

Season's Greetings

Passion connecting people with real estate ❤️



GERARDO ZAVALA

TOP AGENT MAGAZINE FEATURED ME IN THEIR NOVEMBER ISSUE

When *Top Agent Magazine* reached out to me for an interview for their upcoming November issue, I was completely honored! *Top Agent Magazine* is a monthly publication that highlights real estate agents in areas all around the globe. My interview was featured in the Illinois edition of the magazine, which was released on November 15th. The interview was a great opportunity for me to talk about my passion for connecting clients with their dream homes, my specific marketing techniques, and my overall philosophy in being a real estate agent.

It's been five years since I've started my journey as a real estate agent, and I don't think I could have chosen a more perfect career path for myself. I look forward to many more years of helping clients, whatever their needs may be, to come. I hope you enjoy reading the interview, as much as I enjoyed doing it.

Thank you for your continued support!

Here is a preview of my interview, for the full version visit: gerardozaavalarealtor.com/top-agent

Gerardo Zavala has always had an impulse to help people, a passion he was able to exercise daily during his 12 years working for the Chamber of Commerce. But 5 years ago he embarked on a career that would allow him to make even more of an impact on people's lives—advising families on one of the most important financial decisions most of them will ever make.

"Getting into real estate was something I'd looked at doing for a long time," Gerardo explains. "I'm a very open and attentive person by nature, so it's easy for me to get to know people and their needs, and then show them how to reach their goals."

Today the Illinois Realtor represents clients all over the west and southwest neighborhoods of Chicagoland from his Berwyn office, helping an average of 30 families a year begin the next chapter of their life. Eighty percent of that business comes from either repeat clients or referrals, a loyalty Gerardo attributes to the steps he takes to educate them on the process. "The goal isn't just to close a transaction, but to make sure the buyer or seller understands the process and feels good about the decision they are making. Whether the client is a veteran homeowner looking to upgrade, a first-time homebuyer, or an investor, I can show them all of the options available to them in the current market, and help them formulate a strategy."

Thank you again to Top Agent! It was truly an honor.



GERARDO ZAVALA, REALTOR® Advisor
(630) 460-7953 | www.gerardozaavalarealtor.com



Luna
REALTY GROUP

Join me on  YouTube

HOME BUYER TIPS AND STEPS

Get my tips and get to know the real estate lingo!
Watch my **Steps to Buying a Home** Video here:
www.bit.ly/BuyAHomeVideo



Or scan my QR code!

MONTHLY

MARKET UPDATE

FOR CHICAGO AND PMSA
COOK, DEKALB, DUPAGE, GRUNDY, KANE, KENDALL,
LAKE, MCHENRY, AND WILL COUNTIES

9,066 NEW LISTING 10,304 IN 2020	7,236 CLOSED SALES 8,418 IN 2020
-26.50% CHANGE IN INVENTORY OF HOMES	\$387,250 AVERAGE SALES \$377,251 IN 2020
37 AVERAGE MARKET TIME 66 IN 2020	98.40% LIST PRICE TO SOLD PRICE RATION 97.40% IN 2020

Call me for an accurate market report of your area.

OFFER OF THE MONTH



La Lupita Mexican Restaurant

6539 W. Cermak Rd., Berwyn
lalupita.berwyn@gmail.com | 708-788-8226

**Free appetizer when mentioning
Gerardo Zavala, Realtor**

Offer valid for the month of December

WHAT DO I NEED TO GET PRE-APPROVED?

The following are the items needed to apply for a home loan pre-approval.

- ✓ Latest 2 years of W2 tax returns
- ✓ Latest paycheck stubs
- ✓ Recent 2 months bank statements (all accounts)

Interested in finding out how much of a home you can afford?
Talk to some of the lenders that have helped my clients.

Nenci Rodriguez
CIBC
773-330-3824

Maria R. Correa
Fairway Independent
Mortgage Company
773-392-8940

Maria Martinez Lara
American Financial
Network, Inc
773.615.6514



GERARDO ZAVALA, REALTOR® Advisor
(630) 460-7953 | www.gerardozavalarealtor.com



Luna
REALTY GROUP

Homeowner's Tip

TOP 3 HVAC WINTER TIPS FROM THE PRO

For December's issue we wanted to offer simple, but very cost-effective, HVAC tips for the winter season from a pro! Oraldo Velasquez has over a decade of HVAC experience under his belt and was the first person we thought of when we knew we wanted the expertise of a professional.

So, without further ado, here are Oraldo's Top 3 HVAC Tips for homeowners during a harsh Chicago winter:

1. Replace your air filter every 30-60 days.
2. Get your furnace cleaned and checked for the winter season.
3. Any drafty windows should be sealed as best as possible.

These three simple HVAC tips will help keep your home warm, cozy, and ready for winter, while also keeping your heating bills low.

And if you're looking for direct experience from one of our most trusted professionals, then feel free to reach out to Oraldo Velasquez' HVAC company, Rush Heating and Cooling. He can be reached directly at: (773) 574-9707.

Thanks again for the tips Oraldo! Our readers, and their wallets, appreciate them

Buyer's Tip

BE CAREFUL WITH HOLIDAY SPENDING—DON'T GO OVERBOARD!

This tip comes courtesy of our mortgage lending expert Nenci Rodriguez who advises buyers to pay extra attention to their spending during the holidays. From a report by CNBC, Americans accrued a debt of \$1,325 during the holiday season in 2020. And while we do want to get the very best for our loved ones, it pays to be more conservative with spending during this time.

Instead of acquiring an amount of debt that could take years for buyers to pay off, Nenci recommends not opening new credit cards or going over 50% of your existing total credit card limit. Rather, buyers should try to be budget-conscious when picking out gifts for loved ones or while traveling to avoid incurring any unnecessary debt during a time when their credit scores will be closely monitored.



Save the Date!

December is packed FULL of national days and fun holidays, besides Christmas of course. We've gathered all the dates in December that we're looking forward to the most. Come and be festive with us? You're invited!

- 12/2 - National Mutt Day
- 12/7 - National Pearl Harbor Day of Remembrance
- 12/10 - National Lager Day
- 12/12 - Our Lady of Guadalupe
- 12/13 - National Cocoa Day
- 12/14 - National Energy Conservation Day
- 12/16 - La Posadas
- 12/17 - National Ugly Sweater Day
- 12/21 - National Crossword Puzzle Day
- 12/21 - Winter Solstice
- 12/23 - Festivus
- 12/23 - National Christmas Movie Marathon Day
- 12/24 - Christmas Eve
- 12/25 - Christmas Day
- 12/26 - National Thank You Note Day
- 12/28 - National Call a Friend Day
- 12/30 - National Bacon Day
- 12/31 - New Year's Eve

Chicagoland Events:

Christkindlmarket - Opens November 19th

Where? Daley Plaza, 50 W Washington St, Chicago, IL 60602

What? Christkindlmarket is a free annual market that features vendors, entertainment, and holiday cheer in droves! Enjoy the food and finery from international and local vendors. Stop to admire, and maybe sing-along to, the festive musical acts. And most importantly, don't forget to appreciate all the beautiful holiday decorations as you walk around with your favorite hot drink in tow!

Holiday Magic - Opens November 26th

Where? Brookfield Zoo, 8400 31st St, Brookfield, IL

What? Holiday Magic is all about the lights! Brookfield Zoo's annual event features over two-million festive and twinkling lights. Wander around the park and enjoy the unique light displays and sculptures. Go through the tunnel of lights, take advantage of photo-ops, and find the 25 gnomes hidden all around the zoo!

ZooLights - Opens November 19th

Where? Lincoln Park Zoo, 2001 N Clark St, Chicago, IL 60614

What? Lincoln Park Zoo's ZooLights is an annual event that combines all the best of the winter holiday season. Enjoy stunning light displays while also enjoying a visit to Santa, a holiday pop-up bar, an Enchanted Forest, the Light Maze, and much much more! Best of all? Mondays and Tuesdays are completely free.

Ice Skating Ribbon - Opens November 19th

Where? Maggie Daley Park, 337 E Randolph St - Chicago, IL 60601

What? This isn't your typical ice skating experience! We're all familiar with the traditional ice rink, but what about an ice path? The Ice Skating Ribbon provides a "multisensory" experience to skaters who wind their icy paths through scenic Maggie Daley Park.



GERARDO ZAVALA, REALTOR® Advisor
(630) 460-7953 | www.gerardozavalarealtor.com



Luna
REALTY GROUP

Recipe Corner

SWEETEN UP YOUR HOLIDAYS WITH THIS SIMPLE PEPPERMINT BROWNIE RECIPE

Brownies are a dessert that we love to make any time of the year. But when we saw this recipe we knew it would be perfect for the winter holidays. We can see enjoying this recipe with a nice big mug of hot chocolate, with marshmallows of course, while curled up on the couch with the family. Put a scoop of ice cream on top to sweeten up your evening even more! Recipe courtesy of *Food & Wine*.

Ingredients

2 sticks unsalted butter, cut into small pieces, plus more for greasing	4 large eggs
1 pound bittersweet chocolate, chopped	1 3/4 cups packed light brown sugar
2 teaspoons pure peppermint extract	3/4 cup all-purpose flour
	1 teaspoon fine sea salt
	4 candy canes, crushed (1/3 cup)



Did you make this recipe?
Send a picture of your meal to 630-460-7953



Directions

1. Preheat the oven to 350°. Butter a 9-by-13-inch baking pan and line with parchment paper; allow 2 inches of overhang on the long sides.
2. In a heatproof bowl, combine two-thirds of the chopped chocolate with the 2 sticks of butter. Set the bowl over a pot of simmering water and stir until melted. Scrape the chocolate into another bowl and let cool slightly. Add the remaining chopped chocolate and the peppermint extract to the heatproof bowl and melt over the simmering water; remove from the heat and let cool slightly.
3. In a medium bowl, whisk the eggs with the brown sugar until combined. Whisk in the chocolate-butter mixture until glossy and thick. Sprinkle the flour and salt into the bowl and stir until just incorporated. Spread the brownie batter in the prepared baking pan. Dollop the peppermint chocolate onto the brownie batter and swirl in with a table knife.
4. Bake the brownies in the center of the oven for 15 minutes. Sprinkle the crushed candy canes on top and bake for 10 to 15 minutes longer, until the edges are set and a toothpick inserted in the center comes out with a few moist crumbs. Let the brownies cool in the pan for at least 2 hours. Cut into squares and serve.



Editor's Note

LAST-MINUTE HOLIDAY RECOMMENDATIONS

So, it's a few weeks before the holidays and maybe you're still missing a few pieces of your Christmas puzzle. Maybe you haven't solidified your holiday itinerary. Or maybe you still need to get a few last-minute gifts for your loved ones. Well, if any of these apply to you, rest easy! I've got you covered this year.

If you need a tip for what to do, then why not a great Christmas movie? Or a fun board game? One that won't tear the family apart like Monopoly. And if you need last-minute gift ideas that anyone would love, then just stick around and keep reading.

Quintessential Christmas Movies:

A Christmas Story: A classic Christmas movie if there ever was one. I'm not sure if any other film has quite perfectly captured all the trials, tribulations, and joy that we got from a childhood Christmas.

Jingle All The Way: This movie is just pure fun. I love the way it exemplified all the 'toy buying panics' over the years and the lengths that parents will go to get their kid the perfect gift.

The Nightmare Before Christmas: Is it a Halloween movie? Is it a Christmas movie? Whatever your opinion is, I'll always love the amazing Danny Elfman composed musical numbers and beautiful stop motion animation.

Fun Board Games:

The Voting Game: This is a tried and true favorite amongst my friend group. The question is always "who is the most likely to...?" The answer? Anyone sitting at the table!

Jackbox Party Pack Games: Each pack, of which there are seven, contains several fun party games for everyone! There's always something for the visual, the creative, or the witty.

Telestrations: As a kid, did you ever play the game telephone, where one phrase became a completely distorted version of the original? Well, this game is like that, but with drawing! Telephone + illustrations, get it!?

Last-minute Gift Ideas:

Pet Camera: These motion activated cameras will allow anyone to spy on their pets while they're away. Say "good bye!" to separation anxiety—for both owner and pet.

Instant Film Cameras: Did you know that they still make instant cameras? The ones that print out your picture right after you say "cheese!?" Popular brands are Fujifilm, Polaroid, and Kodak.

Thermal Socks: Trying to traverse a Chicago winter without warm socks can be a brutal affair. The best solution? Thermal socks. Don't let your friends hurdle a Midwest winter without them.

So, there you have it! I hope these tips were useful to our readers and that you all have very Happy Holidays!

-Your Friendly Editor



GERARDO ZAVALA, REALTOR® Advisor
(630) 460-7953 | www.gerardozavalarealtor.com



Luna
REALTY GROUP



TURN IN YOUR COLORING PAGE FOR A CHANCE TO **WIN A PRIZE!**

Take a picture and text, email, or mail your coloring page with your name to:

📞 708-340-6803 ✉ gerardo@gerardozavalarealtor.com 📍 6426 Cermak Rd, Berwyn, IL 60402 🏠  

Luna
REALTY GROUP

GERARDO ZAVALA



Scan this QR Code
to visit my website!

GERARDO ZAVALA

Luna Realty Group. 6426 W. Cermak Rd. Berwyn, IL 60402

NOVEMBER NEWSLETTER

MINDFULNESS CORNER

Presented by Imelda Guerra, LCSW

For many of us, this time of year brings lots of joy and happiness, along with some stress and anxiety. Practicing self-compassion can help us find the inner-strength needed to work through our challenges so we can receive positive moments in our lives and connect more deeply with others. The following exercise is helpful for extending loving kindness to yourself, those you love and the world around you, even when things are tough:

Loving Kindness

1. Begin by finding a comfortable position to practice mindfulness. This may be sitting or lying down, eyes closed or soft gaze down.
2. Now bring attention to your full being. Silently repeat the following words with the intent of sending loving kindness to yourself:
 - Wherever I am, may I be safe
 - Wherever I am, may I be happy
 - Wherever I am, may I be healthy
 - Wherever I am, may I live with ease
3. Now bring your attention to someone you deeply love. Silently repeat the following words with the intent of sending loving kindness to them:
 - Wherever you are, may you be safe
 - Wherever you are, may you be happy
 - Wherever you are, may you be healthy
 - Wherever you are, may you live with ease
4. Finally, bring your attention to your family or community. Silently repeat the following words with the intent of sending loving kindness to all:
 - Wherever we are, may we be safe
 - Wherever we are, may we be happy
 - Wherever we are, may we be healthy
 - Wherever we are, may we live with ease
5. Take a deep breath. Inhale, and exhale.
6. Mindfully notice your reaction to this exercise. Simply notice your thoughts and emotions as they are without trying to judge or change them. This is the practice of mindfulness, this is self-compassion.

SOMEONE YOU SHOULD KNOW

Name:

Salvador Figueroa

Contact:

lalupita.berwyn@gmail.com

Tell us, what do you do for a living?

Restaurant Owner

What's so interesting about your job that others might not know?

It is rewarding to provide a place where families can come to and enjoy a good meal under a unique ambiance and exceptional service. There is a lot of work behind it to make this happen but the satisfaction is priceless.

How long have you been at your job?

17 years.

Anything else that you want to include and share with our readers?

The pandemic has changed our hospitality industry and we have learned that it is up to each and every one of us to do our part to have a better and healthy living. Today, small businesses continue to face unprecedented challenges, please don't forget to support your local small businesses.



GERARDO ZAVALA, REALTOR® Advisor
(630) 460-7953 | www.gerardozavalarealtor.com



Luna
REALTY GROUP