

Is Your Water Bottle Full Of Germs?

Dear Friend,

The last thing you want is for your healthy habit of staying hydrated to end up making you sick. In today's **Service For Life!**® Free consumer newsletter, you'll learn how often you should be washing your reusable water bottle, and how to do it properly.

You'll also learn about the symptoms of antidepressant "withdrawal" and how to mitigate them, how to dispute erroneous or fraudulent credit card charges, and tips to help you host parties that are fun for both you and your guests— plus fun facts, a trivia challenge, and lots more.

Here's what's happening in your neighborhood.

Finally, we want you to know that you may call us for any reason. And please let us know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling.

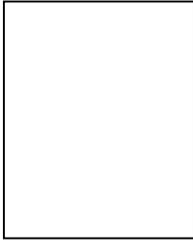
We truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Evan & Greg Skinner
Turning Point Realty

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people needing to move in the next 6 months, and you can tell them about our Free Consumer Report: "***Make Your Home Show Like A Model Without Breaking The Bank.***" They'll thank you because this informative guide has a checklist of inexpensive ways to make buyers instantly attracted to a home. To request a copy for a friend, simply call us at 614-546-8354 & 614-537-1994



Selling Your Home Soon? You'll need our Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call us right now at 614-546-8354 & 614-537-1994 to get a copy...

February 2026
Central Ohio Edition

Inside This Issue...

Are You Washing Your Water Bottles Enough?...Page 1

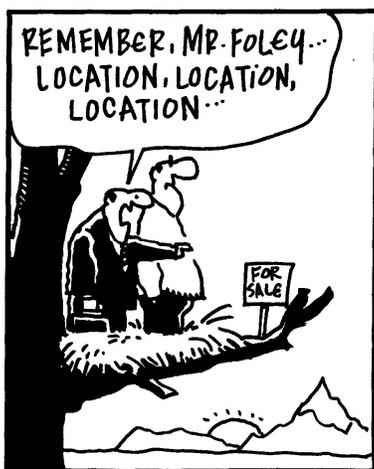
What To Know About Antidepressant "Withdrawal" Symptoms...Page 2

How To Dispute Credit Card Charges...Page 3

6 Party-Hosting Tips...Page 3

Answer This Trivia Question And You Could Win a \$25 Dollar Gift Card...Page 4

How Can I Secure A Low Mortgage Interest Rate?...Page 4



Evan & Greg Skinner's...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

The Right Way To Wash Your Water Bottle

When you resolve to increase your water intake for its health benefits, the last thing you want is a hurdle that makes that more challenging. But the reality is that most of us probably aren't washing our reusable water bottles frequently or thoroughly enough, and that can have a negative impact on our health.

Even if all you ever put in a bottle is water, simply drinking from it repeatedly transfers some bacteria from the air (and your mouth!) inside the bottle. Over time, that bacteria can build up and multiply. Most types of bacteria researchers commonly find in water bottles aren't very harmful to most people, but some (including *E. Coli*) can make a person quite sick.

Researchers say plastic bottles tend to collect more bacteria than stainless steel, but the most important factor in making sure a water bottle gets cleaned properly is how easy it is to clean. Bottles with wide mouths are far easier to clean, for instance, as are bottles that have dishwasher-safe components.

How Often To Wash A Water Bottle

If you use it regularly, experts say cleaning it daily is best. This is especially true if you put anything besides water in the bottle (including even a simple slice of lemon) or you take it with you to places that aren't as clean (like the gym or the bus). If your bottle only ever contains water and never leaves the house, it's still important to clean it every 2-3 days at least.

How To Wash A Water Bottle

- Take apart all pieces of the bottle.
- Use warm water and soap.
- Either hand washing or using a dishwasher is fine. Scrub each nook, cranny and any seals thoroughly!
- Use a bottle brush and a straw brush if necessary.
- Let all components dry completely before reassembling.

Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of our Free consumer guide, "*7 Secrets For Saving Thousands When Financing Your Next Home.*" Our report will help you avoid frustrations and costly pitfalls when buying a home. Simply call us to get a free copy: 614-546-8354 & 614-537-1994

Get Free money-saving home tips at my web site: www.soldbyskinner.com

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!)

brainrot (pronounced BRAYN-rot)
noun or verb

Meaning: the consequence of being online all the time, especially if that time is dominated by "mindless scrolling"

Sample Sentence: I'm taking in-person art classes to get away from the brainrot of spending so much time on TikTok.

Winter Canning

Summer and fall are the height of the canning season—but with enough freezer space, you can postpone some canning tasks for the winter months. Here are some things that you can freeze first and can later.

- **Tomatoes:** Wash whole tomatoes and freeze whole, spread on cookie sheet until frozen solid. Store in zip-top bags. The skin comes off easily when thawed. In winter, cook into sauce or soup for canning.
- **Corn:** Cut raw kernels off the cob and put them in zip-top bags to freeze. In winter, pack the corn kernels in hot water or add to soup for canning.
- **Berries:** Rinse and dry whole berries (stems removed), spread on cookie sheet to freeze. Store in zip-top bags. In winter, turn into jam for canning.
- **Peaches:** Peel and slice peaches, toss with lemon juice, spread on cookie sheet to freeze. Store in zip-top bags. In winter, turn into jam or pie filling for canning.

Quotes To Live By...

"Friendship, like credit, is highest when it is not used."

– Elbert Hubbard, Writer

"To love is to see need and meet it."

– Tia Levings, Writer

"All you need is love. But a little chocolate now and then doesn't hurt."

– Charles Schulz, Cartoonist

Antidepressant "Withdrawal" 101

The fact that some people who stop taking antidepressants experience withdrawal symptoms is well-established, but there are still a lot of unknowns among experts when it comes to things like how many people might experience antidepressant withdrawal or how long it might last. It's important to note that withdrawal when stopping antidepressants isn't the same as the withdrawal one experiences from addiction—antidepressants are generally not considered addictive. In fact, antidepressant withdrawal is more accurately called antidepressant discontinuation syndrome (ADS), and researchers are not sure exactly how it occurs.

Symptoms of ADS may include insomnia, nausea, fatigue, dizziness, headaches, anxiety, depression, vivid dreams or nightmares, changes in appetite, and even electric pulse-like feelings often referred to as "brain zaps." These can be especially pronounced if the patient stops taking the medication abruptly rather than tapering off.

Studies show wildly different estimates of the number of people who experience ADS, ranging from 3% to more than 55%. There's an equally wide range in study results of how long symptoms last, from as little as five days to as much as 1.5 years. Some of the variation is likely due to the fact that there are no medical tests for antidepressant withdrawal—it's all based on self-reporting. The type and dosage of the medication also factor into the incidence, duration, and severity of the symptoms. It's no wonder, then, that experts say you should always talk to your doctor before stopping any medication, including antidepressants. They can help you come up with a plan to wean off of medication gradually to reduce ADS symptoms and offer ways to mitigate or treat symptoms, such as massage, exercise, pain relievers, and anti-nausea medication.

**Thank you! Thank you! Thank you!
Thank you! Thank you!**

Thanks to all our clients and friends who support our practice and graciously referred us to your friends and neighbors. Rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We couldn't do it without you !

Call us at 614-546-8354 & 614-537-1994, or email at
sales@soldbyskinner.com

Discount Commissions Every Time !

Brain Teaser...

The watermelon and the honeydew decided to have a big wedding. Why?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling us at: **614-546-8354 & 614-537-1994**.

A Dad Joke That Sucks

Q: What historical figure always wanted to drink their beverages straight from a cup?

A: *No-straw-damus*.

Cacao Currency

We've all heard that money doesn't grow on trees, but that hasn't always been true. Cacao beans were so prized in Mayan and Aztec cultures that they were used as a currency more valuable than gold.

Used Book Websites

Filling your TBR (to be read) pile with used copies makes your book budget go even further. Here are some of the best places online to look for used books.

ThriftBooks.com has operated since 2003, and today the site has listings for millions of both new and used titles in every category you can imagine. They also have DVDs and Blu-ray.

Alibris.com, born in 1997, connects independent book sellers with book buyers, so shoppers can browse on one site for more than 150 million new, used, and out-of-print books located in bookstores all over the country. The site has grown to include music and movies, too.

AbeBooks.com allows independent stores all over the world to list not only new, used, and rare books but also fine art, magazines, maps, photographs, manuscripts, comics, and more—and there are listings on the site from more than 50 countries.

Disputing Credit Card Charges

Since the Fair Credit Billing Act (FCBA) went into effect in 1974, consumers have had added protections against many kinds of billing errors on credit cards. The act outlines specific procedures to follow for different types of billing errors, from accidentally being charged twice to being charged for something that never arrives or isn't what you paid for.

In these cases, if the vendor will not issue a refund, you must submit a dispute to your credit card issuer within 60 days from the date of the charge on your credit card statement. This process can be relatively simple today, if the credit card issuer's app or website has a link for disputing charges, but in some cases you may want to call them first to find out about their recommended course of action. Find out more about the FCBA's protections on the Federal Trade Commission (FTC) website: <https://consumer.ftc.gov/articles/using-credit-cards-and-disputing-charges>

When you don't recognize a charge on your statement at, and you can rule out things like a vendor name being different than you expect, you should contact the credit card issuer immediately to rule out fraud. If the charge does turn out to be fraudulent, they should work with you to quickly close the card and issue a replacement. By law, you are liable for only \$50 of any fraudulent charges, though most credit card issuers today have dropped that to \$0.

If you are concerned about identity theft after a fraudulent charge, visit the FTC's Identity Theft website <https://www.identitytheft.gov/> to find out more.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.soldbyskinner.com

6 Tips For Party Hosts

Hosting a party might sound overwhelming, but a great party is one where the host has a good time, too. Here are some party planning tips from experts:

1. **Focus on what you do best.** You love to decorate and plan but feel hopeless in the kitchen? Hire a caterer and spend your energy creating the magazine-worthy party space of your dreams.
2. **Mix up the guest list.** Partygoers don't all need to know each other beforehand. Create interesting convos by bringing different parts of your life together in one party.
3. **Ask for RSVPs.** Not only do you need a head count for things like food and seating, you want to make sure the mix of personalities you imagined balances and blends well if some can't make it.
4. **Save the deep clean for after the party.** Clean the parts of the house the guests will use, but don't do a serious deep clean before the party—you'll have plenty to clean the day after.
5. **Let your guests help out.** You might ask everyone to bring a shareable dessert, or ask a few friends to act as the welcoming crew for new guests.
6. **Take care of solo guests.** Make sure anyone who comes on their own isn't left to fend for themselves. Make them feel welcome by introducing them to other guests they have something in common with.

Thanks For Thinking of Us!

Did you know we can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word about our services.

Brain Teaser Answer:

Because they cantaloupe!

Love Is A Flying Baby?

We know Cupid as a chubby, flying baby wielding a bow and arrow. But the Romans adapted Cupid from the Greek god, Eros, depicted as a handsome winged youth with incredible powers to make people fall in love. How did *that* transformation happen?

By the 4th century BCE, even the Greeks were afraid of Eros' ability to cause chaos through love, so his mother, Aphrodite, started appearing in their stories about him more frequently. He became more childlike, simply following his mother's instructions, and was therefore seen as less threatening.

It wasn't until the early 20th century, however, that the childlike god became the infant we know today—and that was the work of greeting card makers.

Modern Cupid's gift is more of a gentle nudge toward love, not the Greek god's power to drive people mad, and an innocent baby with wings fits the bill.

THANK YOU for reading our Service For Life.[®] personal newsletter. We 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," we would love to hear from you...

Evan & Greg Skinner
Turning Point Realty
614-546-8354 & 614-537-1994
sales@soldbyskinner.com
www.soldbyskinner.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 A \$25 Dollar Gift Card?”

Guess who all won last month's Trivia Question? We are pleased to announce the lucky winners of last month's quiz. And the winners are ...drum roll please: Kenny Coleman, Christine Hank, and Bonnie Swanson

What is the most common street name in the United States?

a) Main Street b) First Street c) Second Street d) Central Avenue

The answer is C. Believe it or not, the most common street name in the U.S. is Second Street, but that doesn't necessarily mean there's a First Street. Typically, numerical street names begin with Second, since the main corridors are typically named Central or Main. So let's move on to *this* month's trivia question.

The “Ring of Fire” is famous for volcanoes, but some of the world's most active aren't in that area. Which of these non-Ring of Fire countries has the most active volcanoes?

a) Kenya b) Italy c) Ethiopia d) Iceland

*Call Us At 614-546-8354 & 614-537-1994 OR Email Me At
www.soldbyskinner.com*

And You Could Be One Of Our Next Winners!

Real Estate Corner...

Q. How can I secure a low mortgage interest rate?

A. Securing a low mortgage interest rate helps make your monthly payment more affordable and saves money over the life of your loan. Besides using a larger down payment, here are three things to do to secure a low mortgage interest rate:

1. **Compare multiple lenders** and meet with your top three. Review the application process and your credit report to start working on any issues you may have. The higher your credit score, the better prospect for a lender you will become. Lenders will review the various loan programs with you.
2. **Your debt-to-income ratio** should be below 36 percent before you apply for a mortgage. The lower it is, the greater your eligibility for a higher loan amount.
3. **Don't make any drastic changes** such as changing jobs or making large purchases on credit cards. You want lenders to see you have a stable job history and ability to make the payments.

To learn more, call us to request our Free Consumer Report called “**7 Secrets For Saving Thousands When Financing.**”

Do you have a real estate question you want answered? Feel free to call us at 614-546-8354 & 614-537-1994. Perhaps we will feature it in our next issue!

Get Free money-saving home tips at my web site: www.soldbyskinner.com