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Mario's Home News

News To Help You Save Time And Money

Fall 2019

Responding To Adversity

One day after school, a daughter complained to her dad that she was tired of struggling with her dyslexia - she had to work twice as hard as her classmates.

Her father held back his tears and led his daughter to the kitchen, then repeated an old lesson. He filled three pots with water and heated them on the stovetop. Once the water began to boil, he placed a small potato in one pot, an egg in the second pot, and some ground coffee in the third pot.

After 20 minutes, he turned off the stove, put the cooked potato in a bowl and had the daughter poke it with her finger. He peeled the egg, then held the third pot out so she could sniff the coffee. She smiled at the familiar scent of her dad's morning coffee.

"The potato, the egg, and the coffee beans all faced the same adversity: boiling water," her father explained.

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"But each one reacted differently. The potato went in strong but came out soft and weak. The egg was fragile but grew hard. However, the ground coffee beans were unique. They changed the water and created something new. So - which are you?" he asked his daughter.

"Are you a potato, an egg, or the coffee? Sweetheart, challenging things happen to us, but the only thing that truly matters is what happens *within* us."

The teen smiled, gave her dad a huge hug, grabbed the hard-boiled egg as a snack and left to go do her homework.

As she left, her father blew an invisible kiss that landed on his beloved daughter.

Mario A Quintero
NMLS 334737



Happy Birthday, Big Bird!



Happy Birthday to Big Bird, Bert and Ernie, Cookie Monster, the Count and all the other familiar characters from *Sesame Street*! The beloved show originally aired on November 10, 1969 and was the first to study the use of curriculum in children's entertainment.

By 2001, there were over 120 million viewers of various international versions of *Sesame Street*, and by the show's 40th anniversary in 2009, it was broadcast in more than 140 countries.

As of the show's 50th anniversary in 2019, *Sesame Street* had produced over 4,500 episodes, 35 TV specials, 200 home videos, and 180 albums.

Message Received... Maybe

When people don't understand what you're trying to share with them, they might get frustrated. You may wonder why they aren't comprehending something that seems relatively simple. This is called the curse of knowledge, as is spelled out in this story...

Elizabeth Newton was studying at Stanford University in 1990 when she set up a simple experiment. She divided students into two different groups: tappers and listeners. Tappers were asked to tap out a simple song that everyone would know, and listeners had to guess the song.

She asked tappers to take a guess ahead of time on how many people would guess correctly and they predicted that about half would get it right. When they tapped it out, though, only 2.5% got it right. Listeners were only hearing tappity tap, but tappers (internally) were hearing the whole song.

The point is this: when we have any type of information that we're conveying to someone else, the tapper always knows more than the listener and has the bigger picture.

RE/Max Quintero Team

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- **If you are looking for a new home we can conduct a Financial Assessment and assist in finding your new home.**

RE/Max Worldwide

How Do You Like Your Pizza?

Pizza may be many people's favorite food, but it's not without controversy. Take, for example, the debate about pineapple and anchovies. The *Food & Wine* website reports on a survey by *Slice*, a pizza ordering platform, in which consumers were asked to rate different toppings.



With more than 9,000 responses to *Slice's* poll of customers, pineapple emerged as the least popular topping, rejected by 54% who said it shouldn't be considered a topping at all. Anchovies turned out to have some fans, though, principally in the state of Delaware, where they're most popular - 63% of residents there are willing to include them in their order.

One thing many people agreed on, however, was breakfast. The survey found that 53% of respondents would prefer a slice of cold pizza for breakfast over juice and eggs.

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Pet Insurance On the Rise

The North American Pet Health Insurance Association reports that total premiums for pet insurance have hit a new level, reaching \$1.42 billion in 2018.

In the United States, pet insurance increased 18% for 2.43 million pets. In Canada, the rate grew 10.9% for 277,000 pets. The most common coverage was for accident and illness plans. Accident and illness premiums for dogs came in at \$566 yearly in the U.S., and \$734 in Canada. For cats, the U.S. premium was \$354, and the Canadian rate was \$400.



*Fear not November's challenge bold -
We've books and friends,
And hearths that never can grow cold:
These make amends!*

~Alexander L. Fraser

Don't Cancel That Card!

Canceling a credit card can seem like a fast and easy solution to your debt woes. In a *Bankrate* survey of 2,301 adults with credit cards, 61% reported that they've canceled at least one credit card, and 37% said they've canceled more.

The older you are, the more likely you've done it: 72% percent of Baby Boomers have canceled at least one card, more than 61% of Gen Xers and 50% of Millennials have done it.

Here are some reasons they gave for cutting ties:

- 40% - No longer needed it after paying off debt
- 36% - Didn't use it enough to keep it
- 36% - Interest rate too high
- 18% - Worries about overspending and debt
- 17% - Insufficient rewards
- 12% - Improve credit score
- 11% - Other reasons

However, canceling a credit card doesn't automatically boost your credit score. Experts advise keeping an account open, even if you don't use it, because longstanding accounts with available credit typically have a positive impact on your overall credit score.

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With Other Businesses
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Recharge While You Recharge

Soon you may be able to recharge your smartphone by taking a walk, the *Science Daily* website reports. Scientists at the Chinese University of Hong Kong are developing an "energy harvester" that attaches to the knee, generating 1.6 microwatts of energy when the wearer walks at a normal pace, enough to power small devices like health monitors and GPS devices.

Scientists designed a special smart macrofiber material that generates energy from bending. The constant back-and-forth motion every time the knee flexes makes the device bend, creating electricity.



A prototype weighing just 0.68 pounds was tested on people walking at one to four miles per hour. Measurement of the wearers' breathing patterns with and without the device showed that it worked without any extra effort on the part of the walker. The device could enable users to stop worrying about the daily charge.

Repetition

The owner of a neighborhood coffee stand, Jon, noticed that people would complain about the same problems every day on their way to work.

One day he told a joke, and everyone roared with laughter. The next morning, he told the same people the same joke and only got a few chuckles.

By Thursday, he'd told the same joke over and over; nobody was laughing anymore. Friday, he merely smiled at all of his customers and mentioned that just as you can't tell the same joke and get the same laugh, you can't always cry over the same problem. He went on to tell them that he was sure today would be a great day.

On Monday, nobody had a single complaint.

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.

Silvia & Ryan Bermudez, Miami
Cary & Jorge Brito, Pembroke Pines
Lazaro Lazcano, Hialeah
Nelly Gomez, Kendall
Francisco Quiroz, Miami
Raul & Luz Leyba, Miami
Calvo Family, Miami Beach
Digna Ramirez, Miami

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

Empowerment

You can "empower" an employee to carry out a task, but whose fault is it if he or she fails? Managers and employees share equal responsibility for making empowerment successful. Here's what each of you has to do:

Employees:

- **Show your interest.** If you feel ready to take on more responsibility, discuss available opportunities with your boss. You'll be able to clarify what kinds of decisions you can be empowered to make and when you should seek advice from your manager.
- **Suggest a trial.** Convince your leader of your abilities by offering to handle one or two responsibilities on a trial basis. This will let the boss see what you've got and give you the freedom you crave.
- **Understand your leader's needs.** Remember that your boss may have to justify your decisions and actions to other people. A surprise could make your boss look bad.

Managers:

- **Analyze your attitude.** How important is control to you? Pay attention to what you delegate and what you handle on your own. Are you allowing your workers to develop their skills, or preventing them from moving forward?
- **Explain your priorities.** Explain to employees why you need to perform certain tasks by yourself. Be sure your reasons have a solid business foundation beneath them.
- **Practice.** Look for opportunities to delegate tasks whenever you can. Make sure you're empowering people to do meaningful work, not just unpleasant jobs you want to avoid. It will get easier the longer you do it.

Learn From Mistakes

Despite your best and most creative efforts, your innovative project has failed. Don't despair. The *Jeffrey Baumgartner* website recommends analyzing the failure by asking these questions:

- **What went right?** It's a rare failure that doesn't have some redeeming qualities. Identify things that went well. It'll cheer you up, and you may incorporate those small victories into your next project.
- **What went wrong?** Now that you're feeling a little better, look at where you tripped up. Make a list of the mistakes you made so you're clear on the root causes of the failure.
- **Why did it go wrong?** Maybe your process was flawed, or you had bad information, or you made incorrect assumptions. Ask the people around you for their perceptions. When you learn why things went awry, you'll be better able to avoid future mistakes.
- **Are you repeating mistakes?** Everyone makes the occasional mistake. You've got to be sure you're not making the same mistakes over and over again. Look at past failures to determine whether your process is flawed in some way.
- **What can you salvage?** Take a look at the end result and see if you can find something useful to recycle - data, equipment, product components, whatever. Your project won't be a complete loss if you can repurpose at least some of its elements.

Client of the Month

Congratulations to our
Client of the Month:

Cary & Jorge Brito

Hialeah, 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 me to find out how
you can become
Client of the Month

Take Time to Plan Each Day

Strategic planning can be streamlined, as long as you're focused on the right issues. Spending a few minutes each day on these questions will help you see where you have to go:

- What are your goals?
- What strategies are you using to pursue them?
- What obstacles are preventing you from achieving them?
- What could you do differently?
- What resources do you have? What do you need?





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Simply email or call me *Mario Quintero, 8900 SW 117th Ave Suite C-101 Miami FL 33186*
305-598-1600

www.stcloans.com email: Mario@stcloans.com

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Mario A. Quintero, LLC
8900 SW 117th Ave C-101
Miami FL 33186
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Fall, 2019

Mario's Gratitude List

November is one of my favorite months with many key memorable dates in my life. I want to share these moments with you this newsletter because November is Gratitude month and a reminder to be Thankful for our Blessings. **On November 3, 1993** I recognized that alcoholic beverages were starting to dominate certain aspects of my life and with the help of God I made a decision that day to stop drinking alcohol one day at a time. This month I celebrate 26 consecutive years of not consuming alcoholic beverages one day at a time. This has also become part of my life's work in assisting other Men who feel they have a problem by sharing my experience, strength and hope.

On November 20, 2002 I made a decision to start my mortgage and real estate company. Leaving a corporate career as an executive was not an easy decision after 26 years, my wife Claudia thought I was crazy, but I needed to find the type of work that could fulfill me personally not just earn a living. I had become bored with the corporate life of travel, meetings and conference calls. I wanted to work in an environment where I could help families achieve their goals and dreams. So this **November 20 we will celebrate 17 years** in business, I do not regret my decision one bit because it has been the most fulfilling decision I have ever made.

On November 22, 2010 after fighting stage 4 cancer for 11 months with many tests, scans, and multiple chemo treatments I was given the great news that I had gone into full remission of my non-Hodgkin's lymphoma. Even though I would need to get a bone marrow transplant as part of my treatments I was very happy to learn that a big part of the battle had been won. This **November 22 I will celebrate 9 years** in remission and I will tell you that as a man of very strong Faith I had many people praying for me and God made the ultimate decision to continue to Bless me, so I could do His work. Today I also counsel people diagnosed with cancer and their families by sharing my personal experience with this deadly disease by giving them Hope.

As you can see God has done for me what I could not do for myself, HE helped me to get sober, HE helped me find a career that I am passionate about in helping families with their homes and mortgages, and finally HE cured my cancer, so I could carry HIS message of HOPE to others that have been diagnosed. **I call this my Gratitude Trifecta and It all occurs every November. This November I hope you find the things you are Grateful for. God Bless you and your families through this Holiday Season.**

Warm Regards,



Mario A. Quintero
Your Mortgage and Real Estate Consultant for Life
Office-305-598-1600
Direct-305-588-0451
Email-Mario@stcloans.com

www.stcloans.com www.stmloans.com
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P.S. If you like this story let me know. I'd like to hear about your experiences. Contact me at: Mario@stcloans.com or 305-598-1600

Otoño, 2019

La Lista de Gratitud de Mario

Noviembre es uno de mis meses favoritos ya que cuenta con muchas fechas claves y memorables en mi vida. Quiero compartir estos momentos con ustedes en este boletín porque Noviembre es un mes de gratitud en el cual debemos de recordar agradecer por las bendiciones recibidas. El **3 de noviembre de 1993** reconocí que las bebidas alcohólicas estaban comenzando a dominar ciertos aspectos de mi vida y con la ayuda de Dios tomé ese día la decisión de dejar de beber alcohol un día a la vez. Este mes celebro 26 años consecutivos de no consumir bebidas alcohólicas. Esto también se ha convertido en parte del trabajo de mi vida el de ayudar a otros hombres que sienten que tienen un problema y compartir con ellos mi experiencia, fortaleza y esperanza.

El **20 de noviembre de 2002** tomé la decisión de comenzar mi compañía prestamos de bienes raíces. Dejar una carrera corporativa como ejecutivo no fue una decisión fácil después de 26 años, mi esposa Claudia pensó que estaba loco, pero necesitaba encontrar el tipo de trabajo que pudiera satisfacerme personalmente y no solo ganar dinero. Me aburrí de la vida corporativa de viajes, reuniones y conferencias telefónicas. Quería trabajar en un entorno donde pudiera ayudar a las familias a alcanzar sus metas y sueños. Así que este **20 de noviembre celebraremos 17 años** en el negocio, no me arrepiento de mi decisión porque ha sido la decisión más satisfactoria que he tomado.

El **22 de noviembre de 2010**, después de combatir durante 11 meses un cáncer en etapa 4 y tras muchos exámenes, scans y múltiples tratamientos de quimioterapia, recibí la gran noticia de que había entrado en remisión completa de mi linfoma no Hodgkin. Aunque necesitaría un trasplante de médula ósea como parte de mi tratamiento, me alegré mucho al saber que se había ganado una gran parte de la batalla. **Este 22 de noviembre celebraré 9 años** en remisión y les diré que como un hombre de fe muy fuerte, tuve muchas personas orando por mí y Dios tomó la decisión final de continuar bendiciéndome, para que yo pudiera hacer su trabajo. Hoy en día también aconsejo a las personas diagnosticadas con cáncer y sus familias al compartir mi experiencia personal con esta enfermedad mortal al darles esperanza.

Como pueden ver, Dios ha hecho por mí lo que yo no podía hacer, EL me ayudó a estar sobrio, EL me ayudó a encontrar una carrera que me apasiona para ayudar a las familias con sus casas e hipotecas, y finalmente EL me curó del cáncer, para así yo poder llevar SU mensaje de ESPERANZA a otros que han sido diagnosticados con este mal. **Yo llamo a esto mi Trifecta de gratitud y todo ocurre en noviembre. Este noviembre espero que usted encuentre las cosas por las que estáis agradecido. Dios los bendiga a usted y a sus familias durante esta temporada de Fiestas**

Un cordial saludo,

Mario A. Quintero
Su asesor hipotecario y de Bienes Raíces de por vida
Oficina-305-598-1600
Directo-305-588-0451
Email-Marlo@stcloans.com
Web Sites www.stcloans.com www.stmloans.com
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Marlo@stcloans.com- 305-598-1600