

The Romero Team News

News To Help You Save Time And Money

January 2010

An Exercise For Everyone

Here is a miracle exercise recommended by a doctor. You can do this standing or sitting down. Do it in front of a mirror, or better still, with someone. Here's how:

1. Raise the corners of your mouth an inch, take a deep breath and hold it for 10 seconds.
2. You are now smiling. If people are watching you, they'll probably start smiling, too.
3. Now release your breath in short exhalations. You are now laughing. Unless those with you are curmudgeons, they'll undoubtedly start laughing, too.



This simple muscular action of inhaling, raising the corners of the mouth, then exhaling in rhythmic, short bursts causes the diaphragm to bounce up and down, pats the liver on the back, and pleasantly vibrates the stomach. The heart, which rests above the diaphragm, begins to pump at a slightly faster rate, sending blood coursing throughout the body.

Low Interest Rate Home Loans
Bryan Sheets - W.J. Bradley Mortgage
(602)339.7998 cell

INSIDE THIS ISSUE

- Shop And Save
- Help Your Babysitter Be Responsible
- Three Skills For Better Negotiation
- A Short History Of The Lobster
- Our Great Great Lakes
- Top Five New Year's Resolutions For Dogs
- Ask Your Surgeon Before The Incision
- January 18: Martin Luther King, Jr. Day
- How To Make Progress, Not Excuses
- Critical Questions

ARE YOUR COLLEAGUES INTERESTED IN
WORLD-CLASS SERVICE?
SEE FLYER INSIDE!

The effect is a general feeling of well-being. More important than this, however, is the effect on others who observe you going through this exercise. They feel better, too. This triggers happy emotions within you, and sets the stage for any number of pleasant personal and business relationships.

All this from one simple little exercise!

Let's start the New Year by resolving to perform this exercise regularly!

Shop And Save

After the holidays, many retailers slash their prices on gift wrapping paper, making January the best time of year to stock up. Consumer experts recommend choosing solid colors or patterns that can be used year-round.

Help Your Babysitter Be Responsible

If you hire an in-house babysitter, you'll want to help her (or him) do the best job possible. You want her to be able to protect herself and your children to her utmost. Here are a few tips to help her do so:

- Place a paper and pencil by the phone. If there's an emergency and she calls for help, she doesn't have to look for writing supplies if she needs to write something down. Have a separate piece of paper by the phone with your home address, home telephone number, and cell phone number(s) in case she needs to give that information over the phone to the police.
- Show her how to operate door and window locks, then let her try to do it on her own.
- Always leave at least one outside light on. This will allow her to see if anyone is approaching and also lets possible intruders know someone is home.
- Show her where fire extinguishers, emergency exits, and smoke alarms are located.
- Provide a first-aid kit. Show your babysitter where it's located and what its contents are.
- Remind your babysitter to never open the door for strangers. Also, not to mention that she's the babysitter to anyone who comes to the door.
- Remind your babysitter not to go outside to investigate anything suspicious. She should turn on all outside lights, call the police, and make sure all doors and windows are locked.
- Remind her not to tell a caller she's alone with your children. She should tell the person on the phone that she's visiting and you can't come to the phone. And to hang up if the person gets persistent.

January Quiz Question

**Who invented the
mercury thermometer?**

Everyone who faxes, emails or calls in the correct answer by the 15th of January will be entered into a drawing for a **\$30 gift certificate to Target**

December Quiz Answer

Question: What is the term for the metal or plastic sleeve found at the end of a shoelace?

Answer: Aglet.

Source: planetgreen.discovery.com

Congratulations to Lupe Sapien .

Your name was selected at random from all of the correct quiz entries and you'll receive a Passport 2 for 1 dining card

**Watch for your name
in a coming month!**

Three Skills For Better Negotiation

Negotiating is a make-or-break skill, whether you're a CEO in charge of a merger or a parent trying to sort out a sibling squabble. Follow these tips to negotiate agreements productively:

Keep an open mind. Brainstorm ideas. Listen to outlandish proposals. Entertain unusual possibilities. This will expand opportunities for agreement.

Treat people fairly. When people feel you're being fair with them, they're more likely to make real commitments. If they think you're trying to mislead them, they'll walk away in a huff. You won't get commitment unless the other party

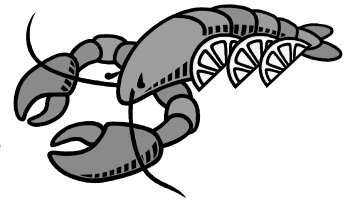
feels you're sincerely trying to do what's right.

Listen actively. Don't plan what you're going to say while the other side is talking. Pay attention to what they're saying so you know where they're coming from and what they really want. When your response makes it clear that you've really been listening, they'll be more willing to listen to your suggestions.

A Short History Of The Lobster

Mmmmm – lobster. That pricey crustacean that's coupled with expensive wines and for many of us means good eating and celebrating. But it hasn't always been so.

In fact, up until sometime in the 1800s, lobster was eaten only by the lowest of the lower classes – the poor and the institutionalized. Even in the puritanical and penal environment of colonial America, there were laws against feeding lobster to inmates more than once a week. It was considered cruel.



One reason that lobsters were not a highly prized food was because of the almost unbelievable abundance that could be found on the East Coast. There are tales of Plymouth pilgrims wading into the water and capturing more lobsters by hand than they could use. After great storms on the East Coast, so much lobster washed ashore that it was ground up and used as fertilizer.

The word "lobster" is thought to be a corruption of the Latin word for "locust" and Old English word for spider (*loppe*). The native mid-coasters' term for lobster actually meant "bugs," probably because lobsters are pretty much a form of giant sea insects. A lobster is

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

a crustacean, and crustaceans are arthropods – part of the category *Arthropoda*, which includes insects, spiders, millipedes and centipedes. What these creatures have in common is a segmented exoskeleton with appendages that are articulated in pairs.

Our Great Great Lakes

Can you name our five Great Lakes?

The Great Lakes cover more than 94,000 square miles and contain six *quadrillion* gallons of fresh water, one-fifth of the world's fresh surface water. The lakes are so big, they have small tides, especially Lakes Superior and Erie. And when the wind pushes down on one part of a lake, the water surface rises in another part, creating waves. It's

rare, but the lakes can freeze over, although not solidly.

Hundreds of lighthouses are situated around the Great Lakes; Lake Michigan boasts the most, many of which are still operational. Even so, experts estimate that the lakes hold as many as 5,000 shipwrecks.

The five Great Lakes are Superior, Michigan, Huron, Erie, and Ontario. Lake Erie was named for the Indian tribe, the Eries; Lake Huron for the Huron Indians. An Indian name for Lake Michigan was "michi gami," meaning "the great water." Lake Ontario got its name from the Iroquois; their word for "beautiful" was "ontara," and "ontario" meant "beautiful lake." Superior was named by the French and it means "Upper Lake," referring to its position above Lake Huron.



Top Five New Year's Resolutions For Dogs

5. I will not suddenly stand straight up when I'm lying under the coffee table.
4. I will no longer be beholden to the sound of the can opener.
3. I resolve to get a bite in on that guy who gives me a shot every year.
2. I will break into the pantry and decide for *myself* how much food is "too" much.

And the #1 New Year's resolution made by dogs...

1. I will not chase the stick until I see it leave the hand!

Ask Your Surgeon Before The Incision

Surgery is almost always a scary prospect to confront. Here's a list of questions you should ask before any surgical procedure. Write down the answers as you go through the list with your doctor:

- What surgery are you recommending?
- Why do I need it?
- Are there any alternatives to this surgery?
- What are the benefits of having this surgery?
- What are the risks?
- How much postoperative pain will there be?
- What might happen if I choose not to have this surgery?
- Where can I go for a second opinion?
- What is your experience with this procedure?
- How much will the surgery cost?
- Where will the surgery be performed?
- What kind of anesthesia will be used?
- Can I eat or drink anything the day before and/or the day of my surgery?
- How long can I expect to be in the hospital?
- Where should I go when I arrive at the hospital, and what should I bring with me?
- How long will it take to recover?
- What if I still have pain or still experience symptoms after surgery?
- When do I schedule my post-surgery follow-up appointment?
-

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 and wish you all the best!

Chris Whalen & Heather Moore
(referred by Tom Whalen & Brenda Sperduti)
Marie & Manuel Soto
Dr Roy Patchell
Rebecca Kluge

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

January 18: Martin Luther King, Jr. Day

Martin Luther King, Jr. was a Baptist minister and social activist who led the civil rights movement in the United States from the mid-1950s until his assassination at age 39 in 1968. An eloquent and widely quoted speaker, King is perhaps most often remembered for the "I Have A Dream" speech he gave in 1963 in Washington, DC, which is credited with mobilizing supporters of desegregation and prompting the 1964 Civil Rights Act.

The U.S. Congress voted to observe a national holiday in King's honor beginning in 1986, on the third Monday of January, close to the time of his birthday.

How To Make Progress, Not Excuses

Is getting more exercise one of your 2010 goals? We all know we should exercise, but many of us have what seem like pretty good reasons to avoid it. Here are some of the most common, along with some common-sense responses:

“I don’t have any spare time.” The truth is that we make time for what’s important to us. Schedule exercise into your day like any other appointment.

“Exercise is boring.” The key is finding something you like. Look for team sports, group activities, or interesting surroundings to keep your mind as well as your body occupied.

“I’m too out of shape.” Just don’t overdo it at first. Check with your doctor for suggestions, and start with low-impact activities such as swimming or bike riding.

“I’m not fat.” Good! But exercise is about more than losing weight. You want to maintain your health, and also control cholesterol and prevent heart disease – both benefits of regular exercise.

“I don’t like going to gyms.” If the gym scene isn’t for you – or it’s too expensive – look for an exercise routine that doesn’t call for a lot of equipment, like running or lifting a few weights at home. A brisk walk helps, too.

Critical Questions

Successful relationships are built on a foundation of honest, thoughtful communication. Whether you’re contemplating a business partnership or marriage, here are some questions to ask before entering into a long-term commitment with another person:

- What makes him/her angry? How does the person deal with anger?
- How does the person react in a crisis?
- How does he or she handle money?
- What does the other person expect from you? What happens if those expectations aren’t met?
- What are the other person’s goals? What are three things he/she would like to accomplish in the immediate future, and in the long term?

Free Reports!

- How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

- What did that house across the street sell for?

Free Subscription to My Newsletter!

See page seven for all this and more.

Nothing “Sour” About This!

An old Pennsylvania Dutch tradition is eating sauerkraut on New Year’s Day, a practice that’s said to bring good luck. It may also bring better digestion and help the body resist infection, according to the International Food Information Council. Sauerkraut is made by fermenting cabbage, and the bacteria that result, called *probiotics*, have a beneficial effect on your digestive tract, breaking down food and making it easier to absorb nutrients.

Few Get Help With Stress

Stress is just a fact of life – so said 79% of the participants in a recent survey. Nearly as many said they believed stress can make people sick. In fact, 77% of respondents said they had experienced fatigue, headaches, and upset stomach as a result of stress. And for 45% of the respondents, stress had a negative impact on their intimate relationships with a spouse or partner. Though 69% of the people surveyed recognized the benefits of mental health support and stress management, only 7% percent sought professional help to cope with their stress in the past year.

Here’s what’s stressing us out, according to the survey:

Work 74%
Money 73%
Workload 66%
Children 66%
Family responsibilities 60%



The How And When Of Kids’ Allowance

Do you think a preschooler should get an allowance? For many, the question of whether to give very young children money or not is a hot debate. Many feel that giving money to a child is a waste. That philosophy subscribes to the belief that children have no sense of value or marketplace experience.

Others believe that you can never begin to teach your child about money too soon. If you do decide to give your young child money, make sure you give it with an explanation. Use money to teach your child values, such as saving, and skills, such as math.

A good amount, according to experts, is \$1 per year of age per week. You might want to give the allowance in a combination of bills and change, so the child can get used to the feel and look of money. It’s also a great way to teach them to count.

Should you tie your child’s allowance to chores? Again, there is no clear answer to this question. Most experts agree that giving your child chores to do is a good idea. Whether you decide to connect chores and money is a topic for discussion with others who are raising children and whose opinion you trust.

Short Sales Explained

A short sale can be an excellent solution for homeowners who need to sell, and who owe more on their homes than they are worth. In the past, it was rare for a bank or lender to accept a short sale. Today, however, due to overwhelming market changes, banks and lenders have become much more negotiable when it comes to these transactions. Recent changes in corporate policy and the Obama administration have also improved the chances of getting a short sale approved.

But to be technical, here's a more official definition:

- A homeowner is 'short' when the amount owed on his/her property is higher than current market value.
- A short sale occurs when a negotiation is entered into with the homeowner's mortgage company (or companies) to accept less than the full balance of the loan at closing. A buyer closes on the property, and the property is then 'sold short' of the total value of the mortgage.

For homeowners to qualify for a short sale, they must fall into any or all of the following circumstances:

- Financial Hardship – There is a situation causing you to have trouble affording your mortgage.
- Monthly Income Shortfall – In other words: "You have more month than money." A lender will want to see that you cannot afford, or soon will not be able to afford your mortgage.
- Insolvency – The lender will want to see that you do not have significant liquid assets that would allow you to pay down your mortgage.

•
This seems simple enough, but it is a complicated process that takes the expertise of experienced professionals. I hold the CDPE® Designation and am ready to identify all possible options and, when possible, assist in the quick execution of a short sale transaction.

If you have questions or feel you may qualify for a short sale, please contact me for a free consultation.

Understanding your options now could mean all the difference in the world.

www.ShortSaleTeamAz.com

The Romero Team has gone mobile Real Estate searches on your Smartphone!!

We want to tell you about a great new way you can search for homes – right from your mobile phone. We have partnered with Smarter Agent, the nation's leader in mobile real estate technology, to provide this mobile search capability to ALL of our clients! This tool will allow you to search homes for sale **anytime, anywhere - right from your cell phone!**

Wherever you are, driving, or walking around looking at properties, you'll have access to all of the MLS information on the homes for sale around you, with just one touch of a button on your cell phone. Hit "Call to See" and you will be put right in touch with US, ready and waiting to serve all of your real estate needs. It's so easy to do! Just go to this website, www.smarteragent.com/hfs/melcheragency/romeroteam, enter your cell phone number, wireless carrier name and phone type, and the application will be sent to your phone by text message. Just click on it and the application downloads right away. I know you will love this great new way to look for homes. So don't delay – start searching for your dream home **TODAY!**

The Romero Team 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.

Fax this form to 602-252-4191 or mail it to:

Mario Trejo Romero, 2701 N. 7th Av, Phoenix AZ 85007 or just call me at 602-252-4191!

[The Romero Team.com](http://TheRomeroTeam.com) email: sold500@ix.netcom.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

Please send me the requested free information selected below via

Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
- 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** 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.

Do you have a family member or friend who would enjoy a free subscription to The Romero Team News? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Romero Team News

PRSRT STD
US POSTAGE
PAID
PHOENIX, AZ
PERMIT NO. 03890

2701 N. 7th Ave
Phoenix, Az 85007



Quotes

Opportunity is often difficult to recognize; we usually expect it to beckon us with beepers and billboards.

– William Arthur Ward

As you seek new opportunity, keep in mind that the sun does not usually reappear on the horizon where last seen.

– Robert Brault

Cross-country skiing is great if you live in a small country.

– Steven Wright

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2009 **Mario Trejo Romero - The Melcher Agency**. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.