

# ***Rosemarie's Reporter***

News To Help You Save Time And Money

March 2011

## **Who's Down the Street, Across the Country and On the Other Side of the World?**

Dear Friend,

Think about what these events have in common:

- A family's home burns to the ground.
- An earthquake severely damages houses and villages in a mountain community.
- A river floods a town and the surrounding neighborhoods.
- A hurricane devastates a coastal city.

They're all disasters, of course – but what they also have in common is how often you hear the words “Red Cross” in connection to these events: “The Red Cross is helping the family relocate... The Red Cross is providing food, tents and medical assistance... The Red Cross has set up shelters...”

In fact, for more than a century the Red Cross has been such a part of our national fabric that we may not even notice when the Red Cross is here...and there...and just about everywhere people are in need.

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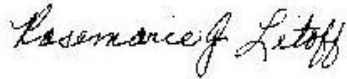
March is Red Cross month and a good time to notice the contributions of the world's largest humanitarian network whether that disaster is down the street, across the country or on the other side of the world. But Red Cross employees and volunteers are involved in much more than disasters; they also:

- Save lives with the blood donor program.
- Support military members and their families.
- Offer health and safety training.

- Develop preparedness information on everything from floods and flu to tornadoes and tsunami.

In the words of one world leader, “The Red Cross is the army of mercy, demonstrating our nation’s tradition of neighbor helping neighbor.”

Sincerely,



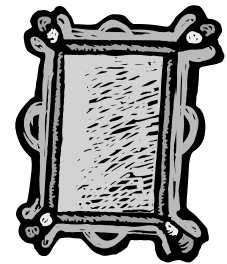
Rosemarie J. Litoff  
Your Mortgage Friend for Life

P.S When I googled “Red Cross” I was amazed at all the services they offer. Why don’t you do the same, then let me know what you think at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

## The House of 1,000 Mirrors

Long ago in a faraway village, there was place known as the House of 1,000 Mirrors.

A happy little dog learned of this place and decided to visit. When he arrived, he bounced happily up the stairs to the doorway of the house. He looked through the doorway with his ears lifted high and his tail wagging as fast as it could. To his great surprise, he found himself staring at 1,000 other happy little dogs with their tails wagging just as fast as his. He smiled a great smile, and was answered with 1,000 great smiles just as warm and friendly. As he left the house, he thought to himself, “This is a wonderful place. I will come back and visit it often.”



Another little dog, who was not happy like the first one, decided to visit the House. He slowly climbed the stairs, his head hung low as he looked through the doorway. When he saw the 1,000 unfriendly looking dogs staring back at him, he growled at them, and was horrified to see 1,000 little dogs growling back at him. As he quickly backed away from the door, he thought to himself, “This a horrible place, and I will never go back there again.”

**All the faces in the world are mirrors. What reflections do we see in the faces of the people we meet?**

## Help for the Terminally Tardy

Are you always running late? Maybe you’re legitimately busy, but sometimes chronic lateness springs from other factors. The danger is that being late all the time will give you a reputation for being undependable and/or careless.

Take better control of your time by considering these psychological causes for being constantly behind schedule:

**Adrenalin.** For some people, rushing to every meeting and event provides excitement. If you're enjoying the chase too much, look for other activities to fill your need for thrills. Skydiving, maybe?

**Control.** Making other people wait for you – instead of the other way around – is one way to feel you're the one in control. The problem is, important people like family, friends, customers and the boss don't like it. Remind yourself that other people's time is important, too.

**Validation.** Being busy can be one measure of success: "Look at all my customers/projects/places to go/people to see!" But if you overextend yourself, you'll burn out. Could you consider measuring "success" by standards other than how "busy" you are?

**Anger.** Sometimes we "punish" people by forcing them to waste time waiting for us. This rarely solves any problems and may exacerbate them. If you've got an issue, talk it out openly. You'll both save a lot of time.

## Housework Humor

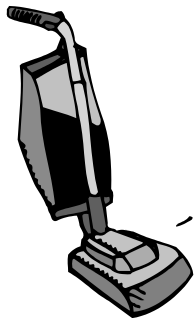
Spring begins on March 20, and around this time the thoughts of some turn to spring cleaning. But not everyone, as you'll see from these quotes:

Housework is something you do that nobody notices until you don't do it. – Evan Esar

Nature abhors a vacuum. And so do I. – Anne Gibbons

Cleaning your house while your kids are still growing is like shoveling the walk before it stops snowing. – Phyllis Diller

Cleanliness is not next to godliness. It isn't even in the same neighborhood. No one has ever gotten a religious experience out of removing burned-on cheese from the grill of the toaster oven. – Erma Bombeck



My idea of housework is to sweep the room with a glance.  
– Anonymous

Always keep several get well cards on the mantle, so if unexpected guests arrive, they'll think you've been sick and unable to clean. – Maxine

I'm not going to vacuum 'til Sears makes one you can ride on. – Roseanne Barr

I hate housework. You make the beds, you wash the dishes and six months later you have to start all over again.

– Joan Rivers

Housework is a treadmill from futility to oblivion with stop-offs at tedium and counterproductivity. – Erma Bombeck

Conran's rule of housework: It expands to fill the time available plus half an hour.

– Shirley Conran

When it comes to housework the one thing no book of household management can ever tell you is *how* to begin. Or maybe I mean *why*. – Katharine Whitehorn

If your house is really a mess and a stranger comes to the door, greet him with, "Who could have done this? We have no enemies." – Phyllis Diller

Dust is a protective cover. – Anonymous

## Which Door are You Looking At?

When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has opened for us. – *Helen Keller*

## Bullying: What Parents Can Do

Bullying can be a serious problem for children. But often it's not obvious to their parents, and even when it becomes clear, stopping it isn't easy. Here's what to look for, and what to do about it:

### What To Look For:

- Decline in school performance.
- Reluctance to go to school.
- Unexplained bruises or torn clothing.
- Difficulty sleeping.
- Complaints of headaches, stomach aches, or other physical problems.
- Excessive moodiness or depression.
- Lack of friends or social activities.

### What To Do:

**First, talk to your child.** Maintain open lines of communication by asking what happened at school that day and showing interest in his or her activities. Encourage your child to open up when something seems wrong. Listen

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See page seven for all this and more.

attentively, and don't downplay real concerns. Ask for details – what happened, who was involved, who else saw it, and so on.

**Talk to the school.** Contact your child's teacher and principal if you believe bullying is going on. Because bullying frequently takes place out of adults' sight, they may not know what's happening. Explain the situation and ask for their help. In many cases they'll be able to help resolve things.

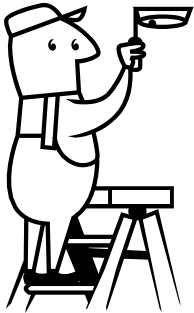
**Teach children how to respond.** Don't suggest retaliation, but do talk over some coping strategies, such as telling the bully "I don't like this," and walking away, or yelling "No!" or "Stop!" and then going to an adult for help. Role-play some of the most common scenarios with your child to help him or her get comfortable with the response.

**Do what you can to boost your child's self-confidence.** That might mean giving them the opportunity to join a club or sports team outside of school; taking lessons in something they really enjoy and want to excel at, like painting or skateboarding; and reminding your child that you're in their corner. Being more confident can help a child avoid being chosen as a victim.

## Don't Become a Smoke Detector Statistic

Are you checking your smoke detector at least once every six months, if not more frequently? Although the average life of a smoke detector can span as long as 10 to 15 years, the devices can go on the blink, and you wouldn't know it. About 30 percent of smoke detectors fail after 10 years, according to a recent report, and about 50 percent of them shut down after 15 years. Though your smoke detectors might emit a sound when you test them, that doesn't necessarily mean the devices are working and will alert you to smoke or fire.

And if your smoke detectors aren't battery operated or don't have a battery backup – replace them. Detectors hard-wired into your electrical system won't work during a power outage, and we all know that can happen anytime.



Taking just a few minutes to test your smoke detectors and replace the batteries will help prevent you from becoming one of these statistics: 40 percent of home fire deaths happen in homes with no smoke detectors, and another 23 percent happen in homes with detectors that don't work.

## Time to Change the Time

Daylight Saving Time begins March 13 and most of us "spring forward" – that is, turn our clocks ahead one hour. You'll get that hour back on November 6, when we "fall back."

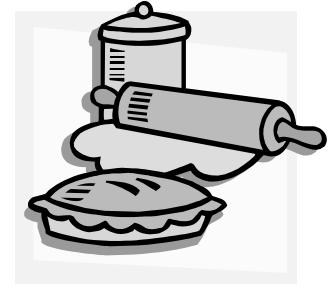
### **March Quiz Question**

**Where is the zonule  
of Zinn found?**

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 which entitles you to your choice of 4 top restaurants!

# When Is “Generic” Good?

The word “generic” has something of a bad reputation; many people think of it as synonymous with bland, boring, ordinary. But at the grocery store and pharmacy, “generic” can mean saving money without giving up on quality. Here are some generic products that the consumer finance Web site WalletPop counsels shoppers to embrace:



- **Medicine.** Pharmaceutical makers are required to include the same ingredients in generic medications that are used in name brands, making them just as effective and safe – and less expensive.
- **Cereal.** Generic breakfast cereal generally runs about 25 to 50 percent less than the name brand, and it frequently has the same taste and comes in larger boxes.
- **Basic cooking staples.** Flour, salt, sugar, and other pantry items are exactly the same no matter what name is on the package, making generic flour, for example, more economical than a name brand.
- **Electronic cables.** Your brand-new big screen plasma TV doesn’t really need the most expensive brand of cables on the market. Salespeople may suggest a particular manufacturer, but you’ll get the same signal transfer with a generic.

## **February Quiz Answer**

**Question:** Which one of the following countries is **not** in South America? (a) Suriname (b) Ecuador (c) Nicaragua (d) Guyana

**Answer:** (c) Nicaragua

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

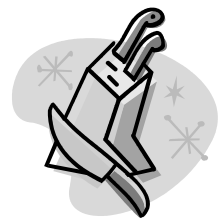
**Congratulations** to Connie Whelpley. Your name was selected at random from all of the correct quiz entries and you’ll receive a \$25 gift card to a restaurant of your choice.

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

- **Cosmetics.** Makeup and other beauty products aren’t patented, so drugstores and manufacturers can offer duplicates at about half the price.

## **Knives Belong In Blocks**

Kitchen organizers say knives should be stored in a knife block rather than a drawer. Why? Because there’s good chance you’ll cut yourself reaching into that drawer to retrieve a knife. And, when knives are kept in a drawer they become dull more quickly – and a dull knife can easily slip off the surface it’s cutting and cut you instead.



# Rosemarie's Reporter

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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](http://www.ims-sandiego.com) [email: rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com)

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- 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.

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Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_

# Don't Use These Passwords

"Password" used to be a game show. Now it's a defensive precaution against hackers and identity theft. Don't make it easy for someone else to invade your privacy online.

A study of more than 32 million exposed passwords (conducted by Internet security firm Imperva) revealed the 10 most common. Don't use these:

- 123456
- 12345
- 123456789
- Password
- iloveyou
- princess
- rockyou
- 1234567
- 12345678
- abc123



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