

Happy Halloween!



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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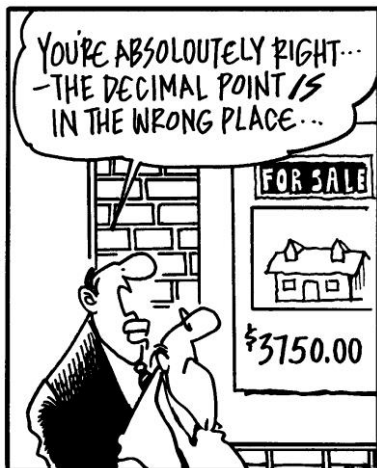
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Debra Higgins' ...



Service For Life!®

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

Hidden Fees You Didn't Know You Were Paying



It's no fun to read the fine print. But, increasingly, not doing so means losing more and more money in "hidden" fees. Here are some common "hidden" fees you probably don't realize you're paying:

- **Cable Bills:** Special cable TV networks like regional sports channels cost extra, so if you're not watching those channels be sure to negotiate a package that doesn't include them (or their fees). Also, compare the rental price of your cable internet modem with one you could buy to replace it. Chances are very good you could save money by owning rather than renting.
- **Banking:** Even so-called "free" checking accounts often have a monthly fee if you go below a certain balance. In addition to "out of network" fees your bank attaches to using certain ATMs, you may get dinged with a *second* fee—one from your bank and one from the bank that owns the ATM you're using. Bank machines will inform you of the charges on their end before you proceed, so pay attention.
- **Event tickets:** Buying tickets to concerts or sporting events online usually means paying a hefty fee per ticket. Even tickets you print at home often have a "delivery fee" charge. Buy directly from venue box offices when possible.
- **Resort fees:** Extra hotel fees are incredibly common. Not only will you pay for anything you take from the minibar, you may also get charged extra for additional towels or on-site parking. You may not be able to avoid the fees, but be sure to ask in advance so you're informed before you book.
- **Car rentals:** If you're flying in to a city and renting a car, there may be hidden fees (look for 'facility charges or 'concession recovery' fees) when you rent a car at the airport. See if you can rent a vehicle without those fees somewhere else in town, and take a taxi or rideshare service to get there.

Check the Consumer Reports "What the fee?" site for more information about hidden fees and how to avoid them, including success stories from Consumer Reports users: action.consumerreports.org/whatthefee/

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!)...

hack (hak) verb and noun

Meaning: The familiar word "hack" has gained new meanings in recent years. Today, it can also mean changing a computer program or it can be a clever solution to a problem.

Sample Sentences: "She hacked the software so each employee could see their remaining vacation time." *and* "A simple recipe hack updated an old family favorite to accommodate food allergy issues."

Moody Front Door?

What feelings does your front door's color inspire? Here are a few color families and the emotions they're associated with.

- Red: Bold, exciting
- Yellow: Energetic, happy
- Green: Safe, calming
- Blue: Relaxing, trustworthy
- White: Balanced, clean

Easy pH Testing for Soil

Want to find out if your soil is alkaline or acidic? You only need two ingredients. Mix some soil with vinegar, and some with baking soda. If the vinegar sample bubbles your soil is *alkaline*. If the baking soda sample bubbles, your soil is *acidic*.

Quotes To Live By...

"Blessed is the man, who having nothing to say, abstains from giving wordy evidence of the fact."
—George Eliot

"Less is more only where more is no good."
—Frank Lloyd Wright

"To succeed in life, you need three things: a wishbone, a backbone, and a funny bone."
—Reba McEntire

How To Recover After A Bad First Impression



While first impressions are no doubt important, if you feel like you didn't put your best foot forward when you first met someone all is not lost. Here are some steps to remedy what you think might have been a bad first impression.

1. **Stop and think about what went wrong.** If you can pinpoint the issue, then you stand a better chance of fixing it. Were you unprepared for a business meeting? Were you quite late? Did you make a joke before knowing the other person's sense of humor? You won't always know what made a meeting so awkward, but it's always a good idea to try to figure it out.
2. **Apologize and ask for another chance.** We all make mistakes, and the sooner you own yours and apologize for it, the better. Don't let things fester until the next time you happen to see the person—seek them out and offer an apology that acknowledges what you believe went wrong and how you'll do things differently in the future.
3. **Work on gaining trust.** This part may take awhile, but if this is a relationship that's important to you it's a critical step. You might be able to rectify the situation with a sincere apology, but it's more likely you'll need to redouble your efforts—such as being even more prepared than usual, arriving a little early, and spending a lot of time listening to understand a sense of humor before interjecting your own.

Of course, not everyone can be won over after a bad first impression. If you're doing everything you can and still not getting anywhere, it may be time to evaluate whether the relationship is as important as you originally thought.

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, Kim Safely for referring Carmen Quartararo!

I couldn't do it without you!

Brain Teaser...

What's the difference between a student who's studying and a farmer who's watching the herd? (Hint: mind)

(See page 4 for the answer.)



4 Reasons to Use Vinegar in the Washing Machine

A little white vinegar in the rinse cycle of your wash can do wonders! And with the small amount used, your clothes won't smell like salad dressing. Here are only a few great benefits.

1. It's a natural fabric softener. Skip the chemicals.
2. It helps colors stay vibrant. Vinegar sets dyes, so it'll keep your colorful duds brighter longer.
3. It helps keep the washing machine clean while it's washing your clothes.
4. It helps dissolve powdered detergents, especially if you're washing with cold water.

Note: Never use vinegar in combination with bleach; the mix creates a toxic gas.

Photo Editing Websites

These free sites make it easy—and fun!—to enhance images like a pro.

picmonkey.com – Not only does the free version offer plenty of photo filters and editing tools, there are also lots of templates to use those photos to create everything from website banners to flyers or cards you can print.

pixlr.com – The free version of Pixlr includes some pretty powerful editing tools and there are great tutorials to walk you through anything that might be a little more complex.

photoshop.com/products/photoshopenpress – From the makers of Photoshop, this free photo editor is an add-on to your preferred browser and allows you to edit any JPG image easily and quickly.

Track Spending With An App

Making and sticking to a budget is simpler with the abundance of online and mobile tools currently available. Some of these apps track how much you're spending vs. how much you make and some even show you ways to allocate your money to pay off debt or earn more from investments.



- **Mint** (free; iOS and Android) by Intuit (makers of QuickBooks and TurboTax) provides a superb real-time overview of your entire financial picture—every bank account, credit card, investment, bill, and property—in one place. Users also get free credit scores. mint.com
- **Wally** (free; iOS; Wally+ on Android) is app-only (there's no browser version yet) and specifically designed to help track expenses. Take photos of receipts to skip typing all the information, and Wally will even geo-locate the expense for you. wally.me
- **YNAB** (\$83.99/year; iOS and Android) stands for "You Need a Budget," and the app teaches users to spend no more than they earn and pay off debt more quickly. YNAB says average users save \$600 by the second month using the app. youneedabudget.com

In addition to these powerful tools, you may also want to add a money sharing app like Venmo (venmo.com) or Square's Cash App (cash.app) to your mobile arsenal. They make sending money to other people quick and easy—especially handy when splitting things like cab fare or dinner.

A woman whose husband often came home drunk decided to cure him of the habit. One Halloween night, she put on a devil suit and hid behind a tree to intercept him on the way home. When her husband came by, she jumped out and stood before him with her red horns, long tail, and pitchfork.

"Who are you?" he asked.

"I'm the Devil!" she responded.

"Well, come on home with me," he said, "I married your sister!"



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Decluttering Your Kitchen



Decluttering is all the rage these days, but the kitchen can be a tricky room to clear out—cabinet doors hide a multitude of sins, and so much of what's in our kitchens is necessary (even if not often used). These tips will help you get started to create your ideal clutter-free kitchen space.

- **Eliminate redundancies.** Make an inventory of everything in your kitchen and clear out as many multiples as you can—think graters, pitchers, can openers, and even small appliances.
- **Favor multi-taskers.** When your kitchen is full of items with multiple uses that means less clutter. Metal measuring spoons can act as melon ballers and halved pear or apple corers, for instance, while the mesh strainer you use to drain pasta can replace your flour sifter.
- **Sort out that mess of food containers.** Every kitchen has that one cabinet of plastic tubs that's an avalanche waiting to happen. Match every container with a lid and get rid of anything missing its other half.
- **Be thoughtful about storage.** Anything you use daily warrants precious counter space. Store heavy items on lower shelves for easy access. Stuff you use rarely—holiday cookie cutters, huge roasting pans—can go in those cabinets that are less accessible.

Stay tuned, because next month in this series you'll learn all about how to declutter your bathroom!

Visit – www.DebraHiggins.com

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

The student is stocking the mind while the farmer is minding the stock!

Scrub-Free Baking Pan Cleaning



It's easy to remove those old stains from your cookie sheets and make them look like new with two ingredients you probably already have at home. The mix of baking soda and hydrogen peroxide is a powerful stain-absorbing concoction.

1. Sprinkle baking soda on the stained surface.
2. Spray lightly with hydrogen peroxide.
3. Sprinkle another layer of baking soda.
4. Let sit for 1-2 hours (depending on the severity of the stains).
5. Wipe mixture off the surface and clean with soap and water as normal.

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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"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: **John Pekar** was randomly chosen from the correct answers to my Trivia question....

Which of these facts about pearls is NOT correct?

a) Only male oysters create pearls. b) Most pearls commercially produced are freshwater. c) The shells and meat of pearl oysters are also used. d) La Peregrina is one of the most famous pearls in the world.

The answer is a) Only male oysters create pearls. In fact, most oysters are born male, and then they become female. Congratulations **John**, now let's move on to this month's 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

I'll randomly choose one winner from all correct answers I receive by October 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. How can I secure a low mortgage interest rate?

A. Securing a low mortgage interest rate helps make your monthly payment more affordable and saves money over the life of your loan. Besides using a larger down payment, here are three things to do to secure a low mortgage interest rate:

1. Compare multiple lenders and meet with your top three. Review the application process and your credit report to start working on any issues you may have. The higher your credit score, the better prospect for a lender you will become. Lenders will review the various loan programs with you.
2. Your debt-to-income ratio should be below 36 percent before you apply for a mortgage. The lower it is, the greater your eligibility for a higher loan amount.
3. Don't make any drastic changes such as changing jobs or making large purchases on credit cards. You want lenders to see you have a stable job history and ability to make the payments.

Do you have a real estate question you want answered? Feel free to call me at 724-871-7298. I'm happy to help!



Visit – www.DebraHiggins.com