



*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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*Debra Higgins' ...*



# Service For Life!®

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



## Creating Special Family Moments

With work obligations and demands to multi-task at every turn, sometimes we need a reminder to slow down and appreciate the people we're with. Investing quality time with family pays for itself with a lifetime of memories that extend far beyond those professional deadlines. Amp up that precious time together with these super-special ideas.

**Get outside:** Combine fresh air and a bit of exercise with a day outside. Whether planting a family garden or going for a hike, slow down to observe plants, bugs, and animals. Sketch leaves, feel the dirt, and smell the flowers. Record details of the day in a shared family journal.

**Cook a meal together:** Instead of running through the drive-thru for dinner-on-the-go, involve everyone in preparing a family meal. Discuss and plan a menu, shop for the ingredients, and make the meal together. Of course, eating as a family is just as important. Numerous studies have shown spending dinnertime together has a positive impact on communication, mental health, and food choices.

**Celebrate holidays:** Create traditions together to commemorate common holidays. Or, create your own special holidays, such as a "family day" or "child appreciation day" with its own unique rituals.

**Make a piece of family art:** Pull out the craft supplies and dust off the imagination — it's time to get creative! If you've just gotten back from a family vacation, this is a great time to make a trip scrapbook. Or draw and color a joint picture to be framed and hung in an area where everyone can enjoy it.

**Set aside a weekly family day:** Make a conscious effort to block out at least a few non-negotiable hours to spend together as a family every week. Fill this time any way you want, or take turns planning something — as long as you spend it together!



### ***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](http://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!)...

**Paywall** (pay-wall) noun

**Meaning:** Part of a website that can only be accessed by paid subscribers.

**Sample Sentence:** After allowing people to read five free articles, the publication had a paywall that required a subscription before they could access anything else.

## Why "Goosebumps?"

Goosebumps — the tiny elevations that appear on the skin when you get a chill — got their name because they resemble the skin of poultry after feathers are plucked.

## Easy Travel Buddies

Traveling solo? It can be tough to approach people and meet others while traveling, especially for introverts. A few new apps have appeared to help travelers who are in the same areas. Use them to meet a new friend and visit the sights together. Try **Backpackr.org** or download the **Meetup.com** app.

## High-Quality Ketchup

To be considered "Grade A" ketchup, it must score at least 85 points on the USDA's 100-point scale. It is judged on four criteria: flavor, color, consistency, and defects.



## Quotes To Live By...

"The best way to destroy an enemy is to make him a friend."

—Abraham Lincoln

"Behind every great man is a woman rolling her eyes."

—Jim Carrey

"What you do makes a difference, and you have to decide what kind of difference you want to make."

—Jane Goodall

# Recovering From Credit Card Theft

All a person needs to open a credit card is a name and social security number. If someone uses yours, you may not be responsible for charges made on the card, but collection agencies may come knocking and your credit score is at risk. Take immediate action to mitigate any damage.



**Contact a credit bureau to report the fraud.** Whether you contact Equifax ([equifax.com](http://equifax.com)), Experian ([experian.com](http://experian.com)), or TransUnion ([transunion.com](http://transunion.com)), that agency will contact the other two. Ask to have a fraud alert placed on your account, which lasts for 90 days.

**Contact the card issuer's fraud department.** Say you didn't open the account and want it closed. File a police report to move this process along.

**Freeze your credit before the 90-day fraud alert expires.** Permanently freeze your credit with each of the credit agencies. If you need to apply for credit during the freeze, ask the lender which agency he'll be contacting, unfreeze it long enough to have the credit report pulled, and refreeze it once the application is cleared.



## For Mother's Day: My mom taught me:

"If you fall off that swing and break your neck, you can't go to the store with me!"

"When that lawnmower cuts off your toes, don't come running to me!"



"One day you'll have kids and I hope they turn out just like you, then you'll see what it's like!"

Source: [thestir.cafemom.com](http://thestir.cafemom.com)

# Waiting? Use Your Time Wisely!

According to an article in Time magazine, you spend nearly 13 hours on hold with customer service during the year! But if you prepare ahead for the time you know you'll be stuck in line, or waiting- that time doesn't have to be wasted.



- Read a book or long-form articles you've saved on your phone with an app like Pocket or Feedly ([getpocket.com](http://getpocket.com), [feedly.com](http://feedly.com)).
- Update your lists. Scribble down what you need at the grocery store, organize the weekend's plans, or make a packing list for an upcoming trip.
- Pay online bills. You've got to do it eventually anyway, right?
- Respond to emails or write thank you notes.
- Let your mind wander. Just keep a pen and paper handy so you can make note of great ideas.
- Strike up a conversation and get to know your neighbors.
- Conduct online product research for something you're planning to buy.

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## Brain Teaser...

What has an eye yet cannot see? No limbs, yet is faster than any man?

(See page 4 for the answer.)



## Choose A Moving Company

The last thing you need when moving is added stress over the moving company.

- Start searching a month in advance.
- Read reviews on **Yelp** and the **Better Business Bureau** website.
- Gather quotes with details on services offered: Dollies? Padding?
- Get a written statement of the price promised plus fine print details of the services.
- Reach out to a Realtor in your area and see if they have any suggestions! (I'm always happy to give suggestions)



## Not A Weed

The next time you want to pull a pesky dandelion from the ground, toss it in a salad! They are a great source of vitamins A and C, iron, calcium, and potassium.

## Carbon Offsetting Websites

Leave your eco-footprint a bit greener by offsetting carbon when you travel.

**www.carbonfootprint.com** – An informative website explaining the carbon offset process and the projects it supports.

**www.thegoodtraveler.org** – Simple and straightforward with a carbon calculator and its U.S.-based project partners.

**www.terrapass.com** – More robust with an option to purchase carbon offsets, renewable energy credits, or water restoration certificates.

# How To Find The Best Mattress For Back Pain



Sleeping on the wrong mattress can be a real pain in the back. And suffering from back pain when you should be getting a good night's sleep can leave you with residual physical problems and a lack of mental clarity.

## What does the perfect mattress look like?

- ☐ It keeps your spine aligned. Proper spine support at the neck and lower back is essential.
- ☐ Its firmness fits your body type and spine alignment. There isn't a one-size-fits-all firmness for back pain, but if you're not sure what's best, look for something with medium firmness or a memory foam mattress.
- ☐ It's relatively new. Mattresses older than ten years have lost their structural integrity.
- ☐ It comes with a trial period. Some companies have a policy that lets you sleep on — and return — a mattress for up to 100 days with a full refund if it isn't right. Take advantage of this.
- ☐ It's not the least expensive in the store. Studies have shown that people who sleep on cheaper mattresses report more lower back pain, so opt for a medium- or higher-priced bed, if possible.
- ☐ It's custom built for you. If your budget allows, shop for a brand like **Helix** that offers tailor-built mattresses based on your individual needs.

Choosing the right mattress can combat lower back pain, but sleeping in the right position is also important. Try one of these sleeping positions:

- On the back with knee support.
- On the side with a pillow between the knees.
- In the fetal position.
- On the front with a pillow beneath the stomach.

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, Diana Baleno for referring Philip Taylor!*  
*Thank you, Debbie Butler for referring Cindy Nikolich!*  
*Thank you, Isaac Gamwo for referring Koku Kuwonu!*

*I couldn't do it without you!*

## Thanks For Thinking of Me!

*"Thank you for your expert service and gentle touch in a very stressful process. We appreciated your professional skills. We were never in the dark. All of our questions were answered on time and with clarity. Thank you for your excellent service."*

*Dr & Mrs Kincaid*

## Brain Teaser Answer:

Hurricane or (tornado)

## Kiddo Morning Routine

Get the kids up and out the door with a few helpful tricks:

- Prepare the breakfast table and make lunches the night before.
- Create a morning soundtrack with the right energy to match certain tasks at certain times.
- Let kids eat breakfast before getting dressed ... just in case there are spills.

## Allergy-Proof Your Home

Airborne pollen means spring fever.

Keep that sneezing at bay by:

- Placing a doormat both outside and inside the front door.
- Keeping windows closed.
- Not using rugs.
- Vacuuming frequently and thoroughly.



**THANK YOU** for reading my Service For Life!<sup>®</sup> 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: **Robin Harvey** was randomly chosen from the correct answers to my Trivia question....

**The name for this familiar sweet comes from the Persian and Turkish word for a sweet fruit juice. This word was also used in Europe for a carbonated drink. What is it?**

a) Clafoutis b) Taffy c) Nougat d) Sherbet

The answer is d) Sherbet, which comes from the Arabic word, sharbah, meaning drink. Congratulation **Robin**, now let's move on to *this* month's trivia question.

**Brooklyn-based novelist Emma Straub co-owns what kind of business with her husband?**

a) Advertising agency b) Shoe store c) Deli d) Bookstore

I'll randomly choose one winner from all correct answers I receive by May 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. My wife and I are undecided...should we add on to our existing home, or buy a larger home?**

**A.** There are several questions both of you need to consider before you make your decision:

1. First, what additional space do you need? Secondly, do you have room to expand on the ground level? Does the existing foundation of your house support adding a second story?
  2. Do you have the money available to remodel your home either through savings, or will you obtain a home improvement loan?
  3. How much equity do you have in the house?
  4. Do the local zoning and building ordinances allow you to enlarge your current house?
  6. Will your neighborhood home values support your extra expenditure?
  7. Are there properties for sale in other nice neighborhoods that are affordable and meet your needs?
  8. Finally, is your current neighborhood where you want to live? Would remodeling add the most value? Would the work involved in a remodel be worth the time and effort?
- After you answer these questions, you'll know the best option.

**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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