

Happy Valentine's Day!



Interest rates are inching up! It's 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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Debra Higgins' ...



Service For Life!®

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

5 Tips To Improve Spinal Health



Is your back aching? Here are some things you can do right now that can help improve your spinal health. You might even remedy some of the things you are doing that you don't realize are hurting your back.

- **Wear the Right Shoes.** Your feet have an important job - holding everything above them upright - and when your shoes don't fit properly that can cause back pain (not to mention blisters!). Make sure your shoes keep your feet in the correct position for spinal alignment with a snug heel and a supportive base. Consider adding shoe inserts if your favorite pair doesn't provide the support you need.
- **Sleep Well.** Stomach sleepers do more damage to their spines than those who sleep on their sides or back. Lying on the stomach puts a great deal of pressure on the spine, not to mention the increased potential for sleep apnea. What you sleep on matters, too. There are different types of mattresses and pillows to address every back condition- do some research on **WebMD.com** (search for your type of back pain-lower, middle, neck-plus "best mattress").
- **Exercise With the Spine in Mind.** Being sedentary isn't healthy, but some exercises may do damage to your spine - particularly spin classes or cycling, which often require leaning forward in a semi-slouch for a long time. Make sure the exercises you're doing are helping strengthen your spine. Core-strengthening exercises are good ways to offer the spine support from the muscles surrounding it.
- **Think Ergonomically and Limit Sitting Time.** Adjust your workspace to be more ergonomic, from the position of your chair's armrests to the height of your computer screen. Standing desks make a great option for some people, especially if you can change from standing to sitting throughout the day. If work requires lots of sitting, take regular breaks to move around and stretch.
- **Get a Massage.** A good massage not only relaxes the mind, it can also help your body - including the spine - heal. Massage not only increases the body's production of endorphins, which relieve pain, it also improves circulation - and more blood flowing to an injured back speeds the healing process.

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!)...

hygge (hue-gah) noun

Meaning: Danish concept; describes a content and cozy feeling of well-being

Sample Sentence: A crackling fire and cup of hot cocoa on a snowy day is a sure way to conjure hygge.

A Group of Zebras

Some collective nouns for animals are mundane, while others are unusual, funny, and especially apt. Here are a few interesting ones:

- Dazzle of zebras
- Parliament of owls
- Sloth of bears
- Pandemonium of parrots
- Bloat of hippos
- Ostentation of peacocks
- Crash of rhinos
- Journey of giraffes

Smart Sheet Storage

Don't you hate having to dig for the matching pillowcases for your sheets? Or the fitted sheet that goes with the flat sheet on top of the pile? Make changing the bed linens easier by storing sheets differently.

Fold all pieces of a sheet set (fitted sheet, flat sheet, and pillowcases) into a neat pile, leaving one pillow case out. Slide that neat pile into the remaining pillowcase. No more hunting for missing pieces when you're making the bed!

Quotes To Live By...

"One that would have the fruit must climb the tree."

—Thomas Fuller

"Life is like a ten-speed bicycle. Most of us have gears we never use."

—Charles M. Schulz

"I work very hard, and I play very hard. I'm grateful for life. And I live it – I believe life loves the liver of it. I live it."

—Maya Angelou

Using Your Smartphone Internationally



While traveling out of the country used to mean being out of touch with family and friends until you got home, smartphones now make staying in touch easy. Too easy, in fact - because we end up forgetting that it can cost exponentially more to do simple things on our phones when we're not at home.

Here are a few easy ways to use your phone on an international trip without spending a fortune.

- **Upgrade to an International Plan** - Your mobile provider may have international plans to which you could switch just for the duration of your trip. Be sure to find out all the costs associated with phone calls, texts, uploading photos, using maps, etc. for every country you'll be visiting.
- **Get a Local SIM Card** - If you've got an unlocked phone, you can pick up a SIM card when you arrive in the country you're visiting and pop it into your phone. (Just keep your main SIM card safely stowed!) Load up your local SIM card with prepaid credit to make calls, texts, and even data usage much cheaper.
- **Stick to WiFi Only** - The easiest way to avoid an outrageous bill when you get home from a trip is to pretend your phone isn't really a phone - that it's just a little computer. After you switch to airplane mode, turn WiFi on and you're good to go. You can even use apps like WhatsApp, Skype, Google Voice, Facebook Messenger, or iMessage to make calls or send messages using WiFi.



**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.

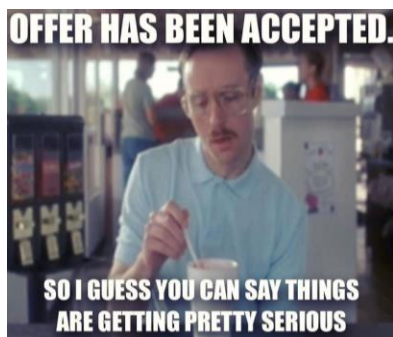
*Thank you, Lucas & Miranda Ohl for referring Ryan & Brittany Lloyd!
Thank you, Geraldine Kolleda for referring Leo Kratochvil!*

I couldn't do it without you!

Brain Teaser...

What has forests but no trees, roads but no cars, and lakes but no water?

(See page 4 for the answer.)



DIY Produce Wash

Clean your fruits and veggies with this easy make-at-home solution. Mix together:

- 2 cups water
- 1/2 cup white distilled vinegar
- juice of 1 lemon

Store in the fridge (because of the lemon juice) until you need it.

Greener Fabric Softener?

Ditch traditional dryer sheets in favor of felted wool dryer balls. They reduce static, cut drying time (sometimes in half!), and last for years. Plus, you can make your laundry smell like whatever you want with a few drops of essential oils.

Eyewear Websites

You're no longer limited to the eyeglass frame selection at your local mall. Here are a few online spectacle shops to check out.

www.eyebuydirect.com – See which inexpensive frames suit you with the site's virtual try-on tool, and if you're not happy there's a 14-day no-questions-asked return policy.

www.fetcheyewear.com – Fetch donates 100% of their profits to animal welfare. There's a try-at-home program so you'll get to test frames before you buy.

www.lensabl.com – When you have specs you like and just need an updated prescription put into them, try Lensabl. They'll replace the lenses in your existing frames – and it's all done by mail for maximum convenience.

Make The Most of Estate Sales



Anyone who loves shopping garage sales and thrift stores knows that estate sales are like utopia for treasure hunters. Estate sales aren't like yard sales, though, so here are a few things to know before you head out on your own shopping spree. Looking for a good sale? Try www.estatesale.com

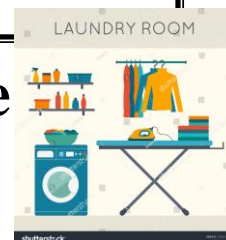
- **Know Who's Running the Show** - Some estate sales are organized and run by family, but more often it's a team of professionals who are handling everything. This information is useful because you can do your homework in advance to find out what payment methods they accept and whether they've got strict rules about when to pick up purchases.
- **Day One vs. Day Two** - Going bright and early on day one of an estate sale means you'll have the best selection of goodies to peruse. It also means you won't get to do any haggling. Day two (or three, if the sale goes longer) is when haggling can happen, though the selection will be more picked-over.
- **Poke Around Everywhere** - Estate sales generally spread throughout a house, making use of every available nook and cranny to stash items for sale. If an area is off-limits, it'll be clearly marked. Open cabinets and drawers, go up and down stairs, and don't forget the garage and backyard.
- **Bring Cash** - If you can't find information about payment methods accepted, bring cash. Don't assume they'll take checks or credit cards.



Happy Valentine's Day

A guy walks into a post office one day to see a middle-aged, balding man standing at the counter methodically placing "Love" stamps on bright pink envelopes with hearts all over them. He then takes out a perfume bottle and starts spraying scent all over them. His curiosity getting the better of him, he goes up to the balding man and asks him what he is doing. The man says "I'm sending out 1,000 Valentine cards signed, 'Guess who?'" "But why?" asks the man. "I'm a divorce lawyer," the man replies.

Easy Ways To Organize Your Laundry Room



Don't overlook your laundry room when tackling home re-organization projects. Sure, it's not a room where you want to spend hours, but it's a place you'll spend time regularly. Organize your space for efficiency and you'll be done in no time.

- ☐ **Unobtrusive Drying Racks** - If you've got a high ceiling, hang an old ladder or crib bed spring low enough to reach for an easy way to hang clothes to dry without taking up valuable floor space.
- ☐ **Behind-the-Door Storage** - Take advantage of every nook and cranny for storage. Hang a shoe or shower caddy from the back of the door for laundry and cleaning products or build a shallow shelving unit to fit on the wall behind the door.
- ☐ **Rolling Cart** - Buy or build a simple rolling cart that fits in the narrow space between your washer and dryer for additional (out-of-sight) storage.
- ☐ **Laundry Messages** - Use a dry-erase marker directly on your washing machine (test it in an unseen area first!) or paint a cabinet door with chalkboard paint for notes to other family members like, "There are two shirts in this load that need to be hung dry."

Visit www.DebraHiggins.com

Thanks For Thinking of Me!

"There's so many good things about Debra that I don't even know where to start! Debra is tactful and always says and does the right thing, knows her job inside & out and you never have to worry about any bad surprises. I would highly recommend Debra to anyone! If and when she ever retires, I don't know what we'll do without her!"

Tony & Kim Stillitano

Brain Teaser Answer:

A map!



Saving Old Cast Iron Pans

Finding old cast iron cookware at thrift shops is great, but what if they're all rusted? Not to worry! Here's how to restore and season them back to life.

1. Scrub the whole pan (including handle, sides, bottom) with hot water, mild soap and steel wool. It may take some time to get rid of every speck of rust.
2. Rinse with hot water.
3. Scrub again with an abrasive (but not metal) sponge to get rid of all steel wool remnants and rust bits.
4. Rinse again with hot water.
5. Rub a small amount of oil (canola is fine) onto every surface of the pan with a paper towel. Wipe off any excess.
6. Put the pan upside-down in a 450-500F oven for roughly an hour. Let the pan cool in the oven after you turn the heat off.

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

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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: **Ed Landini** was randomly chosen from the correct answers to my Trivia question....

Why is the Dominican Republic's flag unusual?

- a) It has a bible on it. b) It is the world's oldest flag.
c) It has plant life on it. d) It was designed by a woman.

The answer is a) It has a bible on it. The country's coat of arms features a bible, and the coat of arms is in the center of the national flag. It's the only country with a bible on its flag. Congratulations **Ed**, now let's move on to *this* month's trivia question.

What profession takes its name from an old word meaning "twelve dozen?"

- a) Artist b) Doctor c) Carpenter d) Grocer

I'll randomly choose one winner from all correct answers I receive by February 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 advice can you give to first-time homebuyers?

A. The best advice is to learn from the mistakes of others. Here are three common examples:

- **Not knowing what you can afford.** Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Feel free to ask me for a list of lender recommendations, then make sure you comparison shop for a mortgage.
- **Forgetting to consider the overall costs of home ownership.** You can make the monthly payment, but remember to add in the cost for homeowners' insurance, property taxes, utility costs, plus maintenance.
- **Paying too much for a beautifully staged home.** The home looks *perfect*, but will it look that way when you move in *your* furniture?
- **Work with an experienced agent.** An ABR, Accredited Buyer Representative designation is the **benchmark of excellence in buyer representation** and is awarded to **REALTORS[®]** by the **Real Estate Buyer's Agent Council** who meet the specified education and practical experience criteria.

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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