

Happy New Year!



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' ...



Service For Life!

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

Budgeting Without Stress



Budgeting seems like a great idea in theory, but the reality of putting it into practice can be stressful. Here's how to tackle budgeting in a stress-free way that also helps you achieve your financial goals.

1. **Commit to a date.** The first thing to do is set a "money date" with yourself (and your partner if you budget together). Pick an hour on the weekend — or a time when you know you'll be relaxed — and commit to sitting down to review your budget.
2. **Expenses.** Make a list of categories of regular expenses, like rent or mortgage, utilities, phone, car payments, insurance, food, and gas. Next, list one-off or irregular expenses, like clothing, travel, haircare, and gifts.
3. **Habits.** Now that you have a list of expenses, it's time to look at spending habits. Rather than treating this as a punitive exercise, think of it as a learning experience instead. Use your money date to review your bank account each week, and log how much you actually spend and on what category of item. Look for any trends: how much are you spending at Starbucks that you hadn't listed on your initial expenses? Are you getting takeout more regularly than you thought?
4. **Consider your financial goals.** Do you want to save money, or pay down a credit card? Visualize how you'll feel when you've paid off that high interest card or imagine sitting on the beach during the vacation you saved for. That goal can help make it easier to save.
5. **Cut back.** Once you have real-life goals in mind, you're more likely to be motivated to save. Consider if you really need a latte every day, or would you rather have one a week and save the rest of the money?
6. **Stay on track.** There are a number of great apps available ([Mint.com](https://www.mint.com), or [YouNeedABudget.com](https://www.youneedabudget.com)) that can take the hassle out of updating a spending log. They can help keep track of your goals easily and automatically.

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!)

Crowdsource (krowd-sors) verb

Meaning: accomplishing a task with the help of a group of people, often via the Internet, paid or unpaid

Sample Sentence: A big snack company crowdsources its yearly Super Bowl ads, awarding prize money to winners and airing their creative ads.

Watch Out for This Weed

Italian Arum is a noxious weed that looks like ivy, but with larger leaves and deep white veins on a dark green leaf. While it appears to be a beautiful ornamental plant that blooms in spring with white flowers and red berries, it spreads quickly and is highly toxic to touch. If ingested by babies and young children, it can be fatal.



The only way to remove the plant and prevent spreading is by acting quickly. While wearing gloves, carefully dig up the tuber to the bulb and place in a sealed bag, in the normal garbage (do not compost).

Baking And Baseball

Q: Why is a baseball team similar to a muffin?

A: They both depend on the batter!

Quotes To Live By...

"Once you replace negative thoughts with positive ones, you'll start having positive results."

—Willie Nelson

"Keep looking up...that's the secret of life."

.. —Charlie Brown

"You can, you should, and if you're brave enough to start, you will."

—Stephen King

Spot Health Fraud Scams

You see ads everywhere about miracle cures — like a cure for cancer *and* weight loss— that seem too good to be true. Here's how to identify a scam and where you can check the legitimacy of misleading claims.



The Food and Drug Administration has a page dedicated to Health Fraud Scams (<https://www.fda.gov/consumers/protecting-yourself/health-fraud-scams>). Here you'll find the latest health fraud news, information, and resources to help you determine if a product that claims to prevent, treat, or cure health conditions really does what it says. An example scam might be a marketing company that claims their unapproved cannabidiol product will treat cancer and Alzheimer's disease, among other misleading promises.

The FDA warns to be wary of products marketed as a "one product does it all," quick fixes, and personal testimonials. They caution to look out for words and phrases like *natural*, *satisfaction guaranteed*, *time-tested*, and *new-found treatment*. When something feels too good to be true, it usually is. Conserve your precious time and money and put it toward those money goals instead!

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **724-871-7298** and I'll give you all the facts.



Forgotten Traffic Rules



Even if you have been driving for years, it is still possible that you may have forgotten some traffic rules (maybe that makes it MORE likely!). Here's a quick recap of some common rules we often forget:

1. Going just 5 miles above the speed limit is illegal.
2. If two or more cars arrive at a four-way stop at the same time, the driver to the right has the right of way.
3. Stop means a complete stop, and you can get a ticket for not stopping.
4. It is illegal almost everywhere to text or hold your phone behind the wheel.
5. Failure to signal is against the law.
6. In dry conditions you should be a minimum of 2 seconds away from other cars — longer when it's raining or icy.
7. In some states it is illegal to cut through a parking lot to avoid traffic.
8. 34 states in the U.S. allow police officers to pull a driver over and cite them only for not using a seatbelt (no need for another violation).

Brain Teaser...

Dave left home running. He ran for a while and then turned left, ran the same distance and turned left again, ran the same distance and turned left again. When he got home, there were two masked men. Who were they?

(See page 4 for the answer.)



*"Of course he was in your blind spot.
Everything not on your android is in
your blind spot."*

Inexpensive Ways to Decorate Your Home

- Use the Nextdoor app or website (Nextdoor.com) to ask neighbors for free cuttings or plants they no longer want.
- Check out your local Buy Nothing Sell Nothing Groups on Facebook for any decorative items, knickknacks, curtains, and cushions for free.
- Check out your local charity store for cheap furniture, lamps, plant pots, and a whole host of other bargains.

Websites For Better Web-life

Communicating online is now a way of life, but are you doing it smartly? These websites help you to ensure your web-life is safe, protected, and running efficiently.

archive.is – This site allows you to plug in a URL, and take a picture of the website that you can save to your own computer (even if the site disappears later).

fast.com – Fast.com is a quick and easy-to-understand Internet speed test, powered by Netflix. Just visit and the test begins.

www.virustotal.com – This site will scan a single file for you, or a URL to detect malware. Just upload the file from your computer, or enter a URL.

Top 3 Tips for DIY Home Fixes

There are many jobs around the home that people normally hire experts for, but some of them you can actually do yourself. Here are our top 3 DIY home fixes that will look like a pro did the job.



1. **How to paint like a painter.** The key to painting well is in the preparation: remove fixtures and fittings, clean walls with a damp sponge, fill any holes or gouges with spackle (don't forget to sand filled holes once dried), and add tape to any areas that can't be removed, like permanent fixtures and trim. Then lay down drop cloths to ensure you don't get paint on the floor. Next, apply a primer (unless your paint contains primer). Once dry, start painting. Use long strokes and try not to go over the same spot more than twice. Wait until it is dry to add a second coat. Tip: do not paint when the weather is very warm, otherwise the paint will bubble or dry unevenly.
2. **Fix a shut-off valve without a plumber.** Turn off the main water valve, remove the packing nut, and unscrew the stem (if you need images, you can search online for images of what those are). Take the stem to the hardware store to replace the washer. Clean out the valve removing any grit, replace the washer, and screw back in. Don't forget to turn the water back on!
3. **How to caulk around the bath like a pro.** Step 1: remove the old caulking with either a plastic putty knife/scrapper or a caulk removal solution. Remember, old caulk will not stick to new caulk, so you need to remove it all. Next, clean the surface with a damp cloth and rubbing alcohol, and wait until completely dry. Once dry, prepare a damp cloth/paper towel to clean up any messes. Before caulking, apply painters' tape a few millimeters from the tile so that you avoid having to remove caulking once dried — this is particularly difficult with silicone caulking. Caulk around the tub and wait until it is dry. Then remove the tape and you should have a neat line of caulking.



Thank You! Thank You!

I would like to thank all of my clients for their business in 2019 and a special thanks to those who referred me to their friends and family. Your business and referrals were greatly appreciated. I would like to wish everyone a.....

Happy, Healthy and Prosperous 2020!

*Thank you, Helen Dyson, for referring Bill & Laura Rigney!!
Thank you, Donna Dryburgh, for referring Becky Niderstros!*

I couldn't do it without you!

Visit www.DebraHiggins.com

Thanks For Thinking of Me!

"We felt Debra went above & beyond with her services; arranged all the workers we needed and saw to it that it was done in a professional manner. We loved it that she stopped at Gerrie's apartment and made phone calls to keep us aware of what was being done. We would definitely recommend her to anyone needing a real estate agent."

*Geraldine Sorokacs
and sister Loraine Yannuzzo*

Brain Teaser Answer:

The catcher and the umpire.

Did You Know?

Researchers studying the happiness and mortality of people have found that one of the best ways to live longer is to have a sense of purpose. They found that elderly participants who felt their life had purpose and meaning had better survival rates.

Two Homemade Cleaners That Work

Save money on household cleaners by making your own:

- **All-purpose cleaner:** one-part white vinegar, one-part water, lemon rind, and rosemary sprigs. Combine in a spray bottle and use to clean around the house and lift stubborn stains.
- **Glass cleaner:** 2 cups of water, ½ cup white vinegar, ¼ cup rubbing alcohol, 1 or 2 drops of orange essential oil. Combine in a spray bottle and use to clean windows with a paper towel or soft cloth.

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

Which singer became one of the two new judges for the 10th season of the television show American Idol?

- a) Ryan Seacrest b) Steven Tyler
c) Gwen Stefani d) Adam Levine

The answer is b) Steven Tyler. Jennifer Lopez also joined as a judge in 2011, season 10. Congratulations **Robin**, now let's move on to this month's trivia question.

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

- a) The Two Brothers b) The Essex c) The Charles Carroll d) The Mary Rose
The Two Brothers b) The Essex c) The Charles Carroll d) The Mary Rose

I'll randomly choose one winner from all correct answers I receive by January 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 landscaping will attract buyers to my home?

A: Here are some ideas to get more offers on your property.

- **Consider a low-maintenance landscaping concept.** Having little or no natural grass and rock gardens is perfect for busy professionals and retirees looking at your home. Also, consider using native plants because they are colorful, require little fertilizer, and need no additional water or special attention.
- **Keep your foundation plants pruned.** Make sure plants are low enough against the windows and railings. This keeps a well-maintained appearance and makes your home look more secure.
- **If you are short on time, hire a professional.** A professional landscaper can rid your yard of weeds and dead spots. This ensures a healthy-looking yard.

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