*If you’re thinking about selling your home soon, request my Free Consumer Guide, “7 Insider Tips To Net More Money Selling Your Own Home.” Call me right now at 636-970-0185 for details…*

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# May 2017

**St. Charles, MO**

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#### Selling St. Charles County News Tyme

###  “Insider Tips For Healthy, Wealthy & Happy Living…”

 **Joanna Horstmeier**

 CDPE, CRS, E-pro, GRI,

###  Broker Associate

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**Dynamic Duos: Combine Foods To Boost Your Health**

 Some foods, like ham and eggs, just go together, but did you know that if you intentionally combine certain nutrients, you can help protect your body from disease? Check out these examples of foods that work together to bring out the best in each other.

* **Yogurt + granola.** Yogurt contains probiotics, and whole grains act as prebiotics. Eating both together helps your digestion.
* **Tomatoes + olive oil.** The olive oil improves absorption of the tomato’s lycopene, which helps lower risk of breast cancer and heart disease. Cook the tomatoes with the peel on, add some broccoli and you’ll be a synergy superstar.
* **Salmon + garlic or turmeric.** Garlic (which prevents the release of “bad cholesterol”) or turmeric (which contains the antioxidant curcumin) are perfect pairings with salmon, which is high in omega-3 fatty acids. The result could lower your total cholesterol.
* **Kale + almonds.** Vitamins K and E in kale need a source of fat to improve absorption. Add almonds, which are full of unsaturated fat.
* **Dark chocolate + unpeeled apples.** Dip apple slices, which contain quercetin (an anti-inflammatory) in *dark* chocolate (whose cocoa is rich in antioxidants) to improve your cardiovascular health.
* **Beans + greens.** Beans are a plant-based source of iron. Adding vitamin C in the form of dark greens will amp up iron absorption.
* **Green tea and (yes) black pepper**. Green tea boosts metabolism but the piperine in black pepper makes it work more efficiently.

**Thinking Of Selling Your Home Soon?**

Don’t attempt to sell your home without my Free Consumer Guide, “***6 Steps For Selling Your Home For Top Dollar****.”* My exclusive report will give you all the facts for a fast, top dollar sale. Just call **636-970-0185** anytime, 24 hours, and I’ll rush a copy out to you for free.

**Foster Healthy Friendships**

 Good friendships are good for your health and happiness, but you need to nurture them. Here are three reminders of small things you can do to be a better friend.

**Be there for your friends, in good times and bad.** The most valuable thing you have to give is your time. Let friends know you care about and appreciate them. When was the last time you made a simple gesture, like a phone call or personal visit instead of an email or text?

**If a friend needs to talk, it’s your turn to listen.** Give advice or offer your opinion, but only if your friend asks for it. Of course, keep your conversations private.

**Keep it fresh and dynamic.** Introduce your friends to other friends. One-on-one is wonderful, but adding new friends to your circle can bring different viewpoints, interests and personalities.

**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!)…

**Pundit** (pun-dit) noun

**Meaning**: Originally, pundits were respected teachers and leaders in India. Now the term is used (sometimes sarcastically) to describe informed opinion makers who share their views in the area of their expertise.

**Sample Sentence:** Television news is full of pundits who are asked to talk about almost any subject.

**Know These Mnemonics?**

Mnemonics are acronyms/phrases to help you remember things.

* **Super Man Helps Every One** – For the Great Lakes from west to east: **S**uperior, **M**ichigan, **H**uron, **E**rie, **O**ntario
* **RICE** – For treating a sprain: **R**est the injured area, **I**ce the sprain, **C**ompress with a bandage, **E**levate the injured area
* **Will A Jolly Man Make A Jolly Visitor?** – First 8 U.S. presidents: G. **W**ashington, J. **A**dams, T. Jefferson, J. **M**adison, J. **M**onroe, J.Q. **A**dams, A. **J**ackson, M. **V**an Buren
* **ROY G BIV** – Sequence of colors in a rainbow: **R**ed, **O**range, **Y**ellow, **G**reen, **Bl**ue, **I**ndigo, **V**iolet

**Quotes To Live By…**

“If a dog will not come to you after having looked you in the face, you should go home and examine your conscience.”

 –Woodrow Wilson

“The biggest adventure you can take is to live the life of your dreams.”

–Oprah Winfrey

“I have witnessed the softening of the hardest of hearts by a simple smile.”

–Goldie Hawn

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**

**Cut Down Your Data Usage**

 Do you pay overage charges for data usage on your smartphone’s mobile plan? With the size of today’s apps (some over 100MB), constant updates and the popularity of music/video streaming, you can burn through data before you know it. Try these tricks (look for “Settings” on both iOS and Android) to reduce your usage and lower your bill.

* **Know where you stand.** Monitor your past data usage by going to your provider’s web site or checking your paper bills. Look on your phone for the current month’s usage.
* **Restrict streaming music or videos.** Set your phone to download only when connected to Wi-Fi and restrict the music/video apps you use to “Wi-Fi only” settings.

* **Disable background app refresh.** Find your phone’s setting for this feature, and turnit off for all apps or choose specific apps. This will also extend battery life.

Some providers, such as Verizon, are offering unlimited data plans. If these changes don’t help, call your provider for further details.

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Brain Teaser…

What is the longest word in the dictionary? Hint: it begins and ends with the letter “s.”

*(See page 4 for the answer.)*

**Real Estate Question?**

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber…

Either way, I love hearing from all of my good friends and clients. And I’m happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **636-970-0185**. I’m here to help!

**Things You Shouldn’t Freeze**

* **Fried foods** – They’ll end up soggy.
* **Eggs in the shell** – They’ll crack and let in nasty bacteria. But you can remove them from the shell, mix them together and freeze them in an ice cube tray.
* **Cream-based foods** – Sour cream, yogurt and custards will separate when frozen.
* **Fruits & veggies with high water content** – Melons, cucumbers and lettuce will be limp when you defrost them.

**So True!**

**Dentist**: You need a crown.

**Patient:** Finally, someone who understands me!

**Websites For
Retirement Planning**

**www.financialengines.com** – Offers a free Social Security Calculator to help users maximize benefits (search site for that term).

**www.lifereimagined.org** – An AARP site that provides online tutorials and helps you navigate all your major life transitions.

**www.usa.gov/retirement** – Provides free resources, volunteer opportunity information, and federal employee retirement planning help.

**How To Fix That Leaky Shower**

 That *drip, drip, drip* from your showerhead could be costing you money. Before you call a plumber, it may be something you can do yourself, based on your experience. To start, search the internet for helpful videos (YouTube) and DIY articles that address your particular shower configuration.

 If you have a leaky showerhead, it’s really due to the faucet down below the showerhead. Take these steps.

* Take a photo of your fixture to a hardware or home improvement store.
* Talk to a knowledgeable salesperson who can identify the manufacturer and get the exact replacement. This may be the time you consider an upgrade to a better fixture.
* When you’re ready to make the repair, turn off the water to the shower or the water main to the whole house (look for the shutoff valve in the basement or outside). Turn on the shower and let the pipes drain out. *Note: When you turn the water back on, turn on all your taps to force out any air that may have gotten in the pipes.*
* Install the new fixture according to manufacturer’s instructions. Turn the water on and test your repair/replacement.

While you’re fixing the leak, it’s a good idea to clean the showerhead. Remove the showerhead (you may need a pliers), but don’t force it.

Use a commercial product or soak it in boiled vinegar (be careful, this may harm some cheaper finishes). Put the showerhead back on. If your repair wasn’t successful, re-check your work and make adjustments, or call a professional plumber.

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**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 word “smiles” because there is a mile between each “s.”

**Have A Laugh…**

Did you hear about the guy who was waterskiing when he fell into the river? As the boat circled to pick him up, he noticed a hunter sitting in a duck boat in the reeds. He raised his hands and joked, “Don’t shoot!” The hunter responded, “Don’t quack.”

**Planning A Trip?**

Visit one of these unusual museums:

* **Friet Museum,** Belgium – Dedicated to potatoes and especially Potato (or French) Fries.
* **Museum of Toilets**, New Delhi – Facts and pictures about toilets over the years.
* **UFO Museum & Research Center,** Roswell, NM – Includes memorabilia from the flying-saucer crash in 1947.
* **International Spy Museum,** Washington DC – Everything you want to know about espionage.

**THANK YOU** for reading my

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…

**Joanna Horstmeier**

**CDPE – CRS – E-pro –GRI and**

**Broker Associate**

**Remax Results - 636-970-0185**

***Joanna@SellingStCharlesCounty.com***

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

**“Who Else Wants To Win**

**A STARBUCKS Gift Card?”**

No winners last month. Let’s see what we can do for April. Who wants to win the Starbucks Gift Card? Last month’s question was:

**What is the name of the gum company Fruit Stripe’s zebra mascot?**

a) Yipes b) Willy c) Zippy d) Chester

 The answer is a) Yipes. So let’s move on to *this* month’s trivia question.

This month’s question is:

**Remember “Gone With The Wind”? Who was**

**Scarlett O’Hara’s second husband?**

a) Rhett Butler b) Charles Hamilton c) Frank Kennedy d) Ashley Wilkes

***Call Me At 636-970-0185 OR Email Me At Joanna@SellingStCharlesCounty.com***

***And You Could Be One Of My Next Winners!***

(Prize winners are limited to once per 6 month period.)

***Real Estate Corner…***

1. **How do I find the right house for me?**

A. I recommend that you make a wish list of everything you would like to have in a new house. Then make a list of everything you don’t like in your current home. These two lists will give you a good idea of where to start, and help you analyze your needs.

 Buying a home requires making some compromises. You may not get everything you want, but make sure to get what you need. For example, when buying a home, the neighborhood should be your main consideration. Is the house in a neighborhood that you like and feel safe in? Will you have a reasonable commute to work? Does it have a good school system? (Not only is this important if you have children; it will impact the resale value of your home down the road.) Does the area have the amenities that you’re looking for (parks, stores, and library) within a few miles?

Want to learn more? Ask for my Free Consumer Report called ***“8 Secrets For Saving Thousands When Buying.”*** I’ll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at 636-970-0185. Perhaps I’ll feature it in my next issue!