



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..."



Top Money Tips At Any Age

We can't get through life without navigating money, but where your financial focus depends, in part, on where you are in your life. Here are some helpful financial management tips by decade:

20-30 years old:

- Maintain a meticulous budget. Apps like **Mint.com** can help you track expenses.
- Set up an emergency savings account with 3-6 months' worth of living expenses.
- Transfer credit card balances to a 0% card and focus on paying it off.
- Begin paying down student loans and other debt.

30-40 years old:

- Contribute to a retirement account. Maximize employer matching plans.
- Actively build assets by investing in stocks, bonds, and real estate.
- Keep a low credit card balance with an eye toward increasing your credit score.
- Open college savings accounts for children.

40-50 years old:

- Review and realign savings goals for your current lifestyle. Use a life expectancy calculator to help reach retirement goals.
- Create a plan to pay off your mortgage by the time you retire.
- Protect assets and earning power with supplemental life and disability insurance.

50-60 years old:

- Track monthly spending. Make adjustments as needed to prepare for retirement.
- Consider circumstances like geriatric parents who may need financial assistance.
- Put extra effort toward eliminating debt. Pay off credit cards in full every month.

60+ years old:

- Ensure all investments are in low-risk plans to protect assets.
- Manage money meticulously and maintain access to credit so you're ready for unexpected expenses.
- Downsize as appropriate and focus on investing in things you're truly passionate about, but avoid taking on new debt.



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.





Clean Single-Serve Coffee Makers

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!)

Salty (Sahl-tee) adjective

Meaning: Used as slang, this word means exceptionally annoyed or bitter.

Sample Sentence: He was salty because his sister won the game but she didn't seem to care about the outcome.

Fast Food On Flights

Before flying, access your airline's website and order a vegetarian or kosher meal. You're more likely to be one of the first to be served onboard.

Be A Smart Used Car Buyer

Get the most for your money when buying a secondhand vehicle:

- Research cars' reliability and longevity. Consult resources like **ConsumerReports.org** and **TrueDelta.com**.
- Consider both car dealers and private sellers. Dealers may have bigger selections and financing options, but private sellers often just want a fair market price.
- Have an inspection done by an independent and trusted mechanic.
- Cross-shop new cars and used ones for more choices and deals.

Facebook Blue

Mark Zuckerberg has red-green colorblindness, which is why the website and brand are blue.

Quotes To Live By...

"Laugh and the world laughs with you. Snore and you snore alone."

—Anthony Burgess

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is time for home."

—Edith Sitwell

"Discovery is seeing what everybody else has seen, and thinking what nobody else has thought."

—Albert Szent-Gyorgyi

Recent statistics show 26% of American coffee drinkers use single-serving coffee-brewing machines like those made by Keurig. If you own one of these machines, here's what you can do to keep your machine clean and in good working order. *If you don't clean it regularly, it can harbor bacteria and mold.*

- ✓ Routinely wipe down the outside of the machine, especially the handle.
- ✓ Fill the water reservoir with pure, white vinegar.
- ✓ Run the machine without a pod. Repeat the process until all the vinegar runs through the machine.
- ✓ Let the machine sit for at least four hours.
- ✓ After this waiting period, fill the reservoir with water and run it until it empties completely.
- ✓ Repeat this process every three to six months.

Bonus tip! Use a reusable filter in order to create less waste and increase your selection of coffee flavors and strength (make sure to clean it).



Thank You! Thank You! Thank You!

I would like to thank all of my clients for their business in 2017 and a special thanks to those who referred me to their friends and family. Your business and referrals were greatly appreciated. I would like to wish everyone a

Happy, Healthy and Prosperous 2019!

Keep Your Garage Organized

As a part of the home that is often out of sight and mind, garages can quickly become disorganized. Here's how to maintain a sense of order in yours! *Watch for the last topic of this series next month: the laundry room.*



- **Maximize space.** Hang items like shovels, hoses, and cords on the wall. During seasonal changes, hang bikes, skis, and surfboards from the ceiling. Hang a hammock to contain basketballs and other items that can roll away.
- **Choose appropriate shelving.** Keep things off the floor by using shelving. Metal shelving withstands heat and humidity better than wood.
- **Use airtight containers.** Holiday decorations and other infrequently used items should be stored in containers that can withstand humidity and extreme temperature fluctuations. Clearly label all containers.
- **Keep like items together.** Separate everything in the garage into categories like sporting equipment and power tools, and store these items together.
- **Designate storage areas.** Once everything is sorted by category, store these things in the garage where they make the most sense. Put cleaning materials near the door leading into the house. Garden equipment should go near the garage door.

Visit www.DebraHiggins.com

Brain Teaser...

How far can a rabbit run into the forest?
(See page 4 for the answer.)



U.S. National Park Facts

- The caldera at *Crater Lake National Park* (Oregon) is almost 6 miles in diameter and 3,900 feet deep.
- *Glacier National Park* (Montana) and *Waterton Lakes National Park* in Canada make up the world's first international peace park.
- The thermal waters in *Hot Springs National Park* (Arkansas) are 143 degrees Fahrenheit.
- Humans have occupied *Voyageurs National Park* (Minnesota) for nearly 10,000 years.

Spare The (Dog) Hair

Get rid of dog fur clinging to car seats by spritzing the upholstery with water and scraping it with a squeegee.

Mutual Fund Websites

Learn what companies are included in your mutual fund holdings.

www.Finance.Yahoo.com – Search the fund's ticker symbol. The "Top Holdings" section shows the top 10 most valuable holdings.

www.FeeX.com – Hook your account into the site for a full review of what it contains, including cheaper, alternative funds.

www.PersonalCapital.com – In addition to breaking down a mutual fund, this site explains if your portfolio is well-balanced.



Finding Joy As A Caretaker

Becoming a caregiver for loved ones at any time of your life can take a physical, mental, and emotional toll. Learning to deal with related stress and finding happiness in the situation can go a long way in making the experience a positive one for both you and the loved one you're caring for.

- **Listen to music.** Whether you play your music or your loved one's favorite songs, feel free to sing along.
- **Celebrate the little things.** Enjoy every little holiday and even the smallest accomplishments. Don't forget to treat yourself too: Buy yourself flowers. Ask friends and family for help so you can treat yourself to the occasional day off or a date night.
- **Mindfully contemplate joy.** A journal is a safe place to explore the many emotions you might be feeling. In this space, however, take time to record things that make you happy too, such as funny moments, inspirational quotes, and favorite song lyrics.
- **Take care of yourself.** Sneak some time alone and boost your mood with exercise, meditation, and sleep.
- **Linger over meals together.** Relive memories with your favorite foods. Cook and bake together, if possible. As a caregiver, make sure you take time to eat nutritiously to keep up your own health.
- **Infuse joy in every day.** Even if your loved one isn't responsive, put on funny movies, tell jokes, and laugh.
- **Get outside.** Whether you're able to take a walk in the park or just relax on the front porch, sunshine, fresh air, and natural surroundings can help boost the mood.

January - This Month in History

- 1/1/1908** The ball was first dropped at Times Square in New York City.
- 1/3/1870** Construction began on the Brooklyn Bridge.
- 1/12/1966** Batman debuts on television.
- 1/14/1990** The Simpsons debut on television. Will TV ever be the same!
- 1/15/1943** The Pentagon opens.
- 1/17/1984** The U.S. Supreme court rules that taping on home VCR's does not violate copyright laws.
- 1/24/1935** Beer was first sold in cans.
- 1/25/1949** The first Emmy awards were given out.
- 1/26/1875** The Dental Drill was patented.



Thanks For Thinking of Me!

"You were a great help to me since I moved before we closed on the house. You made many, many trips to the house checking on everything. I appreciated that you kept me informed on everything until we closed on the house. You were recommended to me from my dentist office and I would recommend you to anyone. Thanks again for making selling my house a very good experience."

Betty Reese

Brain Teaser Answer:

Halfway. After that, the rabbit is running out of the forest.

Easily Amused...

While I was watching a dog chase its tail, I thought "dogs are easily amused." Then I realized I was watching a dog chase its tail.

House Guest Checklist

Welcome guests into your home with a checklist consisting of this information:

- Wi-fi network and password.
- Where extra toilet paper and plunger can be found.
- Which toiletries they can use.
- Procedure for locking up the home in case they come back late.
- Quirky features they should know like handles requiring jiggling, strange noises, or auto-locking doors.

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: **Robin Harvey** was randomly chosen from the correct answers to my Trivia question....

Which one of the following does NOT have to do with honey bees?

- a) Krill b) Melittology c) The genus Apis d) Royal jelly

The answer is a) krill. Krill is an ocean-dwelling crustacean. Congratulations **Robin**, now let's move on to *this* month's 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.

I'll randomly choose one winner from all correct answers I receive by January 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 selling my home. How can I be sure I have a properly written contract?

A. The best way to protect yourself is to work with a skilled REALTOR[®] who will help you with the contract and walk you through the closing process. He or she will also ensure that you comply with specific disclosure rules that may apply to your state. To work together effectively, you should do the following:

- **Become familiar with contract language**, such as terms, contingencies and inspections.
- **Know what repairs and closing costs** you are responsible for. A contract is a legally binding agreement and you will be held to it.
- **Review your title** to make sure your property is not in conflict with local restrictions or laws.

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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