*Call me right now at 636-970-0185 and ask for my Free Consumer Guide to homeowner profits titled, “Make Your Home Show Like A Model Without Breaking The Bank”…*

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# July 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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**Is Your Indoor Air Polluted?**

 The air inside your home may be more polluted than the outdoor air in an industrialized city, putting your family at risk for health problems. You know about radon gas, mold, and carbon monoxide, but here are other sources of pollutants and some actions you can take to address them.

**Source: New carpeting.** That “new carpet smell” actually consists of VOCs (volatile organic compounds) such as formaldehyde, toluene, and benzene that can cause headaches and respiratory diseases.

* **Action: Buy carpeting certified “Green Label Plus.”** Before new carpet is installed, ask to have it unrolled and aired-out in a space (like a warehouse) for 72 hours. If that’s not possible, try to stay elsewhere for the first 72 hours after installation.

**Source: Old carpeting**. It’s filled with household dust and particles you track in from outdoors with your body, shoes and clothing.

* **Action:** **Invest in a quality HEPA vacuum cleaner.** Consider having your home air ducts professionally cleaned.

**Source: Cleaning products**. Products such as chlorine bleach, rug cleaners, ammonia, paraffin, and even dryer sheets also release VOCs.

* **Action:** **Use natural products** **such as hydrogen peroxide, white vinegar, and baking soda.** Look for candles made of beeswax or vegetable oils. And don’t accept dry-cleaned clothes with a strong chemical odor.

**Source:** **Gas kitchen stoves.** They emit nitrogen dioxide and need proper venting.

* **Action: Make sure the kitchen** **– and the rest of the house – is well ventilated.**

 For more information, go to **www.epa.gov** and search for the interactive “Tour of the Indoor Air Quality Demo House.”



# Save Thousands When Buying A Home…

Did you know there’s a free consumer report revealing ways to save time and money when buying a home? It’s called “***8 Secrets For Saving Thousands When Finding and Buying Your Next Home***,” and it’s great even if you’re not planning to buy soon. 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!)…

**Hangry** (hang-re) adj.

**Meaning**: Bad-tempered or irritable as a result of hunger

**Sample Sentence:** When we had to wait an hour for our food at the restaurant we were definitely hangry.

**Know Your Scams**

Wow. There’s a lot of scamming going on. Stay up-to-date on the latest ones by visiting the Federal Trade Commission’s Scam Alert page at

**https://www.consumer.ftc.gov/features/scam-alerts.**

**Have A Laugh…**

**Q.** Who was the roundest knight on King Arthur’s Roundtable?

**A**. Sir Cumference!

**Don’t Toss The Tea Bags**

Used tea bags are great for:

* **Comforting your skin.** Refrigerate moist bags and use them to place over tired eyes for soothing relief. They also work to ease the pain of sunburned skin!
* **Protecting your plants.** Sprinkle used leaves around your garden plants to keep out pests like mice.
* **Breaking up grease.** Add a couple of bags to warm water and let your dishes soak in the liquid.

**Quotes To Live By…**

“Not everything that can be counted counts, and not everything that counts can be counted.”

–William Bruce Cameron

“It is our choices that show what we truly are, far more than our abilities.”

–J. K Rowling

“If at first, you don’t succeed, try, try again. Then quit. There’s no point in being a fool about it.”

–W.C. Fields

**Wellness Travel For Your Health**

 Are you ready for a vacation that focuses on your health and well being? First, consider your goals: do you want self-improvement, exercise, or service? There’s something for everyone in these options:

* **A fully planned retreat.** Check out a site such as **www.pravassa.com**, which offers small group tours to exotic destinations.
* **A fitness vacation.** Look at **www.fitpacking.com** for weight-loss or **www.mountaintrek.com**, named the top resort in Canada in 2017.
* **A destination spa**. Plan a week at a spa such as Rancho La Puerta, Baja, CA or Omni La Costa Resort & Spa, Carlsbad, CA.
* **A volunteer opportunity**. Visit **www.gviusa.com** to find a program that interests you and your family too.

 You can choose to work wellness activities into an existing vacation. Consider signing up for a new activity, such as a cooking class or a kayaking lesson. You can do as little or as much as you want to make it the best vacation for you.

**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.

**Get A Charge Out Of This…**

 You hear a lot of myths about smartphone batteries but what should you believe? Here are some facts to set the record straight:

**Q:** **Should I let my phone charge overnight?**

**A:** PCMag says smartphones are smart enough that they don’t let an overload happen. But energy trickling to the battery when it falls to 99% can heat the phone and eats into its lifespan. Best advice: if you wake up in the night, unplug it.

**Q: Should I let the charge go down to zero?**

**A:** Not the best thing to do with lithium-ion batteries. It wears out the battery even faster.

**Q: Can just one app use a lot of my phone’s battery?**

**A:** Most people don’t close apps, so they’re still working in the background. Close your apps – and try turning off your wi-fi, Bluetooth and GPS during the day if you aren’t using them. And turn your phone off (yes!) and restart it at least once a week to close all those apps completely.

B

Brain Teaser…

What starts with a P and ends with an E and has a thousand letters in it?

 *(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!

**Uh Oh, You May Have One Of These**

* **Selfie elbow**. Caused by holding arms up and bent, which applies pressure to the ulnar nerve. Straighten out those arms!
* **Smartphone thumb**. Constantly using thumbs to text causes thumb tendons to get inflamed. Give thumbs a rest.
* **Tech neck or mouse shoulder**. Hunching over devices causes neck and back tightness. Sit up straight with good posture.
* **Computer vision syndrome**. Staring at the screen too long can cause headaches and blurred vision. Look away!

Best advice? Adjust your habits and avoid repetitive strain.

**Websites To Beat Boredom**

If you ever get bored, check out these sites to stimulate your mind:

**www.boredpanda.com** – Filled with boredom-busting articles on every subject under the sun.

**www.designswan.com** – Showcases creative articles and images about art, design and photography.

**www.cracked.com** – Packed with interesting articles and videos guaranteed to get your attention and make you smile.

**5 Tips To Be Safe During**

**High Winds**

You don’t have to be in a tornado to have high-wind damage. Thunderstorm winds exceeding 50-60 mph (and even up to 100 mph) are more common, and can cause destruction across a larger area. Follow these five tips to protect yourself and your family.

* **Prepare in advance.** Remove trees or branches that could fall on your home or on power lines. Replace gravel in your driveway with cement or asphalt. Invest in pressure-rated windows that are labeled DP40 or higher. Since you may lose electricity, plug your electronics into a surge protector. If a storm is coming, secure objects in your yard such as outdoor furniture, garbage cans, grills, and planters.
* **Review your home insurance** to make sure you have appropriate coverage. Learn the difference between “replacement cost,” or how much it would cost to rebuild your home, versus “market value,” or how much someone is willing to pay for your home.
* **Have a go-to emergency kit,** with flashlights, batteries (avoid candles), radio, laptop, food and water. Keep cell phones charged.
* **During a wind storm**, stay in a room that puts as many walls and floors as possible between you and the storm. If you don’t have a basement, go to the room with the fewest windows. Tune in to National Oceanic and Atmospheric Research (NOAA) Weather Radio (or check online) or local TV and radio stations.
* **If you’re driving**, keep both hands on the wheel and slow down. Stay a safe distance from other cars, especially high-profile vehicles. If it’s severe, pull over, stay in the car and turn on hazard lights.

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**“Who Else Wants To Win**

**a STARBUCKS Gift Card?”**

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

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

**What Major League Baseball player currently holds 5th place on the career home runs record list, behind Barry Bonds, Hank Aaron,**

**Babe Ruth, and Alex Rodriguez?**

a) Albert Pujols b) Willie Mays c) Ken Griffey Jr. d) Jim Thome

 The answer is b) Willie Mays. So let’s move on to *this* month’s trivia question.

**What building was the world’s tallest UNTIL it was upstaged by the Burj Khalifa in Dubai?**

a) One World Trade Center b) Shanghai Tower c) Taipei 101

d) Trump International Hotel and Tower

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

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

**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:**

A Post Office!

**You Knew This, Right?**

What’s the difference between the United Kingdom and Great Britain? The United Kingdom includes England, Scotland, Wales and Northern Ireland. Great Britain is specifically the island that consists of England, Scotland and Wales.

**Too True!**

A well-known psychologist is selling a video that teaches you how to test your dog’s IQ. Here’s how it works: If you spend $12.99 for the video, your dog  is smarter than you.

**Grate Idea**

Need softened butter when yours isn’t? Don’t microwave. Instead, grate the cold butter onto wax or parchment paper and it will soften quickly.

**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.

***Real Estate Corner…***

**Q. Do I have to hire a professional stager or can I stage my home myself in order to sell it?**

**A.** Staging your home creates a great first impression, makes pictures pop on the Internet, and will boost your sales price. First, consult your REALTOR® .You can do the staging yourself if you have the time. Here’s how:

* **Clean the inside and outside from top to bottom.** You may just want to hire professional cleaners to do this part.
* **Remove clutter, extra furniture and personal items** so your potential buyers will “see themselves” living in your home.
* **Paint the walls a neutral color** to appeal to a broad base of buyers.

 Hiring a professional stager is an excellent alternative. Stagers can bring in furniture/decor that will make your home stand out from others on the market. Ask your REALTOR® for recommendations.

For more staging tips, ask for my Free Consumer Report called ***“*4 Steps To Stage Your Home For A Fast Sale.*”*** I’ll send a copy right 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!