



Joanna Horstmeier's...

Selling St. Charles County News Thyme!

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

Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 636-970-0185 for details ...

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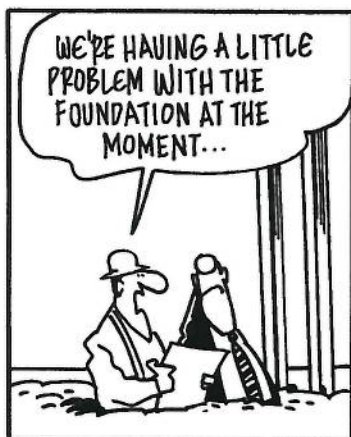
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5 Essential Tips for Discussing Money With Your Partner

Money can be an emotionally challenging topic for couples to discuss. It can feel uncomfortable, and people often have conflicting ideas when it comes to managing money. In fact, money is said to be a big factor in most divorces. Before miscommunication or disagreements happen, take some time to approach this crucial topic with your partner. Here are some tips to help you navigate potentially choppy waters:

1. Find a time to discuss money when you are both calm and relaxed. Don't use a financial disagreement as a starting point for this conversation. Why not set aside time in your calendars to have the talk?
2. Ensure you approach the conversation with caution. Talk calmly and try to understand where your partner is coming from. Ask questions with curiosity and try not to be judgmental. Be prepared to pause and table for later if the discussion becomes heated or if you find yourself too much at odds.
3. Ask your partner what their financial values and goals are when it comes to money. For example, one partner may want to be frugal with day-to-day spending and splurge on a vacation twice a year, while the other partner is a strategic thinker and is planning to save for the children's future education.
4. Discuss how you plan to handle the household finances. Should you have a joint account for utilities and the mortgage payments, or will there be a designated payer? How will you handle emergencies, like an unexpected repair?
5. Approach how you plan to handle debt: Will you keep separate credit cards? Consider how much debt you both plan to pay off each month.

Investing time in this crucial conversation will not only build trust, but deepen your communication skills with your loved one. The money talk can be a positive team-building exercise rather than a disagreement!

Thinking of Buying a Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, *"7 Secrets For Saving Thousands When Financing Your Next Home."* My report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: **636-970-0185**

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!):...

Asana (ah-sahna) noun

Meaning: Any of various yoga poses

Sample Sentence: Work on your asanas in the morning, then treat yourself to brunch.

Essential Oil Uses

Essential oils have been used for centuries, but beyond being used during a massage, do you know what other uses they have?

- Lemon can be used to remove sticky marks from surfaces.
- Lavender can be used to treat burns.
- Copaiba can be used to treat pain.
- Peppermint can relieve headaches.
- Lavender can relieve sunburn, and stop the itch on insect bites.
- Oregano can treat a cold.
- Clove can relieve dental pain and treat cold sores.
- Grapefruit can help overcome sugar cravings.

Be sure to use certified pure and organic oils and read the labels—cheap brands can have things added to them that you might not want on your skin.

Have a Laugh...

What is the best thing about Switzerland? Who knows, but their flag is a huge plus!

Quotes To Live By...

"You know you're in love when you can't fall asleep because reality is finally better than your dreams."

—Dr. Seuss

"This suspense is terrible. I hope it will last."

—Oscar Wilde

"When I dare to be powerful — to use my strength in the service of my vision — then it becomes less and less important whether I am afraid."

—Audre Lorde

Don't Put These in the Blender

A blender is a great kitchen tool. From smoothies to soups, blenders can transform meals in a matter of minutes. But there are certain items you should avoid putting in your blender:

- 1. Boiling hot liquid.** To avoid an explosion of hot liquid, or potential burns, wait for the liquid to cool for at least 5 minutes. Then pour in slowly, removing the stopper to allow the heat to escape. Before turning the blender on, cover the stopper hole with a tea towel to avoid splashes.
- 2. Anything really hard,** like bones, nuts, and coffee beans. These will blunt the blade and potentially overwork the motor. Stick to a grinder or pestle and mortar for those items.
- 3. Foods that are frozen solid** (see #2). Avoid frozen fruits or rock-hard items taken straight from the freezer. Instead wait for them to thaw in Ziploc bag placed in a bowl of warm water.
- 4. Potatoes or dough.** These foods are too dense for a regular blender to work through, leading to overworking the motor. Use a food processor instead.

Free Consumer Help is Just a Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: 636-970-0185

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Small Design Spaces

Most homes have small spaces somewhere that no one is quite sure what to do with. Here are some of the best tips to utilize that space so that it's functional *and* beautiful:

- De-clutter. Keep the space tidy and free from clutter.
- Paint it white. It will look lighter and give the illusion of a bigger space.
- Choose furniture that has multiple purposes. Think a daybed that doubles as a guest bed. Or a shelving unit with a pull-down desk.
- Buy pieces with storage, like an ottoman with built-in storage.
- Place artwork above eye level, drawing the eye upward.
- Designate the space as having a purpose. It can be a home office or a drinks area, for example.
- If the space has a window, hang draperies high above the actual window to make ceilings look higher and the area more airy.
- Not enough storage space out of view? Try open shelving, with pretty baskets, to store just about anything attractively.
- Use corners. Sectional sofas were designed for this purpose!

Brain Teaser...

What goes up and down but remains in the same place?

(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!

Did You Know?

- It's physically impossible to lick your elbow (did you just try it??).
- Fingernails grow four times faster than toenails.
- Women blink twice as many times as men.
- Men get hiccups more often than women.
- During your lifetime you will produce enough saliva to fill two swimming pools!

Photo Storage Websites

Smartphones mean most of us have hundreds or thousands of photos to store. But if you're a budding photographer in your spare time, you may want more than what your phone can offer. These are great online options for editing and storing images in the cloud.

www.flickr.com – Flickr will store 1,000 images and videos for free, but you can upgrade to Pro to store more. Your images are displayed in a nice photostream.

www.smugmug.com – A great option if you want to try to sell your photographs. You can create your own personal website (no free options).

www.photos.google.com – Free- and includes basic photo editing, and easy album creation. Links easily to Android phones, too!

ABCDEs: Warning Signs of Skin Cancer

Do you know your ABCDEs of skin cancer? Skin cancer is the most common form of cancer, but many overlook the risks of prolonged sun exposure and may not catch warning signs before the cancer has advanced.

Doing a self-exam once a month throughout the year can help you catch anything suspicious-looking on your skin. While most moles and spots on the skin are harmless, there are some warning signs to look for:

A – Asymmetry. Normal moles are the same on both sides. Watch out for uneven halves.

B – Border irregularity. Borders should be smooth and even. Watch out for a tail or other irregularities.

C – Color. Most moles are one color and should match other moles. Look out for different shades or colors, especially red, white, or blue.

D – Diameter. Look out for changes in size. Most moles are small. Note if any moles are getting bigger.

E – Evolving. Moles usually look the same over time. Be alert to any changes, such as itching or bleeding, whether it has become raised, or whether it has changed in shape and size.

As well as a regular exam looking out for these signs, it's important you protect your skin to reduce the chance of developing cancer — limit sun exposure; wear hats and high-SPF sunscreen; and spend time in the shade when you're able to. Visit this site for help with your monthly self-check: **preventcancer.org/programs/save-your-skin/**

I am so honored to have been featured in the February 4 issue of Top Agent Magazine. Please click the link below to see the whole article.
<https://topagentmagazine.com/top-real-estate-agents-in-missouri/>



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:

Stairs

Travel Tips for Long Weekends

- Decide on a budget and stick to it. You may find more interesting and out-of-the-way adventures by doing things cheaply.
- Think about visiting somewhere closer to have less travel time.
- Book accommodations in advance.
- Plan your itinerary in advance to get the most from your limited time.
- Pack carry-on luggage.
- Ditch the main drag for restaurants and check out local spots.
- Pack snacks.
- Put your phone on silent.
- Don't be put off by the off-season.
- Extend your weekend if you can!

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...

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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 Car Wash?"

Last month must have been a tough question.....
no winners!

Let's see if we can get one this month!!!

What profession takes its name from an old word meaning "twelve dozen?"

a) artist b) doctor c) carpenter d) grocer

The answer is d) grocer. So let's move on to this month's trivia question.

According to the Congressional Research Service, in which decade did the largest percentage of the workforce belong to a union?

a) 1980s b) 1940s c) 1950s d) 1920s

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. Who determines the value of my home?

A. When you're ready to sell your home, you may be wondering what price to ask and how much you'll get. Primarily, there are two people who determine the initial and final price of a home.

1. **Appraisers** will look at recent comparable sales. You can look online and see what homes have sold for in the last 6-12 months. Selling prices are a stronger indication than asking prices. How similar are the homes that sold to your home in size and features?
2. **Buyers** will make an offer based on their ability to pay and how much they like your home compared to other homes for sale.

Did you notice I left someone important out? What about you, the seller? Only the market determines the final price at which your home will sell. However, as the seller, you can influence how *long* it will take to sell by offering a reasonable price.

To learn more, ask for my Free Report called **"6 Steps For Selling Your Home For TOP DOLLAR."** I'll send a copy right over to you.

Do you have a real estate question you want answered? Call me at 636-970-0185. Perhaps I'll feature your question in my next issue!

www.sellingstcharlescounty.com