

Merry Christmas!



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!



December 2020
Issue 200
Irwin, PA



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Happy Holidays!



Debra Higgins' ...

Service For Life!®

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

Protect Finances From



It's always important to protect your finances, in good times and especially in volatile times. Here are ways to get started now:

- **Monitor and improve your credit score:** In the U.S., you get a free credit report each year at www.annualcreditreport.com. Also, www.creditkarma.com offers free credit scores and helpful tips and insights to help you manage your credit. This is critical for those buying houses because your credit score may influence mortgages made available to you.
- **Review your spending:** A budget is a great tool for monitoring cash flow. You can review where you're spending your money and where you have an opportunity to save. For example, streaming services and subscriptions pile up quickly. Take a reality check and list all monthly charges, then sort through them to cut extra spending.
- **Make a savings plan:** Do you put money aside each month into a savings account? If you do, do you assign a job for it? Research shows that those who know what they're saving for are more likely to fulfill their savings goals. Save for specific goals to stay motivated.
- **Have a rainy-day plan:** In addition to a savings fund, it is helpful to always have a backup plan for bringing in extra cash. Think about a side-hustle, like freelance writing, or items you can sell online. You may even decide to sell arts and crafts online if you have a special artistic talent. Don't underestimate your skills and money-earning potential.
- **Don't bury your head in the sand:** If you lose your job, or are left suddenly out of work for illness, don't avoid the situation and potential impact on your finances. *Take swift action:* Prioritize which bills need to be paid first and call providers and explain the situation. Most service companies will work with customers to pay bills at a lower monthly amount — they prefer this than nothing at all. Then you'll save the late charges and potential to cut off services to your home.
- **Work with a financial advisor:** Once you've completed these tasks, check-in with an advisor and find out if you're spending money smartly. They'll help to identify opportunities for improvement.



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. *PS, I'm almost sold out!*

Visit www.DebraHiggins.com



NATIONAL
DO NOT CALL
REGISTRY

How To Block Spam Calls

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!)...

Whitelist (wite-list) Noun or verb

Meaning: The practice of allowing access to things/services like an email or website, or the list of allowed entities itself (noun). The opposite of blacklist.

Sample Sentence: I whitelisted your email address so that I always receive your emails.

Have A Chuckle...

Q: What do snowmen order at restaurants?

A: An iceberg-er and fries!

Cruising Into Retirement

Like other vehicles, cruise ships have a lifespan — typically 30 years in this case. But then what happens to them? Some ships are sold to other cruise companies and are given a new lease of life on their fleet. Most are decommissioned and scrapped. In fact, the largest scrap yard in the world is in Alang, India, where 50 percent of cruise ships go when they've been decommissioned. Ships rest on the beach as they are slowly dismantled.

Is Popcorn Really Healthy?

It depends. If it is not drenched in butter, popcorn is a healthy treat. A recent study found that it contains polyphenols (a compound found in plants) that reduces inflammation and may even help fight cancer.



Quotes To Live By...

"The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails."

—William Arthur Ward, writer

"There are no strangers here, only friends you haven't met."

—William Butler Yeats, poet

"If you want your children to listen, try talking softly to someone else."

—Ann Landers, advice columnist



Those unwanted and annoying spam calls seem to get more sophisticated and harder to detect, using local numbers or spoofing your own phone number. Even if you hang up immediately or unsubscribe, they still seem to call back. A recent estimate placed the number of spam calls in 2019 at over 50 billion! Here's a quick how-to to help stop (or at least reduce) spam calls:

1. **Block numbers one-at-a-time.** This is a helpful solution if it is the same number calling repeatedly. Search your phone model online plus "how to block phone numbers."
2. **Work with your carrier.** Some mobile providers have software that stops or filters these calls. AT&T uses Call Protect, Verizon Wireless uses Call Filter, and T-Mobile uses Scam Shield and Scam Block.
3. **Add your number to the Do Not Call Registry.** Visit www.donotcall.gov to add yourself to the list that telemarketers are supposed to honor.
4. **Use the phone's software.** Whether you have an Android or iPhone, they both have Do Not Disturb functions that allow you to block all calls, unless they are from contacts saved in your phone. Check your user's guide (or online) for instructions.
5. **Block calls on your landline.** You can buy a call-blocking device that stops unwanted calls and diverts others to voicemail. Some of these devices have a blacklist of problem numbers that you can add numbers to as well.
6. **Register a complaint with the FTC.** While the FTC might not follow up every complaint, they do monitor which companies are annoying and scamming customers. They have been known to shut down some of these spammers, too. Report unwanted calls to reportfraud.ftc.gov.



Brain Teaser...

No matter how much you use me, you change me every month. What am I?
(See page 4 for the answer.)



Top Tips To Reduce Stress

- Meditate. Try a site like **quietkit.com** to make it easy.
- Take scheduled breaks throughout the workday. Try setting a reminder on your phone.
- Create to-do lists and list only three priorities at a time.
- Practice relaxation techniques and breathing.
- Drink lots of water regularly throughout the day.
- Set a time during the morning or evening (or both) to take a device-free walk in a beautiful area.

Get Rid Of Plant Gnats

These pesky flies seem to multiply around houseplants. Here are three remedies that work (choose one):

1. Water with a 1:3 hydrogen peroxide and water solution.
2. Use a granular or liquid pesticide.
3. Apply aquarium gravel or sand to the top of every plant, covering the soil so the gnats can't lay eggs.

Meditation Websites & Apps

To help reduce stress levels, try these websites with access to hundreds of free pre-recorded meditations.

www.insighttimer.com – Described as the number 1 free app for sleep, anxiety and stress. You can download the app or go to the website to find meditations.

www.smilingmind.com.au – This Australian site is specifically for supporting kids' mental health.

www.uclahealth.org/ucla-mindful – Developed by the Mindful Awareness Research Center at UCLA, this app provides many recorded meditations in English and Spanish.

How To Alleviate Itchy Skin



Winter skin or stress? We all get itches, but you may be surprised at what is causing the annoyance.

Causes of itchy skin: The everyday causes are more common than you might think. Extreme temperatures, air conditioning or dry environments, dust, stress, hot showers, and chemical sunscreens are all skin irritants. **Solutions:** It's helpful to know what you're reacting to, first. For hot showers, instead take a warm shower and then apply moisturizer. Avoid extreme temperatures at home and work, vacuum and dust surfaces (especially blinds and curtains, which are culprits of collecting dust) regularly — even better, buy an air purifier to take dust particles out of the air. Use natural sunscreens without chemicals and try to manage stress levels effectively.

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 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!



Creative Date Ideas

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Trying to keep a relationship fun can be costly, especially in the early days. Impressing someone new with fancy dinners or tickets to see live music can be expensive. Here are some ideas to keep the magic alive, while sticking to a budget:

- Go out for breakfast: you can have dates at any time of day. Plus, breakfasts are considerably cheaper than going out for dinner.
- Fix a picnic and watch the sunset together in a park. You can save money making your own food rather than takeout, too.
- Go to an open mic night. You still get the thrill of getting dressed up and going out together, but without the cost of expensive venue tickets.
- Enjoy a hike together! What better way to get to know someone than walking together?
- Go to a You-Pick. Whether it's summer or fall, you can still pick for two full seasons: berries in the summer and apples and pumpkins in the fall.
- Cook a special dinner together. Just because you're not going out doesn't mean you can't eat a delicious meal together. Why not try a new recipe, too?

Thanks For Thinking of Me!

"Debra, My many, many thanks for all of your hard work in the process of buying my amazing new home! You're the best!!!"

Carmen Quartararo

Brain Teaser Answer:

A calendar

Tips For Restful Sleep

Experts say you should aim for 7-9 hours of quality sleep each night to keep you energized throughout the day. To promote restful sleep try to:

- Turn off devices one hour before bed
- Use the do not disturb function on your phone for 10 hours each night
- Don't watch TV in your bedroom
- Ensure your bedroom is cool to promote a restful sleep – waking up feeling hot is a cause of restlessness
- Limit exposure to bright lights before bed by turning off the TV and lowering the brightness on other devices.

Competitive Art

Did you know that between the years 1912 and 1948 the Olympic Games awarded art medals? According to the *Smithsonian Magazine*, medals were awarded for sculpture, painting, music and architecture.

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...

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

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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: **Janet Harvey** was randomly chosen from the correct answers to my Trivia question....

The Czech word for "forced labor" is the root of which of these technology terms? a) Computer b) Robot c) Android or d) Monitor

The answer is b) Robot – The word is "robota," which a Czech playwright turned into the word we all know today, "robot," in 1920. Congratulations **Janet**, now let's move on to *this* month's trivia question.

Who was the first female singer inducted twice to the Rock and Roll Hall of Fame?

a) Aretha Franklin b) Pink c) Mariah Carey d) Stevie Nicks

I'll randomly choose one winner from all correct answers I receive by December 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 other options do I have besides refinancing my home loan if I'm struggling to make payments?

A. If you're "underwater" on payments, you may decide to move out of your home. Here are some options to consider:

- **Rent the property.** This will help you make your monthly mortgage payments but you'll still pay for maintenance on your property. (Make sure this is permitted with the lender.)
- **Do a short sale.** This involves selling your home for less than you owe on the loan. The bank may forgive the difference between what you owe and the final sales price the buyer pays.
- **Do a Deed-in-lieu of Foreclosure.** You give your home back to the lender in exchange for forgiveness of the mortgage. You may still have to pay the difference between what the bank sells the home for and what you still owe, plus legal fees. Many banks won't consider this until a short sale has been attempted.

Before you do anything, talk to an expert about your problem, including a REALTOR®, a foreclosure counselor, a tax expert, a credit counselor and/or an attorney.

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