

Rosemarie's Reporter

News To Help You Save Time And Money

November 2008

Dear Friend,

Can You Change Your Luck?

The dictionary defines "luck" as "the force, considered the result of chance, that seems to operate for good or ill in a person's life." But is luck really *just* the "result of chance," or can we, perchance, take some steps to ensure good luck by doing the following?

Pay attention to your surroundings; you won't spot good luck unless you look for it.

Strike up conversations with strangers. You might meet the love of your life, or make an important business contact.

After you meet someone interesting, follow up with a note or phone call.

Stay relaxed, even in a pressure situation; it will help you be more aware.

Vary your routine. Walk on the other side of the street, or try a new lunch spot.

Be aggressive about making changes you want. Still thinking about moving across the country? Just go, already!

Follow your hunches and gut feelings; many seemingly random occurrences are actually the result of good subconscious decisions.

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Treat nagging doubts as alarm bells. They're often right, even if you can't pinpoint the reason.

Expect good fortune. If you think something's going to happen, you'll be more likely to spot it when it does.

Believe in lucky charms. A four-leaf clover doesn't have special powers, but the confidence it gives you is very powerful.

Smile. People will smile back, and suddenly you're off to a good start.

Outlast bad luck. Often a negative turn of events creates unexpected opportunities for good results.

Wishing you a lifetime of good luck!

Sincerely,



Rosemarie Litoff
Your Mortgage Consultant for Life

P.S. Do you have a good luck story you'd like to share? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

Blessings in Stone

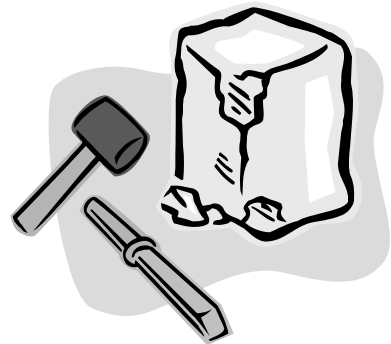
Two friends were walking through the desert. As the day wore on and they became hotter and wearier, they had an argument, and one friend slapped the other one in the face.

The one who got slapped was hurt, but without saying anything, wrote in the sand, *Today my best friend slapped me in the face.*

They kept on walking until they found an oasis, where they knelt beside a pond, eager for a long, cool drink. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him.

After he recovered from the near drowning, he wrote on a stone, *Today my best friend saved my life.*

The friend who had slapped and saved his best friend asked him, "After I hurt you, you wrote in the sand and now, you write on a stone. Why?"



The other friend replied, "When someone hurts us we should write it in sand where the winds of forgiveness can erase it away. But when someone does something good for us, we must engrave it in stone where no wind can ever erase it."

Let's learn to write our hurts in the sand and carve our blessings in stone!

How to Share Your Gratitude

While preparing Thanksgiving dinner, pass out slips of paper to those gathered for your feast. Invite each person to list three things they're thankful for. Then, while eating dinner, give each person the opportunity to read their list out loud. Don't be surprised when your lists bring out many emotions (happy, sad, thoughtful, tears, smiles, laughter) but most of all, your love for one another.

When it Pays to Replace

Sometimes it's hard to know when a broken device or appliance is worth the money to repair. For these items, most consumer financial experts agree it pays to skip the repair bill and replace them.

Computers and laptops. If the machine is more than five years old, it's definitely worth it to replace. Even if it's younger than that, realize that a third of repaired computers still don't function properly. And weigh the projected cost of the repair against the shrinking cost of a new, more powerful computer. (Apply the same criteria to your printer.)

Digital cameras. Most consumers will spend an average of \$180 on repairs, but \$200 will buy you a new digital camera.

MP3 players. If you spent less than \$200 on it, replace it with a new one because most repairs cost at least half of that.

Microwave ovens. Repairs generally run \$120, but you can buy a new microwave for as little as \$70.

Cell phones. Many carriers will give you a free phone if you sign up for a one- or two-year contract. Don't forget to read the fine print!

When electronic items do need to be disposed of, do it properly. Check on recycling options that won't release toxic chemicals from these devices into the environment.

Management 101?

One day, the boss had had enough. His people just didn't get it. He grabbed two pieces of paper and wrote "Think!" on them with a big fat magic marker, then posted his signs above the sinks in the restrooms. "They can't miss my message now," he thought to himself with satisfaction.

The next day the boss returned to one of the restrooms. Below the sign he had posted, just above the soap dispenser, was a new sign that read "Thoap!"

October Quiz Answer

Question: Who is the only U.S. President to serve two non-consecutive terms?

Answer: Grover Cleveland.

Source: www.worldbook.com

Congratulations to

Carol Gendel. Your name was selected at random from all of the correct quiz entries and you'll receive \$30 gift certificate to the restaurant of your choice.

Watch for your name in a coming month!

How to Avoid Work-At-Home Scams

"Earn thousands of dollars a month from your home!" We've all seen these types of ads posted on telephone poles and on the Internet. It sounds great, but the Federal Trade Commission (FTC) recommends exercising caution when it comes to work-at-home opportunities. Many of these companies don't deliver on

their promises, warns the FTC.

What many of these ads don't disclose is that you may have to work many hours without pay, or front the money for the materials needed to accomplish the job such as envelopes, paper, stamps, or other supplies. Many consumers have lost thousands of dollars to companies like these – not to mention their time and energy, says the FTC.

Before you accept a work-at-home job, ask questions like these to determine the legitimacy of the offer and the appropriateness of it for you:

- What does the job entail? Can you describe the process step by step?
- Who will be my contact with your organization?
- How is the compensation determined: Is it a salary? Piecework? Commission?
- Who will pay me?
- When may I expect my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? And what will I get for my money?

Fall Back, Replace, and Be Safe

Daylight Saving Time ends Sunday, November 2. We turn our clocks back and gain an hour, and the perfect way to spend that hour is replacing the batteries in your smoke detectors. But have you thought about replacing your smoke detectors, as well?

The National Fire Protection Association urges homeowners to replace smoke alarms that are 10 years or older. "Older smoke alarms are estimated to have a 30 percent probability of failure," the association states, adding that it's also a good idea to buy new alarms when moving. "Unless you know that the smoke alarms are new, replacing them when moving into a new residence is recommended."

Also, according to a report by the *American Journal of Public Health*, pedestrian fatalities quadruple during the period just after Daylight Saving Time ends. Safety experts remind drivers to turn on their headlights at dusk, slow down, and keep an eye out for pedestrians. When you're a pedestrian, be extra-aware of drivers!

November Quiz Question

What is the largest land animal native to North America?

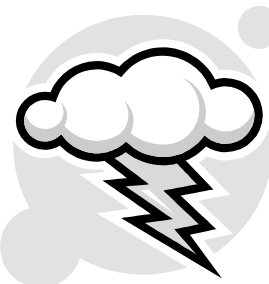
Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to the restaurant of your choice!

Physician, Heal Thyself?

Kelton Research for the Arnold P. Gold Foundation finds that nearly 80 percent of Americans say their doctors need better bedside manners. Less than half (49 percent) of those surveyed said they would describe their doctor's recent conduct as attentive, communicative (44 percent), or compassionate (32 percent).

Same Sound, Big Difference!

Are you challenged by homophones, that is, words that sound alike but are spelled differently and have different meanings? There are many of them in the English language; here's help with some of them:



The nighttime storm brought **lightning** that was **lightening** the dark sky.

You **pore** over a report when you read it carefully, but you **pour** water on your garden.

I can't **hear** you unless you're sitting **here** next to me.

You can **alter** your behavior, but don't sacrifice your life on the **altar** of career advancement.

No one **knows** the trouble I've had with my stuffy **nose**.

I prefer to teach at a school where the **principal** has **principles** like integrity and honesty.

Inflation **affects** the buying power of the dollar, and we all know what **effect** that has on our budget.

I wrote a letter on **stationery** while riding my **stationary** bike.

It's way **too** important **to** use homophones correctly, especially when you use **two** or more in the same sentence.

I'd like to **accept** your invitation, **except** I'm out of town this Friday.

Your rug might feel **coarse** when you walk across it barefoot; why not take a different **course** of action and put on socks?

I wouldn't have paid one **cent** for that **scent** you **sent** me.

You're right if you think homophones are confusing, and I hope this is helpful in **your** future!

Have a Happy – And Safe – Thanksgiving

Thanksgiving is a busy time. Most people look forward to cooking large meals and entertaining guests. But while you're busy with your preparations, it's important to keep safety at the forefront.

The National Fire Protection Association (www.nfpa.org) says that cooking fires are the #1 cause of home fires, and the incidence of home cooking fires on Thanksgiving Day is roughly three times the daily average. It's easy to get wrapped up in your entertaining at this time of year, but with guests roaming about and your dinner preparations pressing; you'll want to keep your mind and eye on what you're doing in the kitchen.

One especially dangerous method of cooking is using a home turkey fryer, and the NFPA recommends avoiding home turkey fryers because of the hazards associated with them. Turkey fryers require heating up to five gallons of oil before the turkey is placed in the device. Heating large amounts of oil can be dangerous, and many devices available for home use are not sturdy and can easily tip over, creating serious risk of scalding. There have also been reports of turkey fryers overheating, which could cause hot oil spills and risk of fire and injury. If you want a fried turkey for your holiday, the NFPA recommends tapping commercial sources that can prepare the entrée for you.

Here are some additional tips for safe cooking:

- Stay in the kitchen when you're cooking; most home fires start because something has been left unattended.
- If you have to leave the kitchen – even for a short period – turn off the stove.
- Use a timer and check your food frequently.
- Avoid wearing loose clothing or dangling sleeves while cooking.
- Keep kids away from the cooking area, and establish a “no kids zone” of three feet around the stove.
- Keep anything that can catch on fire away from the stove, including wooden spoons, paper and plastic bags, food packaging, towels, curtains and oven mitts.
- Never hold a child while you're cooking.
- Use the back burners whenever possible, to avoid the possibility of pots and pans being knocked over and off the stove.
- Clean food and grease from your stovetop.



Rosemarie's Reporter

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 619-331-2989 or mail it to:

Rosemarie Litoff, 11956 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](mailto:rosemarie@ims-sandiego.com)

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Please send me the requested free information selected below via Mail Fax Email.

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- 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.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

A Lifelong Learner

My biggest motivation? Just to keep challenging myself. I see life almost like one long university education that I never had. Every day I'm learning something new.

Fantasizing about the future is one of my favorite pastimes.

– Richard Branson, English billionaire, philanthropist, and founder of Virgin Atlantic Airways

Quotes

He that would be a leader must be a bridge.

– Welsh Proverb

The minute you settle for less than you deserve, you get even less than you settled for.

– Maureen Dowd

Everyone thinks of changing the world, but no one thinks of changing himself.

– Leo Tolstoy

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