

Mario's Home News

News To Help You Save Time And Money

Fall 2018

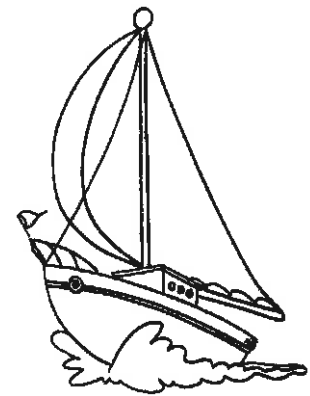
Be A Confident Mariner

Many years ago, Rene Henry invited some friends for an afternoon on his sailboat on Santa Monica Bay. The good times quickly soured when a thick blanket of fog appeared, making visibility almost nonexistent.

For Henry, who regularly raced his boat and sailed every month of the year, the fog was of no concern. GPS was not available at this time, but armed with a compass and nautical charts, Henry plotted a solid course that would bring the boat safely back to the marina.

Suddenly, Henry's boat was nearly cut off by several sailboats that emerged from the fog. Henry's guests noticed that the long line of boats was headed in a different direction from their own and suggested that the best course of action was to follow their lead. "All those captains couldn't be wrong", they said.

Henry was confident in the course he had charted, but agreed to recheck his calculations. He shifted control of the wheel over to his friend, so he could go below deck. When he returned, he realized his friend had taken them off course to follow the other boats.



Despite his friends' fears, Henry repositioned himself at the wheel and put the boat back on the course he'd established previously. His years of sailing experience had made him an able mariner, and sure enough, he delivered his party safely back to the marina.

Later that evening, Henry received a call from a friend who told him about how several sailboats had crashed onto the breakers at Venice Beach due to the fog.

Henry's experience is a good example of why you should trust your abilities, and never blindly follow someone else's lead.

Mario A Quintero
NMLS 334737

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Catch Some Rays This Winter

If you shun the sun, suffer from milk allergies, or adhere to a strict vegan diet, you may be at risk for vitamin D deficiency, according to WebMD.

Known as the “sunshine” vitamin, vitamin D is produced by the body from cholesterol when your skin is exposed to unfiltered sunlight— best taken in for about 10 to 15 minutes per day. Vitamin D also occurs naturally in a few foods including some fish and fish liver oils, egg yolks, and in fortified dairy and grain products, although it's very difficult to absorb enough vitamin D from diet alone.

What makes vitamin D so special is that, unlike other vitamins, it functions like a hormone, and every single cell in your body has a receptor for it. Having a vitamin D deficiency is very common. It's estimated that about one billion people worldwide have low levels of the vitamin in their blood.

Here are 7 common risk factors linked to a vitamin D deficiency:

- Having dark skin
- Being elderly
- Being overweight or obese
- Eating little fish or dairy
- Living far from the equator where there is not much sun year-round
- Always using sunscreen when going out
- Staying indoors

Whether you're getting your vitamin D from the sun or a supplement, you might also want to pay attention to how much magnesium you're getting as well. Nutritionists say that vitamin D can't metabolize effectively without sufficient amounts of magnesium, which transforms the vitamin into usable form inside a human body.

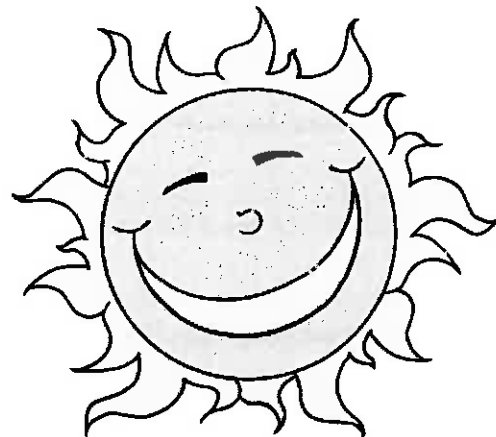
You can solve a lot of health woes by frequently eating salads and other green vegetables while sitting in the sun!

RE/Max Quintero Team

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 in finding your new home.**

RE/Max Worldwide



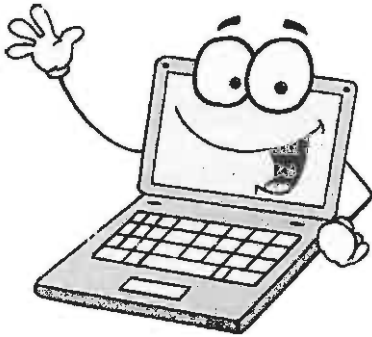
How To Clean Your Laptop

Even if a grimy laptop doesn't bother you, it's arguably not the most professional way to present yourself. But beyond aesthetics, a dirty laptop can limit the life of the computer.

Fortunately, you don't need to shell out for a fancy cleaning kit to get your machine sparkly clean.

The four essentials for keeping a pristine computer are rubbing alcohol (90 percent isopropyl or higher), microfiber cloths, cotton swabs, and canned air.

The canned air is meant for blasting out crumbs, pet hair and other debris from the crevices of your machine, including under the keys. Start there.



If your laptop is designed to be taken apart, once you've turned it off, unplugged it and taken out the battery, you can use canned air on the inside hardware, too. Why clean the inside? Because buildup of any kind can make your computer more susceptible to overheating, which can cause it to stop working.

Before using canned air, first, do a test spray away from your laptop to clear the nozzle, then go to town on the headphone jack, keyboard -- anywhere some unwanted particles could have found their way in. Spray in short bursts to prevent condensation buildup.

Then, wipe away whatever the air has unearthed, using your microfiber cloth. To clean grime, use rubbing alcohol applied to cotton swabs (not to the machine directly).

"Sleep is the best meditation." ~ Dalai Lama

"Sleep On It" Isn't Just A Saying

Many people report that when they wake after a good night's sleep, they find solutions and ideas they hadn't been able to think of the day before.

An article on the *Medical News Today* website explains why. According to neuroscientists, sleep is essential for consolidating memories. Insufficient or poor sleep makes the synapses in your brain less effective, which interferes with your ability to learn and sort information.

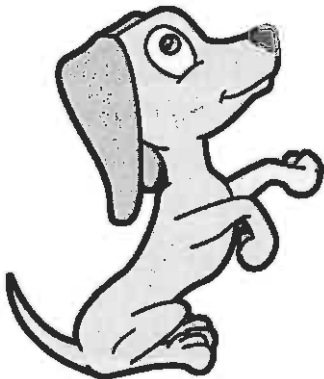
Recent studies also suggest that taking a quick nap, or even just resting quietly for 10 minutes or so, can help new information settle into your memory so you can access it more readily afterwards.

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BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER SERVICE?**

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Common People Foods That Are Bad For Dogs

While tempting to give Fido extra goodies, not knowing what is and isn't safe for dogs can cause serious harm. In particular, you should avoid giving your dog these common human treats:



Alcoholic beverages and food containing alcohol can cause vomiting, diarrhea, decreased coordination, central nervous system depression, difficulty breathing, tremors, abnormal blood acidity, coma and even death. Under no circumstances should your pet be given any alcohol.

Chocolate, coffee and caffeine all contain substances called methylxanthines, which are found in cacao seeds, the fruit of the plant used to make coffee, and in the nuts of an extract used in some sodas. When ingested by pets, methylxanthines can cause vomiting and diarrhea, panting, excessive thirst and urination, hyperactivity, abnormal heart rhythm, tremors, seizures and even death. Note that darker chocolate (including baking chocolate) is more dangerous than lighter chocolate.

Grapes and raisins can cause dogs to develop acute kidney injury (the sudden development of kidney failure) with anuria (a lack of urine production). The phenomenon was first identified by the Animal Poison Control Center (APCC), run by the American Society for the Prevention of Cruelty to Animals (ASPCA). Approximately 140 cases were seen by the APCC in the one year from April 2003 to April 2004, with 50 developing symptoms.

A New Initiative To Find E.T.

The search for extraterrestrial life is moving to a new, more ambitious phase, reports an article on the Independent website. Up until now, scientists have been restricted to surveying a relatively small area of the sky, studying stars only a few light-years from Earth. A new project, called Breakthrough Listen, will use new technology at the Parkes telescope in Australia to scan a much wider area of the sky more quickly than before.

The Parkes telescope and others will gather 1,500 hours of data in 2018, then analyze it for any phenomena that appear artificial—while ruling out activity from Earth.

The project is one of several from Breakthrough, one of which includes a plan to send small spacecraft on deep-space missions far from Earth.

Free Reports!

- How Sellers Price Their Homes

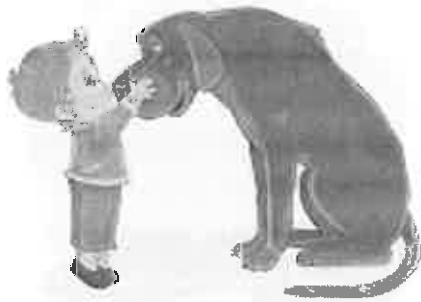
Free Information!

- The 5 Biggest Mistakes Home Sellers Make
- How to Stop Wasting Money on Rent
- Making the Move Easy on Kids

Free Newsletter Subscription!

See page 7

Whose Surprise Is It?



"No peeking," Reggie's dad said. Reggie shielded his eyes. His father's hands rested on his shoulders and slowly guided the boy to the family's living room.

"Happy birthday!" his dad said. "You can look now."

"Oh boy!" Reggie yelled as he ran across the room and hugged the neck of a huge hound dog. The dog and the boy stood nose to nose and then the dog licked the birthday boy in the face.

Reggie turned to his dad and asked, "Is he for me, or am I for him?"

Client of the Month

Congratulations to our Client of the Month:

Michael Hernandez

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!

"If you try to fail but succeed, which have you done?" ~ George Carlin

Build Impulse-Control In Your Children

You might have heard of the famous Marshmallow Test, a study that looked at impulse control in a group of young children. The conclusion, accepted for many years, was that the children who displayed impulse control had better grades and were more successful in life.

However, this research did not control for an individual's ability to learn impulse control. Child behavior researchers offer many approaches to teaching children self-control, including this interesting technique:

Disrupt habits: Researchers believe one of the best ways to teach self-regulation is to provoke a child's ability to resist small impulses, kind of like building up an immunity to impulsive behavior.

An easy way to do this is by occasionally changing the rules when playing games that have children follow a specific set of directions. In the game "Red light, green light," for example, children are allowed to move about when they hear, "green light," and they must stop moving when they hear, "red light." When you change the rules so that red means "go" and green means "stop," you teach your children to ignore an impulse, go against habit, and fulfill new expectations.

Your Intangible Legacy

As most of us get older we begin to think about the things we will leave our loved ones after we depart this earthly plane. Money, property, and heirlooms occupy most of our considerations in this matter.

Yet we often overlook many priceless treasures that we possess and have inherited from others...

Do you share your father's work ethic, your mother's tenaciousness, your grandmother's loving spirit, and your grandfather's resilience? How we live our daily lives, the choices we make, and our values are influenced by the examples passed down to us from our ancestors. These are the legacies that shape our identity and interactions with others.

Share these explicitly with kids and grandkids, helping them see and appreciate these values that they've learned from you.

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!

Dr. Pablo Fonseca, DDS

Michael Hernandez & Family

Jose & Mariaelena Alba

Ulloa Family

Napoles Family

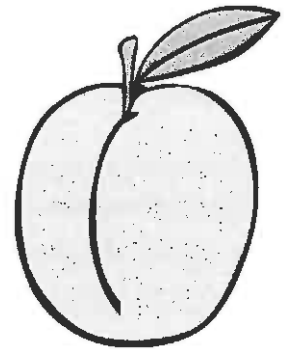
We love recognizing our wonderful new friends and existing clients who are kind enough to introduce their friends, family and neighbors to us.

"Carve your name on hearts, not tombstones. A legacy is etched into the minds of the others and the stories they share about you." ~ Shannon L. Alder

That's Just Peachy!

Peach lovers, here are a few fun facts to consider about this yummy fruit:

- Peaches are native to China and countries of the Middle East. There is evidence they have been cultivated since 6000 B. C.
- They were transported to the New World by Spanish explorers who planted the first orchard in Florida in 1565.
- 50% of the peaches sold throughout the world are exported from China.
- Researchers believe the phenolic compounds in peaches have anti-inflammatory and anti-obesity properties.
- The fruit is also a good source of both vitamins A and C, and other minerals.
- Freestone or clingstone are the two main varieties and describe whether or not the fruit clings to the pit in the center of the fruit.
- Peaches are in season in the Northern Hemisphere in June through August. Winter peaches are available in some specialty stores that ship them in from countries in the Southern Hemisphere.





Smart Advice for You and the People You Care About

When You Have a Thought about Living in a New Home



The 5 Biggest
Mistakes
Home Sellers
Make



Making the
Move Easy
on Kids



How to Stop
Wasting
Money on
Rent



How Home
Sellers Price
Their
Homes



How to Sell
Your Home
for the Most
Money



The 5 Biggest
Mistakes
Home Buyers
Make

**Avoid Buyer's Remorse and Seller's Regret –
Get All Six Reports FREE!**

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Mario's Home News

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Fall, 2018

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 25 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 16 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 8 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,



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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, 2017

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 25 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 16 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 8 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

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P.S. Si le gusto esta historia avíseme. Me encantaría escuchar sus propias experiencias. **Contácteme:**

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