

Happy
Thanksgiving!



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..."



4 Keys To Happy Relationships



If you're currently partnered, think back to when you first met your partner. Chances are you thought about how much you liked them and wanted the feeling to be mutual, but you probably didn't think about the daily work it would take to make that heady feeling last.

While there's no magic pill to make a relationship happy and healthy, there are some things most happy couples do that help keep their relationships strong. Your mileage may vary (every relationship is different, after all!), but here are a few tips to try.

1. **Communicate, communicate, communicate.** Good communication is absolutely crucial in any lasting relationship. Remember that none of us is clairvoyant, so we all need to express ourselves in order for our partners to learn what we want and need. It's important to give your full attention to your partner when they're speaking (instead of tuning out while you plan your response) and be respectful of their feelings (especially if they're broaching a challenging topic for them).
2. **Learn how to argue constructively.** When you have to communicate about a difficult subject, you'll need to know how to do that without completely blowing up. Before you're in the heat of an argument, take time to set ground rules for disagreements—including giving each person a chance to be heard as well as a promise that the other person will truly listen.
3. **Be appreciative.** Even though you thanked your partner for cooking all the dinners last week when you were swamped at work, expressing your gratitude again is a good idea. Make an effort to notice the things your partner does without being asked and with no expectation of appreciation—and then let them know you noticed.
4. **Celebrate similarities, celebrate differences.** It's wonderful when you and your partner have shared interests. Take advantage of that by planning fun activities together doing what you both love. On the flip side, couples don't need to do *everything* together—and, in fact, relationships often benefit when people have time away from one another. Absence really *can* make the heart grow fonder. Encourage each other to take that solo time.

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!*



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!)...

doomsurfing (doom-serfing) verb

Meaning: reading endless online streams of bad news (also: *doomscrolling*, for the same activity on cell phones)

Sample Sentence: It might be easy to lose a few hours doomsurfing, especially when it seems like there's so much bad news out there, but experts agree—it's not healthy.



Unexpected Uses for Shaving Cream

Besides making shaving easier, shaving cream has several cleaning applications around the home.

- **Makeup Stain Remover:** Shaving cream helps cut through oil. Put shaving cream on fabric stained with makeup, leave for about 10 minutes, rinse with cold water, then wash garment in the machine.
- **Mirror De-Fogger:** A light coating of shaving cream rubbed onto your bathroom mirror or glass shower door helps keep surfaces from fogging up after you shower.
- **Stainless Steel and Jewelry Cleaner:** Cut through the oil build-up on stainless steel kitchen appliances, water stains on chrome bathroom fixtures, and grime on jewelry by polishing them with shaving cream and a clean rag.

Quotes To Live By...

"If you are never afraid, then how do you know when you're brave?"

—Lisa Moore Ramée, author

"Only by learning to live in harmony with your contradictions can you keep it all afloat."

—Audre Lorde

"Never have more children than you have car windows."

—Erma Bombeck



OTC Medicine Mistakes

Medication is supposed to make us feel better, but it can have the opposite effect. Take care to avoid these medication mistakes:

- **Mixing over-the-counter (OTC) and prescription medications.** You may be double dosing. For example, if you take a cold pill that contains acetaminophen (more than 600 OTC and prescription medicines do), don't pop an additional Tylenol for good measure. Too much of the drug can cause liver damage.
- **Not recognizing the "rebound effect."** That's when there are increased negative symptoms after the effect of the drug passes or the patient no longer responds to the drug. In other words, a remedy meant to help may make a condition worse. This has been known to happen with pain relievers, OTC eye drops, decongestant sprays, sleeping pills and teeth whiteners. *Best advice:* If you don't think a drug or product is working, don't just keep taking more of it. Talk to your doctor about alternatives.

November, This Day In History.....

11/3/1952 – Clarence Birdseye marketed frozen peas.

11/10/1951 – Direct dial telephone service is first available coast to coast.

11/19/1863 – Abraham Lincoln delivered the Gettysburg Address.

11/22/1963 – President John F Kennedy, the youngest person to become a U.S. president, is assassinated in Dallas, Texas as his motorcade travelled through the city.



How To Keep Your Credit Score High in Retirement



Don't let a bad credit score get in the way of a comfortable retirement. Here are a few ways to keep a good credit score when you retire, or improve a credit score that could use a boost.

- Keep those long-held credit card accounts, even if you rarely use them. Using credit cards regularly (but not excessively!) helps establish or improve your credit score.
- Purchase some items on credit even if you have the savings to pay them off right away. This is an excellent method to improve a lower score. Make your payments on time and avoid fees to keep your bill low.
- Check your credit score on a regular basis. You can get one free copy every 12 months from each of the big three companies (Equifax, Experian, and TransUnion). This not only helps you track whether your efforts are working, it also gives you a better chance to spot potential red flags like identity theft. Visit www.annualcreditreport.com to get yours.

Beware of what the FTC calls "imposter" websites claiming to offer free credit reports. Get more information here:

<https://www.consumer.ftc.gov/articles/0155-free-credit-reports>

Brain Teaser...

As a bus driver headed down a street, she neglected to stop at a stop sign, ignored a “no left turn” sign by turning left, and even went down a one-way street the wrong way. A police officer saw the whole thing but did nothing because the bus driver hadn’t broken a single law. How is this possible?

(See page 4 for the answer.)



Monk-y Coffee

The frothy cappuccino was so named because the color of the milky coffee was like the hoods worn by Capuchin monks. Capuchin monkeys also got their name because of their “monk hood” markings.

Websites To Improve Focus

When distractions abound, tools to help you focus can be extremely helpful.

brain.fm: All the music on the site and app is developed by scientists to promote different types of focus—like creative work, studying, winding down, and deep sleep. (\$6.99/month or \$49.99/year)

focusatwill.com: Users can choose specific musical styles (such as classical, up-tempo, ambient, and spa) in order to concentrate on work for longer periods of time. (\$69.99/year)

noisli.com: Users can choose from and blend 28 sounds (like ocean waves, thunderstorms, and trains) as well as a minimalistic screen so you can write without visual distractions. (free limited membership or \$10/month)



12 Decorating Ideas to Create Your Dream Bedroom

Though we have our eyes closed during much of the time we spend in the bedroom, the right decorations can make the space *feel* like your own personal retreat whether your eyes are open or closed.

Maybe one or two of these tips will work for your room. And, next time you stay in a relaxing hotel room or a friend’s guest room, make note of how those bedrooms are decorated—you may get even more new ideas to try out at home.

1. Splash bold wallpaper around the room and you may not need any other decor.
2. Hanging oversized tapestries adds color as well as texture.
3. Removable adhesives make adding pictures or quotes easy (check out wallpops.com).
4. Floating shelves are both additional storage and a way to showcase beloved trinkets.
5. Give a room an antique feel with decorative moldings.
6. Introduce some greenery with pretty sconce planters for succulents or other small plants.
7. Feature a modern sculptural work for some dimension.
8. Make small rooms feel bigger with large mirrors.
9. Dress your windows with elegant floor-length curtains for drama.
10. Hang tiles typically meant for ceilings or kitchen backsplashes as an accent wall – mix designs creatively, or make a smaller framed piece for added texture and surprise.
11. Try a headboard of rustic wood panels or luxurious upholstery fabric (or an entire wall).
12. Take advantage of lots of wall space to create a museum-style gallery of your favorite art.



A special thanks to all of my clients, friends and family for helping me achieve the **Five Star Professional Real Estate** award for customer service for the 11th year in a row. I appreciate your confidence in me and look forward to helping with any real estate needs. To learn more about the Five Star Award go to:

www.FiveStarProfessionalDebraHiggins.com

I couldn't do it without you!

Thanks For Thinking Of Me!

"This has been a great experience for us. Debra has been working with us long distance since before COVID hit. It has been a long haul for all of us. We cannot thank Debra enough for everything."

Chuck & Lin Hansen

Brain Teaser Answer:

The bus driver was walking.

Rewarding Reading For Kids

Encourage your kids to read by acknowledging and rewarding their progress with a "punch-card" style bookmark—just like punch cards for repeat customers at coffee shops.

For every book they read, use a hole punch to mark the side or end of the bookmark. This makes it easy for kids to see their own reading progress as they go. Then, when they've filled the bookmark, offer a reward that you've agreed upon in advance.



Ahoy There!

A passenger on a cruise ship sees a bearded man waving wildly and running up and down the shore as the ship passes a tiny island. "Who is that?" he asks the captain. "No idea! He does that every year," replies the captain.

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: **Sam Heasley** was randomly chosen from the correct answers to my Trivia question....

Which of these airports is not in France?

a) Almeria b) Bastia-Poretta c) Biarritz d) Orly

The answer is a) Almeria, which is located in Almeria, Spain. Congratulations **Sam**, now let's move on to *this* month's trivia question.

The Czech word for "forced labor" is the root of which of these technology terms?

a) Computer b) Robot c) Android d) Monitor

I'll randomly choose one winner from all correct answers I receive by November 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. Will I net more money if I sell my home myself or should I hire a REALTOR® to do it?

A. It depends on your situation, time, and motivation. You can sell your home yourself by staging it, setting the right price, creating a marketing plan, and fulfilling all legal requirements. Or you may hire a "Home Marketing Expert," who will charge a commission but help you with pricing, provide you exposure by marketing your property to other real estate agents, show your home and coordinate the closing process. You might consider these facts:

- **According to a recent report by the National Association of Realtors,** sellers who sold their own homes sold at a median of \$200,000, significantly lower than the median of agent-assisted homes at \$280,000. About 11% of homes sold were sold without an agent.
- **Sellers who sold their own homes sold more quickly** because the homes were typically sold to someone the seller knew.
- **The most difficult part** for those who sold their own home was: setting the right price.

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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