

Mario's Home News

News to Help You Save Time and Money

Spring-Summer 2018

When Sufficiently Motivated

Two warring tribes lived in the Andes, one in the lowlands and the other high in the mountains. One day the mountain people invaded the lowlanders and, as part of their plunder, they kidnapped a baby from one of the lowlander families and took the infant with them back up into the mountains.

The lowlanders didn't know how to climb the mountain. They didn't know any of the trails that the mountain people used, and they didn't know where to find the mountain people or how to track them in the steep terrain. Even so, they sent out their best fighting men to climb the mountain and bring the baby home.

The men tried first one method of climbing and then another. They tried one trail and then another. After several days of effort, however, they had climbed only a few hundred feet.

Feeling hopeless and helpless, the lowlander men decided that the cause was lost, and they prepared to return to their village below.



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INSIDE THIS ISSUE

- When Sufficiently Motivated
- If It Walks Like a Duck
- June Quiz Question
- Who Argues About Money?
- 6 Intriguing Startups Ideas
- Top Target Of Kitchen Remodeling?
- Micro Homes...How Small Can We Go?
- Promote Positives For Young Athletes
- Increase Online Security
- First Job Basics Of Behavior
- Membrane Makes Dirty Water Safer
- A Lesson In Diplomacy

As they were packing their gear for the descent, they saw the baby's mother scrambling down the mountain toward them. She had gone higher than they had!

Then they saw that she had the baby strapped to her back. How could that be?

One man greeted her and said, "We couldn't climb this mountain. How did you do this when we, the strongest and most able men in the village, couldn't do it?"

She shrugged her shoulders and said, "It wasn't your baby."

You never know what you can accomplish when you're sufficiently motivated!

**Mario A Quintero
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If It Walks Like a Duck

A duck walked into a café, sat at the counter, and ordered a soda and a sandwich. The waitress did a double-take, then cried out, "You're a duck!"

"I see your eyes are working," replied the duck.

"And you can talk!" exclaimed the waitress.

"Your ears are working, too. Now how about that soda and sandwich?"

"Sorry, right away." The waitress placed the order and poured a soda. She passed it to him and said, "It's just that we don't get many talking ducks in here. What brings you in today?"

"I'm a plumber, working that construction site." He waved a wing behind him, then dipped his bill in his soda.

The waitress watched for a moment, then said, "You know, the circus is in town. I bet they'd love to hire a duck like you."

"Really?" the duck said. "Why do they need a plumber?"

*"To avoid criticism, do nothing, say nothing, be nothing."
~ -Elbert Hubbard*

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RE/Max Worldwide

Who Argues About Money?

In a survey by CompareCards.com, a subsidiary of LendingTree, couples were asked to be honest about money and how it relates to arguments with their partners. A closer look at the survey revealed some interesting statistics:

- 15% of respondents said they fought about money with their partner.
- 20% of Generation Xers (ages 35-54) argue about money.
- 17% of millennials (18-34) have money-related arguments.
- 9% percent of people over 55 argue over money. (With age comes wisdom!)
- 59% fight about money have some level of dissatisfaction in their relationships.
- 82% of couples who claimed not to fight over money describe themselves as "extremely satisfied in their relationships."

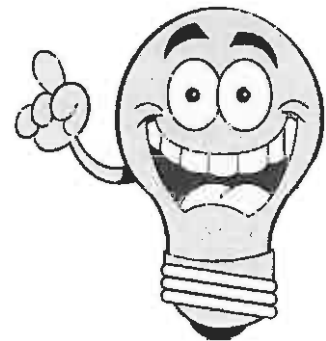
6 Intriguing Startup Ideas

Fledgling companies need seed capital to grow, and each year the company Y Combinator holds demo days where new businesses present their products "Shark Tank style" to receive funding. Past demo days have featured Stripe, Dropbox, and Airbnb. A recent demo day, called W18, showcased 141 companies from 23 countries. Here are 6 ideas that look particularly interesting.

1. **Sudden Coffee** makes instant coffee without requiring boiling water, and that tastes "better than fresh Starbucks." They claim 8 of 10 coffee drinkers chose Sudden Coffee over Starbucks in blind taste tests.
2. **Orangewood Labs** uses 3D printer-style wood-cutting robots to make on-demand furniture. Orangewood crowdsources 3D designs which it can tweak into different styles, colors, and sizes.
3. **Piccolo** wants you to control your smarthome with gestures. Point at a light to turn it on, control a video on your TV by waving your hand, etc. The company uses a smart camera to map a user's skeletal geometry.
4. **Voicery** synthesizes ultra-realistic computer voices that use natural emotion and inflection. They analyze human voices to train deep neural networks to power its product, rather than trying to train a computer to mimic voices.
5. **Ovipost** wants to turn cricket farming from an art into a science. By working to optimize hatching and egg yield, they want to lower the labor costs to produce crickets, which can be used as a consumer food source or feed.
6. **Storyline** makes it easier for people to build content apps (called skills) for the Alexa platform without any coding. The startup's apps already have 180,000 monthly active users across 500 apps.

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Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.



Top Target Of Kitchen Remodeling?

Decluttering! Tidiness is the biggest trend this year, according to the 2018 Houzz Kitchen Trends Study. The study found that 75% of homeowners named decluttering their counters as their number one priority, followed by 66% who want to put things away and 49% who are focused on recycling.

The biggest issue? Storage, cited by 93% of survey respondents. That was followed by space planning (38%), entertainment (32%), and cleanliness (32%). The survey notes that homeowners are also interested in pullout garbage bins, organizers for dishes and utensils, and wine bars.

Micro Homes... How Small Can We Go?

The tiny home movement, which has been burgeoning for the past few years, is experiencing growing pains. A tiny home is usually just 300 to 450 square feet, and many who try this lifestyle realize that's just too small. The result is that, gradually, tiny homes have been trending larger, to the size of small apartments, at around 600 square feet.

But there is a segment of the trend that's going the opposite direction—even smaller, to as little as 60 square feet! These micro houses are pushing the envelope inward.

It makes you wonder why someone doesn't just buy a van or a small camping trailer, and some people do just that. But others want the challenge of building their own home, so they build the entire thing from wood or other scraps and cast-off items, including sterilized dumpsters and backyard garden sheds.

The micro-living idea seems to be more about the challenge of building with found items, rather than actually having a place to live.

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See page 7

Promote Positives For Young Athletes

It's estimated that 35% of children drop out of organized sports each year. That rate increases to 70% by the time children reach age 13. Here are a few things you can do to help your children have a positive experience if they are participating in sports.

- Don't compare. What motivates one child won't work for another. What comes easy to one can pose challenges for another. Never compare the accomplishments of one child with that of another. Look for positive ways to encourage your children to focus on the fundamentals of their sport.
- Stress variety. Allowing your children to participate in several different sports helps broaden their perspectives and figure out which activities inspire their interest. Keeping children under 12 involved in a variety of sports may prevent repetitive stress injuries that can be common with certain sports.
- Take your ego out of the equation. A large part of helping your children develop positive attitudes about sports is to be positive yourself. Keep a check on your own attitudes so you're not attempting to live vicariously through your children's experiences or pressuring them into participating in activities that are of no interest to them.



Increase Online Security

By now most of us know to not access suspicious links embedded in emails, and we're aware of the threats posed by public Wi-Fi networks. However, according to Eric Cole, a cybersecurity expert and author of *Online Danger: How to Protect Yourself and Your Loved Ones from the Evil Side of the Internet* (Morgan James Publishing), there are two more ways to minimize risks:

1. **Reconsider your credit card use.** Cole suggests having four credit cards. He recommends using your debit card at ATMs to withdraw money, using a dedicated card for recurring payments, such as memberships, another for online purchases and a different one for in-person transactions.



2. **Separate your high-risk and low-risk activities.** Use one device to surf the web, access email, and shop using apps. Dedicate a different laptop or a desktop for encrypted activities such as online banking and online investments. Keep your virus protections current on every device, and be mindful about how you use them.

I will tell you the secret to getting rich on Wall Street. You try to be greedy when others are fearful. And you try to be fearful when others are greedy. --Warren Buffett

First Job Behavioral Basics

Just starting out in your career? Some basic tips can give you the credibility you need to earn the trust of your bosses and co-workers:

- **Arrive consistently.** Yes, sometimes the traffic is bad or the bus runs late. Train yourself to arrive at work within a specific window. It matters more than you think.
- **Dress appropriately.** Take note of how your co-workers dress, and follow their lead.
- **Remember names.** Practice techniques for remembering names. You'll impress people and show that you're paying attention. Everyone loves to hear their own name!
- **Stay organized.** If you're scrambling to find things, or always late for meetings, you'll look undependable. Set up systems that compensate if you're naturally disorganized.

Client of the Month

Congratulations to our Client of the Month:

Randy Sosa

Miami FL

As always, the Client of the Month receives a free dinner for four at the El Rinconcito Latino Restaurant.

Take family or friends out for the evening—our treat.

Call to find out how you can become Client of the Month—and Win!

Membrane Makes Dirty Water Safer

The lack of drinkable water could reach crisis levels in the 21st century, but a team of scientists in Australia may have an answer, according to the Science Alert website. They're using a type of graphene called Graphair to filter safe water from seawater in one step.

Graphene by itself is an ultra-strong carbon material only one atom thick. It's expensive to produce, but Graphair is cheaper and simpler to make.

A graphene film (without the addition of Graphair) has microscopic nanochannels that allow water to filter through, but will stop larger pollutants. On its own, graphene becomes contaminated quickly. When Graphair is added, the film screens out 99 percent of pollutants, and still works even when covered with contaminants.

The scientists hope that the process could eventually be used for filtration in households and town water supplies, and for treating seawater and industrial wastewater.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate & Mortgage Family" this past month. I'd like to welcome you!

Alex & Adriana Marino, Miami

Ramon Coca, WNY, NJ referred by Ovi Garcia

Annette Pardo, Miami referred by Olga Miyar

Luis & Vanessa Gonzalez, Miami referred by Miguel Vidal

We love recognizing our wonderful new friends and existing clients who are kind enough to introduce their friends, family and neighbors to us.

Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas. --Paul Samuelson

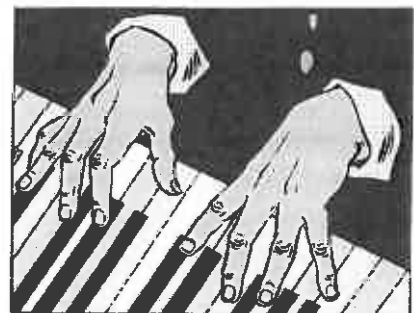
A Lesson In Diplomacy

If you've ever had to deal with the thoughtless behavior of someone, you'll appreciate this story about the great composer and pianist Franz Liszt.

The virtuoso musician once found himself at odds with an important member of his audience. The czar of Russia, Nicholas I, made a late entrance during Liszt's concert. Even after being seated, the czar continued to speak with members of his entourage. Liszt realized that Nicholas had no intention of ending his discourse, so he stopped playing and bowed his head.

Noticing the silence, Nicholas dispatched one of his aides to find out why the pianist was no longer playing.

"Music herself should be silent when Nicholas speaks," Liszt replied. After that, Liszt was able to finish his recital with the czar's full attention.



MARIO'S HOME NEWS

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Mario's Home News

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Many of our past Reverse Mortgage Clients are receiving solicitations regarding refinancing due to the increase in property values. If you would like a free no obligation analysis feel free to give me a call and I will assist you with this process. We have been successful this year with several of our clients qualifying under the new program!



Summer, 2018

Put Down the Brick

When it comes to personal problems, they can sometimes control our feelings to the point that the actual problems seem bigger or more complicated than they really are. One way to deal with a problem is to be meta-aware of it. That means recognizing the usually subconscious influence the problem is having on us, then separating the actual problem from our feelings. This gives us a clearer head for dealing with the problem. Here's a great story about a psychology teacher who teaches this point to his high school students:

The professor began his class by holding up a brick. He said, "This brick weighs two kilos. What would happen if I held it up like this for a few minutes?"

The students were quiet, waiting for the trick. Finally, one said, "Nothing?"

The professor nodded. "Ok what would happen if I held it up like this for an hour?" he asked.

"Your arm would ache," said the student, joking. "Your arm would go numb," said another.

"You'd probably drop the brick on your foot," laughed a third.

"Very good. But why? Did the brick become heavier?" Asked the professor.

"No," the students said. "It was your muscles that grew tired. The brick never changed."

The professor continued. "What can I do to stop the pain?"

"Put the brick down!" said the students, laughing.

"Exactly!" said the professor. "Now, imagine this brick is a personal problem." He gave them a moment to consider. "If I hold onto it for a few minutes, life seems barely interrupted. But if I hold onto the problem for a long time, my feelings begin to ache. Hold it even longer, I can go numb and feel like I'm losing control.

"It's important to be aware of the way problems affect you in life. By being more aware that a problem is a thing, like this brick, and your feelings are like your arm that can grow fatigued and out of control, the more you will be able to separate the two and find solutions."

So folks—next time you have a problem, remember to put down the brick!

Sincerely,

Mario A. Quintero

Your Mortgage and Real Estate Consultant for Life

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