

Rosemarie's Reporter

News To Help You Save Time And Money

May 2011

Ever Eaten a Goldfish?

Dear Friend,

Okay...not a real goldfish, just one of those tasty little fish-shaped crackers you can buy at the store. If you've ever snacked on one of these, you've tasted the handiwork of Margaret Rudkin. You may not know her name, but chances are you've eaten at least one of her delectable creations.

In 1937 when Margaret was a 40-year-old housewife in rural Connecticut, she learned that one of her three sons had serious allergies and asthma. He had to avoid most commercially processed foods and was ordered by a specialist to eat a natural diet of fruits, vegetables, and whole grains.

One day Margaret decided to try her hand at baking a loaf of stoneground whole wheat bread for her ailing son. The results were less than successful. "My first loaf should have been sent to the Smithsonian Institution as a sample of Stone Age bread, for it was hard as a rock and about one-inch high," she later joked. But Margaret didn't give up, and after numerous attempts she came up with a loaf of bread she thought was good. Her son loved it. Her friends loved it. In fact, everyone who tasted it seemed to enjoy it. And best of all? Her son's health improved so much that his doctor began prescribing the bread for his other patients. She started selling her bread at grocery stores, and so began her company, Pepperidge Farm.

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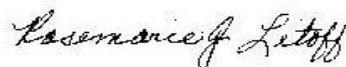
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In 1939 Pepperidge Farm celebrated the production of its 500,000th loaf of Margaret's bread, and six months later – its millionth! Later Margaret added the Distinctive Cookies European line, and eventually the iconic Goldfish crackers.

The power of a mother's love is something to celebrate, especially on Mother's Day, May 8!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. What's the single-most outstanding thing *your* mother has done to express her love to you? Be sure to email me at rosemarie@ims-sandiego.com or call me at 858-673-0288 with your best Mother's Day story.

“Hello, Dorothy”

A university professor gave his students a pop quiz. Most of the students were conscientious about their studies and had little difficulty answering the questions – that is, until they reached the last one.

The question was, “What is the first name of the woman who cleans the school?” The students looked at each other quizzically, not knowing if it was some kind of joke. Some knew what she looked like; she was tall and dark-haired, about 50 years old. But none knew her name. They handed in their papers without answering the question.



At the end of the class, a student asked the professor if the last question would count toward their quiz grade. The professor replied, “Absolutely. In your careers you will encounter many people, every one of whom is significant and deserves your attention and care. Even a simple smile or a ‘Hello’ is an act of attention.”

The students learned their lesson. The students also learned the name of the cleaning lady: Dorothy.

Is there a “Dorothy” in your life?

Happy Accidents

Some well-known products and inventions weren’t the result of careful research and planning – they were accidents that someone with a creative mind spotted some potential in:

Potato chips. In 1853, a chef named George Crum in Saratoga Springs, NY, grew frustrated by a diner who kept sending his potato crisps back, complaining they were soft and soggy. Crum sliced some potatoes as thin as he could, fried them in oil, and sent them out. The customer loved them – and a new snack food was born.

The Slinky. A naval engineer named Richard James was looking for a way to hold navigation instruments steady while a ship was in motion. He began experimenting with springs, hoping to use them as shock absorbers, but when he saw one of his prototypes drop gracefully from a shelf onto a table, he had a different idea. Introduced as a toy in 1945, the Slinky (named by James’ wife) became a best-seller.

Corn flakes. The Kellogg brothers were searching for healthy foods to feed patients at the Battle Creek Sanitarium in Michigan. They inadvertently left some boiled grain on the stove for a few days, but decided to try putting the stale remains through rollers to make dough. It turned into flakes instead, and they decided to try toasting them. After a bit of development, they came up with a tasty food that patients enjoyed, and in 1906 one of the brothers, Will Keith Kellogg, founded the Kellogg’s food company.

How to Make the Most of Your Worries

While fretting is sometimes unavoidable, letting it go unchecked is hazardous to your physical and emotional well-being. Here are some suggestions for controlling your worries:

Tie the worry to action. There are worries that you can influence, and others you can't. Do something specific about the worries that you have some control over. List your "actionable worries" and possible solutions. Then work toward implementing the best options.

Keep mistakes in perspective. Everyone makes mistakes. Worrying about making them will only make you sick. So keep them in perspective by asking yourself how terrible it would be if you made a mistake. You'll find that the world won't end.

Talk to your buddies. Don't worry alone.

Set aside "worry time." If you're a constant worrier, try to confine your worry to specific times of the day for specific amounts of time. Allow yourself to worry as much as you'd like in that time frame, and then move on.

Distract yourself. If your mind is racing with worries at 3am, put a stop to it by reciting the alphabet in random order. It's challenging enough to crowd out the worries.

This Is Your Teen's Brain...On Alcohol

Here's another reason to warn adolescents about the dangers of drinking: According to a report by the American Medical Association, the brain appears to be especially susceptible to alcohol damage during a person's high school and college years. While the brain physically stops growing when a person reaches the age of five, its cells continue to refine and realign themselves until a person is 20 years old.

The late-teen/early adulthood period is recognized as prime drinking years for many. As a result, the consumption of alcohol – whether moderate or heavy – could bring about long-lasting brain damage, especially in regard to memory and critical thinking.

Teen drinkers are particularly vulnerable in two areas of the brain: the hippocampus, which is responsible for the brain's memory, and the prefrontal cortex, which is paramount in decision making.

The Now

There is only the moment. The *now*. Only what you are experiencing at this second is real. This does not mean you live *for* the moment. It means you *live* the moment.

– Leo Buscaglia

Go Fly a Kite!

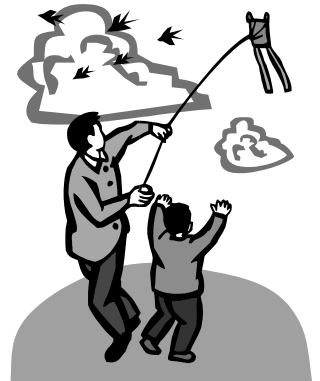
If you're someone who enjoys kite flying, you might also enjoy these kite facts, courtesy of the World Kite Museum and other sources:

- More adults in the world fly kites than children.
- Kites were used to deliver letters and newspapers during the American Civil War.
- The highest altitude achieved by a single kite: 13,609 feet above ground in August 2000. A train of eight kites reached a height of 31,955 feet in August 1919.
- The world record for the longest "kite fly" is 180 hours.
- Kites were banned in Japan in 1760 because too many people preferred kite-flying to working.
- It's believed that the first kites were flown more than 3,000 years ago and were made of leaves.
- Each year on the second Sunday of October kite flyers in nearly every country of the world unite and fly a kite to celebrate One Sky One World.

Can You Buy Happiness?

It turns out that the conventional wisdom is wrong: It is possible to buy happiness – when you spend your money on others. Researchers at the University of British Columbia and Harvard University found that people who buy gifts for others and make charitable donations report being happier than people who spend their money primarily on themselves. The scientists studied 630 men and women and asked them to rate their general happiness, their annual income, and their monthly spending including bills, gifts for themselves, gifts for others, and charitable contributions.

Researchers also measured the rates of happiness for people who received bonuses in varying amounts from their employers. Again, they found that it was not how much money the participants received that predicted happiness levels, but rather how the recipients spent the money. Those who donated more of their bonuses to charity or used it for gifts for others rated themselves as happier than those who did not.



May Quiz Question

**What is the only rock
that floats in water?**

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.

In a third look at this phenomenon, the researchers gave participants a \$5 or a \$20 bill and asked them to spend it before 5pm on the same day. Half were given the instruction to spend the money on themselves, half to spend it on others. The half who spent their money on others reported feeling better at the end of the day than those who didn't. The researchers say that even spending a small amount on someone during the day can significantly improve our feelings of happiness.

April Quiz Answer

Question: A *Litocranius walleri* is better known as what?

Answer: Gerenuk.

Source: www.thebigzoo.com

Congratulations to Carol Gasper. 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!

How to Barbecue Safely

If you're breaking out the barbecue this weekend or for anytime you're grilling in the backyard or at the beach, here are some safety tips to keep in mind:

- Always wash the racks on your grill. Unwashed racks can be breeding grounds for bacteria and contaminate your food. Use a brass-bristle brush to remove all the debris from the rack.
 - Don't place cooked food on the same plate you used to carry it out to the grill – use a clean platter to serve the finished meal.
 - Never place your grill close to your picnic table or other seating; place it far away from where people will be gathered, and establish a three-foot safety zone around the grill to protect kids and pets.
- Don't wear loose or flowing clothes when you're grilling. A flowing sleeve could brush against the grill or coals and catch fire.
 - Use heat-resistant cooking mitts and long-handled utensils to avoid burns.
 - Keep a fire extinguisher or a large spray bottle filled with water nearby in case of fire emergencies.
 - Never add charcoal starter or fluid to coals that are already warm or hot. The fluid could cause flames to flare and be dangerous.
 - Never use alcohol, kerosene or gasoline to start a fire or grill. Using any of these fluids to start a fire can cause an explosion.

The “Are You Ready to be a Mother?” Test

Mother's Day is Sunday, May 8, and if you or someone you know is considering motherhood, here are some tests provided by actual moms to help you with that decision:

Mess Test: Smear peanut butter on the sofa and curtains. Now rub your hands in the wet flower bed and then rub on the walls. Cover the stains with crayon. Place a fish stick behind the couch and leave it there all summer.

Toy Test: Obtain a 55-gallon drum of LEGOs (if LEGOs are not available, you may substitute roofing tacks). Have a friend spread them all over the house. Put on a blindfold. Try to walk to the bathroom or kitchen. If you step on one do not scream – this could wake a child at night.

Grocery Store Test: Borrow one or two small animals

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(goats are best) and take them with you as you shop at the grocery store. Always keep them in sight and pay for anything they eat or damage.

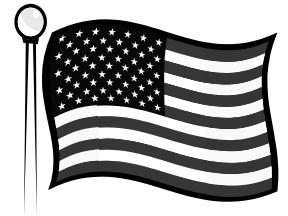
Feeding Test: Obtain a large plastic milk jug. Fill halfway with water. Suspend from the ceiling with a stout cord. Start the jug swinging. Try to insert spoonfuls of soggy cereal (such as Fruit Loops or Cheerios) into the mouth of the jug, while pretending to be an airplane. Now dump the contents of the jug on the floor.

Night Test: Prepare by obtaining a small cloth bag and fill it with eight to 12 pounds of sand. Soak it thoroughly in water. At 8pm begin to waltz and hum with the bag until 9pm. Lay down your bag and set your alarm for 10pm. Get up, pick up your bag, and sing every song you have ever heard. Make up about a dozen more and sing these until 4am. Set alarm for 5am. Get up and make breakfast. Keep this up for five years. Look cheerful.

Final Assignment: Find a couple who already have a small child. Lecture them on how they can improve their discipline, patience, tolerance, toilet training, and child's table manners. Emphasize to them that they should never allow their children to run wild. Enjoy this experience. It will be the last time you will have all the answers.

What Is May 30?

Monday, May 30, means more than a three-day weekend. May 30 is Memorial Day, a day to remember and honor members of the military who gave their lives in service to our country. It's also a day to recognize the ongoing sacrifices made by military men and women – and their families – by displaying the flag, participating in local celebrations, and simply saying “Thank you” whenever you encounter someone in uniform.



True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost. – Arthur Ashe

Excellence Is...

Excellence is about dedicating yourself to a life of continuous improvement. It's about being happy with what you've accomplished but always recognizing that there is more to be done. It's about learning from your mistakes but never letting them suffocate the true champion inside of you. It's about steadily traveling towards the horizon, even though you are ever aware that it will keep moving. It's about weaving these fundamental beliefs into the very core of your character, your personality, and your spirit. – Dr. Dana Mohler-Faria

Don't Lose Your Memories

According to numerous interviews with police and fire departments, photo albums are the number one possession that people regret losing in a flood or fire. The professionals recommend putting photo negatives or CDs in a watertight envelope and placing it in a fireproof box, or storing the material offsite – in a safe deposit box, for example. If you're using an online storage system it's still a good idea to backup all your files on CDs or a flash drive and then keep the CDs or flash drive in a fireproof or safe deposit box.

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Have Some Crunch With Your Lunch

Craving some crunch with your tuna sandwich? Grab an apple!

A medium-sized apple contains about 80 calories and it's a great source of fiber and vitamin C. Apples are low in fat and sodium, have no cholesterol, and can even aid in weight loss; the high-fiber content helps you feel fuller longer, and that means you're less likely to snack.



Research indicates that apples can provide protection against disease, lower cholesterol, boost digestive health, and lower blood sugar levels. For the maximum benefit eat the peel as well since apple peel contains many of the fruit's nutrients. Just be sure to wash the apple before you eat it.

With hundreds of varieties to choose from – from Granny Smith and Golden Delicious to Fuji and Mutsu – you can do that “apple a day” and never get bored!

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