



Interest rates have settled down. Now may be a great time to buy! Give me a call. I offer a no pressure consultation. Buying or selling, referrals are always appreciated!

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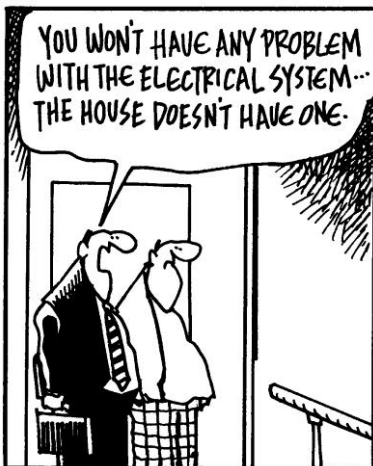
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Debra Higgins' ...



Service For Life!®

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



Pros And Cons: Paying Your Mortgage Off Early

Is it better to pay off the mortgage on your home early so you can live free and clear of home ownership debt? Or is it better to make scheduled payments in full and on time, but not bother rushing through the payment process? Here are a few things to consider when making the decision.

Why would you want to pay off the mortgage early?

- Large debts can be emotionally draining.
- Mortgage lenders are making lots of money at your expense.
- There are other costs associated with having a mortgage, like private mortgage insurance, that can add up.
- Paying off a mortgage early offers financial security and flexibility to put money toward other expenses.

Okay, I'm interested! But how do I do it?

- Refinance to a lower interest rate, which can drop interest payments.
- Refinance to a shorter loan time frame. Your monthly payment may increase, but if you pay more each month for a shorter period of time, you'll pay the loan off faster, build equity faster, and save on interest payments.
- Make a lump-sum payment toward the principal (such as with a tax refund) — but make sure you won't be hit with a prepayment penalty before you do.
- Pay a little more each month. Consider rounding up your payments so you're paying a bit extra on the principal.

Hold up! There are a few reasons not to pay your mortgage off early.

- Before paying off your mortgage, focus on other finances. You need a significant emergency fund (6-12 months of living expenses) and should pay into a retirement account. Also, pay down any high-interest debt before getting ahead on the mortgage: credit cards, student loans, and other sizable debt.
- Money spent paying down mortgage can't be spent elsewhere. For example, done intelligently, investing in the stock market is likely to result in a higher financial return than paying off a home mortgage loan.
- You might lose a tax break. You might be able to deduct interest paid on your mortgage, which reduces your annual taxable income (review recent tax changes, as more people are now just claiming the standard deduction).

URGENT!

I can use your help!

Listing inventory is *extremely* low.

If you or anyone you know are thinking about selling a home please get in touch with me. I offer a Free, no pressure, Comparative Market Analysis to determine the value in today's market.



Visit www.DebraHiggins.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!)...

Digital detox (Di-ji-tal dee-tox) noun

Meaning: a period of time when a person chooses to refrain from using digital devices

Sample Sentence: She decided to take a digital detox while on vacation and not check her social media accounts.

Chil-i Out

Do you know the difference between chile powder and chili powder? **Chile powder** is made of dried chile peppers, ground with no other additions. **Chili powder** blends chile peppers with other spices like cumin and oregano (for making chili).

Smart Clothes Shopping

How many clothing items in your closet do you *actually* wear? Avoid falling into fast fashion trends with these tips:

- Invest in high-quality clothing with better materials and production.
- Buy clothing that fits or have it tailored properly so you actually wear it.
- Buy clothes that you'll realistically wear and that look good on your body type now (not the one you wish you had or used to have).
- Care for clothing with proper washing, ironing, and storage.



A Sad Show

Q: Why did the theater cry?

A: Because it had tiers.

Quotes To Live By...

"I have lost friends, some by death, others through sheer inability to cross the street."

—Virginia Woolf

"You may catch more flies with honey than vinegar, but you'll get them to work harder if you use a flyswatter."

—Jerry Lewis

"Great minds discuss ideas; average minds discuss events; small minds discuss people."

—Eleanor Roosevelt

Get An Ergonomic Workspace

A sedentary lifestyle is bad for our health. Unfortunately, office jobs require we spend many of our waking hours sitting. Do the next best thing to a stand-up desk and support your body by creating an ergonomically friendly workspace.



At your workspace:

- ✓ **Support your back.** Adjust the back of your chair so it fits your body shape. Add extra lower back support if needed so your back rests comfortably against the chair.
- ✓ **Properly position the keyboard.** Elbows should be at the sides of the body when sitting properly in your chair and typing on the keyboard. Avoid leaning forward to reach the keyboard.
- ✓ **Place the computer screen at eye level.** Avoid strain on the neck by placing the top of the computer screen right at the level of your eyes. If you work on a laptop, this means you'll need to boost the height of the laptop and get an external keyboard to type on.
- ✓ **Rest your elbows at 90 degrees.** The office chair should have arm supports so your elbows rest at a 90-degree angle. Without arm supports, you'll likely end up hunching your shoulders.

If you have the ability to choose your own office chair, look for these ergonomic features:

- ☐ **An adjustable seat.** When sitting in the chair, feet should be flat on the floor. Thighs should be horizontal, and arms even with the desk height.
- ☐ **Appropriate width and depth.** Make sure you can sit comfortably with your back against the backrest and 2-4 inches between the backs of the knees and seat of the chair.
- ☐ **Comfortable, padded, breathable material.**
- ☐ **Lumbar support for the lower back.**
- ☐ **Adjustable armrests.**



**Thank You! Thank You!
Thank You! Thank You!**



Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you.

*Thank you, Tim Ohl for referring Tracy Wampler & mom Prudence Wampler!
Thank you, Lucas Ohl, for referring Daniel & Cindy Wagner!
Barb Hawk & Joe Yannuzzo for referring Bob Wiles!*

I couldn't do it without you!

Brain Teaser...

Feed me and it gives me life. Give me a drink of water and I will die.

What am I?

(See page 4 for the answer.)



To Refrigerate... Or Not?

Many condiments state “refrigerate after opening” on their labels. But what *actually* needs to be refrigerated?

YES:

-Mayonnaise – Anything with egg as an ingredient goes to the fridge!

-Ketchup – Quality suffers if it's kept unrefrigerated.

-Maple syrup

-Salad dressings (if they contain any vegetable matter)



NO:

-Anything high in acids or salt like hot sauces, Worcestershire sauce, soy sauce, and mustard. However, store them in a cool, dry place away from sunlight.

-Honey

-Nut butters

News Feed Websites

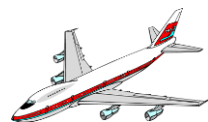
Instead of visiting dozens of websites every day, use an online news feed to curate, sort, and read your favorite sites all in one place. You can select your favorite topics- and usually can add sites or stories from your browser to read later. These three have apps you can use on your phone, too!

www.feedly.com – Sort and manage up to 100 different news sources in the free version.

www.newsblur.com – Curate up to 64 sites in the free version and share content with friends.

www.inoreader.com – Offers an uncluttered, easy way to view all your news sources.

Stress-Free Family Flying



Traveling is a great way to build memories with your family — if done thoughtfully. Last month we offered general family travel tips. This month we take to the skies. Buckle up!

- **Board early.** Most airlines invite families to board first, so take advantage to get settled in.
- **Avoid busy airports and peak travel times.** Mid-week, early and mid-mornings, and late at night are good options.
- **Come prepared with entertainment.** Pack coloring books, games, crayons, stuffed animals, movies on a portable DVD player, and anything else that might keep your kids busy.
- **Pack your carry-on bag with an assumed 48-hour delay.** This means you've got a change of clothes, diapers, and enough to entertain the whole family should your original travel plans be thrown off track. Bring your own snacks as well.
- **Avoid unnecessary stops.** If possible, fly straight to your destination.
- **Choose seats that let you keep a bag within arm's reach.** This means avoiding the bulkhead seats, even if they have extra room.

87th Annual Norwin Community Picnic – August 7th

Join the Norwin Chamber of Commerce & the Norwin Community - Wednesday, August 7, 2019 for the 87th Annual Norwin Community Picnic at Idlewild & SoakZone!! Don't miss this family friendly event. Spend the day with family and friends and stay for the prize drawing at 6:30 on the Main Stage!! Tickets for sale at the Norwin Chamber Office and Giant Eagle of North Huntingdon \$26.00 (Ages 3-59), \$24.00 (Ages 60-64), \$15 (65+)

Hope to see you there!



Get Ready To De-Clutter! Part 1

Who said spring cleaning should only happen once a year? Any time is a good time to declutter ... but where to start and how to do it well? This month, get in the right frame of mind. *Next month, we'll tackle the bedroom!*



Before you begin:

- ☐ Set aside time to focus on decluttering.
 - ☐ Avoid buying anything new for your home during the decluttering process.
 - ☐ Think about what you want the space to look like after decluttering.
- Throughout the process, revisit this vision.

Next:

- ☐ Choose an area that causes the most stress or an area that impacts your daily life.
- ☐ Start with visible surfaces like desktops and tables, then tackle hidden places like drawers and cabinets.
- ☐ Re-evaluate and reorganize large items like furniture.
- ☐ Deal with each item, and make sure there is a proper place for everything.

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Thanks For Thinking of Me!

"It was definitely not the normal but you were there every step of the way (good and bad). I would definitely use you again but I'm never moving again! Thanks for everything."

Christine Campbell

Brain Teaser Answer:

Fire

College Visits 101

Class is in session! How to get that almost-collegiate ready for college visits:

- ☐ **Visit during the school year.** That way you can get a feel for the actual vibe of campus life.
- ☐ **Make a visitation plan.** Before hitting campus, check to see if there are tours at certain times, and make appointments with professors, coaches, or student club officers in advance instead of just dropping in.
- ☐ **Grab the student newspaper.** What are the hot topics on campus? Are students' concerns being addressed?
- ☐ **Explore the facilities.** Don't forget to stop by the student union building, gym, and cafeteria. Ask if you can tour a dorm.
- ☐ **Don't feel pressured to go.** Visiting in advance is not a requirement!

THANK YOU for reading my Service For Life.[®] 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...

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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 Gas Card?"



Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. The winner is....drum roll please: **Janet Harvey** was randomly chosen from the correct answers to my 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

The answer is b) \$1.00. This is the rough equivalent of \$30.00 in today's dollars. Congratulations **Janet**, now let's move on to *this* month's trivia question.

The oldest ice skates found so far date back to 2000 BC.
In what country were they found?

a) Canada b) Sweden c) Finland d) Russia

I'll randomly choose one winner from all correct answers I receive by August 15, 2019. Call or email me right now with your answer! 412-916-7513.
Must be 18 or older to enter. Sales associates and employees of RE/MAX are not eligible.

Real Estate Corner...



Q. I'm seeking financing to purchase a home. What questions should I ask a mortgage lender to get the best deal on a home loan?

A. Before you meet with the lender, learn important financing terms such as origination fee, discount points, and lock period. This way you'll be prepared to ask relevant questions. Here are some examples:

- Will I be charged an origination fee? If so, how much?
- Will I be charged separate discount points? If so, how much?
- Will I be charged any of these separate fees: processing, document preparation, underwriting, tax service, or flood certification?
- Will there be additional fees at closing?
- Is there a lock period with this loan? If so, how long?
- Are there any penalties if I pay off the note early?
- What is the interest rate I'll be charged, and is it fixed or variable?
- What term (length) of loan provides the best payment for my budget?

If you like, I can refer lenders that will make sure you have all of the answers to your questions.

Do you have a real estate question you want answered? Feel free to call me at 724-871-7298. I'm happy to help!



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