



Joanna Horstmeier's...

Selling St. Charles County News Thyme!

Don't Eat These Late at Night (What to Snack On Instead)

Ask for my Free Consumer Guide to homeowner profits titled, "Make Your Home Show Like A Model Without Breaking The Bank"...Call 636-970-0185 for details ...

July, 2019
Saint Charles, MO

Inside This Issue...

Smart Night Snacking...Page 1

4 Ways to Take the Stress Out of Family Travel...Page 2

Preserving Your Hardwood Floors...Page 2

What You Need to Know About HSAs...Page 3

Answer This Trivia Question and You Could Win Car Wash...Page 4

What Questions Should I Ask A Potential Realtor Before I Hire Them?...Page 4



Midnight snacks are not to blame for weight gain—at least not simply because of *when* they're eaten. Research says it's the overall daily consumption of calories to keep an eye on, but that doesn't mean all late-night snacks are created equally.

Snacking in addition to meals too often can be a negative for your overall health, but there are some snacks that can hinder your ability to get a good night's sleep. Here are some things not to eat before bed—and some substitutions to keep handy instead.

Instead of This... ...Eat This

Instead of Ice Cream...

Try Yogurt: It's full of calcium, which can help you sleep.

Instead of Potato Chips...

Try Pistachios: They help produce melatonin.

Instead of Chocolate...

Try Strawberries: They're a low-calorie treat with lots of vitamin C.

In general, right before bed it's best to avoid large quantities of simple carbs, sugar, or food that's more difficult to digest. The sugar and carbs can cause spikes in blood sugar, making it challenging to relax, while your body working harder to digest something like red meat may cause indigestion and discomfort.

The best late-night snacking advice is:

1. Count those calories in your overall daily intake.
2. Exercise portion control to avoid unintended overeating.
3. Steer clear of sugar and simple carbs.

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.

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!)...

Bitcoin (BIT-koy-n) noun

Meaning: a digital currency not tied to any individual bank or government's currency; also called "crypto-currency"

- read more: coindesk.com/bitcoin-explained-five-year-old

Sample Sentence: More and more places accept bitcoin as payment, including Amazon, making it even more popular.

Chemical-Free Drain Unclogging

Try this simple trick next time your kitchen sink gets backed up.

1. Pour 1 cup white vinegar down the drain.
2. Sprinkle 1 cup baking soda into the drain.
3. Immediately press the plug over the drain top, holding it there until the fizzing action slows down.
4. Leave the drain alone for about a half-hour.
5. Pour boiling water down the drain to flush the baking soda, vinegar, and the clog.

Have A Laugh...

Why do we say "Break a leg?" to actors.

Because every play has a cast!

Quotes To Live By...

"Change your life today. Don't gamble on the future, act now, without delay."

—Simone de Beauvoir

"The best thing one can do when it's raining is to let it rain."

—Henry Wadsworth Longfellow

"An hour sitting with a pretty girl on a park bench passes like a minute; but a minute sitting on a hot stove seems like an hour."

—Albert Einstein

4 Family Travel Survival Tips

Studies show that traveling with family members can strengthen family bonds—but that only works if you're not arguing the whole time. Here are a few tips to ensure your next family adventure is more fun than frustration.

1. **Get everyone involved in the planning process.** Find books geared toward every age group that are set in your vacation destination or activity books designed for little ones traveling there. The latter may include scavenger hunts and language lessons to keep kids engaged throughout the trip.
2. **Allocate extra time to get from place to place.** It *always* takes longer than you think it will. And when you're rushing to catch a plane or meet a tour group, patience goes out the window.
3. **Make sure everyone gets nap time.** Being well-rested is a critical component to making sure everyone—parents included—can enjoy every waking moment. When the kids need some shut-eye, adults should take advantage of that time for a nap, too.
4. **Relax the rules a bit.** If sweet treats aren't the norm at home, they're excellent rewards for post-museum good behavior. Treats can also be a fun way to get kids to interact with the local culture—they can have gelato every day in Rome, for instance, but how about if they learn to order it themselves? In Italian!

Next week: Look for Part 2- Family Travel Survival FLIGHT Tips!

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.

Maintaining Wood Floors

Wood floors can help make a home feel warm and inviting, and they're always a big selling point. Like any natural material, though, wood needs some special care to ensure it maintains its good looks for decades.

- Dust acts like sandpaper the second you walk on it. **Sweep regularly** to keep dust at bay. And always sweep before using a spray cleaner.
- Put an extra **layer of protection in high-traffic or high-impact areas**, including padded discs under furniture legs. On dining room chairs that drag on the floor regularly, change the pads each month.
- Use **specialized cleaning agents** made for the type of finish on your wood floor. Other cleaners (including vinegar and furniture polish) can dull the finish on your floors or damage them over time.
- A floor's finish won't wear evenly all over, and you can't repair just one area—as soon as one spot is showing bare wood, the whole floor needs to be refinished. **As soon as you notice a discolored or faded spot, it's time to recoat the floor.**

For more information, check out the National Wood Flooring Association's website; woodfloors.org

www.sellingstcharlescountv.com

Brain Teaser...

What type of cheese is made backwards?

(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...

Wrapping the cut end of a banana bunch in plastic wrap will slow the ripening process. Sure, overly-ripe bananas mean banana bread, but when you want the fruit itself to last a little longer this may be just the trick you're looking for.

Browser Extensions for Productivity

With all the time we spend online, why not enlist your browser to help make you more productive? These add-ons can do just that.

one-tab.com – When your browser is slowing down because you've got too many tabs open, a simple click on OneTab sucks them all into—you guessed it—one tab so you can focus only on what you need to, saving the rest for later.

todoist.com – With Todoist, you can track everything on your to-do list from your browser, no matter what website you're on. Plus, the app version lets you manage your to-do list on the go.

evernote.com/features/webclipper – Countless people use Evernote to organize their lives. Adding the Web Clipper feature as a browser extension makes it easy to save anything you see online to your Evernote account to reference or read later.

How To Be HSA-Savvy

They may be only one letter apart, but an HSA (health savings account) and FSA (flexible spending account) are different animals that need different care—and an HSA offers so much more than most people realize.

People with high-deductible health insurance plans may qualify for a health savings account, which allows you to put pre-tax income into a savings account to be put toward medical care costs down the road. Unlike an FSA, there's no deadline for using the money—you could save it for years, even past retirement—and it's not tied to a specific employer. You take it with you no matter where you work. And as long as the expense is a qualifying medical cost, you get to choose when it gets spent.

- **The list of what qualifies is long, including:** prescriptions, eyeglasses, crutches, counseling, and regular trips to the doctor or dentist, as well as things like travel costs for treatment and braces for the kids. *The full list of what's included can be found at: [irs.gov/forms-pubs/about-publication-502](https://www.irs.gov/forms-pubs/about-publication-502)*
- This is money that can only be spent on healthcare costs, so it's not a replacement for other retirement investments—but expenses on those qualifying medical costs are withdrawn with no taxes. Not only that, if you still have money in your HSA after age 65, the tax rate on non-medical withdrawals drops to whatever your current tax rate is—effectively turning the HSA into an IRA at that point. Withdrawing money from an HSA for non-qualified expenses before age 65 is costly (there's a tax on the withdrawal plus a penalty), however, so try to avoid doing so.

Talk with your employer about signing up for an HSA if you haven't already—you can often contribute monthly through payroll deductions—and try to contribute the maximum amount each year. Check in with your tax preparer to find out if you can add anything to your HSA before you file your taxes.



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:

Edam. It's M-A-D-E backwards.

Surprising Container Veggies

You don't need a huge garden space to grow your own vegetables. These veggies grow well in containers that you can easily fit on your balcony or a small patio. Containers are also a good way to combat pests or difficult weather conditions – move inside as needed!

- Carrots
- Mushrooms
- Cauliflower
- Cucumbers
- Kale
- Pole Beans
- Peas
- Asparagus
- Eggplant
- Artichokes

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
RE/MAX Results
636-970-0185

**joanna@sellingstcharlescount
y.com**
**www.sellingstcharlescounty.c
om**

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 Car Wash?"

Last month must have been a tough question...no winners!
Let's see if we can get one this month!!!!

What is the most populous country in Africa?

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

The answer is a) Nigeria. Though Algeria is the largest in size, Nigeria is the most populous with nearly 200 million people. So let's move on to *this* month's trivia question.

The famous Brownie Box Camera from Eastman Kodak sold for how much when it first hit store shelves in 1900?

a) \$2.50 b) \$1.00 c) \$10.00 d) \$5.00

**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: We've been thinking of hiring a REALTOR to list our property. What should we look for in a qualified, competent agent?

A: Just because someone passed a state licensing examination doesn't mean they are qualified to handle your needs. All agents are not the same. Here are a few things you should look for in a qualified agent.

1. First, determine if he/she specializes either in your area or type of home.
2. Ask them how they helped clients overcome specific problems they encountered in a past transaction.
3. Ask them specifically what they will do for you if they represent you. They should have a step-by-step plan of action.
4. Ask them how long they've practiced real estate, and how many transactions they have under their belt.
5. Ask them about their marketing skills. Most agents are trained to handle transactions and understand the law, but not all of them are trained in effective marketing.

Want to learn more? Ask for my Free Consumer Report called **"12 Questions You Should Ask Before Hiring a Real Estate Agent."** 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