

Happy Valentine's 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!

February 2020  
Issue 190  
Irwin, PA

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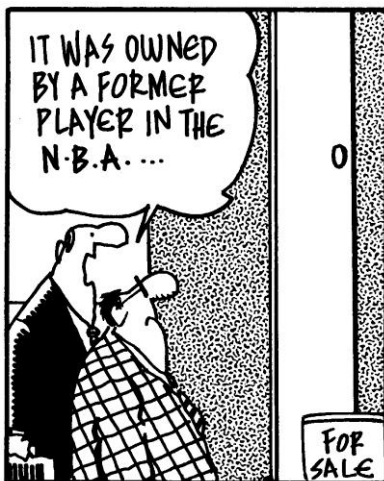
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Debra Higgins' ...



# Service For Life!®

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



## 5 Ways Adults Can Make New Friends



When we were kids, making friends was as straightforward as marching up to a new face and asking if they wanted to play. As adults, however, forging new friendships can be a little more challenging. Here are a few things to try when you want to expand your circle of like-minded friends:

- **Join a Book Club:** Look for local groups that already get together and do things you like to do (substitute "book club" for "knit night," "jogging group," "wine tasting," or whatever else you enjoy). **Meetup.com** is a great place to start.
- **Do Volunteer Work:** When you're passionate about a cause, it's wonderful to hang out with others who are, too. Chances are there's a food bank, animal shelter, or library near you that has an active volunteer program.
- **Take a Class:** Many community colleges have night classes on hundreds of subjects, from gardening to languages to art history. Craft shops often have regular classes, too, like embroidery or wood carving. And, of course, an exercise class at your gym is always a popular spot to meet new folks.
- **Go on An Organized Tour:** There are tour operators that specialize in trips for solo travelers—and it's not hard to bond with a fellow adventurer on the same trip. Just be sure the trip you're taking is geared toward people traveling alone (you don't want to end up the only single traveler in a group of couples).
- **Host a Friends-of-Friends Gathering:** Invite some good friends over with the stipulation that they each bring a good friend you don't already know. Everyone's been vetted by someone you trust, and multiple people get to expand their friend network.

No matter which method (or methods) you try, remember that just showing up isn't always enough. Someone has to start talking! Be prepared to introduce yourself to people with a compliment or question to strike up a conversation about your mutual interests.



*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.



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## 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!)...

**hipsturbia** (hip-STUR-bee-ah) noun

**Meaning:** informal term for a real estate trend in which millennials are moving from the city to suburbs (as long as they're walkable and have a thriving town center)

**Sample Sentence:** Young people who want affordable housing and older generations looking to downsize are helping to create—and sustain—"hipsturbia."

## Reduce Water Stains On the Shower Door

It takes time and energy cleaning the shower door to a sparkling finish—here's how to keep it that way.

1. Apply a coat of Rain-X to the interior of the door (it's not just for your windshield!).
2. Keep a squeegee handy to get rid of excess water after each shower.



## Key To Clean Screens

When the vacuum brush isn't enough to get stray pet hair and dust bunnies off window and door screens, there's a simple solution to clean screens—*lint rollers*.

Roll the sticky surface of a lint roller slowly over the screens, on both sides, to remove all the excess bits of debris from the mesh.

## Quotes To Live By...

"Deep and simple are far, far more important than shallow and complicated and fancy."

—Fred Rogers

"I think you should take your job seriously, but not yourself—that is the best combination."

—Dame Judi Dench

"Before you marry a person, you should first make them use a computer with slow internet to see who they really are."

—Will Ferrell

# How to Help Grade Schoolers Succeed With Homework

Homework, a given by the time a student reaches high school, starts early for most students. Teachers even send home assignments with kindergarteners. It's important for parents to establish healthy routines around homework, and that includes knowing when—and how—to help your young kids complete their homework assignments.



- **Location, location, location:** For many young children, doing homework tucked away in their room isn't ideal. Setting up at the dining room table while you're making dinner means they're not lonely or distracted by toys, *and* you're available to answer questions.
- **Goal-setting:** Some kids benefit from creating a task list for the day—and perhaps even an order in which to do things. And, as an incentive, you might withhold screen time until certain goals are met.
- **Question the questioner:** When your child says they don't understand an assignment, ask what they *think* it means. When they ask how to spell something, ask how they *think* it's spelled (and point them to a hard copy of a dictionary for kids). This gives you a chance to provide gentle guidance or encouragement while still letting kids think things through.
- **Limit the lifelines:** If your kid asks for help constantly, try limiting the number of questions they can ask on a given day to three. They'll be more apt to try to solve problems on their own to save those precious lifelines.
- **Redirecting:** In some cases, rather than helping your kids finish all their homework, it's best to let them turn in something that's incomplete so they can get assistance from the teacher. This helps establish a pattern for future homework questions in high school and beyond, when the teacher may be the only source of guidance.

Above all, remember it's crucial for children to learn how to do their own homework—don't do it for them!



**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!

*Thank you, Fran Suhoski for referring Jennifer Suhoski!!*

*Thank you, Lois Woleslagle for referring Steve & Mary Staub!!*

*Thank you, George Halula for referring Sean & Olivia Seidler!!*

*Thank you, Gabe & Amber McQuaide for referring Tim & Maria Varner!!*

***I couldn't do it without you!***

## Brain Teaser...

We are two sisters, one dark and one fair. In our twin towers, we make quite the pair. One is from land and one from the sea, tell us, can you, who are we?

(See page 4 for the answer.)

## MY FACE



BEFORE TELLING MY CLIENT  
THE OFFER WAS ACCEPTED

## Did You Know...

That lemons contain more sugar than strawberries? The only reason lemons aren't sweeter than strawberries is that the former also contains lots of citric acid—which gives the fruit its characteristic sour taste.

## Produce By The Numbers

Did you know that the little stickers on your fruit and veggies tell a story? The 4- or 5-digit numbers contain details about how the food was grown.

- Organic produce numbers are five digits long and start with a 5.
- Non-organic produce numbers are four digits long and start with a 4.
- If it's a genetically-modified (GMO) crop, the 5-digit number starts with an 8. You probably won't see these at the store (GMO crops are mostly used as ingredients in other items).

## Online Crafting Resources

Are you crafty, or would you like to be? Besides Pinterest, there are other great web-based resources for all things craft.

**craftster.org** – A site focused on off-beat, “indie” DIY projects. Though officially closed, the thousands of projects are archived for you to view.

**makeandtakes.com** – Projects for adults, kids and recipes to create in the kitchen.

**totallytutorials.blogspot.com** – Tons of tutorials for all kinds of crafts from crochet to outdoor decor, and you can submit your own to share with the community.

# 7 Simple Money-Saving Habits

Saving money isn't just about getting a great deal on a big purchase or putting a percentage of each paycheck into a rainy day fund. Make saving money a daily habit with some of these small steps:



1. **Change the time when you normally go out.** Happy hour and movie matinees cost less than dinner or evening showings.
2. Find out **what your library has to offer.** You know about the books already, but your local library may also have a multitude of movies, magazines, CDs, museum passes, and even a “library of things” (think kitchen or gardening tools) you can check out for free.
3. Make **double batches of dinner** for next-day leftovers or freeze the extra for nights when you might otherwise get take-out.
4. **Choose fabric over paper.** Keep a stash of cloth rags in the kitchen to use instead of paper towels. Use cloth napkins instead of paper ones.
5. **Shop secondhand.** Browse local thrift stores, garage sales, or check out online auction sites like **Ebid.net**.
6. **Set up an auto-transfer to savings accounts or IRAs.** An automated bank transfer will help build your savings with zero stress. Even a small amount, bi-weekly or weekly, is better than nothing.
7. **Eat more veggies.** Meat generally costs more, so swap it out for more vegetables. Beans, for instance, are filling and crammed with nutrients.



The church held a “Marriage Seminar” and the Priest asked Luigi, as his 50<sup>th</sup> wedding anniversary approached, to share some insight into how he managed to stay married to the same woman all these years. Luigi replied to his audience, “Well, I tried to treat her well and spend money on her but the best thing I did was take her to Italy on our 20<sup>th</sup> anniversary.

The Priest said “Luigi, you are an inspiration to all husbands here today. Please tell the audience what you plan for your wife for your 50<sup>th</sup> anniversary.” Luigi proudly replied, “I’m gonna go and get her.”



## Minimizing the Effects of Jet Lag

You’ve planned and saved for a vacation, and the last thing you want is to spend half of it feeling groggy. Here are things you can do before and during your trip to mitigate the impact of jet lag, which is caused by traversing several time zones and affects your internal clock.

### Before you travel

- Be well-rested when you get on the plane. Being overtired before a flight can make jet lag worse.
- Try to adjust to the new time zone gradually over a few d
- Drink lots of water.

### During your flight

- Steer clear of caffeine and alcohol—dehydration exacerbates jet lag.
- Adopt the new time zone’s sleeping and eating schedule as soon as you board.
- Keep drinking water.

### When you arrive

- Engage in physical activity (walking is enough!) and get outdoors as much as possible.
- Stay awake until sunset—no napping.
- Drink even *more* water—no kidding! It’s the best medicine.



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## Thanks For Thinking of Me!

*"Debra was professional yet so down to earth. Always patient in showing us house after house. So knowledgeable in the purchase as well as what to look for so as not to purchase a mistake. I would recommend her in a heartbeat."*

*Ed & Billie Jo Donnelly*

## Brain Teaser Answer:

*Salt and pepper!*

## Bee Kind To Bees

When making gardening plans, don't forget to provide drinking water for valuable pollinators like bees and butterflies. Creating your own bee watering hole is easy—and, if you use colorful marbles, it's an attractive addition to your landscaping.



1. Fill a shallow dish (like the base of a planting pot or even an aluminum pie dish) with small rocks or marbles.
2. Pour water into the dish, making sure the tops of the rocks or marbles are exposed so the insects have somewhere to land.
3. Check the water level regularly (especially when it's hot and the water is evaporating more quickly).

**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**  
**RE/MAX Realty Access**

9173 Route 30

Irwin, PA 15642

724-864-2200 ext 19

724-871-7298 Mobile

888-242-4550 Fax

e-mail [debra@debhiggins.com](mailto:debra@debhiggins.com)

Visit [www.DebraHiggins.com](http://www.DebraHiggins.com)

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

**Which real-life shipwreck inspired Herman Melville's "Moby Dick?"**

a) The Two Brothers b) The Essex c) The Charles Carroll

The answer is b) The Essex. Launched in 1799, the ship was sunk by a sperm whale in 1820. Only eight of the original crew of 20 survived, found drifting at sea in a small whaleboat three months after the ship sank. Congratulations **Ana**, now let's move on to *this* month's trivia question.

**Which of these cities did a volcano destroy in 79 AD?**

a) Pompeii and Atlantis b) Micenum and Mt. Vesuvius c) Pompeii and Herculaneum d) Micenum and Mt. Vesuvius

I'll randomly choose one winner from all correct answers I receive by February 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. How do I find the right house for me?

**A.** Make a wish list of everything you would like to have in a new house. Then make a list of everything you don't like in your current home. These two lists will give you a good idea of where to start, and help you analyze your needs.

Buying a home requires making some compromises. You may not get everything you want, but make sure to get what you need. For example, when buying a home, the neighborhood should be your main consideration. Is the house in a neighborhood that you like and feel safe? Will you have a reasonable commute to work? Does it have a good school system? (*Not only is this important if you have children; it will impact the resale value of your home down the road.*) Does the area have the amenities that you're looking for (parks, stores, and library) within a few miles?

**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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