

Rosemarie's Reporter

News To Help You Save Time And Money

May 2009

Dear Friend,

What's Between You and Your Goal?

Do you know how to keep your eye on your goal – even when you can't see it?

Florence Chadwick was an ace swimmer. She set a world record in 1950 when she swam across the English Channel from France in 10 hours and 20 minutes. The following year, she swam from England to France and made history as the first woman to swim the channel from both shores.

But in 1952, Florence learned a powerful lesson when she decided to swim the 26 miles between Catalina Island and Palos Verdes, California. The water was frigid that day and sharks trailed her. But these factors didn't diminish Florence's resolve; something else did.

After 15 hours of swimming in rough waters, there was no sign of the coastline – there was no sign of anything because fog had shrouded the area. With her goal out of sight, Florence lost the desire to continue and climbed aboard an escort boat, not realizing that she was less than half a mile from shore.

When asked why she decided to stop, she explained, "It was the fog. If I could have seen land, I could have finished. But when you can't see your goal, you lose all sense of progress and you begin to give up."

This setback was a set-up for a comeback, however. A few months later, Florence made another attempt to swim the same waters. The same thick fog set in, but this time she kept an image of the shoreline in her mind. And with her goal clearly "in sight," Florence swam into a new world's record.

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INSIDE THIS ISSUE

- Three Poems to Mom
- When Silence Isn't Golden
- Old Proverbs Made New
- Are You Stroke Savvy?
- May Is Military Appreciation Month
- Beware Warehouse Fees/Savings
- TV Trouble
- Wiper Reminder
- All About Asparagus
- Graduating with Pomp and Circumstance

Something to remember when shark-infested, rough waters are between you and your goal – or at least, it seems that way!

Sincerely,



Rosemarie Litoff
Your Mortgage Friend for Life

P.S. Have you recently set and reached a goal? I'd love to hear about it. Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

May Quiz Question

The city formerly known as “Bombay” is now known by what name?

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 a restaurant of your choice!

Three Poems to Mom

My Mother kept a garden, a garden of the heart.
She planted all the good things that gave my life its start.
She turned me to the sunshine and encouraged me to dream,
Fostering and nurturing the seeds of self-esteem.
And when the winds and rain came she protected me enough,
But not too much because she knew I’d need to stand up tough.
Her constant good example always taught me right from wrong,

Markers for my pathway that will last a lifetime long.
I am my Mother’s garden, I am her legacy,
And I hope today she feels the love reflected back from me.

.....

“Happy Mother’s Day” means more than “Have a happy day.”

Within those words lie lots of things we never get to say.
It means “I love you,” first of all, then, “Thanks for all you do.”
It means “You mean a lot to me,” and that “I honor you.”
But most of all, I guess it means that I am thinking of
Your happiness on this, your day, with pleasure and with love.



Mother's Day

.....

Mother, you’ve given me two things:
One is roots
The other is wings.

Let’s honor all Moms on May 10!

When Silence Isn’t Golden

Sometimes there is wisdom in saying nothing. However, saying nothing can run its own risks when there’s something that needs to be communicated.

If you’re the silent type, experts say you run the risk of unnecessary misunderstandings if your lack of communication is merely an avoidance tactic. Saying nothing, especially when emotions are involved, is akin to handing someone a blank slate; that person may fill

in the void with the script that's undoubtedly unfolding in his or her mind. Instead, a few well-chosen words can bring clarity and relief to all. You don't have to say much, but ignoring trouble spots can buy you exactly what you're probably trying to avoid – more trouble.

Old Proverbs Made New

A first-grade teacher presented her students with a list of proverbs that were missing the last few words. She invited the students to finish the proverbs in their own words, and these six-year-olds demonstrated some pretty original thinking!

1. Happy is the bride who...*gets all the presents.*
2. Don't change horses...*until they stop running.*
3. Strike while the...*bug is close.*
4. Don't bite the hand that ...*looks dirty.*
5. A miss is as good as a...*Mr.*
6. It's always darkest before...*Daylight Saving Time.*
7. The pen is mightier than the...*pigs.*
8. A penny saved is...*not much.*
9. When the blind lead the blind...*get out of the way.*
10. If you lie down with dogs, you'll...*smell bad in the morning.*
11. Don't put off till tomorrow what...*you put on to go to bed.*
12. Children should be seen and not...*spanked or grounded.*



Are You Stroke Savvy?

It's all too common to hear about someone suffering a stroke, but do you know what a "stroke" is, and how to recognize and respond to the symptoms? Here's a quick true-and-false to test your knowledge:

A stroke is the same as a heart attack.

False: A stroke is a sudden loss of brain function caused by the interruption of the flow of blood to the brain or the rupture of blood vessels in the brain. The interruption of blood flow or the rupture of blood vessels causes brain cells (neurons) in the affected area to die. The effects of a stroke depend on where the brain was injured, as well as how much

damage occurred. A stroke can impact any number of areas including your ability to move, see, remember, speak, reason, read and write.

Only older people have strokes.

False: Each year, 28 percent of people who suffer a stroke are under age 65, including unborn babies, infants and kids.

A stroke is bad, but most people make a full recovery.

False: Stroke is the leading cause of serious, long-term disability. Only about 10 percent of stroke victims recover completely.

A stroke is bad, but you probably won't die from it.

False: Stroke is the third leading cause of death in the U.S. and the fourth leading cause in Canada. Worldwide each year, 15 million people suffer a stroke, and one-third die.

More men than women die from having a stroke.

False: Women are twice as likely to die from a stroke as men.

If you suspect someone is having a stroke, call their doctor.

False: Immediately calling emergency services (911 or your local emergency number) can significantly improve survival and recovery. If the person is diagnosed with a stroke caused by a blood clot, doctors can administer a clot-busting drug available only at a hospital, but it must be within the first few crucial hours after symptoms begin.

It's easy to tell when someone is having a stroke.

False: There is often no pain associated with stroke symptoms, and the symptoms may come and go, go away totally, or get worse over the course of several hours. Here are five signs that someone may be having a stroke:

April Quiz Answer

Question: What is the longest snake known in the modern world?

Answer: Reticulated Python.

Source: www.extremescience.com

Congratulations to
Ky Christell Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to a restaurant of your choice!

Watch for your name in a coming month!

- Weakness – sudden loss of strength or sudden numbness in the face, arm or leg, even if temporary.
- Trouble speaking – sudden difficulty speaking or understanding, or sudden confusion, even if temporary.
- Vision problems – sudden trouble with vision, even if temporary.
- Headache – sudden severe and unusual headache.
- Dizziness – sudden loss of balance, especially with any of the above signs.

There are some simple things you can do to help identify if someone is experiencing a stroke.

True: The instant you notice symptoms, remember **S-T-R**, the first three letters in the word “stroke”:

S: Ask the person to **Smile**.

T: Ask the person to **Talk** by coherently repeating a simple sentence such as “It is sunny out today.”

R: Ask the person to **Raise** both arms.

If the person has trouble with any of these tasks, don’t wait – call 911 *immediately*. Learn more at www.strokeassociation.org; www.kidshavestrokes.org; and ww2.heartandstroke.ca.

May is Military Appreciation Month

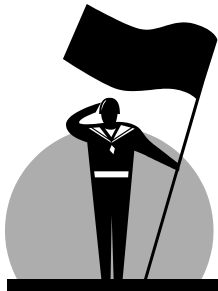
It’s always appropriate – but especially during May – to honor, remember, recognize, and appreciate all military personnel, those men and women who have served and those who now serve our country. It’s equally important to honor military families by letting them know we’re grateful for their sacrifices.

The Military Appreciation Month Web site has a number of ideas for honoring our military; visit www.nmam.org.

Beware Warehouse Fees/Savings

Warehouse clubs. We’ve all been there – and most of us have carted out a giant container of something that, when we get home, we wonder what we were thinking at the time. How are we ever going to eat 10 pounds of dill pickles, and why did it seem like a good idea at the time we purchased them?

According to researchers Michael Norton and Leonard Lee in the Harvard Business School’s *Working Knowledge for Business Leaders*, one in every 11 people in the United States and Canada buys something from Costco. Warehouse clubs, they say, are estimated to be a \$120 billion industry in the United States alone. Norton and Lee wanted to know why we go to these clubs and overbuy – especially items with prices that aren’t really a bargain. Their explanation: The presence of the membership fees alone, regardless of whether there’s an actual savings on products, creates a “fees/savings” link, which leads shoppers to spend more on “perceived great deals.”



The researchers also found:

- When stores charge fees, consumers infer a “fees/savings” link because we believe the stores charge the fees in order to offer members better prices.
- The mere presence of fees leads to increased spending.
- Consumers were more likely to express a desire to shop at stores that charged fees than those that did not – even when products and savings were similar.

TV Trouble

According to the Kaiser Foundation, 68 percent of eight- to 18-year-olds have a TV in their bedroom. Yet multiple studies have shown that having a television in a child's bedroom can lead to obesity, sleep problems, and poor school performance.

For example, a study by researchers at Johns Hopkins and Stanford University showed that children with TVs in their bedrooms scored significantly lower on school achievement tests than children without TVs in their bedrooms. Another study by the American Academy of Pediatrics indicates that having a television in the bedroom directly affected a child's quality of sleep, and heavy television viewing in any room made it harder for children to fall asleep and get a full night's sleep. And a number of researchers, including those at the Centers for Disease Control and the National Cancer Institute, have concluded that the more hours children watch television, the more likely they are to be obese.

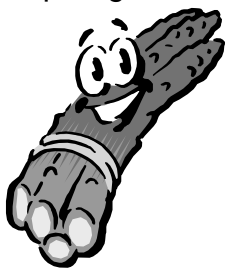
Wiper Reminder

Automotive experts recommend changing the blades in your windshield wipers every six to 12 months for optimum performance and driving visibility. Worn or damaged wiper blades do a poor job of removing precipitation, and they can't properly clear the mud, salt, and oil that splash up from the roadway. If your wipers are chattering, streaking, or failing to consistently wipe the windshield clean, then it's time to replace them.

All about Asparagus

May is the prime harvesting season for asparagus. A member of the lily family (along with onions, leeks, and garlic), the vegetable got its name from the Greek "asparagus," which means a sprout or shoot. It comes in several colors: green, the most common variety; white, which is grown without exposure to sunlight; and purple, which has a fruitier flavor than green or white asparagus.

Asparagus is a nutrient-dense food, high in folate (which helps produce and maintain new cells), and a good source of potassium, fiber, vitamin B6, vitamins A and C, and thiamin. It has no fat or cholesterol, and is low in sodium.



When you're shopping for asparagus, look for stalks that are rounded rather than fat or twisted; firm, thin stems with deep green or purplish closed tips; and the cut ends should not be too woody, although a little woodiness at the base prevents the stalk from drying out. Store asparagus in the refrigerator with the ends wrapped in a damp paper

towel, and place it in the back of the refrigerator away from any light, since folate is destroyed by exposure to air, heat or light. Use within a day or two after purchasing for the best flavor.

The mother of three unruly youngsters was asked whether or not she'd have children if she had it to do over again. "Yes," she replied, "but not the same ones." – David Finkelstein

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Graduating With Pomp and Circumstance

Many high school and college graduates are likely to hear “Pomp and Circumstance” by British composer Edward Elgar at their commencement exercises. It was first played at



an American graduation in 1905, when Elgar received an honorary doctorate of music at Yale. It made such a strong impression on the audience that other universities began to use it, and today it can be heard at just about any high school or college commencement. According to the Elgar Society, “The tune manages to sound triumphant, but with an underlying quality of nostalgia, making it perfectly suited to a commencement that marks the beginning of one stage of life, but the end of another.”

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

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