



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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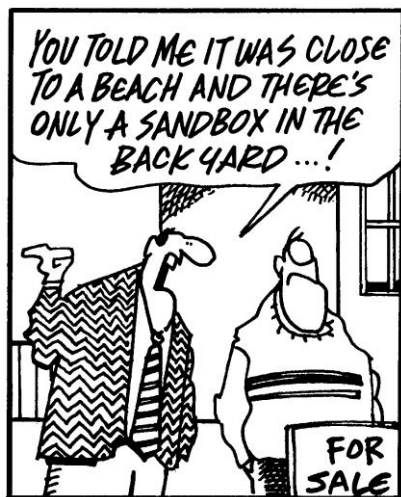
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Debra Higgins' ...



Service For Life!®

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

Avoid These Common Pain-Causing Moves



From the moment you get out of bed in the morning to turning off the light at night, your body moves in countless directions. Unfortunately, even some of the most basic movements you make can cause pain or leave lasting damage on the body. Move better, longer with these tips:

The Movement: Sitting

The Problem: Remaining sedentary for several hours over several years can lead to higher blood pressure, cardiovascular disease, and other chronic health conditions.

The Fix: Create conditions that keep you from sitting. For example, use a standing desk, conduct meetings while walking instead of sitting, and avoid sitting when doing leisure activities like watching television (stand, or lie down). At the very least, stand up and stretch at least once every 30 minutes.

The Movement: Moving heavy objects in high places

The Problem: Lifting excess weight above your head — especially at an unusual angle — strains the shoulders, neck, and back.

The Fix: Place any frequently used heavy objects on lower shelves for easy access. Use a step stool to reach any objects placed on high shelves.

The Movement: Carrying bags on a single shoulder

The Problem: Any time you place a heavy object like a grocery bag, purse, or backpack on a single shoulder, it causes a muscle imbalance that can injure the spine over time.

The Fix: Incorporate back-, shoulder-, and chest-strengthening exercises into your daily routine. Use a backpack that evenly distributes weight across the shoulders, back, and hips. If you must use a single-shoulder bag, carry less to lighten the load and alternate sides when carrying the bag.

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

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!)

Xenophobia (zee-nah-foe-bee-ah) noun

Meaning: dislike or prejudice against people from or perceived to be from other countries

Sample Sentence: The boy's xenophobia kept him from going to social gatherings where there was a diverse range of people present.

Super-Sized Dino

The tyrannosaurs rex weighed more than 10,000 pounds and its legs were about 12 feet long.

Cooking Oil To The Rescue

This common condiment is helpful beyond the kitchen. Use it for:

- ✓ Cleaning paint brushes used for oil paint.
- ✓ Lubricating squeaky hinges.
- ✓ Removing dried adhesives like price tags and glue from hard surfaces like wood and tile.
- ✓ Polishing leather goods.

Eye Didn't Know That!



- For every 1 million people in India, there are 11 eye doctors.
- You can blink 5 times in 1 second.
- The most common eye color in the world is brown.
- The average eyelash grows for 5 months.
- Ommetaphobia is the fear of eyes.
- The smooth part of the forehead between the eyes is called the glabella.

Quotes To Live By...

"A good laugh is sunshine in the house."

—William Makepeace Thackeray

"To plant a garden is to believe in tomorrow."

—Audrey Hepburn

"All generalizations are false, including this one."

—Mark Twain



Stay Motivated When Working From Home

Over the past several years, increased access to technology and an interest in more flexible work schedules has led more people to work from home. Approximately 5.2% of U.S. workers worked from home full time in 2017 — a number that increased 3.3% since 2000 — and that number will probably increase even more as statistics are calculated after recent developments where far more workers are working remotely. Despite the benefits, it's possible to feel overwhelmed and unmotivated in a remote work environment, but you can set yourself up for success.

- **Establish a routine, including boundaries with co-workers.** Be clear with your supervisor what hours you need to be "at work," and make sure colleagues are aware of those working hours. Get up in the morning with a "go to work" mindset. Set up a workday routine (including breaks) and stick to it. Do not respond to work-related issues after hours.
- **Separate work and home life.** Set up a workspace with the materials you need to do your job and spend your workday in that space. Let any family members know when you are working and insist that they avoid distracting you. At the end of the day, clean up your desk, shut off your computer, and step away from your at-home office.
- **Dress for success.** You aren't going to an office, but you should dress like you are. Putting on work-related clothes puts you in a work-related mindset.
- **Get moving — and stay social.** Exercising and socializing with other people come naturally when you're walking around a workplace setting, but they require extra attention and effort when working from home. Even if you have to socialize with some distance, both are critical for your health and wellbeing.



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 Dorothy Hutson!!

I couldn't do it without you!

Brain Teaser...

If a farmer has five haystacks in one field and four haystacks in another, how many haystacks would he have if he combined them all in one field?

(See page 4 for the answer.)



Appleseed Surprise

Johnny Appleseed, or John Chapman, spread apple trees throughout the western United States. But did you know the small, sour apples weren't meant to be eaten? Most of those apples at the time were made into hard apple cider.

Discard Old Paint

Leftover paint should **not** be poured down drains or put in the trash. Where can you take paint for disposal instead?

- Some local branches of Habitat for Humanity ReStore (**Habitat.org**) offer latex paint recycling.
- See if local community organizations like theatre troupes and scouting groups can use the paint for projects.
- PaintCare (**PaintCare.org**) and Earth911 (**Earth911.com**) list recycling facilities.
- Check your state and local environmental conservation departments for waste collection events.

Web-Blocking Websites

Sometimes you just need to block all those online distractions!

www.GetColdTurkey.com – Block applications, the entire internet, or your whole computer so you can completely focus on the work at hand — without cheating!

www.Freedom.to – Develop healthier, more intentional digital habits by blocking distracting websites and apps across many devices.

www.RescueTime.com – A four-week training program that teaches you where your time goes and helps you reclaim it, plus other tools.

Surprising Taxable Items



Filing taxes can be a daunting task, especially since the IRS is keen to take advantage of any taxable opportunity available. Though the tax code changes every year (check **IRS.gov** for the latest updates), these are a few things people are surprised to learn are taxable.

- **Employer perks or bonuses.** Cash bonuses added to your paycheck are automatically taxed, but sizeable gifts, including physical items and incentive travel, are subject to tax withholding and FICA taxes.
- **Home rental.** Using a platform like **Airbnb.com** to rent your home out for more than 15 days is taxable. Depending on where the home is located, it might be subject to additional local and state taxes as well.
- **Unemployment income.** If you collect unemployment, it is subject to taxes depending on the state in which you live. Minimize taxes by having them deducted when you receive unemployment payments.



*Congratulations to all of the 2020 graduates. It's been a very challenging time but you made it!
I wish you the best of luck in all you do!*

Kitchen Cabinet Pre-Painting Tips

Giving kitchen cabinets a fresh coat of paint can keep one of the most popular rooms in your house looking fresh. These are the prep steps to take before painting.



1. **Give yourself adequate time.** Prepping to paint kitchen cabinets takes almost as long as the painting itself. The whole process will likely take four to seven days.
2. **Completely clear the space.** Empty the drawers and cabinets. Remove or cover all appliances and counters.
3. **Remove doors and drawers.** Make it easy to put them back in their proper places by writing matching numbers on the insides/bottoms and their corresponding cabinet shells.
4. **Remove hardware from the cabinets.** This includes all hinges.
5. **Clean the cabinets with grease remover.** This is also a good time to clean all the hardware.
6. **Sand the cabinets.** Use a 150 or 200 grit sandpaper. Completely wipe all grit away before painting.
7. **Add primer.** This seals the cabinets and preps them for the painting process. Now- you're ready to paint!



Visit www.DebraHiggins.com

Thanks For Thinking of Me!

"Debra could not have done anything more. She's always on the ball and gets right back to us. She's a true professional who does their job! Walks us through any problems that could arise and not pushy. I hope I find a home before she retires."

Bette Kovac

Brain Teaser Answer:

One. If all the haystacks are combined in one field, the farmer will have a single big haystack.

Is It Friday Yet?

"Today is Wednesday, which means tomorrow is pre-Friday, which means the next day is Friday. So, today is basically Friday." (overheard, and agreed with!)

Flying Fido

Thinking about putting your pet on an airplane? Generally speaking, vets advise against doing this, but if your pet must fly, keep the following in mind:

- ✓ Check airline regulations and book far in advance.
- ✓ Consider using a pet transport service to manage logistics.
- ✓ Visit the vet to make sure your pet is healthy enough to fly.
- ✓ Avoid drugging your pet.
- ✓ Make sure your pet has a microchip.

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

What was the first television show to depict a married couple sleeping in one bed?

- a) The Brady Bunch b) The Flintstones c) Mary Kay and Johnny
d) The Adventures of Ozzie and Harriet

The answer is c) Mary Kay and Johnny. This show debuted in 1947 starring real-life couple Mary Kay and Johnny Stearns. It's considered the first U.S. TV sitcom and ran for three years. Congratulations **Ana**, now let's move on to *this* month's trivia question.

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

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

I'll randomly choose one winner from all correct answers I receive by June 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. Can I use a financial gift from a friend or relative as a down payment on buying a home?

A. Yes. In fact, one out of four first-time homebuyers uses a gift to make the down payment.

Tax law allows gifts of up to \$15,000 a year in 2020 without tax consequences to the giver or recipient. (The amount is adjusted annually so search **IRS.gov** for "gift tax" for the current figure.) You could get a gift from two parents or two friends (for \$30,000) without paying a gift tax.

Using a gift for a down payment helps you buy a home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a knowledgeable REALTOR[®] and discuss this subject before you start looking for homes.

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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