

# Mario's Home News

News To Help You Save Time And Money

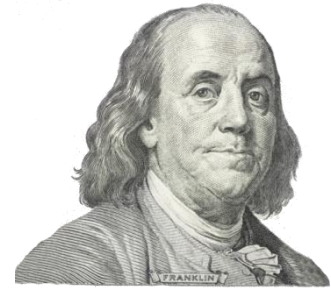
Winter 2021

## Ring Out The Old Habits First

In his twenties, Benjamin Franklin, a Founding Father of the United States, set out to achieve "moral perfection." He identified what he considered to be the core virtues for a person of character, wrote them down, and dedicated himself to acquiring them.

However, his early efforts at self-improvement taught him that good intentions were not enough.

According to Franklin, *"Habits take advantage of inattention. While my attention was taken up and care employed in guarding against one fault, I was often surprised by another. . . . I concluded at length that the mere speculative conviction that it was in our interest to be completely virtuous was not sufficient to prevent our slipping, and that the contrary habit must be broken and the good ones acquired and established before we can have any dependence on a steady, uniform rectitude of conduct."*



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### INSIDE THIS ISSUE

- Ring Out The Old Habits First
- January Quiz Question
- Websites We Could Probably Live Without
- Who Invented New Year's Resolutions?
- Things You Can Do Yourself for Less
- How to Wake Up Feeling More Refreshed
- Good, Clean Funnies
- Low Cost Home Fixes With High ROI
- Analyze Your Fear Of Finances
- Benefits Of Rising Early
- Second Career Ideas For Retirees
- Nano-Batteries Changing The Face Of Med Devices
- To Be Creative, Think Blue

Franklin was saying that we must break old habits before acquiring new ones. This suggests that to-do lists, resolutions, and goals are often doomed unless we acknowledge what's holding our old habits in place. We must work to counter old habits if we hope to adopt new ones. For example, if we wish to lose 30 pounds, we must adopt new habits of diet and exercise. But first, we must examine all the habits that made us 30 pounds overweight, then break each of those habits one by one.

This may or may not work for you, but it is an interesting way to examine this year's New Year's resolutions!

**Mario A Quintero  
NMLS 334737**

## Real Estate Services

- If you are thinking of selling your home I can assist you with a free market analysis.
- Our short sale dept. can list your home and conduct all negotiations with your lender for a smooth transaction.
- If you are looking for a new home, we can conduct a financial assessment and assist you in finding your new home.
- As a RE/Max agent I offer our real estate services worldwide with a local connection
- “TheOneStopShop”

## Websites We Could Probably Live Without

But why? They're so much fun! Here are five websites you might want to explore the next time you have nothing better to do.

**thisiswhymbroke.com** – Ever wander into one of those gift shops that contain weird random stuff that's so cool, but absolutely not needed? That's what this website is all about, and you're going to wish you'd seen this before Christmas.

**dearphotograph.com** – This odd site consists entirely of people holding up old pictures taken in the exact same spot many years ago. The pictures aren't all that interesting, but in the context of the brief descriptions that accompany each image, each picture becomes a poignant short story.

**pointerpointer.com** – Perhaps the weirdest and most “pointless” website in the world. It'll give you about 45 second's worth of entertainment. Then you'll be done. And never want to go back.

**instantstreetview.com** – Now this one might creep

you out just a bit. Put your address (or any address) into the search window. See your own car, driveway, front door, etc.

**mapcrunch.com** – This site is for the true armchair traveler. You'll be randomly whisked away to an image in a place you're not ever likely to visit in person. Click the green GO! button to move to new pictures.

## Who Invented New Year's Resolutions?

The tradition of New Year's resolutions dates all the way back to 153 B.C. when January was named the first month after Janus, a mythical god of early Rome. Janus was often depicted with two faces — one looking forward, one looking backward. This allowed him to look back on the past and forward toward the future.

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.



# Things You Can Do Yourself for Less

- **Plumbing Repairs:** While plumbing can be a pain in the neck (literally...ever try changing a sink faucet?), most people are perfectly capable of making simple repairs, like replacing a leaky faucet or broken sprinkler head. Potential annual savings: \$100 to \$1,000 for typical repairs.
- **Pest Control:** Using approved chemicals and methods that you can look up online, you can treat your own house for insects and rodents. Savings: Up to \$50/mo, or \$600/yr.
- **Painting:** If careful, you can tape and edge like a painting professional. Savings: \$400 to \$1,500 for typical interior paint jobs.
- **Replace Light Fixtures:** Many people avoid changing out light fixtures because they don't know how. But once the job is started, they realize how easy it is and wonder why they almost called an electrician who wanted \$180, when it took them 20 minutes and cost \$40 for the fixture.

## WELCOME NEW CLIENTS

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

Martha & Fernando Valido  
(referred by De Valle)

Peter & Memorie Ariz Miami

Francisco Padilla Boca Raton  
(referred by Richard Booth)

Eduarne Tufts Kendall FI

Juanita Domenech Kendall

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

# How to Wake Up Feeling More Refreshed

Most of us have experienced bouts of insomnia that make it difficult to get up in the morning. But for some people, waking up throughout the night is a continuous problem. Here are a few suggestions for improving your sleep and giving yourself more energy in the morning:

1. Shut off all electronics at least one hour before bed. Studies have shown that electronics keep the mind active longer than other forms of mental stimulation.
2. Do a sleep hygiene assessment on your home. Do you have blackout drapes? Are all LED and other small lights turned off or covered? Do you have a source of white noise, like a fan? Is your pillow and bedding comfortable? Do you need a new mattress?
3. Exercise vigorously during the day, but not within two hours of bedtime. Take a walk after dinner to help with digestion, which can also keep you somewhat awake.
4. Don't load up on carbohydrates at or after dinner. Digesting carbohydrates tends to spike the energy in your body.
5. Sit up and read a book in bed until you start to feel sleepy. Don't push past the sleepiness. Instead, put the book down and turn off the light.

## Good, Clean Funnies

- I wanted to grow my own food but I couldn't find anywhere to buy bacon seeds.
- I can't believe I forgot to go to the gym today. That's 7 years in a row now.
- I've got no home, no control, and I can't see any escape. It's past time for me to get a new keyboard.
- Why don't we ever see elephants hiding in trees? Because they're really, really good at it.
- Why did the physics teacher break up with the biology teacher? There was no chemistry.
- What is blue and smells like red paint? Blue paint.



## Low Cost Home Fixes With High ROI

Typically, lower cost improvements have higher returns than higher end remodeling jobs. Adding a new, more modern sink faucet and lighting fixture updates a home quickly and inexpensively. New countertops, updated appliances, and fresh paint do wonders for your kitchen, even if you don't replace the cabinets. Even unnoticed features, like improved insulation, upgraded plumbing, treated wood rot, and refreshed bathroom tile grout can make you--and potential buyers--feel subconsciously better about a house. And don't forget updating your exterior landscaping, front door, exterior lighting, and paint.

## Analyze Your Fear Of Finances

We're all plagued with fears about many things, but money can be a source of persistent and all-consuming anxiety. Financial expert Suze Orman offers this advice for analyzing your fears about money:

First, grab a pen and a piece of paper and write your thoughts down. Then read them out loud to yourself. Does your fear make sense to you? Is it connected to some past experience that you had, possibly in your childhood? Once you've made connections to your past and how it affects you in the present in respect to money, you can start creating a new belief system and a better way of relating to your finances.

### **Free Reports!**

- How Sellers Price Their Homes

### **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

### **Free Newsletter Subscription!**

**See page 7**

# Benefits Of Rising Early

One of the easiest ways to improve your life might be simply resetting your alarm clock. Here are some of the benefits that early risers seem to have over night owls.

- A 2008 Texas University study showed that college students who identified themselves as "morning people" earned a full GPA point higher than those who called themselves "night owls."
- A Harvard biologist discovered that early risers are more proactive, and more likely to agree with the phrase "I feel in charge of making things happen."
- The same biologist revealed that "morning people" are more likely to anticipate and then minimize problems.
- Early risers are healthier, primarily because they use morning time to exercise.
- Morning people are linked more often with traits like optimism, generosity, satisfaction, and conscientiousness.
- Early risers tend to be wealthier. There's a reason for the phrase "The early bird gets the worm."

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# Second Career Ideas For Retirees

Millions of retirees are launching a second career in their 60s, 70s and even 80s. A whopping 74 percent of workers plan to get a new job after they retire, according to the annual retirement expectations survey by the Employee Benefit Research Institute.

Regardless of age or need, it's a tricky time to change careers. Even so, there are plenty of intriguing job sectors for retirees who want to put their hard-won expertise to work or try something completely different.

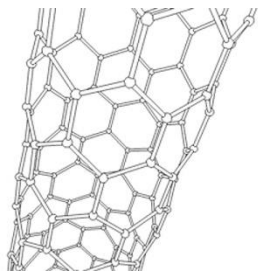
- Migrate your management, boardroom, or c-suite skills from the business world to the nonprofit sector.
- Teach. Education, whether in the grade schools, college, or adult training world will always be in demand, and educators with some age on them tend to be valued more than in other sectors.
- The home health care industry will more than value your contribution.
- If you have any knack for writing, the freelance writing world has vast possibilities.
- Learn internet marketing. If you have always been an early technology adopter, you may love the opportunity to make money from your computer.

# Nano-Batteries Changing The Face Of Med Devices

Researchers at Harvard University and the University of Illinois at Urbana-Champaign announced last year that they have figured out how to 3-D print miniature batteries about 1 mm across.

The researchers created and tested “inks,” able to function as electrochemically active materials. The materials had to harden into layers in just the right way so they could be stacked up during the 3-D printing—creating working anodes and cathodes, the building blocks of batteries.

The recipe includes anode ink made of a lithium metal oxide compound, and cathode ink from “nanoparticles of another metal.” The printer lays these inks onto the teeth of two gold combs to create a tightly interlaced stack of anodes and cathodes. The whole setup gets packaged into a tiny container and filled with an electrolyte solution to complete the battery.



Tiny batteries could be game-changing for the medical device industry, finding use in applications like biomedical sensors and skin-based monitoring devices. In addition, they could be embedded into the plastic housing of devices like hearing aids.

## On the lighter side of nanotech:

The Onion, one of the original “fake news” outlets, has been known to play on our collective desire to see nanos as a near magical technology. For instance, they created a fake iPhone release that got a slight belief bump in social media. The ad described the new iPhone: “One of its most highly anticipated features: Nanotechnology enables it to reassemble itself when thrown against wall.”

## To Be Creative, Think Blue

Some of us feel more creative wearing our favorite green T-shirt or checkered cap, and research suggests that the colors do influence how well we do certain tasks. In an experiment written up in the journal *Science*, subjects who faced a red computer screen performed better on detail-oriented tasks like proofreading. But participants who looked at a blue screen did better on creative tasks. Presumably this is because blue is a more relaxing color that allows our minds to wander more freely, while red provokes anxiety and is associated with danger. So when you need to unleash your imagination, think blue.

## Client of the Month

Congratulations to our Client of the Month:

**Raul & Marlen Del Valle**  
from Miami

As always, the Client of the Month receives a free dinner for four at the El Rinconcito 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!**

# MARIO'S HOME NEWS

## 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, mail it to:

Mario A. Quintero, 8900 SW 117<sup>th</sup> Ave Suite C-101 Miami Fl. 33186  
or just call me at 305-598-1600

[www.stcloans.com](http://www.stcloans.com)

email: [Mario@stcloans.com](mailto:Mario@stcloans.com)

Address: \_\_\_\_\_ Email: \_\_\_\_\_

City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_ Fax: \_\_\_\_\_

Please send me the requested free information selected below via  Mail  Fax  Email.

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- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

### Free Information

- Send me information about your free, no-obligation Home Finder or Home Loan Finder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:  
\_\_\_\_\_, City: \_\_\_\_\_ or in  
the \_\_\_\_\_ area.
- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
- Please let me know the selling price of the home at the following address:  
\_\_\_\_\_.
- Please call me to arrange a free, no-obligation market valuation on my house.

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Name: \_\_\_\_\_

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City: \_\_\_\_\_ State/Province: \_\_\_\_\_ Zip/Postal: \_\_\_\_\_

# Mario's Home News

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***Hoping you & your families enjoyed a Merry Christmas & Holiday Season. Happy New Year to all !!!!***

