

Happy St Patrick'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!

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Inside This Issue...

Earn Extra Money In Retirement...Page 1

Surprise Food Poisoning Culprits...Page 2

Help Teens With Homework...Page 2

3 Etiquette Guidelines To Live By...Page 3

Beat This Trivia Question and You Could Win A \$25 Gas Card!...Page 4

What Are The Top Three Things I Need To Do To Sell My Home?...Page 4



Debra Higgins' ...



Service For Life!®

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

Retired? You Can Still Make Money!



Just because you stop punching the timeclock, that doesn't mean you have to give up receiving a paycheck. Even after long and successful careers, many people want to continue working in some capacity. The good news is there are lots of options for part-time and occasional work for people who want to bring in a little extra cash. Here are a few ideas to get you in a money-making mindset.

Use Your Talents

Now is the time to devote more time to the hobbies that took a backseat while you were working. If you practice a craft like knitting, woodworking, or watercolor, you might consider selling your work. You can do this online through e-commerce sites like Etsy ([Etsy.com](https://www.etsy.com)). Or find out how you can reserve space at local craft fairs in your community. It's often inexpensive, and it can be fun to talk with people in-person about your craft, too.

Meet People, Make A Profit

Ride-sharing apps are all the rage, and you're invited to become a driver. Offer up your backseat when you're out running errands and pick up a few bucks along the way. Lyft ([Lyft.com](https://www.lyft.com)) and Uber ([Uber.com](https://www.uber.com)) are the most popular options. If you'd rather not drive people, consider delivering food through UberEats ([UberEats.com](https://www.ubereats.com)) instead.

Cash In On Your Space

If you've got a spare room or travel a lot, you can rent out your space through a service like Airbnb ([Airbnb.com](https://www.airbnb.com)) or Vrbo ([Vrbo.com](https://www.vrbo.com)). Note that some cities have guidelines regarding using these services so check applicable regulations before listing your property.

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!)...

Gig Economy (gig ee-kon-oh-mee)
noun

Meaning: a labor market made up of a sizeable number of short-term jobs and freelance work instead of long-term jobs

Sample Sentence: She made her living in the gig economy by working on freelance writing contracts during the week and driving for a rideshare company on the weekends.

How to Avoid Defaulting On Your Car Loan

Struggling to pay back a car loan? Don't fall behind on payments. Do this first:

- Talk to the lender and discuss your options. Can they extend the length of the loan? Is there an option for a different interest rate?
- Look into a peer-to-peer lease on an exchange site like **SwapALease.com** or **LeaseTrader.com**.
- Sell your car or trade it in. You may be able to get a lower payment or use any equity you've built to find a cheaper car you can pay off sooner.

Work Perks

Every employee at Ben & Jerry's headquarters in Vermont gets three free pints of ice cream for every day they work.



Quotes To Live By...

"Spring is the time of the year when it is summer in the sun and winter in the shade."

—Charles Dickens

"My way of joking is to tell the truth. That's the funniest joke in the world."

—Muhammad Ali

"The advantage of growing up with siblings is that you become very good at fractions."

—Robert Brault

Avoid Food Poisoning



We've all heard that raw or undercooked meat and seafood can cause food poisoning. But beyond meat, there are a few problematic foods that might surprise you. Find out what they are — and how to steer clear of food poisoning.

Raw cookie dough: It may be tempting to lick that spoon after mixing up cookie dough, but don't do it! Raw cookie dough contains two problematic ingredients: raw flour and raw eggs. Wait just 15 minutes and you can enjoy a warm — and thoroughly cooked — treat instead.

Eggs: Speaking of eggs, there is a chance to pick up salmonella if you eat them uncooked or undercooked. Bypass the sunny-side-up option and choose scrambled, hard boiled, or over-well eggs instead.

Produce with thick skin: Bacteria may be hiding on the outside of that thick skin, which contaminates the inside of the fruit when a knife cuts through the produce. Before you cut into that ripe watermelon or mango, thoroughly wash the outside with a produce brush and clean water.

This Month In History – March.....



3/1/1872 Yellowstone becomes the U.S.'s first national park.

3/3/1931 The *Star Spangled Banner* becomes the [National Anthem](#).

3/4/1789 The Constitution of the United States of America goes into effect.

3/6/1950 Silly putty is invented.

3/10/1876 Alexander Graham Bell places the world's first telephone call, to his assistant in the next room.

3/17/1845 The rubber band was invented. Can you imagine life without them!?!

3/19/1918 Congress approves Daylight Savings Time.

Homework Help For Teens



When kids become teens, they will probably be balancing homework with a more active social life and new hobbies. While school subjects are important, it's the skill sets teens learn along the way that will serve them throughout life.

Skill: Organization. **Help by:** Making sure your teen has tools to keep his or her work in order, including a file box to store graded papers and notes. Also buy a paper planner so you can both get an overview of all obligations (school and beyond) several weeks out.

Skill: Time management. **Help by:** Using that paper planner to help your teen plan everything in a busy schedule. Don't save a major assignment until the last minute; use the calendar together to plot out smaller deadlines and goals.

Skill: Asking for help. **Help by:** Encouraging your teen to ask for help when needed. If you're unable to assist, suggest a check-in with a teacher during office hours or a visit to the school's tutoring center. Be mindful *not* to do your teen's homework, even if it doesn't get done in time. Dealing with and learning to move forward from failure is a life skill, too!



Brain Teaser...

I have 13 hearts that never pump.
What am I?

(See page 4 for the answer.)

Top Etiquette Tips For Today (And Every Day)

Society is always changing, and along with that comes new and different societal expectations. Regardless of the situation, keep a few overriding guidelines in mind to gracefully get through any situation.



Respect others.

Nearly every social situation can be smoother just by showing respect for other people. Think about how your actions affect others around you. With technology, that means not having conversations on speaker phone in public and focusing on the people right in front of you, in real life, instead of scrolling through social media. At the gym, be open to others working in with your sets, instead of claiming a machine all to yourself. Ask the person sitting behind you on the plane if you can recline your seat. Be on time, and don't be a no-show when you commit to being somewhere.

Honor diversity.

People deserve to be treated equally. That means there's no reason to only hold the door open for certain people or exclude people from conversations or activities because of their gender, race, ableness, or age. But it also means being aware that everyone is an individual. Avoid making judgments without fully knowing someone's story or situation.

Safety first.

In our fast-paced world, we feel the need to do everything and be everywhere, but stop for a moment for safety. Before responding to that text while you're driving, tuning out the world because you're plugged into music, and balancing all those cups of coffee for the office staff so you only have to make one trip from the break room, take a moment before you act. Your safety and the safety of others matters above all else.



Tipping The Scales

In a single day, a cow can vary in weight by 75 pounds!



Have Allergy, Will Travel

Yes, you can travel safely with a food allergy. Here's how:

- Keep a food allergy card detailing your allergy in the local language(s) with you at all times.
- Carry a back-up supply of safe meal options and snacks.
- Pack extra allergy medicine in your carry-on, even for minor allergies.

Bad Math

Q: Why did the geometry teacher take a day off school?

A: Because she sprained her angle!

Online Greeting Card Websites

Never miss another birthday, anniversary, or special occasion.

www.HallmarkEcards.com – A subscription site with hundreds of cards for every occasion from the classic card maker.

www.BlueMountain.com – Brighten someone's day with greetings from one of the first e-card providers.

www.PaperlessPost.com – Customize cards and invitations with photographs and event details.

Thank you! Thank you!



A big THANKS to my clients for helping me achieve the Five Star Professional award for the 10th year in a row. Recent homebuyers are asked to evaluate real estate agents with whom they have worked with and evaluate them based upon 10 criteria. Recent homebuyers may evaluate up to two real estate agents in order to measure the experience associated with the purchase and sale side of a move. The award is given to less than 3% of the real estate agents in the Pittsburgh area.

Visit my Five Star page at:

www.FiveStarProfessionalDebraHiggins.com.



Thanks For Thinking of Me!

"Thank you for your patience and all of your help Debra! You rock!!!"

Carol Rider

Brain Teaser Answer:

A deck of cards.

All About Butterflies

- Butterflies have four wings.
- The female Queen Alexandra's birdwing, the world's largest butterfly, has a wingspan of nearly 10 inches.
- Butterflies use their feet to taste. And moths have a stronger sense of smell than butterflies.
- Monarch butterflies migrate an average of 2,500 miles to find a warmer climate.



No Chicken? No Problem!

In 1981, McDonald's Chicken McNuggets were so popular, there was a shortage throughout the restaurant chain. It introduced the McRib to add a new, interesting item to the menu. Today, the McRib is offered year-round only in Germany and Luxembourg.

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

Which of these cities were destroyed by a volcano in 79 AD?

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

The answer is c) Pompeii and Herculaneum. Mt. Vesuvius erupted and destroyed those two cities along with a few other settlements. Congratulations **Janet**, now let's move on to *this* month's trivia question.

What was a 1962 Nobel Prize winner the first to do in 2014?

- a) Win the Nobel Prize for the same thing b) Compete in the Olympics
- c) Deny his scientific findings d) Sell his medal

I'll randomly choose one winner from all correct answers I receive by March 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 are the top three things I need to do to sell my home?

A. Here's a list of important things you'll need to do:

- **Set a realistic price.** Homes that are over-priced can linger on the market for months, while homes that are priced correctly usually sell faster and for the most money possible. Look at recent listings in your area and their actual sales prices, and visit homes for sale in the neighborhood before deciding on a price.
- **Get your home ready to show.** Clear out clutter, freshen paint, and clean up landscaping. Remember buyers notice everything!
- **Be ready at all times.** It's always great to have some notice when your home is going to be shown but in an active market you want to be ready, *especially* when your listing is new on the market! More showings early on are key to a quicker sale!

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