



Joanna Horstmeier's...

Selling St. Charles County News Thyme

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

WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me at 636-970-0185 to get a copy...

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5 Non-Caffeine Energy Boosters

While most of us could benefit from getting more (or better) sleep, coffee and energy shots are not the solution to that brain fog you feel in the afternoon. There are some easy - and healthy - ways to boost your energy levels, however, many of which offer additional health benefits.

Here are a few tips to help increase energy, without caffeine:

- **Exercise in the middle of the day.** Some studies show people who work out by midday are more productive, while others suggest you should head for the gym just as you're starting to feel the afternoon slump. Regardless of timing, regular exercise is a great way to keep your body energized. That includes moving throughout the day - get up from the desk at regular intervals to do some yoga stretches or take a brief walk around the block.
- **Have smaller meals and eat more snacks.** Food is fuel, and if you're limited to three square meals a day your body is more likely to experience energy slumps as it burns through that fuel. Eat smaller meals (which means you're less likely to fall into a food coma) and snack frequently. And make sure that what you eat gives you energy rather than sapping it. Complex carbs, fiber, and protein give your body longer-lasting energy, while sugar will make you crash after an initial energy spike.
- **Decorate with red.** Colors definitely change our mood, and red has been shown to improve overall energy levels and productivity.
- **Drink plenty of water.** We all know we should be drinking more water, but we're often surprised at how many health problems come from dehydration - including fatigue. Limiting dehydrating beverages (coffee and alcohol) helps, too.
- **Add aromatherapy to your environment.** Certain scents are more stimulating than others, which can help you feel more awake. Put a diffuser in your office and use essential oils like cinnamon, rosemary, or lemon.

Learn How to Maximize the Value of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called **"Make Your Home Show Like A Model Without Breaking The Bank"** and it's an essential guide to homeowner profits. Get your free copy by calling me at...**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!)...

ASMR (acronym, noun)

Meaning: "Autonomous Sensory Meridian Response," a calm or tingling feeling produced by aural or visual stimuli

Sample Sentence: Someone brushing my hair gives me ASMR tingles.

Repurpose Kid's Art

Can't bear to get rid of your child's masterpieces, but you've run out of room on the fridge? The empty back side of those drawings is the perfect place for your kids to write thank you messages when they receive gifts.

DIY Seed Start Containers

Starting seeds in eco-friendly containers you can plant directly into the garden saves you money and saves the planet from more plastic.

Cardboard egg cartons: Cut them apart when they're ready to plant.

Toilet paper tubes: Be careful about soil coming out the bottom. You can rubber-band a coffee filter around the base.

Refreshing Cedar Boxes

Cedar is one of the best natural ways to keep moths from devouring your hand knits, but that pest-repelling property only lasts as long as the scent does. You don't need to get a new cedar chest, though – you just need to replenish the wood. Sand the surfaces lightly or apply some natural cedar oil to the wood.

Quotes To Live By...

"We allow each other so little enjoyment or even tolerance for our individualities, our uniquenesses, and yet to me, that's what it's all about."
—Buffy Sainte-Marie

"Never go to a doctor whose office plants have died." —Erma Bombeck

"Nothing in life is to be feared, it is only to be understood. Now is the time to understand more, so that we may fear less."
—Marie Curie

Secure Surfing On Public Wi-Fi

The internet is everywhere these days, it seems, making it easier for us to stay connected (for work or play) no matter where we go. But just as there's no such thing as a "free lunch," free public Wi-Fi isn't necessarily the boon it appears to be—you can expose private information to hackers and scammers. Here are some ways you can keep your information safer if you're using public Wi-Fi.

- The safest option is to **turn your mobile phone into a hotspot**, thereby avoiding unknown public networks entirely. Switch on the "personal hotspot" option in your phone's settings and you've got a password-protected network for your use alone. (Note that this method uses your phone's data, so if your phone plan has limited data this can use it up fairly quickly.)
- People who travel or work outside the office frequently should consider **investing in a mobile Wi-Fi device** (like MiFi or Karma) for secure Wi-Fi on the go.
- If you must connect to a public Wi-Fi network, the safest way to do that is by **using a VPN**, or "virtual private network." VPNs encrypt data and connect you to secure servers, making it more difficult for nefarious characters to see what you're doing through public Wi-Fi loopholes. There are both free and paid VPN clients out there, and in most cases, you'll get what you pay for. In other words, the paid services are less likely to be suspect.
- No matter how you get online when you're out and about, it's important to **practice good internet hygiene**. That means checking to see if HTTPS is at the start of web addresses you visit ('S' means secure), changing your passwords often (try Lastpass.com to safely manage passwords), and enabling two-factor authentication for apps and services you use. Additionally, in public places, be sure to turn off file sharing, and "forget" the public network when you're done using it. And always avoid using websites that contain sensitive data, such as online banking, that could compromise your identity.



Brain Teaser

What points in all directions but can never get there all by itself?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling me at: 636-970-0185

Cleaning Car Cupholders

No matter how fastidious you are, chances are there's still unreachable dust and grime in the bottom of your car's cupholders. Clean it out by putting an old sock over a travel mug, spraying it lightly with an all-purpose cleaner, inserting the mug into the cupholder and twisting.

Don't Toss Used Tea Bags

Plant them in your garden instead! Remove any plastic or non-biodegradable elements and those used tea bags will provide much-needed nutrients to your veggies.

Microfinance Websites

Saving time while saving the planet is easier than ever with the help of some of these mail order companies for things we all need at home.

dropps.com — Dropps makes plant-based cleaning pods for your dishwasher and washing machine. There are several scented (and unscented) options, and there's no plastic in the pods or the packaging.

whogivesacrap.org — Get premium recycled toilet paper, bamboo tissues, and paper towels made from bamboo and sugarcane delivered to your house and help fund the construction of toilets for people in need. There's no plastic in their packaging, either.

mightynest.com/try-the-mighty-fix — MightyFix is a subscription box for the eco-conscious. Each month, subscribers get one green item to use in the home. Past goodies include beeswax food wraps, reusable produce bags, and wool balls for the dryer.

How To Detect Fake Money

We might be using cash less often these days, but that doesn't mean counterfeiters aren't still in the business of making fake money. Here are some identifying marks to help you tell fakes from the genuine article.

All U.S. currency is made on special paper that has tiny red and blue threads woven into it. You should be able to pull those threads from the paper. If you can't, it might be a fake. Other features to look for:

- **Watermark:** Most bills have a watermark copy of the main portrait, though older \$5 bills may have a watermark "5" instead of Lincoln's portrait.
- **Color-Shifting Ink:** Denominations of \$10 and higher each use color-shifting ink in the corresponding numeral. The number 10, for instance, should look copper when you look at it straight and change to a greenish color when you tilt the bill. The \$100 also uses this ink for the bell symbol inside the inkwell.
- **Security Thread:** Denominations of \$5 and higher all have a thin security thread embedded into the paper, which can only be seen when it's held up to the light.

Two handy online resources for checking your cash against the real thing are:

1. uscurrency.gov/denominations
2. secretsservice.gov/data/KnowYourMoney.pdf

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

Save Energy, Save The Planet

Making your home more energy-efficient has multiple benefits. Not only will you save money, but you'll also make a positive environmental impact. Here are a few great ways to save energy and the planet simultaneously.

- **Stock the fridge.** The average refrigerator uses roughly 9% of a home's energy, and a full fridge uses less energy. (Overfull means it has to work harder to circulate air, though, so aim for reasonable.)
- **Keep the oven door closed.** Don't peek at that casserole! Opening the oven door makes the internal temperature drop by up to 25 degrees.
- **Wash clothes in cold water.** Only about 10% of a washing machine's energy usage is to make the motor run. The rest is to heat water.
- **Unplug chargers when not in use.** Even when your iPhone isn't plugged into its charging cable, the charger itself is still using energy.
- **Plant trees around the house.** Deciduous trees planted around the house offer shade in summer and allow sun for warmth in winter, reducing your heating and cooling bill by up to 25%.

The energy.gov/energysaver site has more useful tips for increasing your home's energy efficiency, including updates on new technology.

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:

Your finger

Don't Cry...Cutting Onions

If you put an onion in the freezer for about 15 minutes before you need to chop it up, it will help with the tears that cutting onions tends to produce.

How To Jump Start A Car

With both cars off:

1. Connect the red clip to the dead car's battery's + side
2. Connect the other red clip to the donor car's battery's + side
3. Connect the black clip to the donor car's battery's - side
4. Connect the other black clip to bare metal
5. Start the donor car
6. Start the dead car
7. Remove the clips in backward order from 4-1

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

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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 Walmart Gift Card?"

Last month must have been a tough question

.....no winners!

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

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

The answer is c) 1950s, with union membership as a percentage of employed workers in the United States peaking at 28.3% in 1954. So let's move on to *this* month's trivia question.

The name for this familiar sweet comes from the Persian and Turkish word for a sweet fruit juice. This word was also used in Europe for a carbonated drink. What is it?

a) Clafoutis b) Taffy c) Nougat d) Sherbet

Call Me At 636-970-0185 OR Email Me At

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And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?

A. There are ways to get a down payment, including the following:

- **Look into local or federal government programs.** They expire or change frequently, so ask your REALTOR® about any programs that may apply to your area and situation.
- **Have the seller finance you.** Some sellers may be willing to help you buy their homes in something called a "seller take-back."
- **Use a financial gift from a friend or relative.** Tax law allows gifts of up to \$15,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$30,000.

For more information and tips on how to get a down payment to purchase a home, ask for my Free Consumer Report called **"4 Quick Ways To Buy A Home With Little Down."**

Do you have a question related to real estate or home ownership? Please call me at **636-970-0185**. Perhaps I'll feature your question in my next issue!

www.sellingstcharlescounty.com