

Happy Labor Day!



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' ...

Back to School



Service For Life!®

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

How to Make a Difference



What makes leaders inspirational is the behaviors and traits they display in the face of adversity. They're the ones that take life's challenges head-on and use their misfortune to inspire and uplift others, rather than getting resentful or giving up. Many of us could benefit from taking note of these traits, not only to enhance our own lives, but to inspire and motivate others to make a positive impact in the world. And it doesn't have to be making large-scale gestures, either. Here are some of the common ways we can implement these traits in our everyday lives:

1. **Be charitable.** Instead of accepting birthday gifts, set up a donation to a favorite charity. Facebook allows you to do this on your profile.
2. **Share your challenges and how you overcame them.** By not sharing our adversities and only sharing positive experiences, we give an unbalanced view of life and that can sometimes lead to others who experience challenges thinking they're doing something wrong. Sharing our stories creates empathy and knowledge that we're not alone in dealing with life's stressors.
3. **Pay it forward.** When you next go to a coffee shop, buy an extra coffee and ask the server to give it to a person who may be experiencing homelessness. Open the door for someone. Your small action can lead to many other actions in turn.
4. **Start at home.** Do you have members of your extended family who are struggling? Is anyone a single parent who is balancing competing demands? Maybe you can offer some of your time to do some jobs around the house or pick their kids up from school.
5. **Stand up for and uplift others.** Building up others around you, rather than pushing them down or demeaning them, is a mark of a true leader. People who get ahead by hurting others will not have a network of supporters later, and no-one can be a leader all alone. Take time to compliment someone else's work or accomplishments, and truly enjoy their successes!
6. **Connect with others in your community and offer your experience.** Micromentor.org offers free mentorship to new business owners who need a little extra support. Share your skills – and change a life!

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!)...

Symposiarch (sim-poh-zee-ahrk) noun

Meaning: From the Greek word, *symposiarchos*, meaning the leader of a symposium. Also, the word can be used to describe a toast master.

Sample Sentence: During a debate, a symposiarch was elected to preside over the event.

Natural Remedies for Bug Bites

Are you out of bite gel, but have some essential oils on hand? Both lavender and basil essential oils will ease the sting and quell the itch.

Apply a couple of drops of either oil to the bite and repeat as necessary.

Witch hazel, an astringent, is also another good remedy for bites. You can find it at your local drugstore (it's a great soothing toner for skin too!)

What A Pain...

Q: Did you hear about the painter who was rushed to the hospital?

A: Reports say it was due to too many strokes.

Quotes to Live By...

"The fellow who thinks he knows it all is especially annoying to those of us who do."

—Harold Coffin, humorist

"Change your thoughts and you change your world."

—Norman Vincent Peale

"Who says nothing is impossible? Some people do it every day!"

—Unknown

Home De-cluttering, Part 2

De-cluttering is in! Last month we talked about **preparing** to de-clutter. This month we spring into action with a list of things to purge in the bedroom.

How to begin:

- ☐ Set aside time to de-clutter: an hour is plenty of time to start.
- ☐ Start by making your bed.
- ☐ Next, focus on an area of your bedroom that attracts the most clutter:
 - Put any clothes in the laundry, dresser, or closet.
 - Take books back to the bookshelf.
 - Throw away, recycle, or donate items that haven't been used for a while and are just sitting there collecting dust.
- ☐ Then tackle your dresser(s). Review what items of clothing you haven't worn for over six months. Just like the other unused items, donate or throw away what you no longer use.
- ☐ Consider re-organizing the drawers: instead of folding clothes on top of each other, roll them and insert them into the drawer vertically so that you can easily find what you're looking for — this also allows you to fit more in the drawer.
- ☐ Next, focus on your closet:
 - Donate anything you haven't worn for a while.
 - Place the same items of clothing together, or color-coordinate.
 - Throw laundry into the hamper.
 - Place items like socks and underwear in the dresser.
- ☐ Then de-clutter nightstands by removing anything that is dusty or takes up too much space. Discard anything broken.
- ☐ Lastly, clean. Wipe down surfaces, clean the floors, vacuum the mattress, and change the bedding.



Stay tuned for part three: Next month we'll focus on the kitchen!



September – This Day In History.....

Sept 1, 1830 "Mary Had a Little Lamb" was published.

Sept 3, 1813 The image of "Uncle Sam", a symbol of America, was first used.

Sept 7, 1921 The first Miss America beauty Pageant is held in Atlantic City N.J.

Sept 11, 1962 The Beatles recorded their 1st single "Love Me Do".

Sept 11, 2001 Islamic Al-Qaeda militants flew planes into NYC's twin World Trade Towers and the Pentagon.

Sept 13, 1788 New York City becomes the capitol of the United States.

Sept 14, 1814 Francis Scott-Key composed the lyrics to "The Star Spangled Banner".

Sept 16, 1620 The Mayflower sets sail from Plymouth, England. It carried pilgrims headed to the New World, to escape religious persecution.



Brain Teaser...

I left my campsite and hiked south for 3 miles. Then I turned east and hiked for 3 miles. I then turned north and hiked for 3 miles; at which time I came upon a bear inside my tent eating my food! What color was the bear?

(See page 4 for the answer.)



How to Pick Tradespeople

Need work on your property by a professional plumber, electrician, arborist, or gutter person? Here are some tips to guide you:

- Always get three quotes.
- Ask for their business card and check if they are licensed and bonded by the city.
- Read Google reviews.
- Ask for recommendations on the **Nextdoor app**.

Did You Know?

In the town of Calama, in the Atacama desert of Chile, it usually rains a few millimeters per year. It's close enough to a Mars landscape that NASA tests there!

Free Photo Websites

Need a stock photo for a website or social media post but don't want to pay a subscription? These sites offer free photos with zero cost.

www.unsplash.com – Free, modern, and bold photos to download.

www.pexels.com – Free, more widely-used photos. Also free for download.

www.canva.com – You can design images which they size for social media and use their bank of free photos.



Repair or Replace Your Car?



Is your car worth fixing up? Or is it time to trade it in and get a new one?

Repair if your answers to these questions are mostly “YES”:

- Look your vehicle up on **KBB.com**. Is the cost of the repair is significantly less than what the car is worth?
- Will repairing it give you more time to save up for a new car?
- Does it make more sense for your current financial situation to pay your older vehicle's lower insurance and registration costs?
- Ask your mechanic about the cost of anticipated near-future repairs. Are they affordable, and do you think you can get enough time out of the car to be worth the cost?

If you do decide to get a new car, think about these bonuses:

- A new car generally comes with a certified warranty for three years, meaning no investment in repairs during that time.
- It'll be equipped with newer safety features, which insurers like.
- Fuel economy has improved in recent years. If you're putting a lot of miles on your vehicle, you can have significant gas savings too!

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.

I couldn't do it without you!

How to Spot Bed Bugs in Hotels

It's every traveler's worst nightmare: finding bedbugs in your hotel. And it can happen at anywhere, even 4-star hotels! Here's how to check:



1. **Bring a small flashlight** to inspect your room for bugs as soon as you arrive — before unpacking. And don't put your suitcase on the bed yet!
2. **Inspect the bed:** around each corner of the mattress, the box spring/bed frame, be sure to look along the edging and seams and zips.
3. **Check nearby furniture:** framed pictures, furniture screws holes and joints, and other upholstered furniture.
4. **Look out for signs of bugs:** blood smears or black marks on the mattress — these can be signs of an infestation.
5. **Inspect the luggage rack/valet**, as bugs can be found in cracks.

Even if you don't find any, it is worth taking some extra precautions:

- Check the hotel reviews before booking. Look at **bedbugreports.com** which lists bug complaints in hotels.
- Never put your clothes on the bed and bring a large plastic bag with you to store dirty clothes – bed bugs are attracted to the odor.
- Vacuum inside and outside your suitcase when you get home, immediately discarding the contents in a sealed bag in the trash.

Thanks For Thinking of Me!

"We are very satisfied with not only the services you're provided but also how well you treated us in the process. Thank you for being so patient with us and helping us find the house we will enjoy for many years."

Donna & Bruce Dryburgh

Brain Teaser Answer:

Answer: White. The only place you can hike 3 miles south, then east for 3 miles, then north for 3 miles and end up back at your starting point is the North Pole. Polar bears are the only bears that live at the North Pole, and they are white.

Inexpensive Alarm Systems under \$500...

Just moved into a new home but can't afford a state-of-the-art alarm system? Fear not. There are several companies offering DIY systems that don't require installation by a professional, saving you money there too. According to consumer review sites systems under \$500 with no requirement for a subscription include:

- SimpliSafe – starting at \$229
- Ring doorbell – starting at \$199
- FrontPoint Safe Home – starting at \$99
- Nest – starting at \$499

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: **Kim DeStefano** was randomly chosen from the correct answers to my Trivia question....

The oldest ice skates found so far date back to 2000 BC. In what country were they found?

a) Canada b) Sweden c) Russia d) Finland.

The answer is d) Finland. They were made from sharpened shinbones or jawbones of cattle. Congratulations **Kim**, now let's move on to this month's 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.

I'll randomly choose one winner from all correct answers I receive by September 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 important factors should I consider when selling a home?

A. Finding the right price point is the first consideration. You don't want to price your home too high or too low. The balance of the home should be paid with the money from the sale and you'll want to make a profit to help with your next home purchase. Here are a few other factors to think about.

-Make sure you are ready. You should be able to afford to get your house sale-ready as well as to make the move to a new home. The time of year can also make a difference in how quickly you can sell – spring and summer are usually better times to put your home on the market.

-Consider the condition of the home. You may need to make upgrades or repair cosmetic defects. Remember, many homebuyers may not be able to get past the look of your home if there are major issues. If your home is outdated, bringing in fresh appliances, new paint, and making exterior repairs can improve first impressions and increase the value of your home.

-Having great exposure is necessary for selling your home. The right homebuyers must know about your property. Those buyers will want what your home has to offer and be able to afford the price. Your realtor will employ professional marketing tactics such as signage, MLS listings, and website exposure to ensure the perfect buyers see your home.

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