

Happy
Thanksgiving!



Debra Higgins'



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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Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

How Pets Make Us Healthier



Almost 70% of U.S. homes have a pet member of the family, and with that large percentage it's good to know there are other reasons than unconditional love to have furry (or scaled or feathered!) friends. Pets can actually improve our health, too.

- **People with dogs have reduced risk for heart disease, and may even live longer.** The American Heart Association says it could be due to the increased activity since dog owners are out walking and exercising. Petting and cuddling with dogs can also lower stress levels and increase the calming endorphin oxytocin.
- **Having a pet can lower blood pressure and cholesterol levels.** Some studies also suggest that cat owners are less likely to have a heart attack or a stroke, which could be due to their calming presence.
- **Children with ADHD and autism both seem to benefit greatly from working with and around animals.** Animals help them pay attention, learn discipline and caring for others, and build self-esteem. Pets like to play, too, and help kids burn energy.
- **Children raised around animals seem to have fewer allergies.** While it's not the case for all people, especially those with specific animal allergies, early exposure to pets may help kids build immunity and reduce likelihood of allergies and asthma.
- **Companionship and connection makes people healthier.** Dogs especially are very focused on their humans, and that attention and connection can help comfort people in pain or distress. This is why therapy dogs are on the rise in hospital settings. Taking your dog out with you to dog parks and dog-friendly events can help you create human connections, too. Connection can reduce loneliness and the effects of depression.

Are you looking to add a pet to the family? Check out petfinder.com or visit your local animal shelter and maybe even save a life. Who knows, your new friend could even improve your health!



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.



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Find Out What's Covered Under Your Health Insurance

Many people don't really have a clear understanding of what is, and isn't, covered under health insurance plans. And unfortunately, it's easy to run into a health issue and be surprised at the wrong time. Learn more about your policy BEFORE you need it!

1. Make a list of a few procedures that you may need, now or in the future, and call your insurance provider (Medicare, too). Ask if each is covered, and what will be your out-of-pocket cost.
2. Read through your "summary of benefits and coverage," a document your provider must have available and written in 'plain English.' You can find it online in your account, or can ask that it be mailed or emailed to you.
3. Considering an expensive procedure? Your insurance provider should provide a "coverage agreement" that may be hundreds of pages long. You can read it online, and search through it for the name of the procedure (use your browser's search function to find it quickly).



A Simple, Healthy Treat....Banana Bites!



Melt dark chocolate on low heat, slice bananas and coat with chocolate. Place on a silicone lined tray. Sprinkle with your favorite type of nuts then freeze! Simple and delicious!



Malware Help

Has your computer suddenly gotten super slow? Do you have a new toolbar on your browser that you don't remember adding? Or, maybe your search and home pages have changed. Odd pop-ups appearing? You could be experiencing malware symptoms!

Malware is hidden in your computer, unlike a virus, because the designers want their program running unnoticed in the background.

What should you do?

1. If you notice these symptoms, assume it's malware and that it's already gotten past your antivirus (you DO have an antivirus program, right?). Run something else, like ESET's Free Online Scanner for Windows computers (eset.com/us/home/online-scanner), which doesn't require installation, or try Malwarebytes' free version (malwarebytes.com) for either PC or Mac.
2. Run the scanner (follow instructions provided by the program) in Windows Safe Mode if you're on a PC. Search support.microsoft.com for "start in safe mode" for instructions for your version of Windows.
3. Finish up with a full computer scan with your antivirus program and deal with any threats found. Remember to keep programs up-to-date, and scan and clean your computer regularly.

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!)

Data Mining (day-ta or dah-ta myning) noun

Meaning: Sorting through large sets of data, and finding new patterns or information

Sample Sentence: Many social media companies use data mining to look at information about their users to form opinions, conduct research and sell ad space (social media mining).

How to Nap

Think you have napping down pat? Nap correctly for the best benefits.

1. **Power Nap:** Set your alarm for no more than 15 minutes. *Benefits:* Memory improvement and more awake.
2. **Deeper Snooze:** You should be able to wake up easily after 30 minutes. *Benefit:* Less groggy, more rested.
3. **Full-on Nap:** 90 minutes gives a full sleep cycle. *Benefit:* As much rest as a full night of sleep. Don't do this one within 4 hours of your normal bedtime.

Think Your Fear Is Odd?

- **Didaskaleinophobia** is the fear of going to school.
- **Barophobia** is the fear of gravity.
- **Chlorophobia** is the fear of the color green.
- **Koumpounophobia** – fear of buttons.
- **Oikophobia** – fear of home surroundings and household appliances.

Quotes To Live By...

"Yesterday is not ours to recover, but tomorrow is ours to win or lose."
–Lyndon B. Johnson

"Falling out of love is chiefly a matter of forgetting how charming someone is."
–Iris Murdoch

"I love pizza; you can't really go wrong with pizza."
–Nick Jonas

Brain Teaser...

How many of each species did Moses take on the ark with him?

(See page 4 for the answer.)



Horse Troubles

A cowboy had two horses, but he couldn't tell them apart. He cut off one horse's mane, but it grew back. He cut off one horse's tail, but that also grew back. Frustrated, he told his friend about the problem and the friend suggested that he measure them to see which was taller. The cowboy measured them and was relieved. "What a great idea! The black horse was 2 inches taller than the white one and now I'm sure I can tell them apart!"

Websites to Manage Passwords

Have you counted how many passwords you're managing for all your online accounts? The number may astound you! You can save them all in one secure password manager, so you only need to remember ONE password.

www.lastpass.com – There's a free version and an inexpensive upgrade that comes with larger storage and tech support.

www.keepersecurity.com – This inexpensive option also has face ID and fingerprint login, with unlimited storage.

www.dashlane.com – Highly-rated Dashlane is free (you can upgrade to a Business version), and you can download the app to take it everywhere on all your devices.

De-Cluttering Series: The Bathroom



Want a tidier house? We're going room-by-room, clearing out the clutter. **This month:** it's all about the bathroom.

This room is one of our most used, and often one of the most cluttered. That's especially true when multiple people need to use it. How can you make sure your bathroom is functional AND beautiful? Let's get started!

- ✓ First, set up an area to help you organize items. Have a "trash" and "remove from bathroom" bin set up, and a large clear space where you can set everything out and take stock.
- ✓ Tackle any countertops and visible areas first. Put away anything that doesn't need to be out. Keep things close to where they're used – put hand soap, and toothbrushes and toothpaste near the sink. It's much easier to keep cleared spaces clean and sanitary.
- ✓ Throw away old items, and products that have expired.
- ✓ Once all items are out, wipe all the cabinets and surfaces down, dust, and clean areas you normally can't get to.
- ✓ Plan to put everything away by how often you use it. Back-ups and spares? Put those in the back of the cabinets.
- ✓ Put things away according to how they're used. Morning skin care products should go together, in the order they're used.
- ✓ Don't let your drawers become catch-alls. Add organizers and small boxes to keep things tidy.
- ✓ Small bathroom? Buy vertical organizers that go over the toilet or shelves that sit higher in the room.

Does your room feel peaceful? Now, stick with it and make it a habit to keep it that way. Set aside a few minutes every time you get ready in the morning to put each item you use back in its spot. *Next week: our final article in this series: de-clutter the garage.*

November, This Day in History....

11/6/1860 Abraham Lincoln elected President of the United States

11/10/1775 The [United States Marine Corps](#) was created.

11/10/1951 – Direct dial telephone service is first available coast to coast.

11/10/1969 Sesame Street premiered on PBS television

11/22/1963 –President John F Kennedy, the youngest person to become a U.S. president, is assassinated in Dallas, Texas as his motorcade travelled through the city.



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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:

None. It was Noah's ark!

What That Job Description REALLY Means

"Competitive Salary": We stay competitive by paying less than our competitors.

"Join Our Fast-Paced Team": We have no time to train you.

"Must be Deadline Oriented": You'll be 6 months behind on your first day.

"Duties Will Vary": Anyone in the office can boss you around.

"Must Have An Eye For Detail": We have no quality control.

Soup Stories

You know it's going to be a bad day when your alphabet soup spells D-I-S-A-S-T-E-R.

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: **Ana Lizano** was randomly chosen from the correct answers to my Trivia question....

What Southeast Asian capital went by the name "Batavia" for more than 300 years before the name was changed to its current moniker?

a) Manila b) Bangkok c) Jakarta d) Kuala Lumpur

The answer is (c) Jakarta - Indonesia's capital city was called Batavia from 1619-1942 when it was a Dutch colonial capital. Congratulations **Ana**, now let's move on to *this* month's trivia question.

Which female 'monster' appeared in a movie first?

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

I'll randomly choose one winner from all correct answers I receive by November 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 key steps should I take to make my home show like a model home?

A. Look at your home through a potential buyer's eyes. Here are three essential steps:

- **Clean and repair.** Your buyer's first impression is from the street. Clean up the yard, the landscaping and check your exterior paint job. On the inside, shampoo the carpets, scrub the floors and clear off all the counters. Remove old wallpaper and paint the walls a neutral color. Fix things that need fixing, like squeaky doors, broken tiles etc.
- **De-Clutter.** Get rid of all that "stuff" you've accumulated in the garage, the backyard and the basement. And don't forget the closets!
- **"Stage" it to look like a model home.** Put away your personal items and remove large pieces of furniture. Ask your REALTOR[®] for ways to "dress up" your home (candles, new linens etc.) to maximize your selling potential.

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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