

Mario's Home News

News To Help You Save Time And Money

Winter 2018

The Humble Spark Behind Big Companies

Every great business has started with exactly the same thing—an idea. Here are a few of the ideas that sparked some of today's top tech businesses.

In 1995, a software developer set-up a personal website called AuctionWeb to auction off his girlfriend's Pez dispenser collection. It started as a personal project, but when the amount of web traffic made it necessary to upgrade to a business Internet account, Pierre Omidyar had to start charging people fees. In less than a year, his "little" project had exploded to more than 2 million subscribers and he'd changed the name to eBay.



In 1994, a young businessman was driven by what he describes as his "regret minimization framework," designed to reduce the regret he might otherwise have felt for not participating in the Internet business boom. When trying to decide whether to quit his stable job to create an online bookstore, Jeff Bezos remembers, "If I failed I wouldn't regret that, but I knew the one thing I might regret is not ever having tried. I knew that that would haunt me every day, and so...it was an incredibly easy decision." Today, Amazon is the largest online retailer in the world.

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A computer science Ph.D. student at Stanford wrote his dissertation on the structure of the World Wide Web. His interest was piqued, and Larry Page began to focus on defining how web pages linked to each other. He thought there must be something valuable about the number and nature of the links, and as it turns out, the rest of the world seems to agree every time they run a Google search.

Maybe you or someone you know has a humble idea that could lead to a billion dollar business!

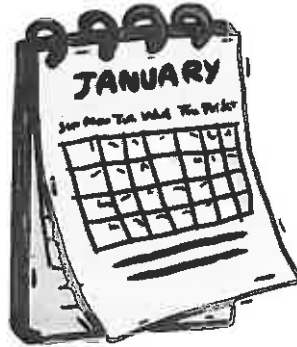
**Mario A Quintero
NMLS 334737**

What If We Had No Calendar To Mark The New Year?

Imagine a time when the world didn't have a common calendar, when there was no official start of the year. The current date would have been an approximation based on local seasons and weather, or the movement of the stars.

As civilizations grew, there were many attempts across the millennia to create a universal calendar. The Aztecs, for instance, developed a calendar based on sophisticated calculations. It's possible that if Aztecs had found a way to rule the world, we would all be following some form of the Aztec calendar today.

Instead, the Romans found a way to rule the world, so the calendar we mostly follow today stems from the Romans.



The earliest Roman calendars, created sometime around 300 BC, attempted to follow lunar cycles.

Unfortunately, lunar cycles are variable and not a stable tool for tracking dates.

Then in 45 BC, Julius Caesar commanded that the calendar be revised and a new, more stable version be created to serve a widening empire that needed more consistent measures of time. An astronomer named Sosigenes advised Caesar to eliminate the lunar calendar, and start using a solar calendar instead.

In the pre-Julian (before Julius Caesar) calendar, March was considered the first month of the year, coinciding with the lunar equinox.

In the new calendar, the Julian calendar, January was chosen as the month for the New Year. The name of the month, January, might have stemmed from the Goddess, Juno, often associated with cyclical renewal and the waning and waxing of the moon. But it's more commonly accepted that the name stems from Janus, the god of beginnings and transitions. Janus is often depicted as a two-faced god since he looks to the future and the past, an appropriate choice for the transition between the old year and the new.

The Romans believed Janus could forgive them for their wrongdoings in the previous year. They would then make promises, believing Janus would see this and bless them in the year ahead. Those promises are the origin of our New Year's Resolutions today.

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The "Myth" Of The American \$2 Bill

In the US, someone in the Treasury Department had the bright idea of printing \$2 bills (the first ones were printed in 1862). It's a bill that seemed designed as a response to inflation, but it never caught on. While it's still "legal



tender" in the US, it's not very commonly used.

That has sparked some fun stories that now float around the internet. These tales seem designed to

showcase ignorance, but they also could plausibly be based in truth. Here are two of the more common tales:

1. **The \$2 Fast Food story.** In this story, a man tries to pay for his \$1.98 soda with a \$2 bill. The employee goes to his manager, who tells the customer he can't pay with "that." When the man asks why not, the manager says, "I think you know why," assuming it's a fake and the man's just trying to be funny, or even criminal. Eventually a policeman is called. He examines the \$2 bill and finally whispers to the manager, asking what's wrong with the bill. The manager looks at the policeman and the customer who are both staring at him, and suddenly realizes that maybe he's made a mistake.
2. **The \$2 Electronics' Store story.** In this story, an annoyed customer goes to the bank and gets a whole stack of \$2 bills. He uses them to pay a \$114 bill that he's tried to pay already online, but the system wouldn't work correctly. The cashier calls the police, who arrest the customer. He's held for three hours before someone finally confirms that \$2 bills are legal.

Tolerance For Caffeine Is In Your Genes

The amount of coffee you drink may be based on your genetic makeup. A study by an international team of researchers, written up in the journal *Scientific Reports*, identified a gene that regulates the expression of other genes connected to caffeine metabolism.

The gene, PDSS2, hampers cells' ability to break caffeine down, which causes it to remain in the body longer. Thus, people with the gene will feel the effects of caffeine longer, reducing their desire for more.

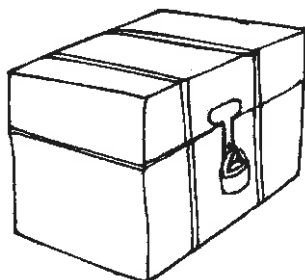
The scientists examined genetic data from two groups of people in Italy, and they asked participants to record how many cups of coffee they drank each day. People with a variation in their PDSS2 gene tended to drink less coffee than those without the variant. The study was replicated in a similar study carried out in the Netherlands.

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The Secret Box

There once was a man and a woman who had been married for more than 60 years. They talked about everything. They kept no secrets from each other... except that the old woman had a shoe box in the top of her closet that she cautioned her husband never to open it or ask her about it.



For all those years, he had never thought about the box, but one day the little old woman got very sick and the doctor said she would never recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed it was time that he should know what was in the box.

When he opened it he found two beautifully crocheted doilies and a stack of money totaling over \$25,000. He asked her about the unusual contents.

"When we were married," she said, "My grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doily."

The little old man was so moved, he had to fight back tears. Only two precious doilies were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with joy and happiness.

"Sweetheart," he said, "That explains the doilies, but what about all this money? Where did it all come from?"

Oh," she said, "That's the money I made from selling doilies."

Doc, I'm Getting Old

An elderly gentleman was being treated by his doctor. He was worried about his increasing physical ailments.

"You're in pretty good shape for a man your age," she said. "But I'm only a doctor, not a magician. I can't make you any younger."

"I know that," the man said. "I'm not asking you to make me younger. I want you to help me get older for a long time."

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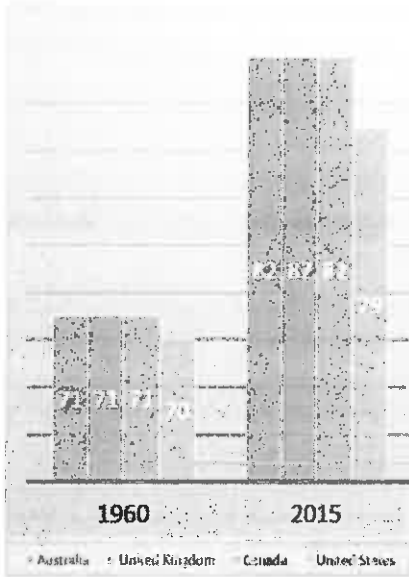
Free Information!

- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home
- How To Buy A House With Little (Or No) Money Down

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Look How Much Longer We're Living



Life expectancy has increased by many years since 1960.

Here's a comparison among the main English speaking nations between 1960 and 2015, the most recent year with complete data. Australia, the UK, and Canada were at 71 years in 1960, and 82 years in 2015. The US lags a bit behind, starting at 70 in 1960, and 79 in 2015.

The secret of long life is double careers. One to about age sixty, then another for the next thirty years. ~ David Ogilvy

Debunking The 5-Second Rule

We've all heard of the 5-second rule: if a piece of food drops on the floor, it's safe to eat if you grab it in five seconds or less. That may not be true, though, according to an article on the Medical News Today website.

Researchers at Rutgers University decided to test the rule. They used four types of surfaces: stainless steel, ceramic tile, wood, and carpet. They also choose four kinds of food: watermelon, bread, bread with butter, and gummy candy.

Finally, they tested four different contact times: less than a second, five seconds, 30 seconds, and 300 seconds.

They cultivated bacteria similar to salmonella and spread it on the different surfaces, allowed it to dry, then dropped each food on each surface for each designated time period. The results: the bacteria was able to contaminate the food almost instantly in every case, although with different degrees of contamination. Watermelon soaked up the most bacteria because of its moisture; the gummy treats were affected the least due to their hard surface.

Nonetheless, the scientists are confident that their findings disprove the 5-second rule. So you're probably safer throwing out any food that hits the floor.



WELCOME NEW CLIENTS

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

Carlos Figueroa, Miami

Stephanie Ramos, Davie FL

Referred by Betty Ramos

Jose & Marta Roques, Miami

Lazaro Ulloa, Miami

Referred by Elida Ulloa

Mickey Phelan & Nicole Smith

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

Knowing Limitations Is Important To Success

Knowing what you're not good at may be as important as knowing what you *are* good at. In one example, Sir Richard Branson, the British businessman, says his dyslexia forced him to get better at hiring and delegating, and still prevents him from micro-managing employees' tasks.

When we run into our own limitations, we tend to view those as reasons to back off or quit, or often to beat ourselves up. We tend to butt heads with our limitations.

But everyone has limitations. The trick is learning to live with them by recognizing when they're a problem and figuring out how to turn them into advantages.

For instance, if you were a perfectionist at work, you'd ask yourself how that gets in your way. It may get in your way by preventing you from completing tasks on time. Or it may get in your way by taking away from having quality family time because you want to stay late at work.

Once you identify how your limitations get in your way, you can focus on finding solutions. As a perfectionist, you could set a timer to complete assignments on time, or set-up dates with your family to force yourself to let go of work.

Punctuation Is Mighty

When teaching his students about the virtues of punctuation, one English teacher gives examples of how meaning can change, and lives saved or lost, in the placement of punctuation. Here's one example:

Maria Feodorovna, the wife of Tsar Alexander III of Russia, was known for her charitable works. According to one story, she once saved a condemned man from exile in Siberia by moving a single comma in the warrant signed by her husband. The original document read: "Pardon impossible, to be sent to Siberia." The Empress moved the comma so the warrant read: "Pardon, impossible to be sent to Siberia." The man was saved and released.

Here's another example:

On the cover of a magazine, the headline read: "Rachael Ray finds inspiration in cooking her family and her dog." We hope not. The cover should have read, "Rachael Ray finds inspiration in cooking, her family, and her dog." Still an awkward sentence, but now at least the commas let us know it's a list, not a description of her taste in food.

Client of the Month

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Carlos Figueroa

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WISHING YOU AND YOUR FAMILIES A HAPPY, HEALTHY & PROSPEROUS NEW YEAR

Inside this issue of Mario's Home News, you will find I have gone back to the annual magnetic calendar with all my contact information easily available, so I can be of service to you, family members, friends and co-workers. For those of you in the hard-hit cold states if you are thinking of moving to the warmer climates of Florida and leaving the snow I can make that transition easy for you and your families. Feel free to reach out with any questions you may have?



Winter, 2018

New Year's Resolutions and the Problem of Willpower

It's a new year and a symbolic beginning. The rush of the holiday season is over and our minds can move on to new things. Such as resolutions...and willpower.

If you're about to embark on the annual mental pilgrimage called "making New Year's resolutions," here's some food for thought.

"Willpower is for people who are still uncertain about what they want to do."—Helia

(By the way, I wasn't able to find the original source of this quote, but I assume it refers to a quote from *The Life of Saint Helia*.)

The idea being presented by this quote is that if you're having to use willpower to fulfill your resolutions, then you haven't reached the point where you deeply and truly want to change. Because if you deeply and truly wanted to change, you wouldn't need willpower. You'd just do it.

A wonderful article by Benjamin Hardy explains this in more depth. Hardy says that if you have to use willpower, it means:

1. You don't know what you want, and are thus internally conflicted.
2. You haven't committed to something and created conditions that facilitate your commitment.

So this year, here's to encouraging all of us to dig a little deeper and explore those two points as we create our New Year's resolutions.

Warm regards

Mario A. Quintero

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