



Buying A Home Soon-for the first time? Get my Free Consumer Guide, "Top 10 First-Time Homebuyer Mistakes to Avoid." Call me at 636-970-0185 to get a copy...

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Financial Planning for First-Time Parents

Most of us know someone expecting baby number one. Or maybe it's you! For a lot of new parents, finances are not the biggest priority. But planning ahead can make the first year easier so you don't have to think about money. Instead, you can spend the time enjoying your new, expanded family.

To avoid the stress of unexpected costs associated with your newborn and to create a secure financial future, there are some steps you can take to make sure you stay on track.

- **Understand the health costs of having your child.** Check with your health insurance provider to estimate the costs of: prenatal care, labor and delivery, and other associated charges.
- **Plan for parental leave.** Decide if you and your partner will take maternity leave, paternity leave, or both. Also, review your workplace and state policies on parental leaves o you'll know exactly how much time you'll have off work.
- **Don't postpone college planning — get started now.** Even though college seems like years away, starting early means you are securing your child's future now and avoiding a hefty bill later. Tuition in 18 to 20 years is expected to cost anywhere between \$300,000 to \$400,000.
- **Make a budget and try to stick to it.** Research post-delivery expenses, like diapers, medical costs, strollers and other equipment, childcare, extra food and household expenses. You can also compare the cost of essential items in different stores. You may be able to take advantage of new parent offers and seasonal sales. There are also lots of free items listed on Nextdoor.com or Facebook Marketplace (facebook.com/marketplace), along with local Buy Nothing groups (buynothingproject.org). Take advantage of budgeting tools that help keep you on track: youneedabudget.com, mint.com, or quicken.com.
- **Start an emergency fund.** Any parent will tell you that kids can be accident-prone, so it's best to anticipate this and have some money saved for a rainy day. Aim to save three to six months' worth of living expenses.

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. 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!)...

Hothouse (hawt-hous) noun

Meaning: a heated greenhouse maintained at a high temperature, especially for the cultivation of tropical plants.

Sample Sentence: They grow tomatoes in their *hothouse* even in the winter.

The Benefits of Meditation

Meditation is becoming an increasingly popular practice to deal with stress. It may seem new-age, but it has been around for thousands of years. Scientists have shown meditation's numerous health benefits:

- Reduces stress
- Controls anxiety
- Improves emotional well-being
- Enhances self-awareness
- Prolongs attention span
- Reduces memory loss
- Improves sleep
- Helps control pain
- Decreases blood pressure

As little as five minutes a day makes a difference. Try the apps: **Headspace**, **Calm**, or **Insight Timer** for free guided meditations.

Have a Laugh...

There's a mathematician who's afraid of negative numbers. She'll stop at nothing to avoid them.

Quotes To Live By...

"I was smart enough to go through any door that opened."

—Joan Rivers

"Lack of time is a lack of priorities."

—Tim Ferriss

"My favorite things in life don't cost any money. It's really clear that the most precious resource we all have is time."

—Steve Jobs

Commute Making You Sick?

The average commute for Americans is 26 minutes to and from work each day, adding up to 200 hours per year. For some, a commute can be over an hour each direction in highly populated cities such as New York.

Whether you're traveling by car, bus, train, or subway, research has found that stressful commutes are associated with a wide range of health problems that impact us physically and mentally:

- Increased blood pressure, cholesterol, and blood sugar from traveling and long days
- **Solution:** Ask your boss to work from home at least one day a week, or consider working four longer days, with a three-day weekend.
- Weight gain due to increased snacking, eating on the go, and more time spent sitting down
- **Solution:** Get up from your desk every hour, stretch, and move around. Take healthy snacks to work, and take a walk on your lunch hour.
- Higher risk of anxiety and depression and a lack of sleep due to elevated stress levels
- **Solution:** Ensure you get sufficient breaks, and adequate rest (at least 8 hours of sleep per night), and try to lift your mood by exercising regularly.
- Increase in colds and viruses from traveling in close proximity to other people on trains, buses, and subways
- **Solution:** Keep sanitizing wipes in your pocket and be sure to wash your hands regularly. Drink lots of water, which can help detoxify the body.
- More aches and pains, especially in the back and neck areas
- **Solution:** Try stretches designed specifically for desk jobs. There is a handy video on this website: verywellfit.com - just search for "best stretches for office workers."



Brain Teaser

A man is looking at a photograph of someone. The man's friend asks who it is. The man says, "Brothers and sisters, I have none. But that man's father is my father's son." Who was in the photo?

(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**

Did You Know?

- Showers can spark creativity.
- Superman didn't fly until the 1940s.
- A single spaghetti noodle is called a spaghetti.
- Bees sometimes sting other bees.
- Space smells like grilled steak.
- Panama is the healthiest place in the world. (some say!)
- Dolphins can be used in wars.
- The Atacama Desert in Chile is the driest (non-polar) place on earth.

Did You Know?

Ever struggled to find a movie to watch, and instead spend hours trolling through sites like Netflix and Hulu? Make a quicker decision with these sites:

www.reelgood.com/roulette/netflix—

The site helps you decide what to watch next by genre, movie rating, and type of show. It can also compare against other streaming sites like HBO, Prime Video, Hulu and 50+ others.

www.rottentomatoes.com— Rotten Tomatoes is one of the most trusted movie recommendation sites. Ratings are based on critics' reviews, providing movie watchers with an unapologetic review of films.

www.imdb.com— IMDb is a hub of information related to film, TV shows, video games, and streaming sites. You can find trivia, cast lists, biographies, plot summaries, and fan reviews and ratings.

5 Ways to Save Money On Pets

Our adorable companions are often referred to as "money pits" for good reason: they can be expensive. From veterinary costs to food intolerances, the costs of owning a pet can add up quickly. Here are five tips to keep costs down:

1. **Adopt instead of buying a pet.** Not only does rescuing give a dog a fresh start, the costs are usually considerably cheaper than buying a dog from a breeder. Typically, the adoption package includes vouchers for a local pet store, a free veterinary examination, and training resources.
2. **Buy pet insurance,** especially if you have a puppy. Like kids, dogs can be accident-prone and vet bills soon add up. Companies like Pets Best pay out at up to 90 percent of the vet bill, which is considerably higher than most health insurance companies.
3. **Shop around for food.** Most online stores, like Chewy.com or the online version of Petco, offer incentives for new customers. Petco also has a reward system where if you spend a certain amount, you get a voucher.
4. **Avoid fashion items.** Few dogs require clothing, unless they are shorthaired or from a warmer climate than yours. Save the money you'd use on outfits for other unexpected costs.
5. **Stay current with vaccinations.** This will save you big money in the long term—the vet bills for illnesses you could have vaccinated for will be much more expensive than those shots!

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!

Painting Tips: Make Rooms Look Larger

Small rooms can present a challenge to decorate, but don't overlook these paint tricks you can use to make the room feel bigger:

- Use light colors or bright colors. White or off-white gives the illusion of a bigger space and reflects light within the room, especially if you add contrasting colors of accessories to the room. Bright, clean colors have the same effect - try violet, or yellow.
- Paint your trim in lighter colors than the wall paint. This adds more depth and dimension to a room, making it feel larger.
- Try a monochromatic color scheme for the room- light color on the ceiling, bright glossy white on the trim, and a different version of the same colors on the walls.
- Choose quality paints - cheap paint can look chalkier and duller (result: smaller!).

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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 photo is of the man's son

Time-Saving Lifehacks

- Buy pet food on auto-ship. You can set the schedule and can forget about ever ordering your pet food again! You can also save money this way - many online sellers have lower overhead that they pass to you.
- Sign up with Quickbooks.com which automatically synchronizes your bank accounts so that you can swipe left or right for business and personal expenses. It even calculates estimated tax payments.
- You can now order groceries at your local stores through Amazon Prime Now, saving hours going to the store and travelling.
- Limit personal (maybe business too!) email-checking to only 3 times a day.

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 Pizza?"

Last month must have been a tough question

.....no winners!

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

Brooklyn-based novelist Emma Straub co-owns what kind of business with her husband?

- a) Advertising agency b) Shoe store c) Deli d) Bookstore

The answer is d) bookstore. It is called Books Are Magic and was founded in 2017. So let's move on to this month's trivia question.

What is the most populous country in Africa?

- a) Nigeria b) Egypt c) DR of Congo d) Algeria

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. How can I build wealth in real estate?

A. You can build a substantial amount of wealth in real estate by educating yourself, thinking long term, and performing due diligence before purchasing. It's not a get-rich quick method, but with patience, you can build a nice retirement empire with real estate rental properties.

- Stick to moderately priced properties, which can generate a more positive cash flow than higher priced properties. Your tenant's rent will cover the mortgage, utilities, and additional expenses for you.
- Have a property inspection before you purchase the property. Make sure to review the report and all comments the inspector made. Get a few written estimates from contractors to make sure it's worth the investment.
- Verify how much the insurance will cost for the property and if additional rider policies are necessary.
- Check if the property is under an HOA community. Their assessment fees can be high and you must deal with required renovations.
- Carefully select your tenants and treat them well. Happy tenants stay longer. Each time a unit turns over, you have to prep it for another tenant, paying for repairs and possible upgrades. You'll also need to pay other costs such as advertising, taking the time to show the unit, paying for credit and background checks, etc.

For more information on building YOUR wealth with real estate, ask for my Free Consumer Report called **"8 Dumb Mistakes Even Smart Investors Make."**

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