

Rosemarie's Reporter

News To Help You Save Time And Money

October 2011

Where Do Creative Thinkers Come From?

Dear Friend,

Gordon McKenzie, a well-known creative force at Hallmark Cards, often visited schools to talk about his work. He usually opened his talks by introducing himself as an artist. Then he'd ask the students, "How many of you are artists?"

In kindergarten and first-grade classes, nearly every hand shot up. In the second-grade classroom, about three-quarters of the class would typically raise their hands, but not as eagerly. Only a handful of third-grade students would put their hands up.

By the time the students reached the sixth grade, no one would identify themselves as an artist because they no longer saw themselves as creative.

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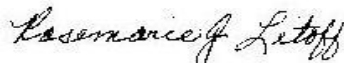
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We want children to hang on to their dreams, and that doesn't always happen. If we want more creative people, we need to start with encouraging children's creativity. Regardless of career choice, if children are validated for their creations, they will continue to have new ideas. As the kids in your life head back to school, don't forget that it means a lot to them when you make a fuss over the works of art they bring home. After all, these kids sharing their creativity with you.

Sincerely,



Rosemarie J. Litoff
Your Mortgage Friend for Life

P.S. If you have some simple wisdom, share it with me by emailing me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

October Quiz Question

Why does the Bronx Zoo get blood daily from a local slaughterhouse?

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.

Score One for Good Communication!

During his early years as a coach at the University of Kentucky, Rick Pitino, now a motivational speaker, traveled to the home of a high school football star that the university wanted on its team. Pitino spent more than an hour impressing the boy and his family with the greatness of the Wildcats. He talked about the six national championships, the half-million-dollar weight room, the private plane the team used to get to games, and the thrill of playing before the worshipful fans.

He thought he had him. But as Pitino drove away, he suddenly realized he'd blown it. 'I broke every rule of communication back there,' Pitino said. 'All we did for 45

minutes was speak about our virtues--things he already knows. I never took the time to build the trust and friendship in that room to get him to want to play for me.'

He knew then he'd lost the star player. But when he turned to future prospects, he put his lesson to work. The next star player had already heard from top schools and Pitino had an uphill battle. But he didn't give up. When he visited the next player, Pitino didn't trumpet Kentucky's virtues. Instead, he spent his time asking questions: What did the player want from a coach, what did the family want for their son in college. Then he listened to the answers.



The next day, the player called Pitino and decided on Kentucky.

Is It 'Cloudy' Today?

More and more companies are relying on "the cloud" for their IT operations, according to a survey by Advanced Micro Devices (AMD), which is aiming to become a supplier of processors and chipsets to cloud-computing providers.

Cloud computing enables users to access software, store data, and use computer applications through a network instead of a single local computer.

The AMD study found that 42 percent of survey participants are now using cloud computing in at least part of their operations, and 60 percent of those are already experiencing business value from their use of the cloud. Of companies not already in the cloud, 32 percent say they're actively investigating it. Only 3 percent of organizations in the survey said they had rejected cloud computing after looking into it.

Get On the Right Sleep Schedule

Are you a night owl? Most of us can pull the occasional all-nighter, but for some people getting to sleep before 2 or 3 a.m. is a real struggle, and getting up at 7 or 8 in the morning is next to impossible. It's not laziness, or simple insomnia, but a condition doctors call Delayed Sleep Phase (DSP) Disorder.

DSP interferes with a person's internal clock, or circadian rhythm. Approximately three in 2,000 adults, and 7-16 percent of teenagers, have trouble falling asleep within two hours of what's considered a "normal" bedtime. The causes of DSP are unknown, and by itself it's not a threat to health as long as one gets sufficient sleep. But people with DSP may have trouble accommodating a standard work or school schedule because of sleep deprivation. Some sufferers may resort to alcohol or sedatives to help them fall asleep, which can lead to other problems.

What's to be done? Some of the most common treatments include:

Light/darkness therapy. Avoid bright lights for up to two hours before going to bed. When you wake up, turn on the lights, or get outside as quickly as possible to trigger more wakefulness in your body.

Chronotherapy. Try resetting your body's schedule by gradually adjusting your bedtime. Go to bed 15-30 minutes earlier every night, and get up earlier by the same amount of time. (You may need to wait until you have some vacation time to attempt this.) Another strategy: Stay up all night, then go to bed an hour or so earlier than normal on the next night, and maintain that bedtime for a week. Repeat once a week until you're on a regular schedule.

Medications. Melatonin is a common, naturally occurring compound that can help people feel drowsy if taken an hour or so before bedtime. Prescription medications are also available; check with your doctor (and remember that you don't need a "sleeping pill," as you're not suffering from insomnia).

Before iPod, There was Theatrophone

The mp3 player may have revolutionized how we listen to and buy (or don't buy) music, but it's just the latest in a long line of technological innovations designed to bring music to everyone.

One of the first was the Theatrophone. Originally reported in Scientific American in 1892, the Theatrophone was popular in Paris as a way to allow music lovers to place a phone call to a theater and listen to live music.

The devices were set up in hotels, cafes, and restaurants and they could also be installed in one's home.

The Theatrophone Co. placed microphones in Parisian theatres that transmitted music back to a central office, where it was sent out to music lovers willing to pay 50 centimes for

five minutes of music. A “wicket” on the front of the device displayed the name of the theater whose music was being broadcast.

Even in the 19th century, it seems, people didn’t like being too far away from their music.



Hold the Phone...

A young entrepreneur had just started his own company. He opened a beautiful office and furnished it with antiques. On the first day, he saw a man enter the outer office. Wanting to give the impression of being a hotshot businessman, the young man picked up the phone and pretended to be working out a big deal. He threw around huge figures and made grand pronouncements. He finally hung up and asked the waiting man, “May I help you?” The man simply smiled and replied, “I’m here to hook up your phone.”

Inspired by Kindness

Sam Walter Foss tells this story on how he came to write the poem *The House by the Side of the Road*: 'I was tramping in New England one hot and weary day. Had sent my valise ahead 25 miles and had walked 24 of them. I was tired out and longed for a man with a wagon to come along and take me up. I sat down under a tree.

'Pretty soon I noticed a sign in the tree: 'There is a spring of good water inside the fence. Drink if you are thirsty.' I went in and drank, and then I saw another sign on a bench: 'Sit down and rest if you are tired.' While I was resting there, I saw another sign on a basket of apples: 'If you like apples, help yourself.'

'After a little while I looked around and saw an old man, and asked him what those signs meant. 'Well,' he said, 'we had the water going to waste and we thought it would be a good thing if we could get some thirsty travelers to drink a little of it. Then, this is a pleasant spot to rest in, and Mother reminded me of this old bench that was doing nobody any good in our attic. So I brought it down here. We have more apples than we can eat at this time of the year, and we thought that it would be a satisfaction to us if they could be used somehow. So we put up the signs, and they seem to be doing some good.'

'I thanked the old man and pursued my journey, refreshed in body and in mind, for I had learned a great lesson and gained an inspiration. There was no weariness in that last mile, and when it was finished I sat down and wrote those lines, 'Let me

September Quiz Answer

Question: Citizens of Switzerland are prohibited from serving in any foreign army with what notable exception?

Answer: The Vatican

Source: triviabug.com

Congratulations to

Sally Gotham. 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!**

live in a house by the side of the road, and be a friend to man."

Did You See That?



Haunted houses are a \$300 million a year business, with more than 3,000 throughout North America. Some of the most-visited places are:

- 1) The Whaley House in San Diego, California;
- 2) Madison's Haunted Inn in Kincardine, Ottawa;
- 3) The Oppertsauer House in Stony Plain, Edmonton. Alberta;
- 4) The ghost town of Jerome, Arizona;
- 5) The town of Fergus, Ontario;
- 6) The battlefields of Gettysburg, Pennsylvania;
- 7) The famous site of the witch hunts, Salem, Massachusetts;

These attractions pale in comparison to the most haunted place on earth: The Catacombs in Paris, France.

One Rule for Living: Don't Over-Specialize

The science fiction writer Robert A. Heinlein once wrote: "A human being should be able to change a diaper, plan an invasion, butcher a hog, conn a ship, design a building, write a sonnet, balance accounts, build a wall, set a bone, comfort the dying, take orders, give orders, cooperate, act alone, solve equations, analyze a new problem, pitch manure, program a computer, cook a tasty meal, fight efficiently, die gallantly. Specialization is for insects."

If that's not enough, here's a short list of skills that everyone should master to survive and prosper in today's world:

- **Operate a computer.** Be able to go beyond locating the "on" switch.
- **Search the Internet.** Understand how to use Google and other search functions to gather and confirm information.
- **Perform CPR and the Heimlich maneuver.** You can be prepared to save a life.
- **Cook.** Know the basics of preparing a meal that isn't just microwaved.
- **Tell a story.** You can persuade and inspire people by telling stories that move them.
- **Change a tire.** Because you can't always wait for AAA.
- **Take good notes.** You can't remember everything. Develop a reliable system for documenting what you need to know in the future.

Still Eager to Help

A young man was helping his elderly mother move into a new apartment building. He was sensitive to the fact that his mother had always been quite active, both in her job and in her volunteer work after retirement. But he was concerned that she'd have trouble taking care of herself. So, as he was unpacking boxes, he casually asked her, "Mom, have you ever considered Meals on Wheels?"

The mother sighed sadly. "I have, but you know, I just don't think I have the time to volunteer for them again."

Cough to Relieve Pain

The next time you get a shot or have to pull off a sticky bandage, try the "cough trick" to reduce the pain. In a recent study, doctors at Ernst Moritz Arndt University in Greifswald, Germany, drew blood from volunteers. When subjects used the cough trick, a single cough at the time of the needle puncture, they felt less pain than when they did not cough. Researchers are confident the cough trick is an effective way to reduce pain during peripheral venipuncture (drawing blood from an arm or leg vein), but they are still unclear as to how it works. If you try the cough trick for an injection, *alert the nurse or doctor first* so they can brace the puncture site against possible motion caused by the cough.

Donkey Kong, Anyone?

Chimpanzees may not be able to play *Angry Birds* and win yet, but they can apparently recognize characters under their control on a video screen, indicating an important degree of self-awareness that could help us understand the development of consciousness in humans.

In a series of experiments, three adult female chimps were first trained to move a white cursor on a video screen using a trackball, and they were rewarded when they hit green rectangular targets.

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In the next phase, the chimps were confronted with two white cursors, only one of which they could control. They were quickly able to determine which cursor they could move in order to hit the green triangle and receive a treat of raisins or pieces of apple.

The experiment was based on a test used to diagnose schizophrenia; patients suffering this mental illness tend to feel at times as if they're not in control of their actions and thus lack what scientists call "self-agency."

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Men, Women and Goals

The ability to set goals is an important prerequisite for success. But the way you set your goals, and pursue them, can be determined by many factors. One of them, according to a recent study by Leadership IQ, may be your gender. The survey, in which 2,506 women and 2,184 men participated, led to these conclusions:

Women tend to be more emotionally connected to their goals than men. The study suggests this skill makes people more likely to hang on when the going gets tough. Women were seen as being more likely to procrastinate. The findings assert that when people feel less urgency about accomplishing their goals, their efforts were undermined.

Men tended to visualize their goals more often than women. This skill provides greater direction and focus. Women tended to set harder goals. Men were less likely to challenge themselves and step out of their comfort zones.

Each individual is unique when it comes to setting and achieving goals, of course, but we can all stand to check our blind spots from time to time.

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