



Joanna Horstmeier ...

Joanna's Newstime!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call Me Right Now at 1-888-243-3609 ext #507

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Inside This Issue...

Holiday Dangers For Children...Page 1

Exotic Vacation – Just Like Home...Page 2

Internet Webs Family Together...Page 3

The Newest Consumer Watchdog...Page 3

Beat This Trivia Question and You Could Win Movie Tickets For Two...Page 4

How Can I Make My Home Appear Larger?...Page 4



Holiday Dangers For Children

With families gathering, special occasions and all the delicious treats, the holiday season creates precious memories that can last an entire lifetime. Unfortunately, the emergency rooms become part of the tradition for too many kids. Watch out for these dangers:

- ❖ **Poisonous plants** like mistletoe, poinsettias and holly are commonly used for holiday décor, but they should be kept out of the reach of kids. Plant poisoning symptoms include vomiting, diarrhea, and skin rashes. If you have any suspicion of plant poisoning call your doctor or the National Poison Center: (800) 222-1222. And, yes, that's a real phone number!
- ❖ **Alcohol poisoning** of children is common during the holiday season. Parents often host parties where alcohol is served and the kids imitate the adults. Small amounts of an adult beverage can make a kid "drunk" and in danger of injuring themselves. Remove all empty and partially finished cups as soon as possible to keep them away from small hands.
- ❖ **Food poisoning** can also pose a potential threat to children. Practice food safety by washing hands, dishes, cutting boards and utensils with particular care toward items that come in contact with raw meat or poultry. Refrigerate leftover food quickly to avoid contamination.
- ❖ **Choking and swallowing hazards** are everywhere during the holidays. Tree ornaments, icicles, tinsel and small toys can be partially swallowed and end up blocking the child's airway. If it is small enough to get inside a small child's mouth, it is too small to leave out.
- ❖ **Cuts, skin irritation, or eye damage** can be caused by the needles of holiday trees, angel hair (made from spun glass) and ornament hangers.

No one wants to remember a trip to the emergency room over the holidays. Being aware of fire hazards, increased accidents during busy shopping times, and watching for the dangers listed above should help you and your family have a safe and happy holiday season.

Know Someone Having Trouble Paying Their Mortgage?

Please tell them not to work with their bank or sell their home without my Free consumer guide, "28 Facts Every Struggling Homeowner Should Know." My exclusive report will explain all their options to avoid foreclosure and improve the situation fast. Just call 1-888-243-3609 ext#505 anytime, to request a copy for a friend.

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Paean (PEE – uh n) noun

Meaning: a joyous song or hymn of praise or thanksgiving; a tribute or triumph.

Sample Sentence: Our holiday meal was followed by many paeans for the generous hostess.

Expensive Art Attack

Artwork from the Old Masters is still in great demand. In a Sotheby's auction that totaled more than \$76.5 million in sales, more than half was paid for a single painting; Francesco Guardi's "Venice." It was estimated to sell at only \$2 million. This significant work went for a whopping \$42 million plus.

Smart Phone; Dumb People

We all are aware of the stupidity of texting while driving. Yet thousands are injured or killed because people think they are too busy to wait until they reach a safe place to send or respond to a text. If you feel strongly about not texting while driving, take the pledge at: www.txtresponsibly.org

Can They Hear You Now?

If you are trying to communicate with someone who has trouble hearing, make sure you eliminate all other background noise such as television and radio.

Quotes To Live By...

Keep your fears to yourself, but share your inspiration with others.

—Robert Lewis Stevenson

Not everything that counts can be counted; and not everything that can be counted counts.

—Albert Einstein

When we do the best that we can, we never know what miracle is wrought in our life, or in the life of another.

—Helen Keller

Exotic Vacation - Just Like Home

Do you dream of vacationing next summer on the beaches of Hawaii?

Can you imagine yourself climbing the mountains in Alaska or swinging to the tunes in New Orleans?

Or, would you love to go to Europe if you could only afford it?

The Internet has caused an explosion of "vacation exchange" networks where you can leverage your own home for the vacation of a lifetime without paying more than your current cost of living. Here's how it works:

You can stay in a beautiful property on the ocean, in the mountains or even in a foreign country by **swapping a stay in your home for a stay in someone else's home** and save thousands on lodging costs.

Websites like www.homeexchange.com have international listings in more than 140 countries around the world. You can do some limited searches to find potential homes or pay a small monthly fee to access all the homes in the exchange network. They guarantee you will find a home exchange partner in the first year or the second year is free.

Other services offer help finding **vacation or second home** where someone doesn't have to swap homes with you at the same time. This can increase your chances of finding what you want. If that sounds like a fit for your family, look at the program at this website: www.thevacationexchange.com.

If you want to enjoy a **longer stay or sabbatical**, the site www.4homex.com has that search feature. They also allow you to look for luxury homes, family homes, seniors and singles.

Where have you always wanted to travel but thought it was beyond your budget? Maybe this idea is the perfect solution to combine the adventure and excitement of travel with all the conveniences of staying in a home.



PRESS RELEASE – JULY 2011

“Home Buyers and Sellers Prefer **RE/MAX**”

According to a recent study by J.D. Power and Associates Home Buyers and Home Sellers gave **RE/MAX** the top spot for highest overall customer satisfaction.

Brain Teaser...

Which is heavier: a pound of gold or a pound of feathers?

(See page 4 for the answer.)

Fire Risk Traveling Abroad

When in foreign countries, including Europe, fire codes are not as stringent for hotels as you will find in the US.

Take these precautions to stay safe:

- Choose a modern hotel that caters to travelers.
- Ask for a room no higher than the eighth floor where fire departments can reach you in an emergency.
- Count the number of doors between your room and the exit stairs.

Job Opportunity Over 50

An increasing number of companies are noticing the value of their mature employees. You can learn which companies are hiring team members over 50 by visiting www.aarp.org (then search for "Best Employers").

Financial Planning For Special Needs Kids

The needs of disabled children often outlive the parents. Many financial firms assist with financial planning and provide information about various government services.

With sound professional advice, parents can draft letters of intent for future caregivers. Costs will vary for these services. Find a few resources at: www.metlife.com and www.copaa.org

Think About It

Of course the chicken came first. God would look really silly sitting on an egg.

Why are the people who snore always the first ones to fall asleep?

Did You Know You Can Get An IRS Audit After You Die?

This is one more good reason to keep complete and accurate records. The IRS can audit you for up to 3 years after your death and hold your surviving spouse liable for income and deductions you took while you were living.

Internet Webs Family Together

If relatives live far away or children are grown it is hard to keep in touch with the extended family that means so much to us. There are now dozens of great sharing tools online that can help you stay connected with your loved ones. Try a few of these family-linking tools:

- ◆ **History** is easily shared with www.myheritage.com, www.geni.com, or even Facebook with applications like www.familybuilder.com. To research family history, try: www.ancestry.com or www.familysearch.com.
- ◆ **Photos** no longer need to be handed around the kitchen table to recall the good times you have shared. Leading the pack is www.flickr.com where you can share memories captured in pictures. Other sites to explore are: www.snapfish.com, www.keepandshare.com and www.photobucket.com.
- ◆ **Reunions** are made easier with sites like www.family-reunion.com. Find tips for planning the perfect family event at www.reunionsmag.com, www.familyreuniontips.com and www.familyreunion.com.
- ◆ **Multifunction** sites like www.myfamily.com, www.familycrossings.com and www.familydetails.com allow you to stay connected with event calendars, a family blog, a family address book, photo and video sharing, settings for privacy, social media integration, mobile apps to access anywhere, and extensive archive ability to keep your family memories safe.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.SellingStCharlesCounty.com

The Newest Consumer Watchdog

This year, the US Congress established the **Consumer Financial Protection Bureau (CFPB)** to protect consumers. Charged with protecting the public against scams and rip-offs related to credit products, this bureau gives consumers a method for reporting deceptive programs and learning where to get help. Their new website offers a list of useful resources:

1. Submit a complaint against a credit card company at: www.consumerfinance.gov
2. Get educated about consumer financial products on this page: www.consumerfinance.gov/get-help-now
3. If you're having trouble paying your mortgage, go to: www.consumerfinance.gov/mortgagehelp

You can also get connected to a HUD-approved housing counselor through this website. At no cost to you, they can work with your mortgage company to help you avoid a foreclosure. Call me if you have any questions and I'll be happy to point you in the right direction.

Get Free money-saving home tips at my web site: www.SellingStCharlesCounty.com

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

The feathers are heavier because they are measured in 16 ounce Avoirdupois pounds. Gold is measured in 12 ounce Troy pounds.

Funny Misprints

- Hot listing just pooped up (popped)
- Has god bones (good)
- Ice warm fireplace (nice)
- Home feces south (faces)
- Great guy at \$298/foot (buy)

Pets Show You How To Heal

Your pets are great role models about health and healing. Take these three tips from the way they approach health.

- Pets instinctively know how to survive. All pet owners can testify that their four-legged companions will ask for what they need.
- Naps are an important part of your pet's life. When they are tired, they find a comfortable spot to rest.
- Notice how much you give attention to your pets and care for yourself showing that much attention.

THANK YOU for reading my *Joanna's Newstime!*[®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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“Who Else Wants To Win Movie Tickets For Two?”

~ *There were no winners for last month's Trivia Question* ~

What animal has the most taste buds?

- a) Shark b) Elephant c) Catfish d) Giraffe

The answer is c) Catfish. They have taste buds both inside their mouth and on the outside of their body. Combined, catfish actually have more than 20 times the number of taste buds as humans. So, let's move on to *this* month's trivia question.

Which U.S. National Park had the most visitors in 2010?

- a) Great Smoky Mountains b) Yellowstone c) Grand Canyon d) Yosemite

Call Me At (636)970-0185

OR Email Me At Joanna@SellingStCharlesCounty.com

*And You Could Be My Next Winner! **

* Only one prize per household within any 180 day period.

Real Estate Corner...

Q. How can I make my home appear larger without remodeling?

A. There are many tricks to fool the eye and make each room in your home to appear larger than its actual dimensions. Try a few of these tips:

Use mirrors to reflect the focal point of your room. The mirror will give the space depth, echo the beauty of your focal point and reflect light to make the room much brighter.

Lighting will expand the look of the space too. If you don't have ample sunlight, add some lighting fixtures along the outside perimeter of the room to add color and focus attention in the distance.

Coordinate the color of furniture to blend with the soft, light hues of your wall surfaces. The monochromatic color scheme avoids the choppy look of contrasting colors and opens up the space.

Clear the clutter from the room. Having fewer things that could distract the eye makes the room seem more spacious. Narrow your décor items to only the things you love. Without the excess clutter, you will have a relaxed, open area that appears inviting and roomy.

If you have any questions, or need capable and trustworthy representation, please call me at **636-970-0185**.

Get Free money-saving home tips at my web site: www.SellingStCharlesCounty.com