

Happy Labor 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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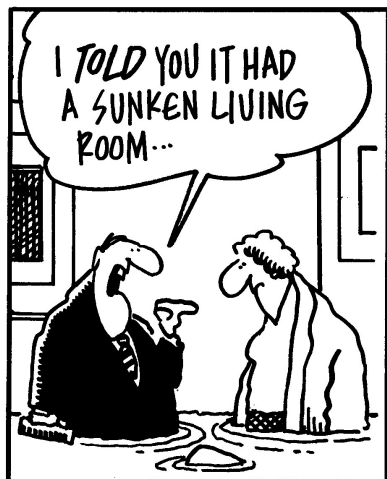
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Back to School??



Happy Labor Day



Debra Higgins'

Service For Life!®

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

Combat Digital Addiction



Texting with friends, scrolling through social media feeds, and checking our email just one more time: Every day we become a little more reliant on digital technology to do our work, stay informed, and remain connected with friends and family. The more we lean into technology, the harder it can be to get away from it.

Having a digital addiction means having the inability to control our use of technology — an affliction that approximately two-thirds of the population appears to have to some extent, according to Trend Hunter. Break the habit (or avoid it!) with these four tips.

1. **Track tech habits.** Measuring and acknowledging how much time you spend on technology puts the problem into perspective. This information alone may be incentive to cut back. Apps like Moment (**InTheMoment.io**) and QualityTime (**QualityTimeApp.com**) help you track and manage time spent on technology.
2. **Don't trust yourself.** We may think we can just kick the digital habit at any time, but that's the problem with a habit. Avoid temptation by removing digital devices from reach. Lock them up or give them to someone else to hold on to for a certain amount of time or at certain times of the day. Also, keep them out of the bedroom at night.
3. **Turn off notifications.** Every time you're notified about a new email, message, or news update, there's a compelling reason to drop what you're doing and check in with your tech. Disable all but the most urgent notifications from your web and mobile apps.
4. **Ease into a digital detox.** It's healthy to take a break from technology, but like any addiction, start small. Have a meal without your smartphone at your side. Then go for a shopping trip without it. You don't need to quit using technology altogether; instead, focus on easing up on your dependency.

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!)...

Nomophobia (no-mo-fo-bee-ah) noun

Meaning: The fear of being without a mobile device. The word is derived from no-mobile-phone-phobia.

Sample Sentence: Because of her nomophobia, she chose not to go on a long day hike that would have taken her out of cell phone range.

Estate Planning: Digital Assets

Beyond homes, cars, and other tangible items, you likely have digital assets and information someone else will need to access after you've passed away. Get your digital details in order now:

- ✓ Inventory all your digital items, including cloud storage, email, social media, and phone.
- ✓ Designate contacts for those services that have built-in features that make it easy to pass data to surviving family members. For example, Google has an Inactive Account Manager feature and Facebook has a Legacy Contact feature.
- ✓ Set up your password manager program (like Dashlane [Dashlane.com] or LastPass [LastPass.com]) with an emergency access user.

Quotes To Live By...

"Never, ever underestimate the importance of having fun."

—Randy Pausch, educator

"A crown is merely a hat that lets the rain in."

—Frederick the Great

"People who are wrapped up in themselves make small packages."

—Benjamin Franklin

Extend Your Engine's Life



Replacing a vehicle's engine is costly and inconvenient. Keep yours running as long as possible with a few key good habits.

- **Avoid quick acceleration.** Don't race a car's engine when you start it up, especially in cold weather. Accelerate slowly when you begin driving, and don't drive at high speeds or accelerate quickly when it's very hot or cold outside.
- **Avoid idling.** It's common to let a car "warm up" by letting it idle before driving, but this results in soot deposits on cylinder walls, oil contamination, and other conditions that can have a long-term, negative impact. *Note:* if it's very cold out, you should warm the engine up before driving to allow oil and other fluids to circulate.
- **Combine errands.** Driving for a longer period of time during low-traffic hours is easier on your engine and better for the environment.
- **Maintain wheel-well splash guards.** These help keep water, slush, and salt from splashing into the engine compartment, which can cause damage.

September, This Day in History....



Sept 7, 1921 The first Miss America beauty Pageant is held in Atlantic City N.J.
Sept 8, 1974 President Ford gives unconditional pardon to Richard Nixon for any crimes related to Watergate.
Sept 9, 1850 California became the 31st state.
Sept 9, 1956 Elvis Presley first appears on the Ed Sullivan Show.
Sept 11, 1962 The Beatles recorded their 1st single "Love Me Do".
Sept 13, 1788 New York City becomes the capitol of the United States.

Easy Rental Upgrades



Renting a home is temporary, but the upgrades you make don't need to be. Update your rental home with these ideas ... and then take them with you when you move.

On the walls: Add removable wallpaper and framed art. Use creative shelving units to hide awkward outlets. Choose new curtains.

In the bathroom: Upgrade the showerhead. Choose a new shower curtain.

Upgrade electricals: Install your own light fixtures throughout the home. Swap standard light switches with dimmer switches. Add a smart thermostat and wireless speakers.

Add personality: Add color with furniture covers and throw pillows. Use removable washi tape or stainless-steel contact paper on boring appliances (find both at craft or home stores). Place plants throughout the home. Switch bland door knobs and kitchen hardware for more stylish ones.



Brain Teaser...

A man is walking in the middle of nowhere when it begins to rain. He doesn't have an umbrella or a hat and has nowhere to hide. He arrives home completely soaked, yet not a single hair on his head is wet. How is that possible?
(See page 4 for the answer.)

DIY Produce Wash

Make your own solution to clean fruits and veggies before you eat them – even if you're buying organic produce.

- Mix 2 cups of water with ½ cup white distilled vinegar and the juice of 1 lemon, and *voila!* You've got an easy and inexpensive way to make sure your produce is clean.
- Vinegar combined with lemon juice kills bacteria and washes away any remaining pesticides and dirt.

Make sure you store the mixture in the fridge, to keep the lemon juice fresh.

Scram, Squirrel!

Regardless of where you live, bird feeders attract a host of colorful feathered friends to the backyard — but squirrels always want in on the fun! Keep those pesky squirrels at bay:

- ✓ Mix a tablespoon of powdered cayenne in with every 10-pound bag of birdseed. Birds don't mind, but squirrels hate it.
- ✓ If the bird feeder is on a pole, cover the pole with petroleum jelly.
- ✓ Hang feeders on a string at least two feet away from any tree.

Journaling Websites

Get your thoughts down online from anywhere – you never need to remember your journal.

750Words.com – Make writing a daily habit with 750 words (approximately three pages) in a private space. Plus, track your writing habits.

IntelligentChange.com/Pages/Five-Minute-Journal-App – Three questions to help you instill gratitude, set purpose for your day, and create empowering beliefs every day.

Daylio.WebFlow.io – For the person who doesn't like to write much, this app lets you record your mood and activities through emojis or short notes.

How To Help Teen Drivers



Learning to drive can be stressful and scary — for new teen drivers and the people teaching them to drive. Improve the process by following this five-step method when you practice together, and ease both your fears.

1. **Make a plan for driving lessons.** Decide where your teen will be driving, how he/she'll get there, and what skills you'll be practicing. The best way to become a better driver is to drive, so give your teen lots of time behind the wheel in lots of scenarios, including “scary” conditions like driving at night, in heavy traffic, and in bad weather.
2. **Provide clear instructions.** Avoid yelling or panicking. Instead, use a calm, even tone to instruct your teen on what to do. Don't distract with superfluous conversation, especially with a brand-new driver.
3. **Avoid distractions.** Model the behavior you want your teen to have, both while teaching him/her to drive, and when you're behind the wheel and your teen is in the passenger seat. Don't text or fiddle with tech when driving. Don't eat or drink. Keep music to a minimal volume.
4. **Evaluate the experience together, especially if it was tricky.** When your teen has reached the planned destination, talk about the drive. What went well? What went wrong? How could the situation be handled better next time? Offer praise where appropriate and point out opportunities for improvement.
5. **Maintain a progress log together.** After each drive, note where and how long your teen drove, what the conditions were, and the skills practiced. This is a great place to make notes from your joint evaluation so you can remember to revisit skills that need a bit more practice.

Blueberry Zucchini Bread (saw this one on Facebook)

Ingredients:

3 C All Purpose Flour	3 Large Eggs
1 tsp Salt	1 C Vegetable or Coconut Oil
1 tsp Baking Soda	3 tsp Vanilla Extract
2 tsp Ground Cinnamon, divided	2 C Grated Zucchini
1 tsp Nutmeg	2-1/4 C Granulated Sugar, divided
2 C Blueberries, Fresh or Frozen	1 C Chopped Walnuts



Preheat oven to 350 degrees. Spray two 4x8 loaf pans with non-stick cooking spray. In a medium bowl sift together flour, salt, baking soda, baking powder, 1 teaspoon each, cinnamon and nutmeg. Set aside. In another bowl, beat the eggs, vanilla, oil and zucchini and 2 cups sugar. Add the sifted ingredients alternately with the creamed mixture and beat well after each addition. Carefully fold in the blueberries (roll them in flour first so they don't sink to the bottom. Pour equally into the prepared pans. Combine the remaining ¼ cup sugar and 1 teaspoon cinnamon the sprinkle equally over each loaf. Bake 45-60 minutes until done. Test with toothpick. Cool in pan on rack for 15 minutes before removing from pan. ENJOY!

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:

The man is bald.

Hello, Yellow!

Yellow is often affiliated with happiness, but there's more to this sunny color.

- Natural yellow pigments include ochre, saffron, turmeric and Garcinia tree resin.
- The human eye processes the color yellow first.
- It is one of the primary colors. The other two are red and blue.
- Its high light reflectance value helps it act as a secondary light source.

Face It

Q: What did the right eye say to the left eye?

A: Between you and me, something smells.



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: **Debbie DelSignore** was randomly chosen from the correct answers to my Trivia question....

What popular 1980s TV show had one of the most-watched single episodes in television history?

a) Dallas b) M*A*S*H c) Dynasty d) Roseanne

The answer b) M*A*S*H. The final episode of the beloved series ran in February 1983 and was watched by more than 100 million people. Congratulations **Debbie**, now let's move on to *this* month's trivia question.

What inspired cartoon character Scooby-Doo's name?

a) a song b) a dessert c) a dance move d) a pet

I'll randomly choose one winner from all correct answers I receive by September 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 planning to move to a new home soon. What steps can we take now to make our move go more smoothly?

A. Moving can be very stressful, but there are ways to help you tackle the task. Here are six quick tips to make your next move go more smoothly:

- Have a garage sale well before you begin packing. That way you won't be taking unnecessary items to your new home. (Here's your chance to unload all the things you don't want or don't need any longer. You'll be glad you did.)
- Use sturdy, reinforced boxes. Go to a professional moving company to get the right boxes. Your grocer's boxes just won't do. Remember to pack your boxes carefully.
- Use towels, blankets and pillows to separate pictures and fragile items. Pack all your glass items and dishes vertically and with packing materials to prevent any breakage.
- Label all your boxes. Mark boxes with FRAGILE ITEMS on the outside.
- Pack one box with essential items: coffee, tea, soap, toiletries, flashlight, plastic ware, snacks, paper towels that you can open when you arrive. Mark this box OPEN ME FIRST...that way you'll have the essentials when you arrive at your new home.
- Lastly, work with your moving company. Be sure to have your shipment's registration number, and let the company know how to reach you at all times.

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