



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!

May 2020
Issue 193
Irwin, PA

Inside This Issue...

Tips To Get A Refund On Almost Anything...Page 1

4 Surprising Symptoms Of Sleep Deprivation...Page 2

Get Rid Of Fruit Flies...Page 2

Talk With Your Kids About The News...Page 3

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

What Do I Need To Know About Negotiating When I Sell My Home? ...Page 4



Debra Higgins' ...



Service For Life!®

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

How to Get Your Money Back



Whether you shop for fun or simply necessity, chances are good you've been in this situation: not long after you buy something, you wish you hadn't. Before you put it in the giveaway bin, here are some tips to help you get your money back.

Know the Return Policy. You need to know how long you have to return something, what condition it must be in, and what documents you'll need to bring with you. Being prepared goes a long way with often-harried customer service workers in retail shops.

Tip: When you receive a gift with no receipt and don't know where it came from, do some research on what stores carry the item. Find out which one's return policy is most favorable.

Start with Kindness. Many retailers have some leeway with how strictly they enforce their return policies, and if you come in angry, yelling, and demanding a refund you're less likely to win their favor.

Get Your Credit Card Involved. When you paid for something with a credit card and you're not getting anywhere asking for a refund from the store, consider calling your credit card customer service line to see if they can help. In many cases, they'll call the store (with you on the line) to assist in your refund request.

Learn About Manufacturer Warranties. Just because you don't get satisfaction at the store doesn't mean you're out of luck. You may qualify for a replacement or refund directly from the manufacturer, skipping the middleman entirely.

Tip: The Federal Trade Commission has a 3-day "Cooling-Off" Rule guaranteeing you can cancel a sale and get a refund in certain situations. Learn more about whether your purchase qualifies at: <https://www.consumer.ftc.gov/articles/0176-buyers-remorse-when-ftcs-cooling-rule-may-help>

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!)...

pescatarian (pess-kah-TARE-ee-an)
noun

Meaning: a person who will eat fish but no other meats

Sample Sentence: "He won't eat the chicken since he's a pescatarian, but the seafood pasta will work."

Make Your Own Plant Fertilizer

You can easily enhance the water you use on your plants with things you probably already have at home—including some things you might be throwing away.

- **Banana peels** are full of potassium, which is great for some plants. Soak peels that have been roughly chopped in hot water. When the water is cool, remove the peels and water your plants.
- Starch is good for indoor plants, and **potatoes** are loaded with starch. When you're done cooking potatoes, don't dump out the water—let it cool and water your plants with it.
- **Egg shells** deliver much-needed nitrogen, calcium, and phosphorus to your plants. Crush dried shells into a powder and spread it on the soil.

Quotes To Live By...

"Housework can't kill you, but why take a chance?"

—Phyllis Diller

"Be kind whenever possible. It is always possible."

—Dalai Lama

"Fight for the things you care about, but do it in a way that will lead others to join you."

—Justice Ruth Bader Ginsburg



Are You Sleep Deprived?

While many people might feel tired now and then, true sleep deprivation is more severe. Here are a few signs you may be sleep deprived to help you deal with it before it becomes chronic.

- **Overeating and/or Weight Gain:** Studies show people who get less sleep are less able to stave off unhealthy food cravings. There are even indications that sleep deprivation may increase your risk of Type 2 diabetes.
- **Forgetfulness:** An early indicator that you're not getting enough rest is that you're having trouble remembering things you once had no trouble with. Sleep helps strengthen the part of the brain that deals with long-term memories.
- **Clumsiness:** Everyone feels like a klutz now and then, but if you're suddenly clumsier than you used to be it could be that sleep deprivation is hampering your motor skills.
- **Physical Weakness:** Diminished strength that can't be otherwise explained may be another early symptom of sleep deprivation.

Be sure to speak with your doctor if you're experiencing any of these symptoms, but ways to combat sleep deprivation include: a strict bedtime and wakeup schedule, no naps during the day, regular exercise, and reducing stress in your life and at work.

"Once you're a mom, you're always a mom. It's like riding a bike, you never forget." Taraji P Henson



"There's no way to be a perfect mother and a million ways to be a good one."
Jill Churchill

How to Get Rid of Fruit Flies

Fruit flies are tiny annoyances, especially when they use food you were planning to eat as their breeding grounds. Here are some ways to get rid of fruit flies in your home—and prevent them from coming back.



1. **Clean the drains.** When you've discarded the overripe fruit and the flies aren't diminishing, they may be living in your drains. Boil white vinegar and pour it down every drain in the house.
2. **Make a fly trap.** A small amount of apple cider vinegar (to attract the flies) plus a drop of liquid soap (to trap them in the liquid) mixed together in the bottom of a jar is a good place to start. For added fly trapping power, cover the jar with plastic wrap and poke several small holes in it. They'll be able to get in, but have even more trouble getting out.
3. **Wash produce before you store it.** To minimize the risk of bringing fruit flies into your house, wash all produce as soon as you get home from the store and before you put it away, then store what you can in the fridge or in airtight containers (or invest in a handy mesh screen basket, and overturn it on top of your fruit bowl).

What four-letter word is exactly the same whether it's written backward, forward, or upside-down?

- During the **summer**, fans should spin so that they're pushing cooler air down into the room (counter-clockwise).
- During the **winter**, switch it so it's pulling warm air up to be dispersed through the room (clockwise).



We're all exposed to a barrage of news from the media and internet 24/7. While access to information is good, many of the stories and images -- from school violence to natural disasters -- may be disturbing to kids. Here are tips to help allay their fears and put the news in perspective:

- **Be aware of what they're watching and monitor age appropriateness.** Kids between the ages of 6 and 10 are most vulnerable to the news.
- **Watch the news together.** Discuss current events and listen to what your child has to say about them.
- **Be sensitive to how *you* respond to a news event.** Kids are always listening, even if they're in the other room.
- **Talk about how you can help,** particularly in the case of natural disasters.

For a news channel just for kids that will help spark conversation with your child, visit <https://www.channelone.com/daily-show>



Monthly Home Maintenance Tips



Keeping up with home maintenance tasks will save you money, preserve the value of your home, and prevent headaches down the line.

Though some of these things can seem like overkill, a home is often your biggest investment. It doesn't have to feel overwhelming to keep everything in tip-top shape. Pick a certain day you do each of these things each month, and it won't feel like a chore.

- Inspect, clean and possibly change the furnace filter.
- Vacuum heat registers, vents and refrigerator coils.
- Use vinegar to clean mineral deposits from faucets and showerheads.
- Check all smoke and carbon monoxide detectors.
- Clean kitchen exhaust fan filters and fan blades. *Tip:* Use a degreaser (buy at an auto parts store) mixed with hot water.
- Inspect dishwasher for leaks. If you find problems, search for info on YouTube or consider calling a plumber.
- Pour boiling water down drains. *Tip:* If clogged, add a cup of baking soda. Clean your sink disposal. Try a few ice cubes along with slices of an orange for a fresh scent, and remove the rubber top and clean with an antibacterial cleaner.
- Inspect all fire extinguishers to make sure the gauges show adequate pressure. Most extinguishers last between 5 and 15 years. It's also a good time to review how to use them.



ESSENTIAL EMPLOYEES

Thanks For Thinking of Me!

"This is my fourth time dealing with Debra for the purchase or sale of a property. Every time I have dealt with her has been a positive experience. She is always one step ahead of me and makes things happen efficiently and without pain and aggravation. I highly recommend her services. My wife agrees wholeheartedly."

David & Annette Bohinski

Brain Teaser Answer:

NOON

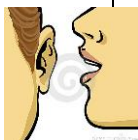
Soda Can Tricks

Doing some home decorating but you can't find any of the hangers you need for the back of your frames? No problem—a soda can pull-tab will do the trick. Simply secure it to the back of your wooden frame with a small screw and you're ready to spruce up your walls.

The Gossiper

Bob: 'Can you keep a secret?'

Jill: 'I can, but I can't promise the people I tell it to can!'



Towel Hanger In A Snap

When you're out of wall space and need to hang more towels, get another tension rod like the one your shower curtain hangs on. Mount this new one outside the current shower curtain rod so your towels stay dry while you're bathing but are still within easy reach when you're done.

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...

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

Visit www.DebraHiggins.com

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: **Fran Suhoski** was randomly chosen from the correct answers to my Trivia question....

Which country is the world's largest producer of wine as of 2019?

a) Italy b) U.S. c) France d) New Zealand

The answer is a) Italy. In 2019 France comes in at second place, followed by Spain. Congratulations **Fran**, now let's move on to *this* month's 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

I'll randomly choose one winner from all correct answers I receive by May 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 do I need to know about negotiating when I sell my home?

A. Revealing too much information to buyers when you're negotiating the sale of your home is a common, costly mistake. Here's how to avoid it.

- **Know what you want from the sale and try to determine what your buyers want**, so you will make a deal that benefits you both. A professional REALTOR® knows the questions to ask potential buyers to determine their motivation for buying and what price they can afford.
- **Don't mention the "appraisal" value of your home at a showing** to try to persuade a buyer to pay more for it.
- **If you're at a showing, don't tell a buyer why you're selling** (especially if you need to sell it quickly). Just say your housing needs have changed. Also, don't post information about ongoing negotiations or motivations on social media. It's like giving information directly to the homebuyers.

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