



Real Estate w/ Cindy

~A Monthly Newsletter



5 COMMON FINANCIAL FRAUDS AND SCAMS — AND HOW TO AVOID THEM

In an increasingly digital world, scammers have a growing array of tools and techniques at their disposal to exploit consumers and target their bank accounts. The widespread use of online banking, mobile payment apps, and digital wallets has created more opportunities for cybercriminals to execute their schemes. Phishing emails, fraudulent websites, and deceptive phone calls are just a few of the methods they use to trick individuals into revealing sensitive financial information. With sophisticated tactics like social engineering and malware, scammers can easily bypass security measures and gain unauthorized access to bank accounts, often leaving victims unaware until significant damage has been done. As technology continues to advance, the need for vigilant cybersecurity measures and consumer awareness has never been more critical.

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In this newsletter you can expect:

5 Common Financial Frauds and Scams ...

127 Weird, Fun & Interesting Facts about Missouri

St. Louis Metro Area YTD Home Sales Show Steady Increase in 2024

21 Dumbest things we keep spending too much money on

Students pitch award-winning ideas for St. Louis riverfront

What's New in the Lou

BONUS ARTICLE | 5 surprising feelings you'll likely have in 20 years if you stop renting and buy a house now

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Ask the Expert

Blog: What is Escrow?



What is Missouri known for? Here are some of the quirky, fun and interesting things about Missouri!

Who knew???

1. Missouri gets its name from a tribe of Sioux Indians and means 'people with wooden canoes'.
7. There are six national parks in Missouri that include George Washington Carver National Monument, Harry S Truman National Historic Site, Jefferson National Expansion Memorial, Ozark National Scenic Riverways, Ulysses S. Grant National Historic Site and Wilson's Creek National Battlefield.
12. Missouri is recorded as having the most destructive tornado in the history of the US. In 1925 the Tri-State Tornado destroyed 90% of Missouri.
58. State musical instrument is the fiddle.
72. In Excelsior Springs, Missouri it's against the law to worry squirrels.
74. Women are not allowed to wear corsets in Missouri.
78. In Natchez, Missouri you aren't allowed to give beer or other intoxicants to elephants.
80. Single men between the ages of twenty-one and fifty must pay an annual tax of one dollar (enacted in 1820).
110. It's illegal to run in St. Louis if you're a milkman while working.
113. Iced tea was invented at the St. Louis World's Fair in 1904, when Richard Blechyden, served tea with ice for the first time.
115. The 1904 World's Fair in St. Louis also introduced cotton candy and Dr Pepper.

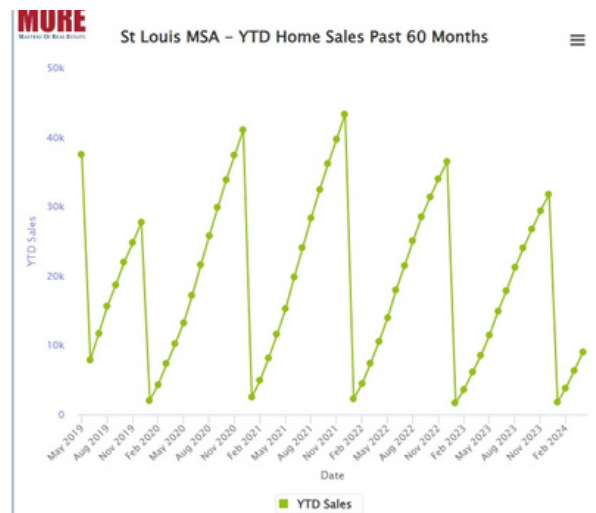
Want more??
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St. Louis Metro Area YTD Home Sales Show Steady Increase in 2024

By [Dennis Norman](#), on May 19th, 2024

The St. Louis metropolitan area, which covers counties in both Missouri and Illinois, has seen a strong start to the year in terms of home sales. According to data from [MORE, REALTORS®](#), there have been 9,035 homes sold in the St. Louis metro area through the end of April 2024. This represents a 5.54% increase from the same period last year, where 8,561 homes were sold.

While this year's YTD home sales may be lower compared to four years ago, with a decrease of 11.78%, it is important to note that the overall trend is still positive. This is great news for both potential home buyers and sellers in the St. Louis metro area, as it indicates a stable and growing real estate market.



For those looking to buy or sell a home, it is worth considering the fastest selling zip codes in the area, which can be found in the complete list provided by [MORE, REALTORS®](#). So if you're thinking about making a move in the St. Louis metro area, now is a great time to do so.



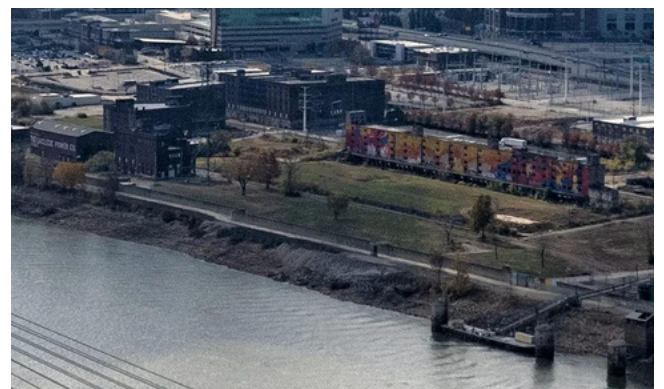
21 Dumbest things we keep spending too much money on (Hint: Coffee isn't one of them)

Here are the 21 dumbest things we keep spending too much money on, and how you can save by steering clear of these pitfalls.

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Students pitch award-winning ideas for St. Louis riverfront

The anticipated riverfront stadium, intended to retain the NFL Rams in St. Louis, never materialized, leaving the land initially earmarked for the venue largely vacant and unused. Over 100 college students recently explored that concept in their presentations during the Harold E. Eisenberg Foundation's annual Real Estate Challenge.



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What's New in the Lou

Festival season is fast-approaching, and St. Louis has an electrifying lineup of concerts, performances and community celebrations that will leave you with barely a moment to rest.



1. Whitaker Music Festival | May 29 - July 31

The Missouri Botanical Garden is an idyllic place to listen to live music, and on Wednesday evenings throughout the summer, the garden hosts free, open-air concerts as part of the annual Whitaker Music Festival. To date, more than one million people have participated in the cherished St. Louis tradition, which promotes common heritage, celebrates diversity and encourages vitality within the community. Visitors can bring their own picnics, and food, beer, wine and sno-cones will be available for purchase.

2. St. Louis Shakespeare Festival | May 29 - August 25

Meet us in St. Louis' most beautiful parks for theater productions designed to reach hearts. The 2024 season of the St. Louis Shakespeare Festival brings a funny, lusty production of *As You Like It* to Forest Park for Shakespeare in the Park from May 29 to June 23. Further into summer, TourCO will take a larger-than-life production of *The Tempest* on the road, performing in 24 parks in Missouri and Illinois from July 30 to Aug. 25. The St. Louis Shakespeare Festival is "free forever to everyone always." No reservations required.

3. Strawberry Festival | June 1 & 2

Take a day trip to Kimmswick, Missouri, for the annual Strawberry Festival. At more than 125 stalls, strawberries will inform delicious drinks, dishes and desserts. There will also be craft booths, home and garden vendors, bounce houses, a petting zoo and pony rides for people of all ages and interests.

4. Pond-O-Rama | June 22 & 23

In its 24th year, the St. Louis Water Garden Society's annual tour features amazing ponds and water gardens in the St. Louis metro area owned and maintained by its members. As a society, it has also maintained the lily ponds at the Jewel Box in Forest Park for more than 34 years. Its members work from May through October to plant and maintain the lily ponds, and Pond-O-Rama supports that effort. The water garden tour will take place on June 22 and 23 from 9 a.m. to 5 p.m. each day, and tickets are \$20 for both days.

5. Marooned | June 6 - 23

Circus Flora, a theater company that performs at The Big Top in the [Grand Center Arts District](#), will celebrate its 38th season with *Marooned*, a thrilling tale of survival. Inspired by the allure and mystery of deserted islands, *Marooned* will transport audiences to a world of adventure, discovery and enchantment. In this production, you'll witness the resilience and ingenuity of Circus Flora performers as they navigate the challenges of the unknown.

6. Juneteenth Celebration in the Delmar Loop | June 15

Juneteenth is an essential commemoration of freedom. To reflect and celebrate, the Delmar Loop will host a special event featuring an energizing 5K run/walk in the morning, a fair with art, retail, food and drink vendors in the afternoon and a spectacle with live music and a car show in the evening.

7. Pedal and Paddle | June 23

Outdoor enthusiasts – this is the tour for you! Join Big Muddy Adventures for a full day of biking and paddling in St. Louis this summer. Every eight-hour trip features a different route, highlighting the bounty of adventure throughout the region. Lunch is included, and all the necessary gear is supplied. No paddling experience required.

8. Grand Pride Parade | June 30

The Grand Pride Parade, which travels down Market Street through downtown St. Louis, is the culmination of the spirited PrideFest celebrations that happen at the end of every June to coincide with the Stonewall Riots, which occurred in New York City on June 28, 1969, in response to a police raid of the Stonewall Inn, a gay club located in Greenwich Village. The historic uprising served as a catalyst for the gay rights movement in the U.S. "PrideFest is always a good time," Jordan Braxton, an educator and advocate for LGBTQIA+ rights, says. "Last year, the festival drew more than 325,000 people to downtown St. Louis, and this year, we're expecting a similarly sized crowd – plus, the same great energy!"

[Click here for more ...](#)



June 8: Central West End Cocktail Party. Many people claim that the first cocktail party on record was held in the Central West End in 1917, with Mrs. Julius S. Walsh, Jr. hosting in her home at 4510 Lindell Blvd. Every year, the St. Louis neighborhood pays tribute to the important anniversary by celebrating in style. This year, expect aerial performers, fire dancers, unicyclists and music by Marquise Knox, The Groovelineer, Monkh and Sarah Jane and the Blue Notes among cocktails and cotton candy at the event.

June 10: Vinofile Plus Pickup Party: Create Your Own Sangria. City Winery will hold their Vinofile Plus Pickup Party: Create Your Own Sangria on Monday, June 10th at 6:00 PM.

June 13: Beer and Food Pairing Dinner at The Biergarten. The Anheuser-Busch Biergarten will host a beer and food pairing dinner on June 13. The four-course meal will begin with pulled pork sliders on Hawaiian buns and a Hawaiian salad featuring cherry tomatoes, cucumber, mango, avocado and goat cheese, paired with Kona Longboard Lager and Kona Light Blonde Ale respectively. The entrée will include sautéed garlic shrimp skewers on a bed of white rice drizzled with spicy shoyu sauce, complemented by Kona Big Wave. And for dessert, enjoy Hawaiian pineapple-coconut cake topped with cream cheese icing and chopped walnuts, alongside Cutwater Piña Colada.

June 20: The Brewery Comedy Tour at Rockwell Beer Company. Currently in its eleventh year this nationwide comedy tour has already hit 4200 venues across the country. The drinks are pretty good too! This event will feature some of the funniest comedians in the country who will have you in stitches with their hilarious jokes and witty humor so don't miss out on this unforgettable night of comedy and good times!

June 21: Third Fridays: Wine & Dine. As St. Louis heats up, so do Third Fridays at Third Degree Glass Factory. On June 21, you can wine and dine in the Delmar Maker District while enjoying glassblowing demonstrations by professionals. If you want to try your hand at the craft, snag a \$65 ticket to make your own cheese knives and cutting boards.

BONUS ARTICLE | 5 SURPRISING FEELINGS YOU'LL LIKELY HAVE IN 20 YEARS IF YOU STOP RENTING AND BUY A HOUSE NOW

A lot of people feel like they'll never be able to buy a house due to current housing prices, interest rates, the economy, and competition for the houses available on the market.

The interesting thing is, that first sentence can pretty much apply to any year you read this...

It doesn't really matter what decade or year it is, it almost always feels like buying a home will be forever out of reach for many potential first-time buyers.

But to be specific, it's currently 2024, and the latest available data shows that 32% of all buyers were first-time homebuyers in 2023, which was arguably one of the most difficult markets to buy a home. And the year before that — also a historically difficult year to buy a home — 26% of buyers were first-timers. So, between a quarter and one-third of buyers show that it's certainly possible!

This isn't to say that it's easy (or even possible) for everyone who wants to buy their first home. The chances are, you'll feel stretched financially, and worried about whether the amount you pay will be too high, and you might not be able to get as nice or big of a house as you'd like.

But, here are 5 surprising feelings you'll likely have in 20 years if you take the leap of faith and buy a house now:

[**Click here for
THE REST OF THE STORY**](#)



A GUIDE TO NAVIGATING SOME OF THE REGION'S TOP FARMERS' MARKETS.

- [Kirkwood Farmers' Market](#) - Daily, March 29–October 31 ~ The popular market will host a variety of vendors, including Beignet All Day, Brad's Kettle Corn, Honey Bee's Biscuit + Good Eats, and LC Coffee Roaster, as well as traditional fresh produce.
- [University City Farmers' Market](#) - Saturdays, April 6–November 23/Wednesdays, May 15–October 16 ~ Missouri and Illinois farmers come together to sell their products like fresh produce, cheeses, eggs, fish, meat, jams, artisan specialties, and more.
- [Lake St. Louis Farmers' & Artists Market](#) - Saturdays, April 6–November 2 ~ At the producer-only market, visitors can shop for locally grown produce, flowers, herbs, meat, freshly baked bread, cinnamon rolls, and family-made hot tamales.
- [Washington Farmers' Market](#) - Saturdays, April–October ~ Flowers, Art, Produce, Local Specialty Food
- [Tower Grove Farmers' Market](#) - Saturdays, April 6–November 2 & Tuesdays, May 7–September 24
- [Souland Farmers' Market](#) - Wednesday- Saturday, All Year Round ~ One of the Largest and Oldest Continuously Operating Farmers' Markets in the US!
- [Wildwood Farmers' Market](#) - Saturdays, May 25–October 5 ~ In addition to all of the traditional farmers' market offerings, it offers prepared food items, such as olive oils, honey, and pickles, as well as smoothies and hot tamales.

COMMUNITY NEWS



MDC INVITES PHOTOGRAPHERS TO ENTER BUSCH CONSERVATION AREA PHOTO CONTEST

No matter if photography is your profession or just a hobby you enjoy on your mobile device, the Missouri Department of Conservation (MDC) encourages you to venture into one of the region's most expansive conservation areas this summer. Challenge your photography skills with your chosen camera and participate by sending in your top shots for the Busch Wildlife Photography Competition. 🌿📷

[Learn More Here...](#)



ENJOY FREE LOCAL MUSIC AT ST. PETERS SUNSET CONCERTS

Free local music is back on the horizon at 370 Lakeside Park! Sunset Fridays and Sunset Saturdays are returning to St. Peters, and there are a host of fan-favorite acts and fresh new faces to the series. The music starts at 6:30 p.m. Come out and enjoy a fun night of great music in a winery-style atmosphere under the beautiful pavilion next to the lake.

[More Information](#)



Ask the Expert

Another question I get asked a lot from my home sellers is *"How do you arrive at the listing price?"* Great question!

As a realtor, determining the listing price for your home involves a detailed analysis of several factors to ensure we set a competitive and fair price. Here's how I arrive at the listing price:

1. **Comparative Market Analysis (CMA):** I start by conducting a CMA, which compares your home to recently sold homes in the area that are similar in size, condition, and features.
2. **Current Market Conditions:** I assess the current real estate market trends to understand how they may influence the demand and pricing of your property.
3. **Property's Condition:** The overall condition of your home, including any updates or renovations you've made, will affect the listing price. For example, a newly renovated kitchen can increase the value.
4. **Unique Features:** Any unique features or improvements, such as energy-efficient upgrades or smart home technology, can also add value and be considered in the pricing.
5. **Local Market Trends:** I look at the local market trends, such as the average time homes stay on the market and the sale-to-list price ratio, to gauge how to price your home effectively.
6. **Professional Appraisal:** Sometimes, I may recommend getting a professional appraisal to provide an independent estimate of the home's value.
7. **Your Goals:** Lastly, I discuss your goals and timeline for selling to align the pricing strategy with your needs.

It's important to note that while I use these methods to suggest a listing price, the final decision on the price is always yours. My goal is to provide you with all the information you need to make an informed decision.

Have a question for me? Let me know and I'll feature it in an upcoming newsletter! Chances are other folks are asking the same question!

ASK AWAY!

BLOG OF THE MONTH

Each month, we'll highlight a Blog post from our website.

Want more now? Go to www.cindylacks.com/blog for more great helpful information!

Demystifying the Escrow Process



The escrow process is a critical component of real estate transactions, providing security and assurance to both buyers and sellers. Here's a simplified explanation of the escrow process:

1. **Opening Escrow:** Once the buyer and seller agree on a sale price and sign a purchase agreement, an escrow account is opened with a neutral third party, known as an escrow agent.
2. **Deposit of Earnest Money:** The buyer deposits earnest money into the escrow account as a sign of good faith that they intend to purchase the property.
3. **Inspection and Appraisal:** The buyer arranges for a property inspection and the lender orders an appraisal to confirm the property's value.
4. **Securing Financing:** The buyer works with a lender to secure mortgage financing based on the agreed-upon purchase price.
5. **Title Search:** A title company conducts a search to ensure there are no liens or disputes on the property's title.
6. **Purchase of Insurance:** The buyer obtains necessary insurance, such as homeowner's insurance, which may be required by the lender.
7. **Fulfilling Contingencies:** Any contingencies outlined in the purchase agreement, such as repairs or other conditions, must be met.
8. **Closing Documents:** Both parties sign all the necessary closing documents, including the deed and loan paperwork.
9. **Final Walk-Through:** The buyer does a final walk-through of the property to ensure all conditions are as expected.
10. **Closing Escrow:** Once all conditions are met and both parties fulfill their obligations, the escrow agent disburses funds to the seller, and the buyer receives the keys to their new home.

The escrow process protects both the buyer and seller by ensuring that no funds or property change hands until all of the terms and conditions of the purchase agreement are met. It's a system that ensures fairness and security for both parties during the transaction.

Thank you for reading!

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