



Interest rates are great! 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...

Avoiding "Humblebragging"...Page 1

How To Open A Bank Account From Home...Page 2

Etiquette For Cyclists...Page 3

Are You Making These Cleaning Mistakes?...Page 3

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

How Do I Get The Best Home For The Lowest Price?...Page 4



Debra Higgins' ...



Service For Life!®

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

Check Yourself: Are You Humblebragging?



Although false modesty is by no means a new phenomenon, a new word for such behavior is: "humblebrag." Bragging while acting like you aren't bragging can make you seem insensitive, dishonest, or just plain arrogant—none of which are endearing qualities. People who humblebrag may find their friends become less and less interested in being cheerleaders. Companies can engage in humblebragging, too, which can turn off loyal customers. And whether boasting is thinly disguised as self-criticism or not, braggarts are rarely our favorite people.

Here are a few things you can do to not be the humblebragger your friends or customers start to avoid.

- **Exercise transparency.** Social media has trained us to present the veneer of perfection to the world, never mind how far that image is from reality. By sharing more of your real-life experiences (that includes your cooking disasters, anxious moments, and bad hair days) you become more authentic as a whole person others can relate to.
- **Strip down your statement to its simplest form.** Before you hit send or post online, try to read your sentences without their colorful descriptions to get to the root of what you're saying. "My diet is going so well that I don't fit into my clothes anymore" can be boiled down to "I have lost a lot of weight," and adding the faux complaint at the end makes it harder for others to share your excitement and may make them resent your success.
- **Celebrate success with humility.** None of this means you shouldn't celebrate your successes—quite the contrary! We are enthusiastic supporters of people we love, so long as they don't make us feel like that enthusiasm is an obligation. If you're surprised at winning an award, be straightforward and sincere. If you get praise for a work project, acknowledge and express gratitude toward those who helped you.

If you're concerned that you won't recognize your own humblebragging, try the "tone detector" on Grammarly ([grammarly.com](https://www.grammarly.com)) to gain insight into how your writing might sound to others.

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.

Houses are selling fast!



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!)...

humblebrag (pronounced HUM-bull-brag) verb

Meaning: to say something that sounds modest or self-critical but is actually boastful

Sample Sentence: It's tempting to humblebrag about being a perfectionist when asked about any faults during a job interview, but such thinly-disguised gloating is unlikely to win the hearts of many employers.

Smart Kitchen Organization

If kitchen clutter makes everyday cooking a chore, try some of these genius organization solutions:

- Use one half of an egg carton to store condiment bottles spout-side down on the fridge door.
- Insert tension rods vertically in cabinets to create a "filing" system for cookie sheets and large cutting boards.
- Add a magnetic strip to the back of the cupboard where your food processor lives for storing blade attachments.

Have A Laugh...

I know a mathematician who's terrified of negative numbers.

He stops at nothing to avoid them.

Quotes To Live By...

"The single biggest problem in communication is the illusion that it has taken place."

– George Bernard Shaw, Playwright

"Forgiveness is a funny thing. It warms the heart and cools the sting."

– William Arthur Ward, Writer

"Art is either plagiarism or revolution."

– Paul Gauguin, Artist



How To Open A Bank Account Online

There are so many tasks that we used to have to do in person that, thanks to the internet, are now possible without leaving the house. We can order groceries, print our own postage, and even open an account with a local bank from the comfort of the couch.

If that last one surprises you, it shouldn't. There are many online banks where there's no brick and mortar option, but the same process can easily be applied to the branch of your local bank. Here's what you'll need to have at the ready to get started.

- ❑ Social Security Number or Tax ID Number
- ❑ Date of birth
- ❑ Physical address, telephone number, email address (note that you'll need to provide the physical address where you live, not a post office box)
- ❑ Valid driver's license (or another type of government-issued identification, like a passport or military ID)
- ❑ Existing debit card for initial deposit (some banks allow customers to set up new accounts with no deposit, but that's less common)

The specific requirements, such as the amount of the initial deposit, vary by the bank—so be sure to check the websites of the banks you're considering to find out exactly what they expect.

It's also a good idea to find out whether they accept electronic signatures or if you'll need to drop off completed paperwork in person, which defeats the purpose of opening the bank account online!

A Heartfelt Message To My Special Clients and Friends....



Thanks to all of my clients, friends and business associates who support my practice and graciously referred me to friends and neighbors! I build my business based on the positive comments and referrals from people just like you.

Thank you, Stacy Kondrich for referring Tony Estvander & Hether Eathorne!

Thank you, a local lender, for referring John & Judy Steiner!

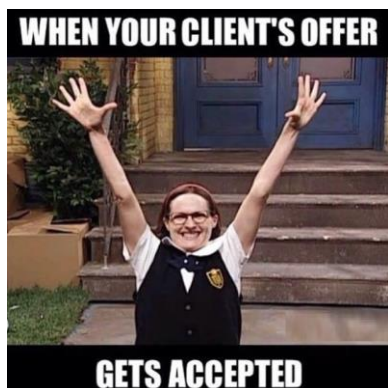
Thank you, Alaina Bonessi for referring Jennifer Kablach!

I couldn't do it without you!

Brain Teaser...

Turn me sideways and I am everything.
Cut me in half and I am nothing. What am I?

(See page 4 for the answer.)



Ready For A ROAD TRIP

Even if you've gotten the mechanic's green light to hit the road, take some time to organize your car before a road trip. Empty the glove box and make sure insurance, registration, and any maps are easy to access. Stash things like hand sanitizer, laundry wipes, and plenty of extra napkins in a zip-top bag under the seat. Make sure your car's emergency kit is the last thing you pack so it'll be easy to reach if you need it.

Transportation Trackers

Even if you aren't waiting for an incoming flight or checking on whether a giant cargo ship is still stuck in a canal, these real-time maps of planes, trains, and ships all over the world offers a fascinating look at what keeps the world moving.

- flightradar24.com

Zoom in on FlightRadar24 to see what's flying over your head right now or zoom out to see just how many aircraft fill the skies every day. It's also available as a mobile app.

- marinetraffic.com

MarineTraffic shows the enormous number of ships traveling the world's waterways, from ocean vessels to smaller ships and boats on rivers and canals.

- openrailwaymap.org

The bright orange lines on OpenRailwayMap show just how connected much of the world is by trains—and also how much of the world is not.

Important Bike Safety Tips



Some of the rules that keep roads safe for drivers and cyclists apply primarily to drivers. Some of the responsibility, however, falls squarely on the shoulders of bike riders. If you love to ride, keep these in mind:

- **Go with the flow:** Cyclists should ride on the same side of the road they'd be on if they were driving in a given direction.
- **Stay in your lane:** Even if there isn't a designated bike lane, it's best to stay off the sidewalk. You should typically ride as far to the side of the road as you safely and comfortably can (this varies by state).
- **See (and obey!) the light:** These apply to cyclists, too! Riding through a stop light or stop sign is just as much of a no-no for bikes as it is for cars.
- **Signal your intentions:** Bike riders have a set of hand signals that communicate the same messages. Learn how to signal actions like turning and slowing. This is especially important if you're on the far right side of a road and need to cut across a lane to make a left turn.

Finally, don't forget that a bike helmet isn't the only garment that will help keep you safe. Wear reflective clothing for day and night riding. Check your outfit for loose shoelaces, straps, or scarves that could get caught in chains or spokes and secure the bottoms of long skirts or the cuffs on loose-fitting trousers before you start pedaling.



Common Cleaning Mistakes

Doing the housework isn't usually fun, but it's even worse when you realize that some of your cleaning habits might actually be making your house *dirtier*! Here are some common cleaning mistakes you may be making—and how to fix them.

- **Scrubbing carpet stains:** All that effort to scrub away a stain could make it spread more or even push it deeper into the fabric of the carpet. Blotting instead of rubbing is the better idea.
- **Using Magic Eraser on everything:** Those white sponges make shiny surfaces (like countertops, wood floors, high gloss painted walls, and oven or microwave windows) look dull, not clean.
- **Bleaching rust and mold stains:** Bleach will actually make rust problems *worse*, since rust requires oxidation and that's exactly what bleach does. Bleach also makes mold look like it's gone when it's not, a deception that can be toxic. Use a product like Bar Keepers Friend on rust and simple hydrogen peroxide on mold (or call a professional).
- **Not cleaning the cleaning tools:** It's crucial to periodically clean the tools you use to ensure that they're not simply depositing yesterday's grime onto today's surfaces. Wash your sponge or dishcloth at least once a week. Make sure the toilet brush is dry before you put it away. And clean the vacuum's filter when you empty the canister.

Thanks For Thinking of Me!

"I would definitely give your name out. You were always punctual, explained everything to us. Even though this is a stressful undertaking, you helped it go as smooth as possible. We greatly appreciate it. Thank you for all you did for selling our home."

Nancy Farabaugh

Brain Teaser Answer:

The number 8. On its side, it's the infinity sign. Cut in half, it's two zeros.

Easy Clothing Repairs

Repairing wardrobe staples helps keep garments out of landfills and reduces the carbon footprint of fast fashion.

And, since visible mending is increasingly trendy these days, you don't have to sacrifice style.



- Sew up holes in shirts and jeans with colorful embroidery thread.
- Cover worn sweater elbows with knit or sewn-on patches.
- Use a pill remover on your favorite sweaters to make them look brand new.
- Have a cobbler replace the soles on well-worn shoes.
- Dye stained garments to give them a second life.

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: **Susan Laughnane** was randomly chosen from the correct answers to my Trivia question....

In addition to being writers, what other profession did Anton Chekhov, Oliver Wendell Holmes, Somerset Maugham, and William Carlos Williams have in common?

- a) minister b) professor c) doctor d) lawyer

The answer is c) doctor. All four of these famous authors were also practicing medical doctors at some point. Congratulations **Susan**, now let's move on to this month's trivia question.

The former name of what South Asian country is still used on several foods and cooking ingredients, including tea and cinnamon?

- a) Pakistan b) India c) Nepal d) Sri Lanka

I'll randomly choose one winner from all correct answers I receive by August 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. How do I get the best home for the lowest price?

A. Price is only one of several factors to consider when you purchase a home.

- **Preferences:** Make two lists with one outlining your needs and the other a list of your wants. Compare lists with other members of your family so you are agree on what's important before you start looking.
- **Budget:** Get pre-approved by a qualified loan officer before your search to find out what monthly mortgage payment is possible given your debt and income.
- **Location:** The "best" price is usually not the cheapest price. Desirable locations demand higher prices. But communities with higher prices also often retain their value the best.
- **Negotiation:** Inexperienced buyers sometimes want to "lowball" their initial offer. Too often they end up disappointed for a variety of reasons such as competition with other buyers, a negative reaction from the seller, and the need to start all over again if negotiations fail.

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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