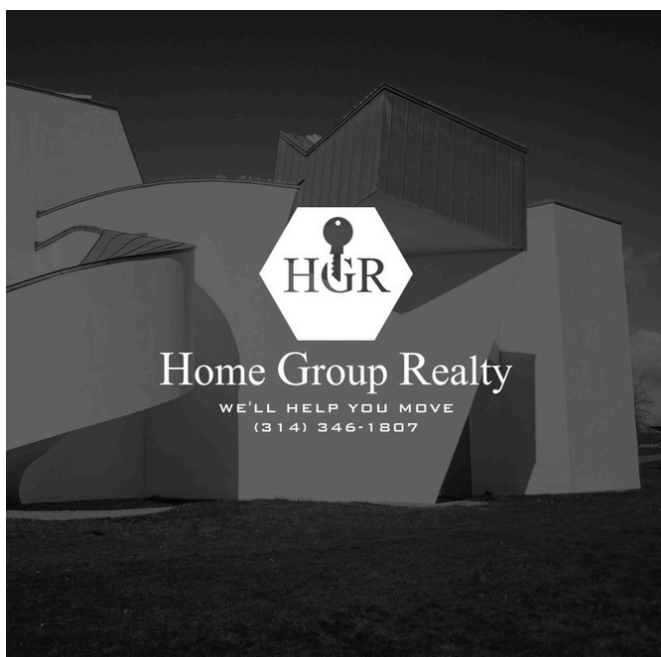


# SPECIAL ANNOUNCEMENT

I did a thing. After 20 years of learning from some of the best brokers and managers in the real estate business, I finally opened my own brokerage. **Home Group Realty.** Our small firm prioritizes fundamental principles, with agents dedicated to putting clients' needs first. We offer a cost-effective approach to operating our businesses, aimed at maximizing client satisfaction and mutual support among colleagues.



# Real Estate w/ Cindy

~A Monthly Newsletter



## AMERICAN FLAG ETIQUETTE

The flag of the United States has stood as a beacon of liberty and national pride since it was officially adopted in 1777. This emblematic banner is so ingrained in American culture (evidenced by the countless [American flag pictures](#)) that it is governed by its own set of flag protocols. Indeed, there are specific actions that are, in principle, not permissible with the American flag.

You know American history, can recite patriotic quotes and always celebrate Memorial Day and the [Fourth of July](#). But do you know what you should (and shouldn't) do with the flag? If not, this article has you covered.

Continue reading to learn about common flag etiquette errors you may be unknowingly committing with the Stars and Stripes, and discover the proper practices prescribed by the official flag code.

### In this newsletter you can expect:

American Flag Etiquette

Celebrating the Fourth of July in STL

July Happenings

9 things you didn't know about the history of St. Louis

How long does an air conditioner last?  
Tips to expand its lifespan

The most anticipated restaurants in St. Louis in 2024

What's New in the Lou

Featured Blog: 184 Things REALTOR® Do to Earn Their Commission

Meet Your Agent

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



### **HERITAGE & FREEDOM FEST**



On July 3, a carnival will kick off the Heritage & Freedom Fest in O'Fallon, Missouri. Boasting rides, games and traditional foods such as corn dogs, funnel cakes, cotton candy and popcorn, the carnival will delight kids and adults alike.

The Heritage & Freedom Fest prides itself on bringing national recording artists to the St. Louis area for free concerts as well, and this year, Bret Michaels and Mitchell Tenpenny will grace the main stage on July 4 and 5, respectively.

In honor of the nation's birthday, the festival also includes one of the largest – and most colorful – parades in the region. The patriotic procession will begin at the corner of Main Street and Civic Pride Drive on July 4 at 9:30 a.m.

The days' festivities will then conclude with the Jena "Dusty" Mielke Fireworks Spectacular, which enthalls spectators of all ages. See the show on July 4 beginning at 9:30 p.m. and July 5 beginning at 10:15 p.m.

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### **CELEBRATE SAINT LOUIS**



Concerts, parades and fireworks galore – Fair St. Louis has been reimagined as Celebrate St. Louis.

Engaging, serving and celebrating the region through diverse, impactful and entertaining experiences, the Fourth of July event will take place in downtown St. Louis with a special focus on the 150th anniversary of the Eads Bridge, which has been a local landmark since its dedication on July 4, 1874.

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### **ST. LOUIS RIVERFRONT CRUISE**

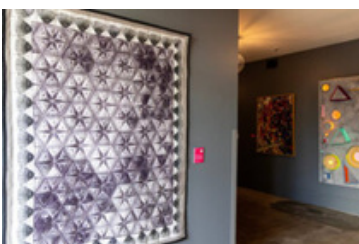


Return to a time when steamboats ruled the river. The one-hour narrated riverfront cruise aboard the Riverboats at the Gateway Arch explores the history of downtown St. Louis, including the Mississippi River's role in its past, present and future.

Cruises run daily from March through November. Times vary depending on the season.

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### **10th BIENNIAL EXHIBIT**



The 10th biennial exhibition curated from artists within 200 miles. Opening May 7th and on display through October, the 10th Biennial will feature 32 artists and 41 works from a large 3D installation of Dalmatians by artist Catie Cook, to glazed, ceramic bowls by Gary Beaumont, bright electric-colored monkeys by artist Jo Jasper Dean and even an intimate small painting by the 14-year-old Julianna De Los Reyes.

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# July Happenings



Need some Independence Day fun? Formerly known as Fair Saint Louis, **Celebrate Saint Louis July 4th Festival** will include a parade, air show, fireworks, celebrations, vendors, and live music from Lupe Fiasco, LOCASH, and The Urge. **July 4, Downtown.**



For St. Louisans who want to get outside of downtown for their Fourth of July festivities, **St. Charles Riverfest** is a three-day celebration that features a carnival, live music, food vendors, and a fireworks display over the river. The event is free, and nearby offsite parking is available. **July 4 & 5, Riverside.**



Art lovers can head to Maplewood for the **Let Them Eat Art Festival**, a Bastille Day tradition that invites art lovers to stroll through downtown Maplewood while enjoying live art demos, performances by musicians, food, and refreshments. There will be plenty of kid-friendly activities, too. **July 12, Maplewood.**

Built around a theme connected to one of the Saint Louis Art Museum's current exhibitions, the **Art Hill Film Series** welcomes audiences to voter-selected free films on two summer Fridays. **July 12 & 19, 1 Fine Arts.**



Share in the magic of local film at the annual **St. Louis Filmmakers Showcase**. Films range from documentary features to experimental shorts, all written, directed, edited, or produced by St. Louis natives or featuring strong local ties. **July 19-28, Hi-Pointe Theatre.**

[Click here for  
MORE INFORMATION](#)



## **9 Things You Didn't Know About The History Of St. Louis**

Since its founding in 1764, St. Louis has witnessed some incredible moments in history. From the invention of the ice cream cone to the dedication of the Gateway Arch, much has happened within the city limits. You'll be surprised how many quirky moments in history were made right here in The Gateway City!

1. When the National Park Service decided to build a monument in STL, they hosted a competition for its design.
2. St. Louis was once known to have the filthiest air in the nation.
3. In fact, the city's pollution problem was so bad that the Missouri Botanical Garden once considered moving.
4. Reynard the anthropomorphic fox was once a fairly common sight around St. Louis.
5. The first parachute jump from a moving airplane was made in St. Louis.
6. Before it was known as "The Gateway To The West," St. Louis was nicknamed "Mound City."
7. Toasted ravioli was created in The Hill neighborhood by accident.
8. Our favorite hockey team was named after a song.
9. Publicly-funded kindergarten found its start in The Gateway City.

Dying to know more?  
**[CLICK HERE!](#)**

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## How Long Does an Air Conditioner Last? Tips to Extend Its Lifespan

*With summers getting hotter, how can you make the most of your air conditioner? Learn how to extend its lifespan with tips from experts.*

By Nafeesah Allen Updated on September 14, 2023

Air conditioners are one of those household systems that people often don't think about until it's too late. Whether the summer is fast approaching, the appliance isn't cooling every room, or the HVAC unit needs maintenance, AC units need TLC all year round. But air conditioners have a finite lifespan. Understanding how long a window unit or a central air system will likely last helps homeowners plan for repairs, upgrades, and replacements. Experts say there are few steps homeowners can take to extend the life of their cooling system. Here's how long to expect an AC unit to last and the signs that it's time for a new one.

- Find out the average lifespan of an AC unit
- Factors that affect the lifespan
- How to extend the lifespan
- Finally, find out the signs it's time for a replacement

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MORE INFORMATION](#)



## The most anticipated restaurants in St. Louis in 2024

A new year brings new restaurant concepts, additional locations of familiar favorites, and collaborative partnerships. Here are some of the ones we're most excited about in 2024, in order of approximate opening date.

[Click here for  
MORE INFORMATION](#)





# What's New in the Lou

Mark your calendars for these summer fairs and festivals. Fairs and fests to enjoy this summer, from free Shakespeare to the Festival of Nations.

On July 3, a carnival will kick off the **Heritage & Freedom Fest** in O'Fallon, Missouri. Boasting rides, games and traditional foods such as corn dogs, funnel cakes, cotton candy and popcorn, the carnival will delight kids and adults alike. The Heritage & Freedom Fest prides itself on bringing national recording artists to the St. Louis area for free concerts as well, and this year, Bret Michaels and Mitchell Tenpenny will grace the main stage on July 4 and 5, respectively. In honor of the nation's birthday, the festival also includes one of the largest – and most colorful – parades in the region. The patriotic procession will begin at the corner of Main Street and Civic Pride Drive on July 4 at 9:30 a.m. The days' festivities will then conclude with the Jena "Dusty" Mielke Fireworks Spectacular, which entralls spectators of all ages. See the show on July 4 beginning at 9:30 p.m. and July 5 beginning at 10:15 p.m. **July 3-6**



Concerts, parades and fireworks galore – Fair St. Louis has been reimagined as **Celebrate St. Louis**. Engaging, serving and celebrating the region through diverse, impactful and entertaining experiences, the Fourth of July event will take place in downtown St. Louis with a special focus on the 150th anniversary of the Eads Bridge, which has been a local landmark since its dedication on July 4, 1874. **July 4**



Declared "impractical" and "impossible," St. Louis' Eads Bridge still stands after 150 years. The best part? It's used daily! Head to **Bellefontaine Cemetery and Arboretum** on the *Fourth of July* for a special **two-hour trolley tour** about chief engineer James Buchanan Eads, his bridge & others who made it a reality. **July 4**



One of the most beloved, upbeat and fanciful family musicals of the last 20 years returns to enchant audiences of all ages! Howard Ashman and Alan Menken's magical musical, **Disney's The Little Mermaid**, tells the story of young Ariel who yearns to leave her underwater life and be "part of your world." Glorious songs and enchanting Munny magic await as we go "under the sea." **July 8-16**

Enjoy **free snow cones as you watch the sun set** over the Mississippi River at the newly opened Chain of Rocks Park. Part of the Mississippi Greenway, the park features local artwork by Simiya Sudduth that highlights the Mississippi Flyway migratory route and the Chain of Rocks geology; a 1.5-acre reconstructed prairie with unpaved footpaths; and restored wetlands and woodlands that provide food and shelter for native wildlife. Amenities include a picnic pavilion, water fountains, direct access to the Old Chain of Rocks Bridge, a river overlook, food truck parking and an event lawn. **July 10**



A celebration of the arts and a whimsical tribute to Bastille Day, **Let Them Eat Art** takes place in **Maplewood** every summer. As you stroll through the streets and shops of the historic downtown, enjoy the sights and sounds of the annual festival. Let Them Eat Art features live art demonstrations, performances by regional musicians and children's activities – plus, food and drinks from the neighborhood's award-winning purveyors. **July 12**

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



## Ask the Expert

Another great question a lot of real estate agents get asked is ... **Should I buy a new home before selling my old one?** I found this great article on Realtor.com that sums it up pretty well.

You should never buy a new house before selling your old home ... at least, that's the conventional wisdom. Because if you buy before you sell, you run the risk of owning two homes at once—and carrying two mortgages! What if your first home doesn't sell anytime soon? The financial ramifications are too scary to even consider, right?

Not necessarily. For some home buyers, it actually does make more sense to buy your new home before you sell your old one. Here are six times to seriously consider this option, along with tips for handling the challenges you might face along the way.

1. You're buying in a seller's market
2. You want to remodel your new home (or your old one)
3. You have kids
4. You're downsizing
5. You've found a great deal, or even better, your dream home
6. You can deal with moving only once

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MORE INFORMATION](#)

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### **How to Buy a New House Contingent on Selling Your Current One**

How does someone buy a new home without having first sold his or her current one? There are several options, but the most common is adding a home sale contingency clause to the buyer's offer. Here's how they work.

Many buyers will put a contingency clause in their offer, which stipulates they'll only commit to buying the new house if their current home sells.

If you're buying, this clause helps protect you from carrying two mortgages at the same time — if you don't find a buyer within a specified period of time (typically 30-60 days), the purchase agreement is voided.

That said, in competitive real estate markets, where there's a high demand among buyers for a limited amount of inventory, this kind of contingency could actually make it harder to get your offer accepted.

The simple point is that although contingencies are common in real estate contracts, they're also complicated affairs.

Whether you're trying to purchase a home contingent on selling your current one, or evaluating such an offer from an interested buyer, it's best to defer to your real estate agent's judgment on how to proceed.

[Click here for  
MORE INFORMATION](#)

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*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!**



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## BLOG OF THE MONTH

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

Want more now? Go to [www.cindylacks.com/blog](http://www.cindylacks.com/blog) for more great helpful information!



Listed here are 184 typical actions, research steps, procedures, processes and review stages in a successful residential real estate transaction that are normally provided by full service real estate brokerages in return for their sales commission. Depending on the transaction, some may take minutes, hours, or even days to complete, while some may not be needed. More importantly, they reflect the level of skill, knowledge and attention to detail required in today's real estate transaction, underscoring the importance of having help and guidance from someone who fully understands the process – a REALTOR®.

- Pre-listing activities
- Listing appointment presentation
- Entering property in MLS
- Marketing the listing
- The offer and contract
- Tracking the loan process
- Home inspection
- The appraisal
- Closing preparations and duties
- Follow-up after closing

Did you realize REALTORS® did so many things?

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# MEET YOUR AGENT

*Having lived and worked in St. Louis more than 30 years, I understand what makes our community and the people who call it home so special. From summer watermelon festivals to the local bookstores and coffee shops in CWE, to Webster Groves 4th of July parade, I am proud to call St. Louis home.*

*That's what it takes to truly be a local real estate expert. Not just expertise in negotiation and marketing, but a love and understanding of our community and the people who live here.*

*Thank you for reading!*



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