

Happy Easter!



Interest rates are bumping up! Now may be a great time to buy or sell! Give me a call. I offer a no pressure consultation. Buying or selling, referrals are always appreciated!

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## Inside This Issue...

5 Steps To Be More Productive...Page 1

How To Be Your Own Boss... Page 2

Summer Bug Bite Fixes...Page 3

Lawn Problems?...Page 3

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

I'm Buying A House. What Can I Do To Make An Offer Before Other Buyers?...Page 4



Debra Higgins'



# Service For Life!®

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



## How To Be More Productive

We all know there are certain time-wasters in our everyday lives, like social media. But besides avoiding those, what about real actionable tips that can help you achieve more in less time? Here's a 5-step plan to be more productive:

1. **Engage in a morning routine.** Many successful leaders have a morning routine that helps focus their mind for the day, calm racing thoughts, and energize their body for the day ahead. You too can achieve this by setting aside 10-30 minutes each morning to: meditate for at least 5 minutes, journal — make a plan for the day, write a short gratitude list — and stretch or workout.
2. **Eat breakfast.** Sounds simple, but many of us don't make time for a nutritious breakfast, often grabbing convenience food to go. Prepare something healthy the night before so that you can grab that on your way out the door. This saves money on eating out and creates more energy by fueling your body effectively.
3. **Create boundaries around social media.** Those who are productive with their time don't spend hours on social media. But that doesn't mean they don't use apps like Facebook or Instagram. They're just smart about when they use them. You could designate 15 minutes twice per day for social media by setting a timer. You may soon find that you have a lot more time to get things done.
4. **Plan your week every Friday.** Taking the time to plan out activities and commitments for the following week will give you a big picture of everything you want to do and help you see if you're over-extending yourself.
5. **Make the best use of your brain.** Sounds interesting, but there is logic here! Some people are more productive at certain times of day. For example, if you are a morning person you might feel it is best to tackle challenging projects first thing in the morning and more menial tasks that require less brain power —like returning phone calls, running errands, and checking and responding to emails — a bit later in the day. Take 5-10 minutes to consider when your brain is most creative, active, and has lots of energy. Then plan activities around that knowledge. You might find yourself considerably more productive, especially if you stick to the tasks you've designated for certain times.



Thanks in advance for your help!

Listing inventory is **extremely** low. 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 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!....)

**Rapport** (ra-‘por) Noun

**Meaning:** a friendly, harmonious relationship

**Sample Sentence:** Most sales people try to establish a rapport with customers before trying to sell them a product or service.

## Have A Laugh

Why don't koalas count as a bear?  
They lack sufficient koalafications.

## Did You Know?

M&M's chocolates date back to 1941! Their inventor saw volunteers eating similar candies during the Spanish Civil War. M&Ms are named as such to denote the last names of their inventors, Mars and Murrie.



## Hashtags #

Not many people know this, but according to Merriam-Webster, the hashtag symbol is actually called an octothorpe, referring to the 8 points (octo) on the symbol. It isn't known for certain what the second part of the word, "Thorpe" refers to. One school of thought is that it is an Old English word for village. The hashtag therefore may represent a diagram of a village surrounded by 8 fields.

## Quotes To Live By...

"You can find inspiration in everything. If you can't, then you're not looking properly."

—Paul Smith, designer

"Plant seeds every single day that you know who you are, you know what you're about, and you know what goals you've set for yourself."

—Stephen Curry, basketball player

"The way I look at it, every day that I'm moving forward is a day I'm not moving backward."

—Bobby Bones, radio personality

# Succeed As Your Own Boss

Whether you are thinking about quitting your job to start your own business, or you're a budding entrepreneur, there are lots of tips at tricks to succeed at running your own business. Grow as a business owner by:

- **Getting clear on your business.** Running a business might seem straightforward, but don't forget business owners have to wear a lot of hats: business manager, strategist, sales and marketing, finance, and more! When you're clear about your business goals, it can help streamline the systems and structures you need in place to support that outcome.
- **Asking for help.** Many successful business owners have help. That might mean taking an online business course, learning the essentials of successful marketing, or simply seeking a business coach. Don't be afraid of learning from those who have walked your path.
- **Networking.** One of the best ways to become successful is to get yourself out there among other business owners. Look online for business groups, networking breakfasts, and online social media groups in your area of expertise and geographic location. When people see a face regularly in their peer network, and have a clear understanding of your business, they are more likely to recommend your services, especially if you refer someone to them first.
- **Thinking about where you can add value.** You may have heard of the marketing term "lead magnets." These are simply free gifts that you give to prospective customers. That might be a free downloadable eBook or 15–20-minute consultation. You provide the gift in exchange for the person's email address. These gifts typically answer common questions that customers come to professionals for, like how to lose weight in 5 easy steps. The great thing about lead magnets is that they grow your email list of people to market to, and help develop a rapport with prospective clients so when they are ready for your product or service, they'll know who to call. Consider your area of expertise and the most common questions people ask you, then develop your "gift" from there.
- **Hiring experts.** Just like customers come to you for expertise, it's worth entrusting certain parts of your business to legal or financial experts, freeing your time to do what you do best.

## 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. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you.

*Thank you, Bobbi Kincaid, for referring Christine March!*

*Thank you, Kim DeStefano, for referring Mike & Nancy Farabaugh!*

*Thank you, Tina Aiken, for referring James Felton!*

*Thank you, Kenneth Martinez, for referring Teresa Mayo!*

*I couldn't do it without you!*

## Brain Teaser...

A sundial is a timepiece with the least moving parts. What kind of timepiece has the most?

(See page 4 for the answer.)



## Get Rid of Water Marks

Did you know that you can use mayonnaise to remove a ring mark on your furniture? Simply:

- Wipe the area with a cloth
- Liberally apply mayonnaise to the area and let it sit for a few hours (test in a non-visible area first)
- Wipe off and buff, and your stain should have disappeared!

## 3 Uses for Apple Cider Vinegar (ACV)



1. All-purpose cleaner: mix 1 cup of water with half a cup of ACV.
2. Facial toner: mix 1 part ACV with two parts water and apply to skin with a cotton pad.
3. Trap fruit flies: add ACV to a few drops of dish soap and keep it in an open dish or glass and it's ready to work!

## Interesting Websites

Five minutes to spare? Check out these websites to learn interesting facts and information.

**www.mentalfloss.com** – A cool website that explains the stories behind happenings around the world, from pop culture to technology.

**www.vsauce.com** – This site makes learning fun and interesting. The channels they host on Youtube.com focus on videos about science and education.

**www.mubi.com** – This is for people who struggle to choose a movie and feel overwhelmed by the choices. MUBI makes it easy for you by only hosting 30 handpicked movies at a time, with new ones every day. (\$10.99/mo)



# Soothe Summer Bug Bites

One of the best things about sunny summer weather is getting to spend more time outside. The downside, though, is outside is where all those biting bugs hang out. While it's hard to avoid the bugs entirely, there are some measures you can take to keep insects further away from you—and a few things to have on hand to treat the bites you do get.

- **Homemade bug repellents:** Most DIY insect repellents rely on scent, including citrus, garlic, lavender, cinnamon, and peppermint. The Centers for Disease Control (CDC) even lists oil of lemon eucalyptus as an effective insect repellent.
- **Diluting essential oils in a carrier oil** typically makes them safe for application on skin but be sure to use recipes for the appropriate measurements of each ingredient. The Old Farmer's Almanac has four such recipes to try:  
<https://www.almanac.com/news/gardening/gardening-advice/homemade-bug-spray-recipes>
- **Home remedies for bug bites:** One of the best things to put on a bug bite to alleviate the pain and itching (and to keep you from scratching) is good old hydrocortisone cream. If you don't have any on hand, however, not to worry. Try mixing baking soda with a little water until it's a paste and apply that to the bite—this works in a similar way to calamine lotion. Aloe vera gel can also minimize itching, and an ice pack can help numb a painful sting and relieve swelling.

Home remedies are great, but it's also important to know when to get a professional's opinion. If you're allergic to certain insects' bites or you know you were bitten by a poisonous bug, there's no question that you should seek medical help immediately.

## This Month in History - April

1st (1778) Oliver Pollack invents the dollar sign \$.

3rd (1860) The Pony Express begins delivering the mail.

6<sup>th</sup> (1930) Twinkies hit the market. The first Twinkies were banana-filled.

27<sup>th</sup> (1937) Senior citizens take note, the first Social Security checks were distributed on this day.



## Got Lawn Problems?



Got a lawn? You probably have or have had these problems. Here are the most common problems and how to fix them.

- ✓ **Mushrooms:** are beneficial to your lawn and provide nutrients. Try using grass clippings as mulch if they bother you, otherwise, know they are a good sign of a healthy lawn!
- ✓ **Snow mold:** is a fungal lawn disease that happens in spring, after the snow melts. It looks like small patches of cobweb-like grass. You can solve the problem by mowing regularly, rake up visible mold patches, and holding off putting chemicals on the lawn.
- ✓ **Patchy lawn:** may be a sign of compacted soil. Simply loosen soil using a core aerator, which can be rented at most hardware stores.
- ✓ **Brown/dead areas:** this can be caused by dogs making a potty stop. It might be tough, but the way to prevent this is to keep the doggies in their own areas. Soak with a hose to help the grass grow back.

## Thanks For Thinking of Me!

"Debra, You did go above and beyond while working with me. From our first meeting, both my brother and I were impressed at how well prepared you were with information at your fingertips and for our review. You continued throughout to be readily available to help with all concerns, even during the hectic days before the closing. I would not hesitate to recommend you to others. Thank you."

Katherine N Carr

## Brain Teaser Answer:

An hourglass – it contains one thousand or more grains of sand!

## Essential Items for a



- AAA & AA batteries.
- At least 1 flashlight.
- Battery or gas operated lamps.
- Non-perishable food items: cereal bars, crackers, nut butters, canned meats and fish.
- A camping stove and fuel.
- A backup generator (if you can afford it).
- Ground coffee and long shelf-life milk.
- To keep warm: blankets, gloves, hand warmers, hats, and sleeping bags.
- To keep cool: lots of water, bandanas to dampen and wear, battery powered fan.
- Battery operated phone chargers.
- Long extension cords, so you can use multiple appliances via the generator.

**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...

**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](mailto:debra@debhiggins.com)  
Visit [www.DebraHiggins.com](http://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: **Ana Lizano** was randomly chosen from the correct answers to my Trivia question....

**What goatish animal is a national animal of an Asian country?**

- a) Addax b) Mouflon c) Markhor d) Gazelle

The answer is c) Markhor. The national animal of Pakistan, the markhor is a particular species of wild goat with impressive screw-shaped horns. Congratulations **Ana**, now let's move on to *this* month's trivia question.

**The first game of American football played in the UK was in 1910 between Navy sailors on what two ships?**

- a) USS Idaho and USS Michigan b) USS Vermont and USS Wisconsin  
c) USS Arizona and USS Michigan d) USS Idaho and USS Vermont

I'll randomly choose one winner from all correct answers I receive by April 15, 2021. 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. I want to buy a home but the ones I look at keep selling before I can put in an offer. What can I do to make an offer before other buyers?**

**A.** When a home is priced well it can go on and off the market very quickly. Also, the housing inventory is very low so there are more buyers competing for the same house. That is why it's important to have the tools to compete with other buyers.

First, learn about new listings quickly. If you are aware of the new listings immediately, you can move quickly to view them to determine if you want to make an offer. You could check third-party websites daily and still not get the most accurate information about new listings. I can set up a search for you and give you detailed information about each listing.

Second, get pre-approved. Sellers usually take offers from someone with a proven ability to purchase more seriously.

Third, try to be flexible on your time to view the property. You may need to be ready at a moment's notice!

**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](http://www.DebraHiggins.com)