

Rosemarie's Reporter

News To Help You Save Time And Money

September 2011

Don't You Know It's OK To Cry?

Dear Friend,

A teenage babysitter was taking care of a 4-year-old girl whose mother had gone on an overnight trip. As the day went on, the child grew more and more anxious, and nothing seemed to help—the little girl wanted her mom.

Eventually the tears began, and the babysitter tried everything she could think of to calm the child. Soon she was just as agitated as the 4-year-old, frustrated by her inability to make everything right. The struggle went on—the harder the child cried, the more forcefully the babysitter shushed her. Until finally the 4-year-old paused for breath, looked up at the older girl, and said clearly: "Don't you know? It's OK to cry!"

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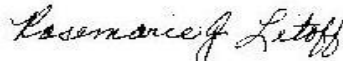
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The babysitter—blogger Sara Williams—realized that the child was right. It is OK to cry, especially if you're 4 years old, and it's also OK to admit that you can't control everything around you—no matter how old you are.

This story is a reminder of the simple wisdom of the small and new to this world. Sharing our experiences and letting out our frustrations is just plain healthy and doing so helps us put those things behind us so we can move forward and be ready for the good things that are right around the corner.

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.

The Geese and the Gardener

Medical missionary Albert Schweitzer once wrote a fable about a flock of wild geese that humbled a man with their behavior.

As the geese rested near a pond one day, a gardener captured one and clipped its wings. When the flock started to resume their flight, the wounded bird tried frantically to fly off with them but it couldn't get off the ground.

Instead of flying off without the bird, the flock settled back on the pond and they waited. Fortunately the gardener's clipping hadn't inflicted permanent damage, and after several days the damaged feathers had grown back well enough to allow the goose to take flight.



The flock's loyalty to its wounded member touched the gardener's heart and made him realize that he had been very wrong to hurt a bird from such a noble breed that had done him no harm. In fact, as Schweitzer wrote, the gardener "gladly watched them as they finally rose together and all resumed their long flight."

Have a happy September!

People say that money is not the key to happiness, but I always figure if you have enough money, you can have a key made. — Joan Rivers

September Quiz Question

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

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.

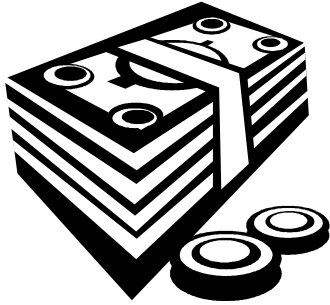
The Richest Characters in Fiction

Dreaming of being the next Warren Buffett is one thing, but have you ever fantasized about having as much money as Scrooge McDuck?

Forbes magazine, which tracks the world's richest real people, also looks at the accumulated wealth of fictional characters. Here's a look at how much money you might have if only you lived in the imagination of a famous novelist, cartoonist, or screenwriter:

Scrooge McDuck. The long-lasting Disney character's net worth is calculated at \$44.1 billion, thanks to his passion for mining and treasure hunting.

Tony Stark. Those *Iron Man* suits aren't cheap. The CEO of Stark Industries in the Marvel Universe is worth \$9.4 billion.



Carlisle Cullen. The 370-year-old vampire from the *Twilight* saga is worth an estimated \$36.2 billion.

Artemis Fowl. A child criminal mastermind featured in a series of best-selling novels for young adults, Fowl's ill-gotten gains amount to \$13.5 billion.

Richie Rich. The "poor little rich boy" of cartoons and comic books controls assets of \$9.7 billion.

Jed Clampett. The patriarch of *The Beverly Hillbillies* TV show has \$9.5 billion in Milburn Drysdale's bank.

We've Always Done It That Way

A management consultant was hired by a manufacturer in Britain to help improve its general operating efficiency. At one plant on the outskirts of London, she spent weeks reviewing reports that tracked productivity, absenteeism, machine failure, et cetera, that were kept by the day, week, month and year.

The reports were filled out by hand (the plant was small) on photocopied forms. At the top of one of the daily forms, the consultant noticed a small box that was always filled out with the number zero, but the form had been photocopied so many times that the instructions beneath the box were just small black spots that were impossible to read.

One day, she asked the plant manager about the form. He shrugged and said, "When I started here they told me to put a zero in that box, and I tell everyone I've trained to put a zero in that box. So there's always been a zero in that box. I don't really know why, but there must be a good reason."

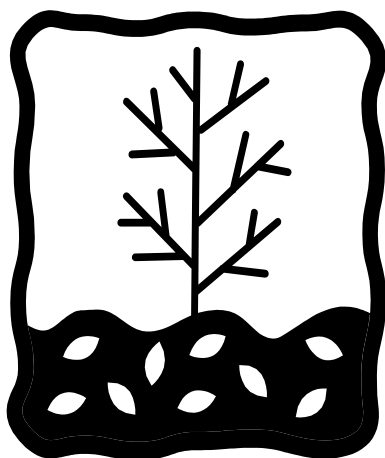
As the consultant finished her work, she was looking through a dusty file cabinet when she discovered what looked like the original form. She saw that it dated back to World War II. Intrigued, she looked at the form to see what important data the box was meant to track, and how it might be relevant to the plant's current operations.

Then she realized the flaw in "We've always done it that way."

Underneath the box were clearly printed the words: "Number of air raids today."

Fall Begins September 23

The autumnal equinox occurs on September 23rd, ushering in a new season. The equinoxes (both autumnal – fall, and vernal – spring) mark the points in the year when the sun crosses the equator, so that every place on earth experiences an equal amount of daylight and darkness. The equinoxes have been observed and celebrated for thousands of years and have significance for many different cultures.

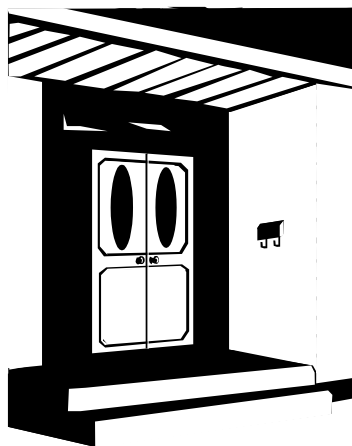


The Britons situated Stonehenge in relation to the spring and fall equinoxes and the winter and summer solstices, when their culture would gather and have religious ceremonies. Christians celebrate Michaelmas, in honor of the Archangel Michael, shortly after the autumnal equinox. In the Middle Ages, it was a time of great feasting. Pagans call the fall equinox Mabon and consider it a time for thanksgiving and for reflecting on the past season.

Autumnal Equinox Day is a Japanese national holiday, when people mark the change of the seasons and pay respects to deceased family members.

Frugality Endures Across the Generations

An accountant's thriving London business had been in the family for generations. His main office was in an old building, and his clients walked up a single, elegant marble step to reach the front door. Over time, the marble step had worn away until it developed a deep dent that was increasingly hazardous to his clientele.



One day, the accountant asked a stonemason to take a look at the situation and give him a quote on how much a new marble step would cost. The stonemason examined the step and then scratched his head.

"It's a big job," said the stonemason. "But I suppose I could give you a new step for 500 pounds." The accountant frowned. "That's a bit more than I wanted to pay." They both looked at the step, and then the accountant asked: "What if you dug up the step, turned it over, and put it back into the ground? Then it would be good as new." The stonemason nodded. "50 pounds." "Do that," said the accountant, and he went back inside the office.

August Quiz Answer

Question: What is the cheapest and most popular fruit?

Answer: the banana.

Source: www.Wikipedia.org

Congratulations to

Joe Salvatore. 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!

A few hours later the stonemason rang the bell. The accountant walked to the door, opened it, and saw the stonemason standing next to the marble step that he'd dug out of the ground. A nearly identical dent gutted the other side. The stonemason chuckled. "From the looks of it, I'd say your great-great-great-granddaddy thought of the same thing about 150 years ago."

Bipolar Disorder Symptoms and Treatment

When actress Catherine Zeta-Jones revealed this year that she'd been treated for bipolar disorder, she brought attention to a mental health condition that affects millions of people—not just the sufferers themselves, but their families, friends, and employers.

People with bipolar disorder are sometimes referred to as “manic-depressive” because of the mood swings that are the major symptoms of the disease. The disorder includes three specific conditions: Bipolar I disorder, in which symptoms wreak significant havoc with patients and their relationships (manic phases can be severe and dangerous); Bipolar II, a less-acute condition with generally more manageable symptoms; and Cyclothymia, a milder form in which manic and depressive periods are less disruptive.

Symptoms of the manic component of the disorder include feelings of euphoria and extreme optimism mixed with poor judgment, rapid speaking, racing thoughts, and aggressive behavior. In the depressive phase, patients experience sadness and depression, suicidal thoughts and behavior, sleep problems, increased or diminished appetite, and feelings of anxiety or guilt. Seasonal changes seem to affect the mood swings in some patients.

Patients are commonly treated with a combination of psychotherapy and medication, which has been shown to have a positive impact on most subjects.

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If you suspect that you or a loved one is suffering from more than the occasional mood swing, check with a doctor promptly.

To insure good health: Eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life. — William Londen

The biggest disease today is not leprosy or tuberculosis, but rather the feeling of being unwanted. — Mother Teresa

Only an Empty Cup Can Be Filled

A young man traveled a great distance to study with a much-respected sage. He explained that he wanted to learn from the master's wisdom, and began telling him how much he'd learned from other gurus.

The sage listened. When the would-be disciple paused for breath, the elder man offered him a cup of tea.



"Yes, thank you," said the young man. "And so then I went to study with . . ."

The master brought cups and poured tea. The young man kept talking. The sage kept pouring. Suddenly the young man realized his cup was flowing over, and the tea was spilling onto the floor.

And the master still kept pouring. "Master, stop!" cried the younger man. "The cup is full—it will hold no more!"

"Ah," said the master. "So we cannot add something to a container that is already full? Perhaps first we must empty the cup."

And the young man understood. Before he could learn anything new from this teacher, he had to empty himself of what he believed was important.

A Clean Computer Is a Joy Forever

When you're cleaning the junk out of your computer's hard drive, one misguided action can destroy important files that can't easily be retrieved. This could be especially disastrous if you are the only one with those files on his or her PC and you don't have a backup disk. As scary as even attempting to clean up your computer may seem, you can't afford to let digital dust bunnies overrun your hard drive. If you've got a Windows machine you can do a basic digital clean by yourself with just a few easy steps.

Under the Start menu, go to Programs, then Accessories, then Systems Tools. Here you'll find the Scan Disk application. It looks for partial files and binary detritus on your hard drive. Run the program.

When Scan Disk is finished (it may take an hour or more), go to Disk Defragmenter in the same menu. A defragger, as they're called, will make your disk drive run smoother.

If your PC's CD-ROM player won't run some discs, it's time to clean it up, too. Sometimes the lens in the CD-ROM drive needs cleaning. But be careful: The plastic lens is vulnerable to scratching. Use a cleaning disc designed for this task, which you can pick up at any computer software store.

There are further disc cleaners online that take care of viruses and malware, and many of them are free if you only use them once. Every computer needs virus protection running on a constant basis that updates daily. That type of service does require a subscription, but it is well worth it for the peace of mind.

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Botox May Hinder the Ability to Read Emotions

Botox doesn't just remove wrinkles and lines from a person's face; it may also impair one's ability to read the emotions of other people.

A study published in the journal *Social Psychological and Personality Science* found that people who had received Botox injections were less accurate in identifying the emotions on the faces of people in photographs than others whose faces had been injected with a cosmetic filler. Researchers at USC and Duke University theorize that without the ability to subconsciously mimic expressions we see in others, we have more difficulty recognizing those feelings—suggesting yet one more way in which our bodies affect how our minds operate.

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