

Rosemarie's Reporter

News To Help You Save Time And Money

May 2010

Home Renovations That Increase Your Resale Value

Dear Friend,

Not all home improvements are created equal. Especially if you're looking for "resale value" back from your work. An article from the Wall Street Journal lays it out clearly. function beats flash these days so be wary of where you spend.

Environmental upgrades such as home insulation and energy-efficient steel entry doors are recovering a much greater percentage of their cost these days than major remodels including kitchens or bathrooms. This is especially true for homes that are already "over-improved" relative to the neighborhood.

For the latest greatest trends in the financial world for you and the people you care about check out my blog:
<http://sandiegomortgage.thewrittenblog.com>
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Upgrading the biggest and best homes on the block can be a losing proposition.

The article's findings include data from groups such as the National Association of Home Builders, Remodeling Magazine, and Consumer Reports. It lists the following home improvements among its top "paybacks":

- Steel entry door replacement : 129% cost recovery
- Wood deck addition : 81% cost recovery
- Vinyl-replacement window : 77% cost recovery

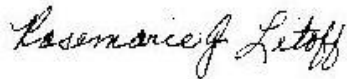
Energy-efficiency projects also recoup costs monthly in the form of lower heating and

cooling bills.

Remodeling Magazine says a larger number of homeowners will remodel their homes in 2010 with less emphasis on upgrading kitchens and bathrooms, and more emphasis on adding new rooms. From an appraisal perspective, this is a terrific way to increase your home's value -- especially if your home's bed/bath count lags your neighbors.

Before starting a home improvement project, regardless of whether your goal is increase resale value, talk with a real estate agent about other homes in the area and how they're built. At worst, you'll gather some ideas you can work into your plan. At best, you'll keep yourself from over-improving.

Sincerely,

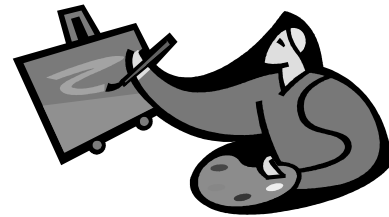


Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Do you have a family member or friend who might find this information helpful? Be sure to email me at rosemarie@ims-sandiego.com or call me at 858-673-0288 and I'll send you a copy to give them.

The Power of a Mother's Kiss

When American-born painter Benjamin West (1738-1820) was seven, he was put in charge of his infant niece while his mother and sister went for a walk. As the baby lay in the cradle, Benjamin fanned flies away from her – and the baby laughed. Grabbing paper and a pen, Benjamin set to work trying to capture the baby's charms. As he finished, his mother and sister returned.



Benjamin, caught off-guard, tried to hide his drawing so as not to upset his mother. But instead, his suspicious behavior drew her attention. "What have you been doing?" she asked.

Benjamin begged his mother not to be upset and handed her the paper. She looked at it and said to her daughter, "I declare, he has made a likeness of Sally." Then she smiled and gave Benjamin a kiss.

The following year a cousin sent a box of pencils, paints, and canvas. Benjamin disappeared one morning with the supplies, forgetting all about school. His mother, upset that he was neglecting his schooling, found him in the attic and was about to scold him when her eyes fell on the compositions he had created. Instead of reprimanding him, she

picked him up, covered him in kisses, and promised to explain to his father what had kept him from his studies.

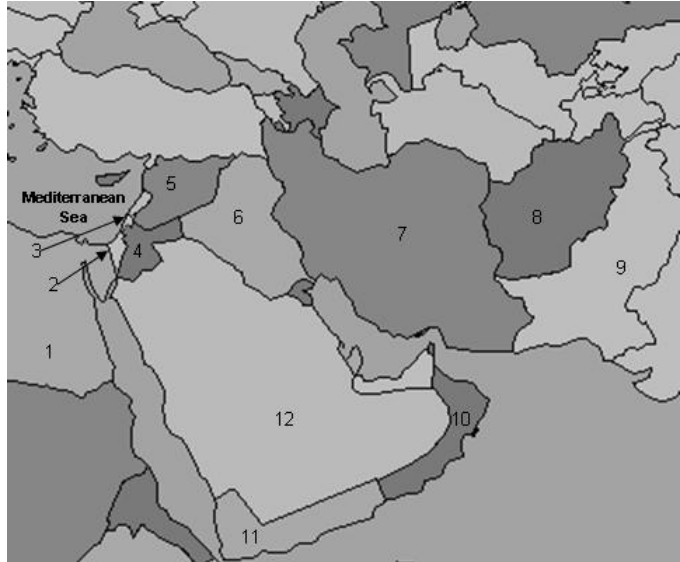
Later, the famous artist was often heard to say, "It was my mother's kisses that made me an artist."

Thank a mom on May 9 – Mother's Day!

Can You Name These Countries?

Cover the answers below and see how many of these countries you can name. Use the Mediterranean Sea as your landmark.

- | | |
|------------|------------------|
| 1. Egypt | 7. Iran |
| 2. Israel | 8. Afghanistan |
| 3. Lebanon | 9. Pakistan |
| 4. Jordan | 10. Oman |
| 5. Syria | 11. Yemen |
| 6. Iraq | 12. Saudi Arabia |



How to Go Far In Life

How far you go in life depends on you being tender with the young, compassionate with the aged, sympathetic with the striving, and tolerant of the weak and the strong. Because someday in life you will have been all of these.

– George Washington Carver

De-clutter Your Psychic Space

Your office and attic aren't the only places in need of periodic cleaning and organizing.

The stuff you carry around in your head – and heart – does more than take up mental space; it can stop you from being content. Here are some ways you can de-clutter your insides:

Let go of grudges. Why carry a grudge to the grave? Put the past behind you. Try writing a letter to the person you're angry with. You don't have to send it, but just putting the incident down in black and white (or pastel-colored ink, if that's your style) can help you get past it.

Unload burdensome friends. Take an honest look at the people in your life. Break ties with those who don't support you, or who are incompatible with your values and goals.

May Quiz Question

In what year did humans make their first flight over the English Channel?

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 your choice of 4 top restaurants!

Put the gavel away. Being judgmental only closes you off from learning something from others. Don't judge too quickly; listen first.

Be willing to be wrong. Don't be afraid to make the occasional mistake. When you do, acknowledge it. You can waste a lot of energy trying to keep up the façade that you're always right (or perfect).

Yes, You're a Multilingualist!

You speak other languages though you may not realize it. Check out these foreign terms that are quite common to us:

- ad hoc (Latin): impromptu, spur-of-the-moment.
- aficionado (Spanish): a fan or enthusiast.
- alma mater (Latin): literally, "nourishing mother," applied by students to former schools.
- angst (German): dread and anxiety.
- carte blanche (French): unrestricted authority or freedom.
- et cetera (Latin): "and the rest."
- mea culpa (Latin): literally, "I am to blame," an expression of responsibility or guilt.
- pro bono (Latin): without charge; free service.
- quid pro quo (Latin): an equal exchange of one good or service for another.
- verboten (German): forbidden, prohibited.
- versus (Latin): against.

What is Armed Forces Day?

Armed Forces Day is a day to recognize, honor, and thank the men and women in all branches of the service who are protecting our country and our freedom. Observations may include parades; fireworks; air shows; open houses at military bases; collecting items for and mailing care packages to overseas military personnel; and something as simple as giving blood.

Over 30 countries observe this event; this year in the U.S. Armed Forces Day is May 15, and Canadian Forces Day is June 6.

Want More Energy In Your Workday?

Maintaining your energy level all day can be a challenge. Don't ignore physical or mental fatigue, but don't surrender to it, either. Try these tactics for recharging:

Move around. Take a walk, even if it's just a quick stroll around your office several times throughout the day. Getting your blood flowing speeds delivery of oxygen and nutrients to your body.

Take a deep breath. Several, actually. Sit up straight to open your chest cavity and get more oxygen into your lungs. Here's an exercise: Breathe out through your mouth completely. Then inhale through your nose for four seconds. Hold it in for seven seconds, and then exhale for a count of eight seconds. Do this four times to refresh yourself.

Drink sufficient fluids. Water, like air, delivers oxygen throughout your body. If you're dehydrated, you'll feel tired. Drink plenty of water or a low-calorie sports drink.

Get outside. Sunshine and fresh air can have a rejuvenating effect, along with the exercise benefits of taking a short walk.

Learn something new. Spend a few minutes with a book or on the Internet researching a subject that's of interest to you. You'll stimulate your mind and make new mental connections.

Computer Reality Warp

Many of us can't imagine life without computers. And many of us can't imagine using computers in real life vs. what we see on our movie screens. In the movies...

- A writer can type out a sentence the length of a Shakespearean soliloquy without once hitting the space bar.
- Anyone can infect a computer with a crippling virus simply by entering the words DOWNLOAD VIRUS on a keyboard.
- Good guys and bad guys alike can infiltrate any computer in the world. Even when it's turned off.
- A hacker can guess any password in two or three attempts.
- The most complex operation, involving massive amounts of data, can be accomplished in three seconds or less.

- Every laptop in the world has real-time video phone capabilities and the performance of a Cray supercomputer.
- Destroying the monitor prevents the entire computer from functioning.
- The hero can immediately use any computer he or she finds, no matter how specialized or advanced.
- The hero always finds the important email right away – it's always at the top of the inbox, and no one ever has to wade through spam.

Thinking About a Trip?

If you're considering a vacation that includes travel to a foreign country, here are some tips to help you stay safe, have fun – and even save a few shekels:



Before you depart, do some research. That way you'll know what typical weather patterns to expect and what kind of clothes to pack. You'll also want to read up on the exchange rate and learn a few local phrases.

Develop at least a general itinerary of what you want to see and do. Don't waste your precious time in Paris trying to choose between the Eiffel Tower and the Left Bank – decide before you arrive.

Be ready to learn. For example, not every culture is a smiling culture. Not every culture runs on a linear schedule. And some cultures have dress codes that should be respected.

Pack lightly. You'll have less to lose if something goes wrong, and less to drag from place to place. When it comes to your wardrobe, choose a color and get pieces that are simple and coordinated – shorts, slacks, shirts and jacket.

Buy the most comfortable shoes possible that look good (or at least OK) with the clothes you bring. Shoes that might be comfortable for running errands at home might not cut it when you're standing in line for hours in Florence, Italy, to see Michelangelo's *David*.

Realize before you leave that your trip is not going to be perfect. Prepare mentally for delays and mishaps. Try to look at it all as just part of your adventure. Chances are when you get home and tell the tale of your journey, some of the annoying things will turn into funny stories that you'll cherish for life.

Avoid restaurant chains. Ask around to find out where the locals eat and give their suggestions a try. The food will be better and you'll probably spend less.

Bring a small flashlight and keep it by your bed at night. You're already in unfamiliar surroundings; you don't want to be "in the dark" in the event of a power loss.

Leave your expensive jewelry at home, and travel with only one or two credit cards. Carry your credit card information separately in case you have to report the cards lost or stolen.

Always be aware of your surroundings. If you don't feel safe, get out of the location or situation.

Learn more from the experts at www.tsa.gov, www.catsa.gc.ca, www.alltraveltips.com, and 1000tips4trips.com.

April Quiz Answer

Question: What is another name for an apiarist?

Answer: Beekeeper.

Source: merriam-webster.com

Congratulations to Barak Berlin. 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!

Rosemarie's Reporter

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Name: _____

Address: _____

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

What's Your Problem-Solving Style?

Are you a “creative” problem-solver or a “methodical” one? The answer is in your brain. Research confirms that there is a difference between the two approaches that is visible in brain scans – even when people are not involved in any type of problem solving.

In the study, the brain activity of participants was observed first when they were in quiet, non-problem-solving modes, and then again when they were given word scrambles to solve. Later, participants were asked whether they solved the word scrambles deliberately and methodically, or whether the answer had appeared to them in a kind of “aha” moment of insight. When comparing the brain scans, the researchers found striking differences between the two groups even before the problem solving began. The right side of the brain of those who reported solving the puzzles during an “aha” moment were lit up even before they actively tried to solve a problem.

What does this mean? Researchers believe that creative thinkers engage in a sort of distracted way of thinking, which can lead to the sparking of unusual associations, while methodical problem-solvers use focused attention, which can accomplish work that needs to be done, but may reduce the chance that new ways of attacking a problem will be identified. So, a combination of *both* types of people is the ideal problem-solving team.

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