

# Rosemarie's Reporter

News To Help You Save Time And Money

October 2008

Dear Friend,

## Do You Make the Most of Your Downtime?

Twenty-six-year old Peggy was forced to leave her job and convalesce at home because of arthritis in her ankles and feet. She spent her time reading in bed, until one day her husband, John, brought her a used Remington typewriter instead of her requested library books. He told his wife that she'd read just about every book in the public library, and she should get started on writing her own because he was tired of lugging home the heavy historical tomes she preferred.

So Peggy began writing a book, starting with the last chapter. Slowly, the pages piled up, and her friends jokingly referred to it as "the great American novel." Over the next nine years, 70 more chapters would make their appearances in no particular order – sometimes typed, sometimes handwritten, sometimes scribbled on the back of laundry lists. She kept parts of the manuscript in bureaus, in desks, and on closet shelves.

Then Peggy met a vice president of McMillan, the book publishing company. He was in her area scouting for new talent and had been tipped off by a mutual acquaintance about Peggy's writing. They met, but the writer was shy about promoting her manuscript. When she later confessed to a friend that she hadn't even talked about her book with the publisher, her friend chided her: "You don't take your life seriously enough to be a novelist." This cutting remark spurred Peggy to make a late-night call to the publisher's hotel and arrange to drop off the manuscript. He had to buy a suitcase to carry it back to New York.

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The book sold one million copies in its first six months. Today, more than 30 million copies of the book have been sold, with approximately 250,000 copies still selling each year. The book was made into a blockbuster film and also won Peggy a Pulitzer Prize.

Who was Peggy? She was better known to her fans as – Margaret Mitchell. And her book, published in 1936, is *Gone With The Wind*.

Now, *there's* someone who made the most of her downtime.

Sincerely,

Rosemarie Litoff  
Your Real Mortgage Consultant for Life

P.S. What do you do with your downtime? Please email me at [Rosemarie@ims-sandiego.com](mailto:Rosemarie@ims-sandiego.com) or call me at 858-673-0288.

# Five More Minutes

While at the park one day, a woman sat down next to a man on a bench near a playground. “That’s my son over there,” she said, pointing to a little boy in a red sweater who was gliding down the slide.

“He’s a fine-looking boy,” the man said. “That’s my daughter on her bike.”

Then, looking at his watch, he called to his daughter. “What do you say we go, Melissa?” Melissa pleaded, “Just five more minutes, Dad. Please? Just five more minutes.”



The man nodded and Melissa continued to ride her bike to her heart’s content.

Minutes passed and the father stood and called again to his daughter. “Time to go now?” Again Melissa pleaded, “Five more minutes, Dad. Just five more minutes.” The man waved and said, “OK.”

“My, you certainly are a patient father,” the woman commented.

The man smiled and then said, “Her older brother Tommy died last year in an accident. I never spent much time with Tommy and now I’d give anything for just five more minutes with him. I’ve vowed not to make the same mistake with Melissa.

“She thinks she has five more minutes to ride her bike. The truth is, I get five more minutes to watch her play.”

**Give someone you love five more minutes of your time today!**

# To-Do or Not To-Do?

To-do lists have long been the traditional approach to managing schedules and commitments. But today there’s a growing trend to get rid of the to-do list. Should you? That depends.

If your to-do list works for you, why throw it out? But if you’re like a lot of people and you use your to-do list as a sort of ongoing, guilt-inducing reminder of things you need to do but keep putting off, then tossing it might be the best move for your emotional well-being.

Here’s one way of dealing more efficiently with to-dos: As each task arises, ask yourself exactly when you’re going to do it. Then write it on your calendar or put it in your electronic organizer, giving yourself an appropriate amount of time to accomplish it. When



# A Pain in the Neck

The American Chiropractic Association says that the giant handbag trend is causing many women to develop neck and shoulder pain, as well as headaches. Many large, fashionable bags can easily hold 10 to 15 pounds, but the ACA says handbags should weigh no more than one to two pounds fully loaded

## How About a “Green” Halloween?

You’re hearing a lot of talk these days about “Going Green” and the idea that environmental responsibility is everyone’s responsibility. Going Green suggestions abound from recycling glass and plastic to carpooling and using public transportation. But how about a “green” Halloween?

If the idea of Going Green this Halloween appeals, here are a few suggestions:

**Consider your options** for healthy and/or non-edible treats. Healthy treats could include individual organic microwavable popcorn packs, “eco-friendly” candy like organic chocolate and lollipops, and small boxes of organic juice. Non-edible treats that kids love include small boxes of crayons, erasers in fun shapes, stickers, collectible cards, and other inexpensive items from your dime/dollar store.

**Provide your trick-or-treaters** with reusable goodie bags such as cloth or canvas shopping bags or pillowcases. The kids can decorate their bags and make them their own.

**Make your own costume** or buy one at a second-hand shop. Or find some fun things to put together at yard sales. After Halloween, invite the kids to trade costumes with friends, and you’re all set for next year!

**If you’re hosting a Halloween party**, use email for your invitations instead of paper. Many cyber “card shops” have Halloween offerings, and a number of them are free.

**Recycle your pumpkin.** If whipping up some pumpkin pesto or pumpkin flan isn’t your thing, you can still bake the pumpkin seeds and share them with your neighborhood birds.



Looking for more ideas? Just google *green Halloween*.

# Toys and Noise

The American Speech-Language-Hearing Association warns parents that some toys – even those recommended for young children – can damage your child’s hearing. Noisy toys include cap guns, musical toys, toy phones, horns, sirens, and even squeaky rubber toys. “When held directly to the ear – as children often do – a noisy toy actually exposes the ear to as much as 120 decibels of sound,” the association states, adding that this is the equivalent of a jet plane taking off. “Noise at this level is painful and can result in permanent hearing loss.”

To lessen this risk, avoid noisy toys in general; look for volume controls on sound-producing toys; and teach your children not to put toys up to their ears.

## How to Get Better Information

It takes a good question to get a good answer. Yes, it would be nice if others remembered to give us *all* the details about something the first time the subject came up. But we can cut to the chase by controlling the way we ask questions.

Always try to have a “specific” in every question you ask. A specific is a word that prompts others to give you information. For example, don’t say, “What do you mean?” Instead say, “What, precisely, do you mean by \_\_\_\_\_?” Don’t say, “How much bigger is the job?” Instead say, “In what ways is the job bigger?” Training yourself to ask questions in this manner will not only make you a better communicator, but it will also encourage more effective communication from the people with whom you interact.

## Why Buy Used?

According to personal finance expert Gregory Karp, buying things secondhand is an especially good idea if you’re uncertain how long you’ll use the items. For example, if you’re trying an expensive new hobby, such as golf, skiing, or camping, or if your child starts taking music lessons, it’s better to buy used at the onset. “You can upgrade later when you’re ready to make a commitment to the activity,” he says. “You’ll also be more knowledgeable about what type of equipment you’ll need.”

## Women and Money Myths

In the past, women were often taught some pretty silly notions about money, says *Nice Girls Don’t Get Rich* author Lois P. Frankel. And even though a lot of these notions are outdated, many women are still affected by what they or their mothers or women of previous generations were taught. Most women have probably heard these ideas before; the question is whether they are affecting your finances in subtle or not-so-subtle ways. Here are some of the myths that have been passed along about women and money:



**It's just as easy to marry a rich man as it is to marry a poor one.**

Many women were told or taught to rely on marriage for financial security in the past, Frankel says, but marrying rich is just not something you can count on. And if you do marry rich, divorce and other factors could threaten your financial health if you rely on marriage alone for your financial stability.

**You don't need to focus on your career or earning power,**

because you'll only be earning a second income. While that may be true for some women, you never know what life will throw at you – and you need to be well prepared through classes and trainings to empower yourself financially.

**Women aren't good with numbers or money.** Even though this may seem like an outdated idea, many women were raised with this belief and are still affected by it.

**Money can't buy happiness.** Frankel says that if you believe this, you need to be reminded that poverty will not buy happiness either. Money doesn't guarantee happiness, but it does allow for many choices that are not options if you are poor.

**It's better to do good than to do well.** Not true, because the assumption in this myth is that these two things are mutually exclusive. Rich people can do many good things for society.

**If you work hard, you will be rewarded financially.** Not necessarily true. You can work hard, without working smart. "Working smart" means focusing on your career so you can earn more.

## Can You Stroll to Better Health?

The risk factors associated with a greater likelihood of developing heart disease, diabetes, and stroke are large waist circumference, high blood pressure, high levels of triglycerides, low amounts of HDL ("good" cholesterol), and high blood sugar. Having three out of five of these factors gets you a "MetS diagnosis" – metabolic syndrome. But you can change that just by walking.

### **October Quiz Question**

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

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 \$30 gift certificate to the restaurant of your choice!

In a recent Duke University Medical Center study, 41% of participants were diagnosed with metabolic syndrome (MetS) before walking for 30 minutes six days a week. After eight months of walking on this schedule – without making any dietary changes – only 27% still met the criteria for MetS.

# 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 Drive, #228, San Diego, CA, 92128 or just call me at 858-673-0288!

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Name: \_\_\_\_\_

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# A Musical for Every Mood

Are you in the mood for some music? Then feast your ears – and eyes – on one (or more) of the American Film Institute's Top 10 musicals:

1. Singin' in the Rain
2. West Side Story
3. The Wizard of Oz
4. The Sound of Music
5. Cabaret
6. Mary Poppins
7. A Star is Born
8. My Fair Lady
9. An American in Paris
10. Meet Me in St. Louis

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