineapples aren't native to Hawaii – but rather to Brazil and Paraguay. How they came to Hawaii depends on which story you believe: Pineapples were brought back to Spain by Christopher Columbus, then introduced by the Spanish to the Hawaiian Islands; or, pineapples came from South America on a ship carrying the fruit as cargo that crashed off the shores of the Big Island in 1572; or, pineapples were brought to Hawaii by Captain James Cook in the 1770s!

Whichever story you choose to believe, here's one you *can* believe: Fresh pineapple is low in calories, has no cholesterol, and is a good source of vitamins C, B1 and B6, plus calcium, manganese, copper, and dietary fiber.

Pineapples won't ripen after they're picked, so it's important to select a fruit that's ripe when you buy it. Hormel Foods Corp. offers these tips on how to tell if a pineapple is ready to enjoy:

- The base of the pineapple should have a fresh, sweet smell.
- It should be heavy for its size.
- If you can easily pull out one of the bottom leaves from the plume, the pineapple is ripe.



A cut pineapple can be stored in an airtight container in the refrigerator for up to three days.

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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 email: 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.

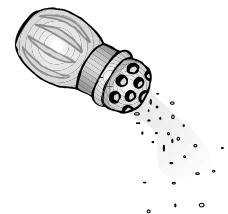
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Address: _____

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

Reducing Sodium Can Reduce Weight

For years, diet experts have suggested limiting intake of calorie-rich fats, sugars and carbohydrates. But if none of these restrictions has had the desired effect on your weight, try reducing the amount of sodium. A low-sodium diet – one with 1,000 to 1,500 milligrams a day – can help most people lose five or more pounds a month. Read labels, but as a rule of thumb, keep in mind that most processed foods – those that come in boxes, cans, or jars – are often high in sodium. As an added benefit, switching to a low sodium diet lowers blood pressure.



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Rosemarie Litoff
11956 Bernardo Plaza Dr., #228
San Diego, CA 92128
(858) 673-0288
rosemarie@ims-sandiego.com
www.ims-sandiego.com

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