

Rosemarie's Reporter

News To Help You Save Time And Money

September 2008

Dear Friend,

What's so Funny About Work?

In honor of Labor Day, September 1, and all workers, here's a look at the lighter side of labor:

My first job was working in an orange juice factory, but I got canned...couldn't concentrate.

Then I worked as a lumberjack, but I couldn't hack it, so they gave me the ax.

After that I tried being a tailor, but I wasn't suited for it...and it was a so-so job.

Next I tried working in a muffler factory, but that was too exhausting.

My best job was being a musician, till I found I wasn't noteworthy.

I wanted to start a bakery, but I couldn't raise the dough.

I studied a long time to become a doctor, but I didn't have any patience.

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I became a professional fisherman, until I couldn't live on my net income.

I managed to get a good job with a pool maintenance company, but the work was just too draining.

So I applied for a job in a workout center, but they said I wasn't fit for the job.

I finally got a job as a historian until I realized there was no future in it.

My last job was working at Starbucks, but I quit because it was always the same old grind.

Whatever you're working at, have a happy – and fun – Labor Day!

Sincerely,

Rosemarie Litoff
Your Mortgage Consultant for Life

P.S. How are you celebrating Labor Day? Please email me at rosemarie@ims-sandiego.com or call me at 858-673-0288.

Which Day are You Living?

There are two days in every week about which we should not worry, two days which should be kept free from fear and apprehension.

One of these days is Yesterday with all its mistakes and cares, its faults and blunders, its aches and pains. Yesterday has passed forever beyond our control. All the money in the world cannot bring back Yesterday. We cannot undo a single act we performed; we cannot erase a single word we said. Yesterday is gone forever.

The other day we should not worry about is Tomorrow with all its possible adversities, its burdens, its large promise and its poor performance; Tomorrow is also beyond our immediate control. Tomorrow's sun will rise, either in splendor or behind a mask of clouds, but it will rise. Until it does, we have no stake in Tomorrow, for it is yet to be born.

This leaves only one day: Today. Any person can fight the battle of just one day. It is when we add the burdens of those two eternities – Yesterday and Tomorrow – that we break down.

It is not the experience of Today that drives a person mad, it is the remorse or bitterness about something that happened Yesterday and the dread of what Tomorrow may bring.

Let us, therefore, live but one day at a time

Which day are you living – yesterday, tomorrow or today?

Is School Stressing Your Child?

Do you have a child who's starting school this year? Is he or she suffering anxiety about school? If so, you can help reduce that anxiety, according to the American Psychological Association's Web site:

- Let children know that feeling the way they do is OK, and that lots of people get nervous when they do something for the first time.



August Quiz Answer

Question: Name the world's deepest lake.

Answer: Lake Baikal (in Russia).

Source: www.geology.com

Congratulations to

Gigi Dictor. Your name was selected at random from all of the correct quiz entries and you'll receive a free lunch for you and your office!!

Watch for your name in a coming month!

- Make sure your child has a regular routine at home to get ready for school. You'll also want to let her make some choices, about what to wear, for example.
- Make sure your child has a chance to participate in fun activities with school friends after school. Having friends always makes things easier and less stressful.
- Spend time every day talking to your child about her school day. Listen to their stories and respond appropriately.

How to Ensure Safe Manicures

The Centers for Disease Control and Prevention say that unsanitary conditions and practices at nail salons can result in bacterial and fungal infections, and skin viruses such as warts. To select a safe nail salon, public health experts suggest the following tips:

- Look for posted licenses from the State Board of Cosmetology or other appropriate licenser for the salon itself, as well as for the individual nail technicians.
- Check to see if the facility is neat and clean.
- If there's a strong smell of fumes, it's a sign that the facility is poorly ventilated. Inhaling the fumes of nail products can make you sick.
- Ask how the technician sanitizes nail implements. Autoclaving, or heat sterilization, is best, but chemical sterilization is acceptable if the implements are immersed for at least 10 minutes between customers.
- Both the nail technician and client should wash their hands in an antimicrobial soap before nail work begins.
- Each client should have a fresh bowl of soapy water to soak his or her nails in, and a new nail file should be used for each client.

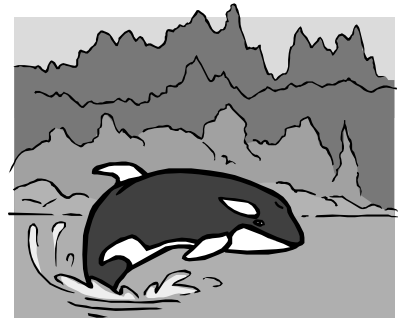
What are Killer Whales?

Killer whales are fascinating animals whether you see them in the wild, on a TV program, or at a theme park. In addition, killer whales are...

Known variously as: *Orcinus orca* and *orca*.

Long-lived: 50+ years in the wild.

Large: Males grow to 23 feet long and weigh seven to 10 tons; females average 21 feet in length and four to six tons. A newborn calf is six to eight feet long and weighs up to 400 pounds.



Widespread: They're found in all oceans in the world, most commonly in the Arctic and Antarctic, but killer whales have also been spotted off the west coast of the U.S. and Canada.

Hungry: An average-sized orca eats about 550 pounds of food a day. They feed on fish, squid, sharks, marine mammals including whales and seals, turtles, octopi, and birds such as penguins and gulls.

Fast: They can swim up to 30mph in bursts in order to catch their prey.

Good communicators: Orcas travel in groups called *Pods*. Each pod has distinctive noises that its members recognize even at a distance.

A surprise: Killer whales are actually members of – the *largest members* of – the dolphin family.

Do You Know Who I Am?

It was the final examination for the freshman biology course at the local university. The examination was two hours long and exam booklets were provided. The professor was very strict and told the class that any exam that wasn't on his desk in exactly two hours wouldn't be accepted and the student would fail.

Thirty minutes into the exam, a student came rushing in and asked the professor for the exam booklet. "You won't have time to finish this," the professor snapped as he handed the student a booklet.

"Yes, I will," the student replied. He took a seat and began writing.

After two hours the professor called for the exams, and the students filed up and handed them in – all except the late student, who continued writing. An hour later, he came up to the professor, who was sitting at his desk preparing for his next class. The student attempted to put his exam on the stack of exam booklets. "I'm not going to accept that," said the professor. "It's late."

"Do you know who I am?" asked the student. "No, as a matter of fact, I don't," replied the professor with a tinge of sarcasm.

"Do you know who I am?" the student repeated in a louder voice. "No, and I don't care!" the angry professor shouted.

"Good," replied the student, who quickly lifted the stack of completed exams, stuffed his in the middle, and walked out of the room.

Is Bottled Really Better?

You see them everywhere: on the beach, in the street, beneath the bleachers at the ball park, floating in the lake, in waste baskets at work, in sidewalk trash cans. What are they?

Plastic water bottles.

Bottled water consumption is growing at a rate of 10% a year, faster than any other beverage including coffee and milk. And while it is a healthy alternative to sugary drinks, there are many who suggest that tap water is actually held to *higher* quality standards than bottled water. And of course, it costs a whole lot less.

The tap vs. bottled water cost to the environment is a lot less, as well. Annual estimates of unrecycled plastic water bottles reach as high as 90%, more than 30 billion bottles whose production:

- Required the equivalent of more than 17 million barrels of oil, enough to fuel more than one million vehicles for a year.
- Created more than 2.5 million tons of carbon dioxide.
- Used three times the amount of water in the bottle.



Then there's the fossil fuel needed to transport the water from its source to its end user by trucks, trains and ships, all for a beverage that one Web site suggests, "For some brands, is just tap water in disguise." "Indeed," says another, "40% of bottled water began its life as tap water."

It frequently isn't convenient to recycle that plastic bottle when you've finished the water – you're at the beach or the ballpark where recycling bins are scarce (if available at all). The alternatives? Bring the empties home to recycle. Or purchase reuseable water bottles and fill them with tap water. If you don't trust your tap water, consider purchasing a water filter. You can even buy reuseable bottles with built-in filters!

September 11 is Patriot Day

Patriot Day was signed into law on December 18, 2001 as a day to remember the September 11, 2001 terrorist attacks. You're encouraged to fly your flag at half-staff and observe a moment of silence to remember the people who lost their lives, and to honor the sacrifices of the firefighters, rescue and law enforcement personnel, military service members, and other citizens.

When I despair, I remember that all through history, the way of truth and love has always won. There have been tyrants and murderers, and for a time they can seem invincible, but in the end, they always fall. Think of this. Always.

– Mahatma Gandhi (1869-1948)

No Pedal to the Metal

Aggressive driving costs you – at the gas pump. Speeding, rapid acceleration, and last-minute braking can lower your gas mileage by 33% at highway speeds and by 5% around town, according to www.fuel-economy.gov. Sensible driving is also safer for you and others, so you may save more than gas money.



Quick Fix vs. Real Solution

Putting the proverbial Band-Aid on your problems might feel better, but not for long. It takes diligent investigation to root out the underlying cause of problems before you can apply a real remedy. Yet sometimes we get so focused on addressing the symptoms of a problem that we lose sight of looking for a solution.

That's what happened to some folks one day as they were picnicking. It was a popular place to spend an afternoon – a quiet, picturesque landscape that included a winding river. But suddenly, the pastoral scene was pierced with the cries of a baby.

As the picnickers looked around for the source of the cries, another cry could be heard – from a different infant!

"It sounds like they're in the river!" called out a woman as she ran toward the water's edge. The other picnickers followed her and saw that, indeed, one baby after another was floating downstream on the river's current. No sooner would someone dive in to save one child than another would appear around the bend.

One woman watched the chaos for a few minutes, and then took off running up the river bank.

"Hey, lady! Where do you think you're going? We need everyone's help saving these kids' lives!"

The woman called back, "I'm going upstream to stop whoever's putting the babies into the river."

A smile is an inexpensive way to change your looks.
– Charles Gordy

The Power of Apology

According to a poll by Zogby International, a market research firm, people earning more than \$100,000 a year are nearly twice as likely to apologize after an argument or mistake on the job as those earning \$25,000 or less. Business coach Peter Shaw says this finding isn't surprising. "This shows that successful people are willing to learn from their mistakes and are keen to mend relationships."

September Quiz Question

Who is the only Englishman to become Pope?

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 **FREE LUNCH FOR YOU AND YOUR OFFICE!**

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:

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_____.
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_____.
- 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: _____

Let's Visit the National Toy Hall of Fame

The National Toy Hall of Fame®, also known as the Strong National Museum of Play®, was founded in 1968 by Margaret Woodbury Strong, who died a year later, leaving her entire estate to the museum. Today, it occupies 13 acres in downtown Rochester, NY, and the museum dedicates itself to the study of play and its influence on human behavior.

The most recent inductees into the Hall of Fame are Raggedy Andy™ (Raggedy Ann™ was a previous winner), Atari® 2600 Game System, and the kite. Past winners are the View-Master®, Silly Putty®, cardboard box, Tonka® Trucks, Slinky®, bicycle, Etch A Sketch®, roller skates, Lionel® Trains, alphabet blocks, G.I. Joe®, Frisbee®, Mr. Potato Head®, marbles, Tinkertoy®, rocking horse, Teddy bear, Duncan® Yo-Yo, Easy Bake® Oven, Erector® Set, jigsaw puzzle, Play-Doh®, checkers, Radio Flyer® Wagon, jump rope, Jack-in-the-Box, LEGO®, Lincoln Logs®, Monopoly®, SCRABBLE®, jacks, Hula Hoop®, Crayola® Crayons, Candy Land®, and of course, Barbie®.

How many of these toys have you purchased or played with? Learn more about the National Toy Hall of Fame by visiting www.strongmuseum.org/NTHoF/NTHoF.html.

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