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To:

### Inside This Month — March 2021

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## Great News!

Arriving every month—because you are important to me!

## The Great Divide

Not long ago when looking at old photos of World War II on Pinterest, a photo popped up of a young boy that caught my eye. What an endearing smile and an innocent bright soul he seemed to have. I could not stop thinking of him.

It was obvious he was in prison clothes of that time. But the look and smile on his face was touching. I found myself researching him and learning the story.

His name was Istvan Reiner. After trying several tactics to avoid the German selection, they were identified as being Jewish and were sent to a Hungarian

ghetto only later to be sent out to concentration camps. Istvan and his mother and grandmother were separated from their father and older stepbrother. Later they were sent to Auschwitz.

Young Istvan and his grandmother died not long after that photo was taken. That is Fascism, real racism, real white supremacy!



Buffalo City School System is now inserting videos to its young students about systemic racism and spouting that we are a county of racial division! How wrong and how damaging this is to we Americans.

There is a lot of noise about male privilege, white privilege, and income inequality (the new word the new administration slid in is "equity"). Those who grab and hold on to this way of thinking have already lost. They have accepted that forces outside of themselves are why they have not or cannot excel or succeed in obtaining what they feel is rightly theirs.

....continued on the front



# Great News!

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## The Great Divide

March 2021

....continued from the back

They feel that the world is stacked against them due to their color, background, religious views, etc... I have the extreme “Luck” to be able to be out working on the streets here in Baltimore and surrounding areas. I am able deal with so many people of all colors, ethnic backgrounds, political views, educational levels, working skills, and home environments. I can see a microcosm of what America really is and get the pulse of what people are thinking and feeling.

This current inflammatory culture is NOT what we are being fed by the politicians and the mainstream media! We are NOT a country of racism, white supremacy, and people at each other’s throats. For political positioning, politicians are using these tactics to divide us. How sad.

The other day when at our local Panera, I ran into a young guy who happened to be an instructor of mine several years ago. Now in his late 20’s, Mr. Morgan, is a Black Belt in Kenpo Karate. He has worked at Panera for many years during the day and then he instructs each night at the local dojo. When Morgan was young, he started taking Karate with Mr. Jim who owned the dojo. Almost every night, he made the trek up the street to learn from Mr. Jim. After many years and many lessons both in Karate and in life, Mr. Jim became essentially his older brother. Eventually Morgan was awarded the Black Belt and became the head instructor and a great one at that!



When Mr. Jim died unexpectedly, Morgan was devastated and was lost on how to proceed. I spoke with him about the situation and he opened his soul and poured out his feelings about trying to keep the dojo open for business. He asked me for my advice and guidance which he was appreciative of.

Morgan picked up the pieces and learn how to be the businessman and run that business. He told me that the school is still running, and he has big dreams to expand and to grow. I am impressed and proud of him. No talk of race, no complaining that life did him wrong, not looking for a government handout. Just plain ole hard work and a deep drive to do what he can to succeed. Another American story!

These are the type of people I want to be around. They do not fall into that political noise trap. What great mindsets! What great optimism for the future and the possibilities they have here in America. They have genuine love for others no matter who they might be!

As George Bernard Shaw says, “The people who get on in this world are people who get up and look for the circumstances they want, and if they can’t find them, make them”!

### “QUOTES “

“The only good luck many great men ever had was being born with the ability and determination to overcome bad luck.”  
Channing Pollock ~  
Magician/Actor



“Far away there in the sunshine are my highest aspirations. I may not reach them, but I can look up and see their beauty, believe in them and try to follow where they lead.” Louisa May Alcott, Novelist

*“The only place where your dream becomes impossible is in your own thinking.” ~ Robert H. Schuller*



# Real Estate News From the Trenches!

## A Street View From a Real Estate Renegade

### BLACK KNIGHT'S FIRST LOOK AT DECEMBER 2020 MORTGAGE DATA

2020 Ends With 1.7 Million More Seriously Delinquent Homeowners Than at Start of Year; Foreclosures at Record Low

- The year ended with 1.54 million more delinquent and 1.7 million more seriously delinquent mortgages than at the start of 2020, a looming reminder of the challenges facing the market in 2021
- Despite the year-over-year increase, the national delinquen-

cy rate saw modest improvement in December, falling by 3.9% from November to 6.08%, the lowest level since April 2020

- Serious delinquencies (loans 90 or more days past due) also improved, falling to 2.15 million from 2.19 million the month prior
- Even after months of improvement, 90-day default activity rose by more than 250% (+2.6 million) overall in 2020
- Foreclosure starts fell by 67% from the year prior and the year's 40,000 foreclosure sales (completions) represented an

annual decline of more than 70%

- Starts and sales have hit record lows as moratoriums and forbearance plans protect distressed homeowners from facing foreclosure in the wake of the pandemic
- Prepayment activity rose by 12% in December, ending the year 112% higher than the same month in 2019 and highlighting a still-strong refinance market entering 2021

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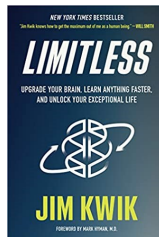
## Book Of The Month

## “Limitless” by Jim Kwik

JIM KWIK, the world's #1 brain coach, has written the owner's manual for mental expansion and brain fitness.

*Limitless* gives people the ability to accomplish more--more productivity, more transformation, more personal success and business achievement--by

changing their Mindset, Motivation, and Methods. These “3 M's” live in the pages of *Limitless* along with practical techniques that unlock the superpowers of your brain and change your habits.



For over 25 years, Jim Kwik has worked closely with successful men and women who are at the top in their fields as actors, athletes, CEOs, and business leaders from all walks of life to unlock their true potential.

In this groundbreaking book, he reveals the sci-

ence-based practices and field-tested tips to accelerate self learning, communication, memory, focus, recall, and speed reading, to create fast, hard results.

With the best Mindset, Motivation and Method, your powers become truly limitless.

## For The Health Of It!

### 4 UNUSUAL HEALTH TRICKS THAT ACTUALLY WORK

#### 1. Eat more to lose weight.

Choosing a low-cal snack pack of pretzels or cookies may seem like a good idea, but studies show that these options tend to make us feel even hungrier than if you simply ate a more substantial meal. Foods high in protein, like string cheese or peanut butter



with an apple, act as a natural appetite suppressant and can help us to burn off the excess weight.

#### 2. Boost your brainpower by handwriting notes.

Typing might seem like a faster way to take notes, but studies from Indiana University show that we tend to remember the information longer if we handwrite the notes instead. In fact, handwriting initiates the learning process immediately whereas typing delays the process. If you want to boost your brainpower, use a pen-

cil rather than a keyboard.

#### 3. If you're tired, exercise.

Hitting the gym or going for a walk is often the last thing that we want to do after a long, hard workday, but studies show that physical activity actually boosts our energy levels almost immediately. A short 30-minutes of moderate exercise helps fight chronic fatigue, moodiness, and depression, according to a study published in *Medicine and Science in Sports and Exercise*.

#### 4. If you're tired, avoid the energy drinks.

Because most energy drinks contain almost five times more caf-

feine than coffee, the energy boost they provide is only temporary. They also tend to give us some rather unpleasant side effects, like rapid heartbeat, irritability, and nervousness. The sweeter drinks have also proven to spike blood sugar levels temporarily, which often leads to a “sugar crash” very soon after. As a result, we often feel overly fatigued and sluggish. So, we reach for another energy drink, and the negative cycle only continues.

*Interesting Stuff!* [www.escinoopenmri.com](http://www.escinoopenmri.com)

# Money Matters



## 4 YouTube Channels That Can Help You Save Money and Balance Your Budget During the Coronavirus Outbreak.

The coronavirus outbreak has caused a lot of fear around the world. Families are fearing for their health, their lives, and their loved ones. Due to widespread unemployment and the sudden economic downturn, many people are also panicking about their finances. Whether you're wondering how to save money during these unsettling times or are one of the many people who lost their jobs (even temporarily) due to the COVID-19 pandemic, these four money minded YouTube channels can help you balance your budget and keep an eye on your bank account in the meantime.

On **Rachel Cruze's** YouTube channel, the financial expert provides money advice in the vein of Dave Ramsey, with a focus on avoiding and getting out of debt. Instead of the smaller "life hacks" that many personal finance content creators tend to focus on, Cruze's videos include specific, big-picture information about paying off large sums of debt and securing emergency funds for the unexpected.

**Free To Family** is a growing, family-oriented channel offers practical, actionable tips on topics like grocery shopping and large-batch meal prep, saving and budgeting, staying out of and paying off debt, working from home, and living frugally.

Many personal finance YouTube chan-

nels seem to focus on people who are already making quite a bit of money, but **Annie Margarita Yang's** is more inclusive. Many of Yang's videos are geared towards college students, people making lower salaries or minimum wage, and personal finance basics (like managing credit cards, cell phone bills, and moving expenses).

If you're one of the many people who lost your job or crucial work hours during the coronavirus outbreak, or if you're hoping to use the down time as a reflection period that could lead to a career change, **Andrew LaCivita's** YouTube channel could give you some helpful advice. He covers writing LinkedIn resumes, nailing job interviews and knowing when to leave a current job for a new one.

## Self-Improvement- by Jim Rohn- "The Powerful Combination of Words and Emotions"

**What is it that makes language powerful?** I can give you a simple answer: words filled with emotion. Words themselves are powerful, but not nearly as powerful as those loaded with human emotion. Hate, love, anger, contempt, caring and compassion are all part of the full spectrum of human emotion available to all of us. Emotion is what makes language powerful enough to accomplish the task, move somebody to action, correct a problem or find a solution.

**We need the full range of emotion.** In fact, things can get a little complicated, because at times you've got to put love and hate in the same sentence.

**Emotion is what makes language powerful...**

When you feel it, it's important to say it. Think about how often you have to say to your children. *I love you, but I hate what's going on.* It's crucial for kids to know what you love and what you hate. *I love you, but I hate where you're going. I love you, but I hate who you're around.* It can be extremely difficult to explain both your love and your hate, but you've got to learn to do it. You've got to express it; you can't just ignore it.

**Here's where intensity plays its part:** It changes the power of the word. Picture a word as a little straight pin. If I have a little straight pin and I threw it at you and hit you on the hand, you'd feel it. I've touched you with my words. But what if I took that little straight pin and wired it to the end of an

iron bar? I could drive that pin through your heart. The pin is the word, and the iron bar is the emotion. Words backed up with emotions are so much more powerful. The emotions change the effectiveness of the word. Keep in mind, however, that emotions must be well-measured. That's what makes a good play, a good performance in a movie. When your emotions are well-balanced, you don't overdo it when expressing a small point. That would look silly. You don't need an atomic explosion to get a small point across. You also don't want to err on the side of expressing too little. If it's a major point and you don't have much emotion, your words will lose effectiveness. You won't look very good. It is a skill we can all learn and develop: knowing how much firepower to put into our

words. Well-chosen words mixed with measured emotions are the most effective. You need to have well-chosen words available in your bank of mental resources, along with enough emotion from your heart and soul to make your communication work.

**Where does intensity come from?** It comes from the blend of all of our experiences. Where you've been, what you've seen, what you've heard, how you felt, what you went through, what you got into, what you got out of, your successes and failures—that is your emotional intensity. You must have it available near the surface. For the presentation, for the play, for the conversation, this emotional stuff has got to be near the surface. Not too deep, not too far away, but available, ready to be mixed in with the language. That's what makes an effective communicator.



**Sorry, Banks Don't Deposit Cocaine!** Touching the keys on an ATM right now feels like you're taking your life in your own hands. But this guy should have risked it. A resident of Jefferson County, Colorado needed to deposit some cash last Friday. So, he went to his bank's drive-thru, where they still use those air-powered tubes. But when the teller opened the container, they didn't just find money . . . they also found DRUGS. It turned out David accidentally put two bags of COCAINE in with his cash. And the bank teller called the cops. They showed up, searched his car, and found MORE drugs. He was arrested and can't withdraw the cocaine from the bank either!