

Happy Halloween!



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..."

## Free Things Online



Don't let social distancing take the fun out of entertainment! Though this year has meant much more time spent at home, you can still shop and access entertainment online. In fact, many of the things you already pay for you can now get for free.

- **Free video:** Many people already stream premium services like Prime, Hulu and Netflix, but did you know there are a range of streaming apps for free? Also, if you have a Spotify music subscription you can get Hulu for free! Try these free streaming services:
  - **Crackle** – [www.crackle.com](http://www.crackle.com)
  - **Vudu** – [www.vudu.com](http://www.vudu.com)
  - **Hoopla** – [www.hoopladigital.com](http://www.hoopladigital.com)
  - **IMDb TV** – [www.imdb.com](http://www.imdb.com)
  - **The Roku Channel** – [www.roku.com](http://www.roku.com) (with Roku account)
  - **Tubi TV** – [www.tubitv.com](http://www.tubitv.com)
- **Free games:** Games can be expensive but there are plenty of free options available on almost all gaming devices (PC, PS4, Xbox, and Nintendo Switch). Search on your device for the following free games:
  - **Star Wars: The Old Republic**
  - **Apex Legends**
  - **Call of Duty Warzone**
  - **Fortnite: Battle Royale**
- **Free photo editing:** Forget splurging on expensive photo software and instead try editing images for free with these apps:
  - **Pixlr** – [www.pixlr.com](http://www.pixlr.com)
  - **Paint.Net** – [www.getpaint.net](http://www.getpaint.net)
  - **GIMP** – [www.gimp.org](http://www.gimp.org)
- **Free disposable email:** Many websites now need an email address to sign up for a discount, but after that your account is inundated with emails. 10 Minute Mail allows you to sign up for an email that gives you enough time to confirm your subscription, get the offer code, and then delete the email address — saving you time having to unsubscribe and delete lots of unwanted emails. Access via [www.10minutemail.com](http://www.10minutemail.com)

### 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](http://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!)...

**Digitize** (dig-i-tize) verb

**Meaning:** To convert something into digital form

**Sample Sentence:** The hospital digitized the x-rays, making them available to doctors virtually.

## 5 Life Hacks

1. If your AC unit is smelling a little funky, tape a dryer sheet over it before turning it on.
2. Keep an emergency medical card in your wallet containing vital information like allergies, blood type, and emergency contacts.
3. Sick of your phone charger snapping at the end? Use a spring from an old pen and attach it to the end of the charger to keep it from bending.
4. Just home from the store but don't want to wait hours for your drink to get cold? Wrap it with a wet paper towel and put it in the freezer. It'll be ice cold in 15 minutes.
5. Concerned about leaving your valuables at the beach while you swim? Clean out an old lotion bottle and place your phone and keys in it, deterring thieves!



## Why Don't Scientists Trust Atoms?

Because they make up everything!

## Quotes To Live By...

"You're off to great places, today is your day. Your mountain is waiting, so get on your way."  
—Dr. Seuss

"No one is perfect — that's why pencils have erasers."  
—Wolfgang Riebe, magician

"In every day, there are 1,440 minutes. That means we have 1,440 daily opportunities to make a positive impact."  
—Les Brown, speaker

# Does Sugar Cause Inflammation?

Research shows that what we eat has a significant impact on our bodies. In particular, excess sugar is known to increase inflammation in the body. Chronic inflammation can result a range of ailments and poor health outcomes, including depression, anxiety, aches and pains, low immunity, digestive issues, fatigue and insomnia, cancer, diabetes, arthritis, and Alzheimer's.



*What is inflammation?* In a nutshell, inflammation is the body's response to foreign substances and is part of its defense mechanism. Chronic inflammation, however, can cause disease because the body is constantly on alert and stressed. Sugar increases inflammation in several ways including: weight gain, higher bad cholesterol, a more permeable gut (which allows bacteria and toxins into the bloodstream) and an increase in harmful inflammation markers.

*Reducing sugar in your diet is linked to reducing inflammation.* The problem is that sugar is in almost everything and a lot of the time we don't even know it. It is in dressings, drinks, yogurt, snack bars, tea, alternative milks, supplements, cereal, and even health foods. The Food and Drug Administration recommends that added sugar should account for less than 10 percent of your total daily calories. Here are some ways to cut out sugar in your diet and help reduce inflammation:

- **Read food and drink labels.** Choose items that contain no added sugar
- **Ditch the sugar in your cupboards.** Replace sugar with natural sweeteners like honey, agave, maple syrup, and stevia
- **Taste things before adding sugar.** You might end up preferring food without the extra sweetener
- **Avoid artificial sweeteners**
- **Eat fresh fruits and vegetables over canned foods**
- **Swap soda for flavored water**
- **Substitute sugar with applesauce in recipes**
- **Eat more fruit**
- **Buy chocolate that is sweetened with stevia instead of sugar**
- **Make your own desserts using naturally sweet foods like dates**



## 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. I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

*Thank you Heather Burk for referring Rob Duncan!*  
*Thank you Tim Rukavina for referring me to the Morozowich Estate!*

***I couldn't do it without you!***

## Brain Teaser...

I cannot be purchased but can be given.  
I may be worthless to one, but  
invaluable to two. What am I?

(See page 4 for the answer.)



## Are You Storing Potential Earnings?

On average, most Americans have over 300,000 items, and 1 in 4 Americans have a clutter problem! Research for Huffington Post found that 84 percent of Americans worry that their homes aren't organized enough and it's a big cause of stress. Maybe it's time to declutter AND destress!

## Make \$\$ With Your Clutter

Now that you're aware of how much stuff is in your home why not take the opportunity to sell a few things? You don't even have to leave your home!

-List items for sale on **Facebook Marketplace**, the **Nextdoor** app, or **Craigslist.org** (search online for any of these and how to use each).

-Arrange for a porch/front door pickup (or, meet in a public place).

-Leave the item outside and ask the buyer to pay you electronically or place the money in your mailbox.

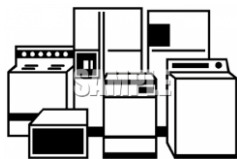
## Self-Improvement Websites

These sites help keep you motivated while you learn something new.

**www.greatist.com** – Here you'll find articles on fitness, nutrition, relationships, and mental health.

**www.thoughtcatalog.com** – This website is full of inspirational stories and a community of people engaged in sharing their ideas and experiences of self-improvement.

**www.lifehacker.com** – A site full of practical hacks, knowledge, and self-improvement tips.



# Buy Appliances That Last

Appliances aren't made to be as durable as they used to be. Changes in manufacturing have led to cheaper parts being used, and this applies to dishwashers, refrigerators, clothes washers and dryers. Products also have more electronic systems, increasing the risk that more parts will fail. Here are tips on how to pick an appliance that lasts:

- Choose a well-known brand that has inexpensive replacement parts: Whirlpool, Electrolux, KitchenAid, Maytag, and Frigidaire.
- Consider how much you need all the extra gadgets on an appliance, and decide on important ones (maybe extra bins in the freezer instead of a Bluetooth connection).
- Ensure you buy a surge protector to protect appliances from voltage spikes.
- Avoid washers with digital displays – they are expensive to replace.
- Consider the brand Speed Queen for laundry: Consumer Reports say these washers and dryers are made to last and rank highly in reliability scores.

## This Day in History – October

10/1/1959 – The Twilight Zone premiered.

10/17/1931 – Mobster Al Capone was convicted of income tax evasion.

10/26/1881 – The “Gunfight at the OK Corral” occurs. Wyatt Earp, his two brothers and “Doc” Holliday, have a shootout with the Ike Clanton gang.

10/31/1926 – Magician Harry Houdini dies from complications of a ruptured appendix.



# Papers You Should Be Shredding

To ensure you don't become a victim of identity theft, always shred the following items (post this list over the shredder!):

- ✓ Expired or cancelled credit cards
- ✓ Credit card offers
- ✓ Utility and credit card bills
- ✓ Anything containing your social security number
- ✓ Documents that include banking information, your name and address, signatures, bank account and card numbers
- ✓ Tax returns that are more than 7 years old
- ✓ Boarding passes
- ✓ Prescription labels
- ✓ Receipts with your card number and signature
- ✓ Pet medical papers
- ✓ Resumes





## Thanks For Thinking of Me!

*Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.*

### Brain Teaser Answer:

Love

### Did You Know?

As well as being a great stress reliever and popular packaging item, bubble wrap was actually invented as wallpaper. Engineers Al Fielding and Marc Chavannes invented bubble wrap in 1957, by accident. They were trying to develop textured wallpaper by sealing two shower curtains together and trapping air bubbles. In 1960 they founded Sealed Air Corp and a year later began using it as packaging material.



### Handy Items for First-Time Homebuyers

It would be great if the expenses stopped at the down payment, but you can tackle many projects yourself with these handy tools (they make good housewarming gifts, too):

- Snake for unblocking drains
- Flashlight
- Plunger for blocked toilet(s)
- Safety goggles
- Stud finder

**THANK YOU** for reading my Service For Life.<sup>®</sup> 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: **Robin Harvey** was randomly chosen from the correct answers to my Trivia question....

### What inspired cartoon character Scooby-Doo's name?

- a) A song b) A dessert c) A dance d) A pet

The answer is a) A song. Frank Sinatra's song "Strangers in the Night" inspired Scooby-Doo's name (doo-bee-doo). Congratulations **Robin**, now let's move on to this month's trivia question.

### Which of these airports is not in France?

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

I'll randomly choose one winner from all correct answers I receive by October 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. We're looking to purchase a home, but aren't sure where to begin. What are pros of buying a new house vs. an existing one?**

**A.** Buying a brand new house offers some real advantages to a home buyer. There are fewer repairs on heating and cooling units, and you'll have new appliances that are less likely to need service.

Most newer homes have garages—a real plus! New homes also have some technology benefits. Most are pre-wired for computer systems, entertainment, and modern appliances and conveniences.

Conversely, existing or older homes have their advantages too. These homes are located in established neighborhoods and near conveniences like parks, libraries, schools, and shopping centers. You'll also have mature vegetation from large trees, to greenery, and shade...another big plus. New homes and new neighborhoods just can't offer that.

Older homes may have more architectural charm and style. Older homes may have hardwood floors, alcoves, built-in bookcases, and amenities not found in newer homes. They also may have larger lot sizes, giving your family a little more room to roam.

It really comes down to what you want in a home, and where you want to live.

**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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