

Rosemarie's Reporter

News To Help You Save Time And Money

November 2009

You Want to Go *Where?*

Dear Friend,

If you have travel plans for the upcoming holidays or anytime at all, you might work with a travel agent. And you might have some special requests, such as an aisle seat or salt-free meal on an airplane, or a certain type of rental car. Travel agents are used to – and happy to – accommodate your needs.

Travel agents are also known to go above and beyond, as they did in attempting to accommodate these clients' requests:

- Book a bus or train ticket to Hawaii. Not *in* Hawaii, *to* Hawaii.
- Reserve a cabin on a cruise near the elevator, so the traveler could easily find her way back to her room after drinking too much.
- Arrange a Las Vegas wedding performed by an Elvis impersonator dressed as a rabbi.
- Book a room in Orlando, Florida, with a view of the ocean (Orlando is 40 miles from the Atlantic coast).
- Sneak a Snickers candy bar into a health spa to fulfill a craving.
- Book a trip with a pet Chihuahua to Chihuahua, Mexico. The reason? To help the pet discover his roots.

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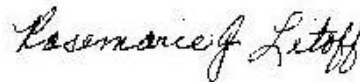
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- Then there was the traveler who wanted to go to Cape Town. The travel agent reminded him that he'd need a passport. The man insisted he wouldn't because "Cape Town is in Massachusetts." The travel agent gently explained that Cape *Cod* is in Massachusetts, while Cape *Town* is in South Africa.

May you always know where you're going – and how to get there!

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. Do you have any upcoming travel plans – extended or just overnight? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

He Never Gave Up

In 1955 Harland Sanders was 65 years old and virtually broke. Fortunately, he possessed two things: a car, and a recipe for chicken. He took his recipe on the road to sell to restaurants, and the rest, as they say, is history.



Harland “Colonel” Sanders was the founder of Kentucky Fried Chicken, and now KFC restaurants serve more than 12 million customers every day in 109 countries and territories around the world. Colonel Sanders is proof that it’s never too late to decide to never give up.

Let’s celebrate that it’s never too late!

Help Yourself by Helping Others

When the difficulties of life are getting you down, often a way to work your way out of the dumps is to perform a personal act of power that benefits someone else. What’s a “personal act of power”? An action that’s within your control, such as:

Holding a door open for someone.

Smiling.

Offering kind words and encouragement to those who need them.

Listening to someone without interrupting him or her.

Picking up the phone and dialing when your intuition tells you to call someone.

Forgiving others and yourself for imperfections.

Cooking a meal for a friend.

Offering a compliment to someone.

Stopping – when you catch yourself starting to judge someone.

Remembering that things can change in a moment.

Focusing on the present and what you can do for someone else right now, not sometime in the distant future.

Remembering that everything you do, think, or say matters.

How to Learn New Skills

Acquiring a new skill is a journey. Follow these steps to ensure that you’re headed in the right direction:

October Quiz Answer

Question: How many phalanges are in a human hand?

Answer: Fourteen.

Source: www.humanhand.com

Congratulations to

Cindy Park. Your name was selected at random from all of the correct quiz entries and you’ll receive a \$25 gift card giving you a choice of 4 fantastic restaurants for you to enjoy a relaxing evening..

Watch for your name in a coming month!

Start with the basics. We often jump past the fundamentals to speed up the learning process. To find the right road, begin with material that explains how and where to get started.

Break down the tasks. The distance ahead can seem overwhelming at first. Cut down your journey into manageable segments to avoid growing frustrated.

Become an expert at each segment. Don't move on to the next step until you've tested your knowledge. Try to get the same measurable results over and over before you move on.

Let go of the past. As we get older, it can get harder to pick up new skills, sometimes because of fears or bad habits. When you're learning something new, train your mind to let go of preconceived ideas that will slow your progress.

Ask for directions. The key to understanding is to ask questions. Consult with experts who can guide you toward your destination. Develop some test questions for yourself as a way to really confirm your understanding of the material, and also to retain the information better.

Let's Use Less Stuff

It should come as no surprise that between Thanksgiving and New Year's Day, our excessiveness hits an annual high, especially where waste is concerned: We throw out 25 percent more garbage than we do the rest of the year. That's a *million extra tons* of garbage per week.

So this year consider some of the ideas below provided by The ULS (Use Less Stuff) Report. Your planet will thank you!

- If every family saved and reused just two feet of ribbon per year, enough ribbon would be saved to tie a bow around the entire planet. When unwrapping gifts, poke two holes in a paper plate and feed the ribbons through so they're easy to find and reuse later.
- The more than two billion holiday cards sold in the United States each year could fill a football field 10 stories high. If each family cut back by one card (not that The ULS Report advocates "scrooginess"), they'd save 50,000 cubic yards of paper. At least try using recycled paper products, and consider sending e-cards when appropriate.
- If each of us throws away just one tablespoon of mashed potatoes, it adds 16 million pounds of waste to landfills. If that's unimaginable in your family, think of it this way: One discarded spoonful of cranberry sauce amounts to over 14 million pounds. Make



only as much as you need, then store any leftovers in airtight containers and be sure to use them.

- Reduce the number of bags thrown out by carrying your own, whether you're shopping for gifts or groceries.

The ULS Report has more useful tips on its Web site at <http://use-less-stuff.com>.

Can More Sleep Help Eliminate Childhood Obesity?

Researchers have found that getting less sleep could increase your child's risk of becoming overweight or obese. In fact, for each additional hour of sleep children get, their risk for obesity drops by nine percent. The researchers found that children with the shortest sleep time had a 92 percent higher risk of being overweight or obese when compared with children who experienced longer sleep durations. Short sleep durations were categorized as follows:

- Children younger than five – less than nine hours per day.
- Children ages five to 10 – less than eight hours per day.
- Children older than 10 – less than seven hours per day



Previous research has recommended the following daily sleep times for children:

- Younger than five – 11 hours or more per day.
- Five to 10 – 10 hours or more per day.
- Older than 10 – nine hours or more per day.

Lest We Forget

You probably know that Veterans Day in the U.S. and Remembrance Day in Canada are observed on November 11. This is a day to honor our veterans for their patriotism, love of country, and willingness to serve and sacrifice.

But do you know why this date was chosen?

The major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 with the German signing of the Armistice. World War I – known at the time as “The Great War” and “The War to End All Wars” – had raged across Europe, Africa, and the Middle East from 1914 to 1918, with a death toll estimated as high as 15 million people.

The red poppy that you'll see veterans wearing on November 11 is a symbol of remembrance inspired by the most famous poem of the war, *In Flanders Fields* by Canadian Lt. Col. John McCrae. The sale of manmade versions of these red poppies benefits veterans, their families and dependents.

Waiter, Please...

A guest of a resort hotel in a tourist area walked into the dining room where breakfast was being served. Shortly after the guest sat down a waiter arrived to take his order.

"I would like two eggs, over easy, one with the yolk overcooked and rubbery and the other undercooked with the yolk broken and running out on the plate. I would also like some sausage that has been grilled and set out on the plate to get cold, burnt toast that has also grown cold so that it crunches and crumbles into nothing at the first bite, butter that has been in the freezer so that it's impossible to spread, and a pot of coffee that is lukewarm and very weak."

The waiter busily scratched down the guest's order and said, "This is a very complicated order, sir. It might be difficult to deliver it exactly as you have requested."

The guest replied, "But I had that exact breakfast here yesterday!"

Get Read – Get Results

Do your emails get the attention – and rapid response – they deserve? Here's how to make sure people read and answer your messages while they're still fresh:

- Grab them with your subject: The subject line should read like a compelling newspaper headline. Another technique is to use the subject line to tell people what you want up front: "Please come to the 3pm meeting," for example, or "Do you have the Jones file?"
- Limit yourself to one subject per message. Don't overload readers with questions and data. Single-topic emails are easier to answer than lengthy essays or questionnaires.
- Ask for action. Tell the reader what you need him or her to do: present a report at the 3 o'clock meeting, or bring the Jones file to your office. Specify whether you want a response to your email. If it's not necessary, close with a simple NRN (No Reply Necessary).
- Be consistent. Tracking emails is easier when you keep the same subject line.

November Quiz Question

In our solar system what are the names of the largest planet's four largest moons?

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 giving you a choice of 4 fantastic restaurants for you to enjoy a relaxing evening.

Doggie Holiday Dos and Don'ts

Don't let your holiday feast become a holiday hazard for your dog. Control the situation with these guidelines:

Never give a dog a cooked bone, especially poultry bones. These can splinter and harm your pet's throat or even cause internal injuries.

Don't serve your dog leftovers.

What's good to us may seem tasty to a dog, but beware: Many foods are difficult for dogs to digest; some are toxic and can even be fatal. On the



"Do Not Serve" list: fat, grapes, tomatoes, garlic, onions, raisins, and salt.

No dessert, please. Sugar and fat can lead to weight and dental problems, as well as diabetes. And chocolate can be lethal, especially to small dogs.

Don't decorate with items that may be hazardous to your dog. Be aware that small ornaments can cause choking. If you plan to burn candles, make sure your dog can't knock them over.

Stop Before You Shop

Before you head out to that next sale, stop and ask yourself if you really need to go. Why? Because many "sales" aren't really sales at all, and you'll end up spending money that you wouldn't have if you just hadn't gone.

Think about things you've purchased on sale. We've all done it – bought things we didn't need and really didn't want, but we just couldn't pass up that bargain.

If you do find yourself at a sale, try to keep yourself from overspending by stopping and asking yourself, "Do I really *need* this? or "Do I really *want* this?" You might also ask yourself if what you're about to drag home will end up being something that sits in the back of your closet until you drag it back out for a yard sale. If so, keep your wallet closed. Don't add clutter, work, and guilt from bad purchases.

You have to be careful when you go grocery shopping as well. First, avoid grocery shopping when you're hungry! Second, always shop with a list, try to resist all that temptation sitting on the shelves, and buy only what you really need. Finally, don't fall prey to using coupons that are for things you'd never buy otherwise. It will just pump up your expenses unnecessarily.

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 619-649-2219 or mail it to:

Rosemarie Litoff, 11956 Rancho 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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- Please let me know the listing price and features of the home at the following address:
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- 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/Province: _____ Zip/Postal: _____

What a Gift!

Daylight Saving Time ends November 1, which means we'll "fall back" and regain the hour we lost when Daylight Saving Time began back in March.

A whole hour – what a gift! What will you do with it?

Where's Your Honey?

Honey experts say that the pantry – not the refrigerator – is the best place to store honey, particularly raw varieties. All honey eventually crystallizes, forming a semi-solid, grainy block, but cold temperatures accelerate that process. If your honey has crystallized, this doesn't mean it's spoiled or unsafe to eat. To re-liquefy it, put the jar in a pan with hot water and heat it on the lowest setting on your stove. Or microwave the honey in a microwave-safe container, stirring every 30 seconds until the honey has dissolved back to a liquid state.



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