

# Rosemarie's Reporter

News To Help You Save Time And Money

October 2009

## Do You Have an Escape Plan?

Dear Friend,

October is Fire Prevention Month and a good time to ask the question, "Do you have an escape plan?" That is, a plan to get out of your home safely if a fire breaks out?

According to the National Fire Protection Association (NFPA), only about one in four of us have taken the time to draw a home escape plan and practice it. That means a lot of us are in danger of doing the wrong thing, with possible tragic results.

In addition to not being prepared, many of us are also misinformed! For example, in a recent survey the NFPA learned that one-third of us think we'd have at least six minutes before a home fire became life-threatening, but the available time is often much less. And only eight percent said their first thought on hearing a smoke alarm would be to – get out!

Speaking of smoke alarms, the survey also found that in one out of every five homes equipped with at least one smoke alarm, not a single one was working. Do you recall when you last tested or changed your smoke alarm batteries?

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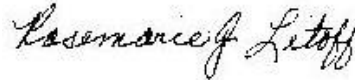
### INSIDE THIS ISSUE

- You Don't Need Feet to Dance
- "I Heard You Say..."
- Write It/\$ave It
- How to Escape from the "Always More" Mind
- Silly Statements
- New Approach to Problems
- Your Toothbrush – Friend or Foe?
- How to Childproof Your Home Office
- How to Succeed by Failing
- Is This Your New Career?
- It's Oktoberfest!
- Is Facebook Your Friend?

And while many of us think of our kitchens as the "heart" of our homes, *cooking* is the leading cause of home fires and injuries, and *unattended cooking* is the leading cause of cooking fires.

The NFPA and I want this month – and every month – to be a safe one for you and those you love, so please visit [www.nfpa.org](http://www.nfpa.org) for a wealth of safety information, fire prevention tips, and resources

Sincerely,



Rosemarie J. Litoff  
Your Mortgage Friend for Life

P.S. Do you have an escape plan? Please email me at [rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com) or call me at 858-673-0288.

# “You Don’t Need Feet to Dance”

In 1982, teenager Sudha Chandran was a highly accomplished classical dancer with a promising future in her native India. That all changed when her right leg had to be amputated after a car crash. Though the incident brought her bright career to a halt, she didn’t give up.

In the painful months that followed, she sought out an Indian doctor who had devoted his life to developing innovative artificial limbs, particularly a solid but flexible artificial foot. The doctor agreed to create a prosthesis for Sudha and studied the type of dance she used to do, tailoring the limb to allow many kinds of movement.

Sudha believed in herself and her dream, and began her courageous journey back to the world of dancing – learning to balance, bend, stretch, walk, turn, twist, twirl, and finally, dance.

In 1984, Sudha made a historic comeback by giving a public recital in Bombay. Her performance was met with thunderous applause, and invitations to dance flooded in from all over the world. A shrewd movie producer invited Sudha to tell her story on screen, launching Sudha’s highly successful film and television career.

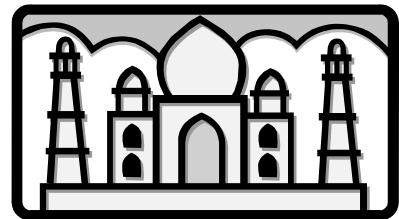
When Sudha was asked how she’d ever thought she’d dance again after such a setback, she said quite simply, “You don’t need feet to dance.”

**Instead of asking “Why me?” Sudha said, “What’s next?”**

## “I Heard You Say...”

Take a tip from your favorite waiter or waitress: According to a study, 85 percent of customers like their order repeated back to them, because it makes them feel they’re being heard. It also gives you the chance to make changes or corrections, but the most important effect is that it validates what you’ve said.

Use this as a guide to everyday conversations. Don’t parrot back people’s words all the time, of course, but paraphrase them often enough to show that you value what they’re saying.



### September Quiz Answer

**Question:** The terms *ruck*, *lineout*, and *maul* pertain to what sport?

**Answer:** Rugby.

**Source:** [www.guide.rugbyrugby.com](http://www.guide.rugbyrugby.com)

#### Congratulations to

Carmen Brown. 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!**

# Write It/\$ave It

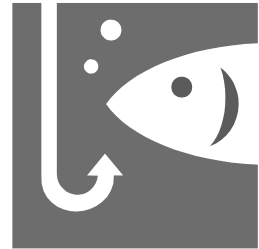
Are you spending more money than you need to? It's a nagging worry, especially these days. Fortunately, you don't need an advanced degree in finance and accounting to analyze your spending.

Try this: Keep track of your spending for one week. Just one week – longer, and you'll probably get too busy. But you can hold onto your receipts and add them up for seven days. At the end of the week, separate and categorize your expenses (use a spreadsheet if that helps you visualize better). You'll see what you're spending your money on, and chances are you'll find at least a few areas where you can cut back.

## How to Escape from the “Always More” Mind

You may know someone who skitters from one task to another, never enjoying an accomplishment before moving on to the next thing to be accomplished or mastered. And what does get done is never enough.

In *The Heroine's Journey* by Maureen Murdock, this is called “The myth of never being enough.” When you're stuck in this mindset, you're never satisfied with what you do, because something deep inside yourself tells you, “It's not enough.” You're always thinking ahead. You agree that what you're engaged in currently is not enough. If you're gardening, you feel you should be working on your report, and if you're working on your report, you feel you should be gardening.



Murdock recommends this exercise for overcoming this tyrannical way of thinking. Take a piece of paper and divide it into three columns. In the first column write, “I planted daisies.” In the second column write, “I am satisfied.” In the third column write, “And that's enough!”

Though it's a simple exercise, Murdock says that if you practice it whenever you catch yourself being a self-critical, unsatisfied tyrant, that feeling of “not enough” will gradually disappear from your mind.

## Silly Statements

If you're a logophile – a lover of words – you might find yourself cringing as you read *these* words!

- Police were called to a day-care center where a three-year-old was resisting a rest.
- When fish are in schools they sometimes take debate.
- The short fortune teller who escaped from prison was a small medium at large.
- The dead batteries were given out free of charge.

- A dentist and a manicurist fought tooth and nail.
- A calendar's days are numbered.
- With her marriage she got a new name and a dress.
- If you take a laptop computer for a run, you could jog your memory.
- When she saw her first strands of gray hair, she thought she'd dye.
- Acupuncture: a jab well done.

## New Approach to Problems

At work, at home, even on vacation, there are always problems that need solving. Some problems are easy to solve with the same solutions that have always worked. Others call for a fresh thinking, an original approach. Try these tips for generating exciting, new ideas:

**Rephrase your problem.** Turn your problem around by describing it in different words. Instead of "How can we produce more widgets?" ask, "What's preventing us from producing X widgets a week?"

**Dig deeper.** Instead of focusing exclusively on the present situation, explore the background. When did the problem start, for example? What changed? Or, what are some of the underlying causes? What could you do about them?

**Avoid either/or thinking.** Don't limit the possibilities. Instead of "We can either raise revenues or cut costs," look for ways to do both, or find additional options. Maybe you have time to work on only one project, for example, but instead of neglecting the other, perhaps you can find someone else to get it started.

**Ask for help.** No matter how smart you are, an extra brain will usually help you find options you wouldn't have considered on your own. Someone else's eyes may see angles you hadn't spotted before. Go outside your usual circle of advisors for a different perspective.

**Keep a log.** Carry a small notebook and get into the habit of writing down your ideas as they occur to you, so they'll be accessible when you need them. Don't worry about how practical your ideas are in the beginning, or what they might apply to. Just looking through your list may spark a thought you wouldn't have found before.

## Your Toothbrush – Friend or Foe?

You may be very conscientious about your dental care, but if you're using a worn toothbrush, you may also be sabotaging your good efforts. The American Dental Association (ADA) recommends replacing your toothbrush every three to four months, or sooner if the bristles are frayed. Children's toothbrushes often need replacing more frequently than adult brushes. In addition:



**Do not share toothbrushes.** Sharing a toothbrush could result in

an exchange of body fluids and/or microorganisms between the users of the toothbrush, placing the individuals involved at an increased risk for infections. This practice could be a particular concern for persons with compromised immune systems or existing infectious diseases.

**Thoroughly rinse toothbrushes** with tap water after brushing to remove any remaining toothpaste and debris. Store the brush in an upright position and allow the toothbrush to air-dry until used again.

**If more than one brush** is stored in the same holder or area, keep the brushes separated to prevent cross-contamination. Clean the holder often.

**Do not routinely cover toothbrushes** or store them in closed containers. A moist environment such as a closed container is more conducive to bacterial growth than the open air.

## How to Childproof Your Home Office

If your office is in your home and you have small children, safety is paramount. Here's how to guard against these common home-office dangers:



**Cords.** Keep phone lines, electrical cords, cables, and window cords looped and out of children's reach to reduce potential strangulation hazards.

**Clutter.** Small objects like pen caps, loose change, rubbers bands, and the like can easily choke a small child. Keep your workspace clear of anything that might find its way down a little one's throat.

**Shelving and storage.** Keep file cabinets locked so children can't open them and cause them to fall over.

**Sharp edges.** Scissors, letter openers, and other sharp objects should be kept out of reach – and out of sight – to prevent injuries.

**Chemicals.** Cleaning supplies, liquid paper, and ink cartridges can be hazardous if ingested. Don't leave them accessible to curious kids.

## How to Succeed by Failing

Success is about...failure. At least, it's about learning how to fail without letting it stop you from moving forward. As personal and business coach Jane Herman writes:

“You've heard the expression, ‘Anything worth doing is worth doing well.’ Here's your new motto: ‘Anything worth doing is worth being willing to do badly.’ If something is important to you, then you've got to be willing to try it, even knowing that you may fail. If you have

## **October Quiz Question**

**How many phalanges are in a human hand?**

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 that entitles you to choose from four outstanding restaurants for an evening of enjoyment!

the attitude that you can't do something unless you can do it well, or perfectly, then you will never take a step. Be willing to take the step."

## **Is This Your New Career?**

Lots of people these days are investigating new careers, thanks to the recession and the changing economic landscape.

Yahoo's HotJobs Web site targets some jobs that just might become major options for today's and tomorrow's jobseekers:

**Data miner.** Collectors of data from the Internet for marketing purposes may become very important as more and more commerce moves online. The mean annual salary is just over \$70,000; the top 10 percent can earn over \$100,000.

**Environmental engineer.** Climate change, fluctuating energy prices, and ecological concerns are driving a new need for people who can create clean, low-impact vehicles, buildings, and products. Salary: approximately \$74,000.

**Accent reduction.** Globalization means being able to communicate clearly with people from other cultures. Trainers work with executives, customer-relations specialists, and others around the world to eliminate speaking styles that impede clarity of communication. Salary: about \$64,000.

**Auto mechanic.** Drivers are keeping their current vehicles longer instead of spending money on new cars, which means an increased need for maintenance. And a generation of Baby Boomer mechanics is reaching retirement age. Average salary: A little over \$36,000.

## **It's Oktoberfest!**

Did you know that the Canadian twin cities of Kitchener-Waterloo host the next-to-largest Oktoberfest in the world, second only to the original celebration in Munich, Germany?

Also billed as "Canada's Greatest Bavarian Festival," the event began in 1969 and now hosts upwards of 700,000 visitors annually. This year's festival runs from October 9 to 17 and offers 15 "Festhallen," Bavarian-decorated buildings or tents scattered throughout the Kitchener-Waterloo region that form the hub of the festival. The roster includes a Thanksgiving parade, treasure hunt, car and fashion shows, the Miss Oktoberfest pageant, oompah bands, Bavarian dancers, and of course, beer and lots of great German cuisine.

According to their Web site, the Kitchener-Waterloo Oktoberfest is *wunderbar!* For information visit [www.oktoberfest.ca/](http://www.oktoberfest.ca/).

# 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 Bernardo Plaza Dr., #228 or just call me at 858-673-0288!

[www.ims-sandiego.com](http://www.ims-sandiego.com) [email: rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com)

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

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- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy on the Kids
- How Sellers Price Their Homes
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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:  
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\_\_\_\_\_.
- Please let me know the selling price of the home at the following address:  
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- Please call me to arrange a free, no-obligation market valuation on my house.

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City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_

# Is Facebook Your Friend?

Could your Facebook profile prevent you from getting a job offer? The online job site CareerBuilder reports that its survey of over 3,200 hiring managers found that 22 percent say they screen job applicants by viewing their social networking profiles, and 34 percent have eliminated job candidates because of the content they've found.

Top objections? Forty-one percent cited posts on drinking or drug use, and 40 percent were troubled by candidates' provocative photographs. Also: poor communication skills; evidence of dishonesty concerning applicants' qualifications; discriminatory remarks on race, religion, or gender; and unprofessional screen names.

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Rosemarie Litoff  
11956 Bernardo Plaza Dr., #228  
San Diego, CA 92128  
(858) 673-0288  
[rosemarie@ims-sandiego.com](mailto:rosemarie@ims-sandiego.com)

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