*Buying A Home Soon-for the first time? Get my Free Consumer Guide, “Top 10 First-Time Homebuyer Mistakes to Avoid.” Call me right now at 636-970-0185 for details…*

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# January 2018

**St. Charles, MO**

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#### Selling St. Charles County News Tyme

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

 **Joanna Horstmeier**

 CDPE, CIPS, CRS, E-pro, GRI,

 Broker Associate

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**How To Get Ahead By Increasing Your “Likability”**

 Being liked puts you on the fast track to success in everything you do. You are naturally likable by being genuine and sincere, but here are some simple tips that can give you a psychological advantage and result in people liking you even more:

* **Like yourself first.** Be confident in your strengths. Your likability increases as you increase your ability to like yourself. Smiling and sharing your positivity will bring out the same in others.
* **Maintain eye contact during conversations but keep it in balance (about 60 percent of the time)**. Nod your head when you’re speaking and people will be inclined to agree with you.
* **Demonstrate that you like people.** Remember their names and use them. (One trick to remembering names is to say the name to someone else.) If you ask a question, give the person time to respond. Remaining silent and waiting for an answer can be especially useful in negotiations.
* **Learn active listening.** Do this by a) paying attention; b) using body language to show you’re interested; c) giving feedback, such as rephrasing what a person says to you to show that you understood them; d) asking questions, but not interrupting; and e) giving your opinion respectfully. If you disagree with someone, look for ways to find common ground.
* **Don’t overdo it.** You don’t need everyone to like you to be successful. Aim to increase your likability factor to the people who matter to you (and your success) most.

**Warning Before You Sell Your Home...**

Don’t put your home on the market without my Free Consumer Guide titled, “***How To Avoid 7 Costly Mistakes When Selling Your Home***.” 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.

**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!)…

**Whataboutery** wat-a-bowt-er-ee- noun

**Meaning**: the practice of responding to an accusation by making a counter-accusation (what about…?), relevant or irrelevant.

**Sample Sentence:** People who use whataboutery are [uncomfortable](http://www.macmillandictionary.com/us/dictionary/british/uncomfortable) with the [subject](http://www.macmillandictionary.com/us/dictionary/british/subject_1) and [wish](http://www.macmillandictionary.com/us/dictionary/british/wish_1) to shift the [argument](http://www.macmillandictionary.com/us/dictionary/british/argument) elsewhere.

**Trivia For Your Next Party**

Do you know who the richest person in your state is? Probably not (unless it’s you)! Go to **www.forbes.com** and search this exact phrase “Meet the richest person in every state 2017.”

**Is This Collectible Valuable?**

According to **AARP.org**, these factors are most important in determining if something you have in your attic is really worth money.

* **Timing** – Pop collectibles peak in value about 30 years after their time.
* **Rarity** – Better if it was a prototype before the item was mass-produced.
* **Condition** – Must be in good shape.
* **Age** – Old is good. A thousand-year-old bowl? You’ve got a winner! Yes, it has happened.
* **Authenticity** – Best if you can document where it came from.

**Quotes To Live By…**

“Don't walk behind me; I may not lead. Don't walk in front of me; I may not follow. Walk beside me and be my friend.”

–Albert Camus

“Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come.”

–Dwayne “The Rock” Johnson

“My New Year's Resolution List usually starts with the desire to lose between ten and three thousand pounds.”

–Nia Vardalos, actress

**Be Kind To Your Teeth**

 Do you want to spend *more* time at the dentist’s office? Change these bad “teeth habits.”

**Avoid:** Chewing on ice. Ice cubes can chip or crack teeth.

**Fix:** Drink ice-less beverages or drink through a straw. Chew sugarless gum instead if you need an alternate “chewing” activity.

**Avoid:** Using teeth as tools. They’re meant for chewing, not opening small packages.

**Fix:** Find the right tool to get the job done.

**Avoid:** Nail-biting. It causes stress on your jaw from holding it in an unnatural position.

**Fix:** Use bitter-tasting nail polishes and keep your hands busy doing something else.

**Avoid:** Grinding or clenching teeth, which wears them down.

**Fix:** Wear a mouth-guard to bed (purchase one at a drugstore). Practice relaxation techniques before bed (Search **livestrong.com** for “jaw relaxation exercises”).

**Would You Like To Know How Much Your**

**Neighbor’s Home Listed Or Sold For?**

Maybe you’re just curious. Or maybe you want to know how much your home is worth. Either way, I can help…with no “sales pitches” or run-arounds. Call me at 636-970-0185 and I’ll give you all the facts.

**Work-At-Home Possibilities**

 If it’s right for you, working from home can be profitable, but there are scams out there to entice you into a job that may not be legitimate. Look for an established company that asks for references and has an interview process. Here are some popular jobs:

**- Customer service representative** – Amazon is one of the leaders in “telework.” Check “Hiring” on their website.

**- Virtual assistant** – Learn more about the job from the International Virtual Assistants Association at **ivaa.org**.

**- Teacher** – With more online students, there’s a need for more online teachers. Take a look at **GetEducated.com.** Go toResources, and Online Teaching Jobs.

**- Coding/programmer/web developer** – If you don’t have the skills, you can take some courses first. **Check out CodeAcademy.com** and learn for free.

For more ideas, check out a site like **Upwork.com.**

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**Safety Features Your Home**

**May Not Have**

Start off the new year by taking a lookat the safety features of your home.Are you well-protected in case of an emergency?Here are some things you can add to ensure it’s even safer. You can buy most of them at a hardware store, Home Depot, Lowe’s or Amazon.

* **An “emergency” ladder.** That’s the kind that you drop outside of an upstairs window in case you need to escape a fire. Price: about $35.
* **Motion-sensor lights.** Consider installingthese near your front door, back yard and near the garage. The instant motion-activated light will scare off nighttime intruders and also light your own way when you go outside in the dark. Price: $30 to $70.
* **High-tech door lock.** Pricier than your average deadbolt, but now your smartphone or iPad can be your front-door key. Shop Amazon or big-box stores for a variety of products from $70 for a simple keypad to $180 for one you control with your phone.
* **Fire extinguisher.** This is a must-have in your kitchen, as well as your basement and garage. Put it in a convenient place and learn how to use it. It’s best to go with a rechargeable multi-purpose
A-B-C. Check the pressure once a month to make sure it’s charged. Price: $40 to $85.
* **Emergency radio.** If your electricity goes out, you need one of these to get weather alerts. They run on batteries, hand-crank or solar power. Prices start at $40 on Amazon but the $60 version will even recharge your smartphone.

Brain Teaser…

They bring back the past, make us laugh, make us young, born in an instant, yet last a lifetime. What are they?

 *(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!

**How To Store Spinach**

* Wash the leaves and dry them thoroughly before repackaging.
* Keep them in a salad spinner or hard-sided container lined with paper towels, OR…
* Freeze them: blanche in boiling water for 30 seconds, dunk in ice water, dry, place in plastic bag and put in freezer.

**Mail-In Genetic Testing Websites**

People are learning more about their ancestry and even their own risk for certain diseases through these websites:

**www.23andme.com** – Discover your origins and whether you carry a specific copy of a mutated gene for 40+ health conditions. Price: ancestry $99; health and ancestry $199.

**www.familytreedna.com** – In-depth DNA analysis of your family roots. Price: $89 to $556, depending on complexity.

**www.pathway.com** – FiT iQ gives insight into how your DNA influences your body’s response to diet and exercise; SkiN iQ gives understanding into genetic predisposition for skin conditions. Price: each starts at $124.

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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:**

Memories!

**Shopping Mall Tricks**

You’ve probably walked into a mall or grocery store and bought things you didn’t need. That’s called the “Gruen Transfer,” named after Victor Gruen,

who designed America’s first large indoor mall in Edina, MN, in 1952. He laid out the mall to invite consumers to wander around the stores and give in to impulse buying. You see it often with things like sales signs, free samples, and enticing aromas and music.

**Animal Laughs…**

* What do you call a dog magician?

*A Labracadabrador!*

* What’s the difference between a cat and a frog?

*A cat has nine lives but*

 *a* *frog croaks every night*!

* What do you call a blind dinosaur?

*Do-you-think-he-saur-us*

**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 - CIPS – 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 FREE Pizza?”**

Last month’s Trivia question was answered by

Ms. Rebecca Cox of O’Fallon, MO. Congratulations Rebecca!

Who will start off the New Year by answering this month’s question?

Last month’s question was…….

**Who was the only President of the United States to be sworn into**

 **office by his father?**

a) George W. Bush b) Calvin Coolidge c) John Quincy Adams
d) William Taft

The answer is b) Calvin Coolidge.

So let’s move on to *this* month’s trivia question.

**In what 2011 noir movie was Hugh Jackman replaced by Ryan Gosling?**

a) Crazy, Stupid Love b) The Ides of March c) Stay

d) Drive

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

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

***Real Estate Corner…***

**Q. What do I need to know about negotiating when I sell my home?**

**A.** Revealing too much information to buyers when you’re negotiating the sale of your home is a common, costly mistake. Here’s how to avoid it.

* **Know what you want from the sale and try to determine what your buyers want,** so you will make a deal that benefits you both. A professional REALTOR® knows the questions to ask potential buyers to determine their motivation for buying and what price they can afford.
* **Don’t mention the “appraisal” value of your home at a showing** to try to persuade a buyer to pay more for it.
* **If you’re at a showing, don’t tell a buyer why you’re selling** (especially if you need to sell it quickly). Just say your housing needs have changed.

You can learn about six more costly mistakes in my Free Consumer Report called ***“How To Avoid 7 Costly Mistakes When Selling Your Home.”***  Call me and I’ll send a copy right over to you.