

Merry Christmas!



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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Happy Holidays!

Debra Higgins' ...



Service For Life!®

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

How To Wake Up Happy Every Day



Starting the morning with a positive mindset can set the mood for your entire day. Use these tips to wake up on the right side of the bed!

- **Start the night before.** A positive mindset starts with a good night's sleep. Minimize electronics usage, heavy food, and caffeine and alcohol late at night. Drop into bed at a reasonable hour, and make sure your room is dark, quiet, and free from distractions. Get at least seven hours of sleep so you're well rested and ready to tackle the day ahead.
- **Create a stress-free morning routine.** Make it a habit to set out your clothes, prep the coffee machine, and pack school lunches so you start the morning without chaos or stress.
- **Wake up gently.** Avoid using a loud, jarring alarm. Instead, choose a soothing sound to ease from sleep to wakefulness. If you wake up in the dark, consider investing in a sunrise alarm clock, which mimics the sunrise. And don't use your smartphone alarm: Once you pick it up, it's too easy to fall into the rabbit hole of distractions before you even get out of bed.
- **Cultivate a sense of gratitude.** Whether you write it down or simply think it to yourself, take a moment to be thankful for the day ahead. This might be even one simple thing that makes you feel good, but sitting in that feeling of appreciation and gratitude preps your attitude for the whole day.
- **Seek out good news.** It's too easy to get mired in negativity as soon as you hop online for the day. Instead, start the day with an inspiring, happy, or hopeful story. Try **Positive.News** or **Upworthy.com** for feel-good articles.
- **Tackle the day with a positive mindset.** Happiness doesn't happen to you; it's a choice you make each and every time you react or make a decision. Before you even get out of bed in the morning, make the decision you're going to have a good day and you've already taken a big step in achieving that goal.

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!)

Squad (skwad) noun

Meaning: an informal group of individuals with a common identity and sense of solidarity

Sample Sentence: When she found herself in conflict with a classmate, she knew she could count on her squad to back her up.

Easy Choice

At sentencing, the judge said: "You have a choice! Ten thousand dollars, or 6 months in jail."

The convicted, relieved, said:

"I'll take the money, Your Honor!"



Stuck: An Airport Story

Facing a delayed or cancelled flight? Here are a few things to know:

- Avoid being involuntarily "bumped" due to overbooking by checking in 24 hours in advance. If you checked in early enough, you may be entitled to compensation.
- Speak to someone at the airline as quickly as possible. Using the airline's app, you may be alerted to delays quicker, and you can conduct your own research for new flight itineraries.
- Some credit cards offer a trip-delay benefit. Look into your options.
- Know your rights. Read more at: www.transportation.gov/airconsumer/fly-rights

Quotes To Live By...

"A man knows when he is growing old, because he begins to look like his father."
—Gabriel Garcia Marquez

"If you don't stand for something, you'll fall for anything."

—Unknown

"Advice is like the snow. The softer it falls, the longer it dwells upon, and the deeper it sinks into the mind."

—Samuel Taylor Coleridge, poet



Decluttering The Garage

From athletic equipment to holiday décor, the garage often ends up being the dumping ground for storing big, bulky items that don't have anywhere else to go ... but that doesn't mean it has to be overrun and unruly. Start here to get that mess under control. (*Save this article to go with the previous articles in our 4-part series*).

1. **Give yourself room — and time — to declutter.** Start in the morning on a day with good weather. Pull everything possible into the driveway. As you clear the garage, group like items together: automotive products, tools, holiday items, sporting equipment and toys, etc.
2. **Throw away, right away.** Some things aren't even worth sorting. Toss old newspapers and magazines into the recycling bin. Set old electronics, paint, and other chemicals aside so you can properly dispose of them later. Anything that's broken needs to go right into the trash.
3. **Thoroughly clean the garage.** Use a shop vac to clean up the floor, shelving units, and cobwebbed corners. Wipe down all countertops, cabinets, and drawers.
4. **Decide on storage.** Once you've sorted all of your items, think about how they can best be stored. Because items in the garage are often used only occasionally, vertical and overhead storage is a good use of space. Use a variety of cabinets and bins to separate and store items, and label them clearly so you can easily locate things in the future. Use locked cabinets for household chemicals and dangerous items to keep kids and pets out. Consider storing larger items, like kayaks and artificial Christmas trees, hanging from the ceiling. You can also find ceiling storage racks at home improvement stores. Also, label everything clearly!
5. **Don't put everything back in the garage — yet!** As you sort through everything that was in the garage, put duplicate items and anything you no longer need or want in a separate place. These items will be donated or put into a yard sale later — but they don't get to go back into the garage.
6. **Mindfully keep the garage organized.** Moving forward, as you use items in the garage, put them back where they came from. Before buying another tool, garden sprayer, or basketball, make sure you don't already have what you need. Check those new labels you created first.

December, This Day in History....



12/7/1941 Pearl Harbor was bombed in a surprise Japanese attack. It marked the U.S. entry into WWII.



**GIVE
PEACE A
CHANCE**

12/8/1980 John Lennon, singer, guitarist, songwriter, and poet for the Beatles, was assassinated in New York City.

12/15/1939 *Gone With the Wind* premiered in where else but Atlanta, Georgia.

12/17/1903 The Wright Brothers made their first airplane flight at Kitty Hawk, N.C.

12/19/1843 Charles Dickens published "A Christmas Carol".

12/25/00 Jesus Christ is born in a little town in Bethlehem.



Brain Teaser...

What number is missing from this series of numbers?

1, 1, 2, 3, 5, 8, 13, __, 34

(See page 4 for the answer.)



Prevent Carbon Monoxide Poisoning

Carbon monoxide poisoning happens most often in the winter, when we close up our homes and use appliances and products that use fuel. Take steps to prevent an unintended problem.

- Remove or replace fuel-burning machines. If you have fuel-burning products like generators, keep them out of the living space.
- When using fuel-burning products, use them outside or in a well-ventilated space.
- Keep sources of carbon monoxide (like furnaces and clothes dryers) in working order.
- Install carbon monoxide alarms to help monitor for problems.
- If you suspect a gas leak, call a professional and remove everyone from the house immediately.

Creative Classes Websites

Let your inner artist out! These websites offer dozens of online courses that encourage creativity.

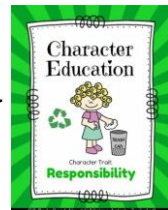
www.udemy.com – Starting at \$11.99 per course, Udemy's heavy emphasis is on design, photography, and business-related classes.

www.skillshare.com – From illustration and writing to photo and film, each class on this site features short lessons and a hands-on project.

www.MasterClass.com – Classes are taught by renowned writers, chefs and other great minds: think Margaret Atwood, Ron Howard, and Simone Biles.

Teaching Kids Responsibility

Learning how to be a responsible person starts at a young age. Here's how you can help kids grow into responsible adults:



1. **Practice good habits.** Children observe the behavior of those around them. Model responsibility as the desirable and appropriate way to act, and talk about it clearly (and kindly) when necessary.
2. **Establish routines and structure — and avoid rewards.** From a young age, provide clear (but reasonable) expectations about what kids should do. Things like brushing teeth, making the bed, and getting a backpack together should just become common things they know they need to do. Don't use rewards to build habits; simply establish these tasks as part of the routine.
3. **Be comfortable with consequences.** If irresponsible behavior results in negative consequences, let the child sit with them. If you enforce the rules, they are less likely to be broken in the future.



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, Gerry Halula for referring Sam Dubin!

I couldn't do it without you!

Gifts That Keep Giving

So many items end up on shelves and in drawers, collecting dust once their novelty has worn off. Next time you'd like to give a gift, consider giving something that can live on dust-free.



- **Eco-friendly, reusable items.** Items like canvas shopping bags, mesh produce bags, stainless steel straws, and collapsible silicon takeaway containers can be used anytime someone goes shopping or out to dinner.
- **Charitable donation.** From microfinance loan programs for small businesses in developing nations to local, grassroots projects, there are thousands of organizations trumpeting just as many issues. Find out what cause is important to the recipient of your gift and make a donation in his or her name.
- **Intangible activities or lessons.** Whether it's music lessons or yoga classes, gifting the opportunity to learn or perfect a skill gives people the chance to grow personally in a meaningful way.



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Thanks For Thinking of Me!

"We love our new home beyond measure! Thank you for all of the great advice along the way. Everything went very smooth during the entire process. We could never thank you enough. We will always highly recommend you."

Tina & Ed Kovalcin

Brain Teaser Answer:

21 (each number is the previous two numbers added together)

Fun Facts About Birds

- Ostrich eyes are the largest of any land animal.
- When ducks nap in groups, those on the perimeter sleep with one eye open.
- The majority of hummingbirds weigh less than a nickel.
- Many bird species including cardinals smear crushed or living ants on themselves- called 'anting,' but scientists aren't sure why.



Writing On The Wall

If you need to remove pen or marker from a painted wall, use hairspray. Spray a lot of the product on the problem area and wipe it off with a paper towel. If that doesn't work, try rubbing alcohol on a sponge.



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...

Debra Higgins, CRS, ABR, SRES, e-PRO, CNHS
RE/MAX Realty Access
9173 Route 30
Irwin, PA 15642
724-864-2200 ext 19
724-871-7298 Mobile
888-242-4550 Fax
e-mail debra@debhiggins.com
Visit www.DebraHiggins.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 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: **Marian Laughner** was randomly chosen from the correct answers to my Trivia question....

Which female 'monster' appeared in a movie first?

- a) Bride of Frankenstein b) The Mummy c) Carrie
d) Vampire Carmilla

The answer is: a) Bride of Frankenstein, who appeared in a film in 1935. Congratulations **Marian**, now let's move on to *this* month's trivia question.

Which singer became one of the two new judges for the 10th season of the television show American Idol?

- a) Ryan Seacrest b) Steven Tyler c) Gwen Stefani d) Adam Levine

I'll randomly choose one winner from all correct answers I receive by December 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. What are some mistakes I should avoid when I invest in real estate?

A. Even smart investors make mistakes. Here are three common mistakes and what you should do instead:

- **Not Doing Your Homework.** Evaluate your financial situation and understand the right numbers to calculate. Learn the basics about cash flow, appreciation, and loan amortization.
- **Not finding the right property.** Do a thorough search, including "off MLS" deals and best buys, to find the right property for you. Work with a REALTOR[®] who is an Investor Specialist. He or she can help find a good investment property.
- **Failing to get a professional inspection.** You need to know if there have been problems with the property and that they've been properly addressed.

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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