

Happy 4th of July



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..."

Tips for Working With Your Spouse



Working with your family — especially your spouse — can be challenging. But it doesn't need to be. Many couples navigate working together, successfully managing a family business, and even strengthen their marriage at the same time! In fact, according to the National Federation of Independent Businesses, 53% of managers in family-run businesses share those duties with a spouse.

Running a business with your spouse isn't that dissimilar from marriage: it requires effort. Here are our top tips for successfully running a business with your partner:

1. **Create healthy boundaries.** That means separating home and work. Don't carry household conflicts — like forgetting to unload the dishwasher or a disagreement over parenting — into a work environment. Save resolving conflicts for after work.
2. **Set working hours.** Be specific with your spouse about when you do (and don't!) want to discuss work-related issues. Unless it's urgent, keep it to the office hours and use the rest of the day as family time.
3. **Equally divide work duties.** Ensure that there is an equitable division of labor and each person knows their specific duties.
4. **Create your own space.** Even though you may work from home, that doesn't mean you need to be in the same room or take breaks together. You can also email your spouse to limit interruptions and keep a record of the discussion.
5. **Remember the value of your relationship.** Above all else, marriage, and the strength of your relationship, comes first. That means bringing the values of marriage into your working relationship, too: trust, respect, consideration, communication and being open to feedback and conflict resolution.

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!*



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!)...

SEO – search engine optimization (ess-ee-oh) noun

Meaning: Tech-speak for technique that improves the ranking for search engine results and maximizes visitors to a website.

Sample Sentence: This blog post needs to be optimized for SEO.

Plants That Repel Pests

Did you know that grouping certain plants together both repels certain insects and optimizes the growth of the fruit or vegetable?

- Plant basil with tomatoes to enhance their flavor and repel bugs.
- Cabbage grows well with other brassica (broccoli, collards, brussels sprouts). Plant with onions or aromatic herbs, like thyme and hyssop, to repel the cabbage butterfly.
- Plant carrots with onions to repel pests including rabbits!
- Marigolds repel many pests like whiteflies, but choose the scented ones. They also encourage pollinators to visit and are beautiful additions to any garden.

Have A Laugh...

Q: What does the educated owl say?

A: Whom!

Quotes To Live By...

“When the power of love overcomes the love of power the world will know peace.”

—Jimi Hendrix

“Act as if what you do makes a difference. IT DOES.”

—William James

“When you have a dream, you’ve got to grab it and never let go.”

—Carol Burnett



Pricing Garage Sales

Having a garage sale is a great way to make a few extra bucks and clear clutter that you no longer use. However, if you don't price your items right, you could either lose money or be left with the junk you want to get rid of. Check out these “dos and don'ts” of garage sale pricing:

- **Research** items that might be valuable before the sale: search for items on eBay to ensure you're not underpricing.
- **Price items individually** before the sale starts — see what items you can group together like a set of chairs, or books, but otherwise price individually. Here are some ideas for prices: clothes sell between \$3-\$5 an item and \$1-3 for kids' clothes; shoes are \$3-\$7; books sell for 25-50 cents for paperbacks or \$1-2 for hardcovers; records sell for \$2 each; and toys and games \$1-3 depending on condition.
- **Decide on prices using a fair market value**, not what you paid for them.
- **Use low-tack stickers** so that signs don't blow away, but you can still remove them without making a mark. But don't use stickers on albums or collectable magazines. Instead, use painters' tape.
- **Don't hesitate when a buyer asks the price.** Be firm but be open to negotiation. If their offer is too low, don't be afraid to say no.

In a near-unanimous vote, the Continental Congress voted in favor of independence on July 2, 1776. It was on the 4th of July when the Continental Congress officially adopted the Declaration of Independence making the 4th of July Independence Day of the United States because of the formal declaration.



Keep Your Brain Young

Just like the rest of the body, the brain needs to be kept in shape, too. Here are a few tips to keep the brain healthy and ward off cognitive impairment:



1. **Stimulate your mind.** Puzzles or any other mental challenges are a great way to generate new cells in the brain and develop plasticity (the brain's ability to rewire itself). Crosswords, sudoku, or any math exercises are great.
2. **Exercise.** Moving your body — especially aerobic activity like running or fast-paced walking — can help prevent mental decline.
3. **Watch what you eat.** Another great way to keep the brain in shape is through nutritious foods which can prevent diseases, like diabetes, that take a toll on the brain. Think: colorful vegetables, high fiber foods, low sodium, and less processed foods. Antioxidant rich foods, like berries and citrus, help reduce oxidative stress (which creates a toxic imbalance) and can even lessen the effects of dementia.
4. **Improve your blood pressure.** High blood pressure has been linked to cognitive decline. Keep blood pressure low by maintaining a healthy weight, exercising regularly, reducing stress, and limiting alcohol.

Brain Teaser...

I have keys, but no locks. I have space, but no room. You can enter, but you can't go outside. What am I?

(See page 4 for the answer.)



Ants Be Gone

As summer approaches ants come out of hiding and usually start to make their way inside. You can repel them with this simple solution: mix 1 cup of water, 4 oz Dr. Bronner's peppermint castile soap and 10 drops of eucalyptus essential oil to a spray bottle and spray along door frames, baseboards.

Boxes for YOU Websites

During stressful times it can be challenging to carve out time for yourself. These subscription boxes take the hassle out of making time for yourself by providing fun and caring activities for you.

www.mytherabox.com – This subscription box was designed by a therapist to help boost brain power and create a happier life.

www.thegoloveyourselfbox.com – This box is designed to be a monthly reminder to spend time on you. Each box comes with a self-help book, self-care items, a monthly magazine, self-coaching workbook, a coaching session, and access to a Facebook community.

www.shophyggebox.com – Each box contains seasonal items focused on helping you feel cozy and relaxed. Think: hot chocolate, tea, candles, home décor, and fairy lights.



Dealing With Selfish People

Many relationships — whether friendships or romantic ones — deal with ups and downs, but sometimes you may encounter one of your relationships being a little too one-sided. Is your friend or partner self-absorbed? Do they consider your needs and interests before their own? In a society where we are generally encouraged to think of ourselves first, it can be hard to have healthy relationships that nurture and care for each other.

Here are some ways to regain a bit of balance in the relationship:

1. **Try to put yourself in their shoes.** Having a better understanding of where they are coming from might help you see things from their perspective or reveal something you're unaware of, like them dealing with a sick relative or family member. That could explain why they're less responsive to communication or seem distant.
2. **Know your own responsibilities.** A great way to manage relationships is with healthy boundaries. Set out what you are and are not responsible for. For example, we can't make anyone feel anything, just like we can't take responsibility for another person's behavior, actions, or their responsibilities. We can, however, think of the other person, try to treat them kindly, and make ourselves available for them.
3. **Speak up but try not to be confrontational.** If you feel that you need to address selfishness in the relationship use "*I*" statements instead of being accusatory. For example: "When you do X, I feel Y. I'd prefer if you could consider Z next time."
4. **Share taking the lead.** Consider ways you could take turns in your relationship, such as picking a place for lunch and making a reservation. You could alternate each week. The same with a regular catch up — take it in turns to make the call/arrange a date.

Thank You! 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.

Thank you, Bernie Carter for referring Kenneth Martinez!!

I couldn't do it without you!

Thanks For Thinking of Me!

"Working with Debra is a pleasure. She commits herself tirelessly to sell your home. You will be happy if you place your trust with Debra Higgins."

John R Wiles

Brain Teaser Answer:

A computer keyboard

Banana Split Kebabs

Delish.com

INGREDIENTS

2 bananas, cut into 1" pieces
24 1" pieces pineapple
12 large strawberries, halved
2 C chocolate chips
½ C peanuts, chopped



DIRECTIONS

1. Make kebabs: Thread two pieces each banana, pineapple, and strawberry onto skewer. Repeat process to assemble 23 more skewers. Place all on parchment-lined baking sheet.

2. In a microwave-safe bowl, melt chocolate in the microwave in 30-second intervals, stirring in between, until completely smooth.

3. Drizzle chocolate over fruit kebabs and top with chopped peanuts. Freeze until ready to serve.

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: **Kathleen Marion** was randomly chosen from the correct answers to my Trivia question....

What Broadway rock opera is based on Puccini's "Bohème?"

- a) Tommy b) The Wall
c) American Idiot d) Rent.

The answer is d) Rent. The show is the story of struggling artists living in Lower Manhattan's East Village. Congratulations **Kathleen**, now let's move on to *this* month's trivia question.

Which of these activities are not part of a decathlon?

- a) hammer throw b) high jump c) 110-meter hurdles d) 1500-meter run

I'll randomly choose one winner from all correct answers I receive by July 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 set the right price to sell my home?

A. Like many home sellers, you might have a price in mind that is too high. You need the knowledge of a REALTOR[®] to give you a more realistic opinion. Here's what you should do:

- **Ask your REALTOR[®] for a "total market overview."** What's happening in general in the economy and the real estate market?
- **Get the facts for your neighborhood.** What homes have or haven't sold in the last 6-12 months, and did the sales include short sales or foreclosures?
- **Work with your REALTOR[®] to set the right price from the start.** If you start too high, you may keep buyers away. If you lower your price in increments, it may be too late. Timing is key and buyers may already have purchased another 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