

Happy Easter!



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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## Inside This Issue...

4 Chemicals To Avoid In Your Sunscreen...Page 1

Get A Job You're Overqualified For...Page 2

Surprising Reusable Items...Page 3

How To Create A Bountiful Front Yard...Page 3

Beat This Trivia Question and You Could Win A \$25 Gas Card!...Page 4

What Important Things Should I Know When Buying My First Home?...Page 4



Debra Higgins' ...



# Service For Life!®

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

## Ingredients to Watch For In Sunscreens



We've been told for years that we need to wear sunscreen daily, but what do we know about the ingredients in the stuff we're slathering on our skin all summer?

You might not know this, but you might be ingesting sunscreen from inhaling sprays and applying sunscreen to your lips. Sunscreen is also absorbed by the skin. These chemicals can show up in your blood, urine, and even breast milk! That's why the Food and Drug Administration (FDA) is investigating the safety of sunscreen and insisting that consumers have clear information about the chemicals contained within sunscreen products.

The FDA has stated that there isn't enough information to determine if a wide range of chemicals contained in sunscreens are safe. In particular, concerns have been raised about these chemicals, so check your sunscreen to see if any of them are on the ingredients list:

1. **Oxybenzone** is associated with affecting hormone levels and altered birth weights. It has relatively high rates of skin allergies. It's one of the ingredients found to be contaminating coral reefs.
2. **Octinoxate** has moderate rates of skin allergies and impacted hormone levels. This ingredient also affects sea life.
3. **Octocrylene** has been associated with relatively high rates of skin allergies.
4. **Homosalate** is known to disrupt hormone levels.

Mineral sunscreens, however, rate much better! The FDA has stated that natural minerals like zinc oxide and titanium dioxide are safe and less likely to penetrate the skin, while still providing sun protection.

For much more detailed info and a downloadable sunscreen guide plus an app for your phone, visit: [www.ewg.org/sunscreen/](http://www.ewg.org/sunscreen/)

### Thanks for your help!

Listing inventory is *still* low but with your help I've been able to add to my inventory. 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!)...

**Freegan** (free-gan) noun

**Meaning:** a blend of words *free* and *vegan*, meaning someone who scavenges for free food that is also vegan

**Sample Sentence:** Freegans reject consumerism, choosing to scavenge food that might otherwise go to waste.



"The current owners removed a number of walls and used soft, neutral tones to create a very spacious, open concept."

## Time-Saving Tech Tip

To save time opening a new browser to search Google, simply highlight the word, right click your mouse and select "Search Google for 'x'." This feature works in multiple browsers (Chrome, Firefox, and Safari).

## Astronaut Funny

Q: Did you hear about the astronaut suffering with claustrophobia?

A: He just needed some space!

## Quotes To Live By...

"Do not go where the path may lead, go instead where there is no path and leave a trail."

—Ralph Waldo Emerson

"Spring is nature's way of saying, 'Let's Party!'"

—Robin Williams

"The future belongs to those who believe in the beauty of their dreams."

—Eleanor Roosevelt

# How To Land a Job When You're Overqualified

Sometimes, either because you're looking for work to do in retirement or you're just looking for a change, you may be overlooked by prospective employers because you're TOO qualified. Here are some tips for tailoring your skills and resume to that job you want but might be overqualified for:

- **Customize your resume:** Instead of using the executive summary to list all of your skills, just align it with the skills required for the job you're applying for (that's a good tip for any resume writing!). Be brief in the rest of your resume and focus on specific and transferrable skills rather than managerial experience.
- **Tailor your cover letter:** Carefully research the company: look at the kinds of people they have previously employed and their areas of expertise. Identify any possible gaps of experience that you could fill. There is no harm in addressing that you're overqualified for the job. You can use that information to your advantage: tell the employer why your experience makes you the right candidate for their job.
- **Prepare for the interview:** Consider possible answers to questions about being overqualified for the job. You can reiterate the points you made in your cover letter and also explain why you're interested in this job. For example, you could explain that while you have years of managerial experience, you're approaching retirement and looking for less responsibility but a steady and reliable job. Or, you could explain that matching your current salary isn't a priority for you and you're more interested in the prospects within the organization.
- **Sell yourself:** Use your research about the company and the job to sell your unique skills and experience.

*Remember:* employers are focused on picking people who will stick around, not someone who will take the job until something better comes along. Be prepared to change their perceptions!



## Why Didn't I Think Of That?!

Heart shaped cupcakes? Place a marble on the outside of the cupcake paper to form a perfect heart, no special pan needed.



Place a rubber band around the paint can so the brush can straddle the opening and drip into the can.



Prevent scratches in cookware with paper plates.

Garbage bags on a roll – place them on an inexpensive paper towel holder and store under the sink.

Protect delicate items when you move by placing them in cushy socks!

## Brain Teaser...

A woman stands on one side of a small lake, with her dog on the other side. The woman calls her dog, who immediately obeys and crosses the water without getting wet. How did the dog do it without using a bridge?

(See page 4 for the answer.)

## What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a free **Comprehensive Market Analysis**. To schedule an appointment, give me a call at **724-871-7298**.

## Natural Insect Repellent

If you've created a beautiful front yard garden (see article to the right!), the last thing you want is insects eating your flowers or veggies. Here is an all-natural solution to repel insects and help your greens grow.



**Garlic-Mint Insect Spray:** blend a handful of mint leaves and a few garlic cloves in a food processor, add cayenne or pepper flakes, and a drop of dish washing liquid. Pour into a pan and bring to a boil. Turn off and let the mixture sit overnight. Strain the mixture into a spray bottle and it's ready to use.

## Gardening Websites

Whether you're a curious gardener and want to learn more about plants (and the bugs that eat them), garden design, or if you want to develop a self-sustaining vegetable-producing garden, these websites are for you.

**www.garden.org** – Home to the National Gardening Association. Here you'll find an online library of plants, forums to ask gardening communities, and lessons to improve your gardening knowledge!

**www.insectid.ento.vt.edu** – This site is an extensive online library of insects and pests (with images) and control measures to keep critters at bay!

**www.vegetablemdonline.ppath.cornell.edu** – Cornell's Online Vegetable MD! You'll be able to spot problems with vegetables and you can download fact sheets packed with solutions.

# Zero-Waste Items You Might Not Have Considered



There are lots more than just reusable water bottles and grocery bags available these days to help you live a greener lifestyle. Here are a few that can save money AND landfill space:

- **Ditch the zip-top baggies:** Did you know you can now buy reusable storage bags for things like sandwiches, snacks, or leftovers? Try Amazon or a store like Target.
- **Produce bags:** Mesh produce bags can replace all those thin produce bags at the grocery store, and they won't dump all your carrots. You can find these at Amazon or Target, too.
- **No more cling film:** There are handy wax fabrics you can replace your plastic cling wrap with now. Bonus: you just need to rinse dry to re-use, and it's reusable AND biodegradable. Check out: **beeswrap.com**
- **Use your own coffee cup:** Take your own cup to your favorite café and ask them to save the paper cup. Keep a clean one in your vehicle for unplanned coffee runs.
- **Skip the dryer sheets:** Reusable wool dryer balls can soften and fluff your laundry without the chemicals commercial dryer sheets use. You can add your favorite essential oil if you want to a fresh scent. You can find them at most big-box stores and: **MollysSuds.com**

## This Month in History - April



1st (1778) Oliver Pollack invents the dollar sign \$.  
3rd (1860) The Pony Express begins delivering the mail.  
6<sup>th</sup> (1930) Twinkies hit the market. The first Twinkies were banana-filled.  
27<sup>th</sup> (1937) Senior citizens take note, the first Social Security checks were distributed on this day.

## Eat Your Front Yard

The front yard has traditionally been more for beautiful and showy plants, and less for edible veggies. But can you have both? Here are some ideas for beautiful plants that grow to a variety of different heights, make use of your green space, AND provide food to eat!



- **Corn:** the plants grow into large dramatic shoots.
- **Artichokes:** produce big beautiful purple-tinged chokes that look like sunflowers.
- **Rainbow chard:** produces a range of colored leaves for much of the year.
- **Chives:** they aren't as big as these other vegetable plants, but they produce beautiful little flowers and are low maintenance.
- **Thyme:** produces a lovely ground cover and caterpillars hate it, which will save your kale!
- **Italian kale:** will look great next to the rainbow chard. It's hardy and will produce kale throughout the seasons, too.
- **Peas:** also have lovely flowers and will grow on a trellis at the back of your vegetable garden.



## Thanks For Thinking of Me!

*"We appreciate all of your hard work and many adjustments to our requests. Thank you also for the sale of our house and the smooth communications with the buyers."*

Joel & Cybil Akmal

## Brain Teaser Answer:

The lake was frozen!

## The Origin of Bluetooth

The origin of the word "Bluetooth" has nothing to do with technology and actually originates from ancient times; specifically, the Vikings.

The interesting logo for Bluetooth that is used on tech devices represents the initials of King Harald Gormsson. King Gormsson ruled over Denmark and Norway between 958 and 970. He was most well-known for uniting the two countries and converting Danes to Christianity. He gained his nickname, "Bluetooth" from his dead tooth which was dark blue/grey in color.

Because Bluetooth the man was known as a "uniter" or great communicator, the term Bluetooth was chosen for a technology that began uniting communication in the 1990s.

**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...

**Debra Higgins, CRS, ABR, SRES, e-PRO, CNHS**

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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: **Jamie Rupert** was randomly chosen from the correct answers to my Trivia question....

What was a 1962 Nobel Prize winner the first to do in 2014?

- a) Win the Nobel Prize for the same thing b) Compete in the Olympics  
c) Deny his scientific findings d) Sell his medal

The answer is d) Sell his medal. Dr. James D. Watson was the first living Nobel Prize winner to sell his medal citing financial issues. Congratulations **Jamie**, now let's move on to *this* month's trivia question.

**Which country is the world's largest producer of wine as of 2019?**

- a) Italy b) The U.S. c) France d) New Zealand

I'll randomly choose one winner from all correct answers I receive by April 15, 2020. 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 things should I know when buying my first home?

**A.** Buying your first home is a big step and making mistakes can cost you thousands of dollars. Here are three mistakes you should avoid:

- **Not having a professional home inspection.** Review the report carefully so you don't buy a home with serious issues, such as pests, mold, or water damage.
- **Not doing a "walk-through" before closing.** Visit the property after all the furnishings have been removed so you won't have any surprises later.
- **Not understanding the contract.** A REALTOR<sup>®</sup> who serves as your "Buyer's Representative" will help you understand your responsibilities and guide you through the process.

*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](http://www.DebraHiggins.com)