

Merry Christmas!



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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Happy Holidays!



Debra Higgins'

Service For Life!®

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



How to Make Your Diet More Eco-Friendly

It's impossible to ignore all the news about climate change, and yet you might not realize that one thing all humans do can have an enormous impact on the health of the planet—*eating*. The foods we choose to cook and consume have economic as well as environmental costs, and it's important to take them into account. Author Michael Pollan's famous diet advice is as solid as it is succinct: "Eat food. Not too much. Mostly plants." In other words, choose real foodstuffs over processed foods, don't overdo it, and prioritize plant-based foods over meat.

The industrial food system is responsible for a whopping 1/3 of greenhouse gas emissions, and nearly half of that comes from animal agriculture. Reducing meat consumption is a great way to lessen your diet's environmental impact. And before you purchase fish, consult the Seafood Watch website or app (seafoodwatch.org/recommendations) to make sure you're not about to buy something on the "avoid" list.

Vegan and vegetarian diets can be extremely eco-friendly, but even an entirely plant-based diet has potential environmental drawbacks. Transporting fresh zucchini to, say, Minnesota in January has a huge carbon footprint. Eating what's in season where you live is always the best option. Look for farmers markets or a local Community Supported Agriculture (CSA) resource. Local Harvest has directories for both farmers markets (localharvest.org/farmers-markets) and CSAs (localharvest.org/csa).

Some of our favorite things, like chocolate and coffee, can have negative environmental impacts when produced on an industrial scale—but simply choosing fair-trade chocolate and coffee reduces that impact in a big way. Palm oil is increasingly hard to avoid these days, as it's found in a huge variety of everyday foods, but its production devastates tropical rainforests. Read the labels on foods before you buy and try to avoid anything that doesn't clearly indicate the type of oil it contains (corn oil, sunflower oil, etc.)—if it's not stipulated, it's probably palm oil. It turns out that an eco-friendly diet is not only healthier for the planet—it's also healthier for us.

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!)...

burgeon (pronounced BUR-jun) verb
Meaning: start to increase or grow at a fast pace

Sample Sentence: Once she committed to practicing for an hour each day, her juggling skills began to burgeon.

Finger Lickin' Good?

Taking inspiration from its famous slogan, KFC launched chicken-flavored nail polish in 2016. There were two flavors—"Original Recipe" and "Hot and Spicy"—and they were only available in Hong Kong.

The Original "Quarantine"

In 14th-century Venice, a busy trading port, every ship was required to remain anchored in the lagoon for 40 days before crews were allowed to disembark or unload their cargo.

This was specifically meant to keep diseases (such as the plague) from decimating the island city-state.

The word "quarantine" comes from the Italian word "quaranta," meaning "forty."

Currently, In A Parallel Universe...

Where are all these extra single socks coming from??

Quotes To Live By...

"You cannot escape the responsibility of tomorrow by evading it today."

— Abraham Lincoln, U.S. President

"No amount of experimentation can ever prove me right; a single experiment can prove me wrong."

— Albert Einstein, Theoretical Physicist

"A black cat crossing your path signifies that the animal is going somewhere."

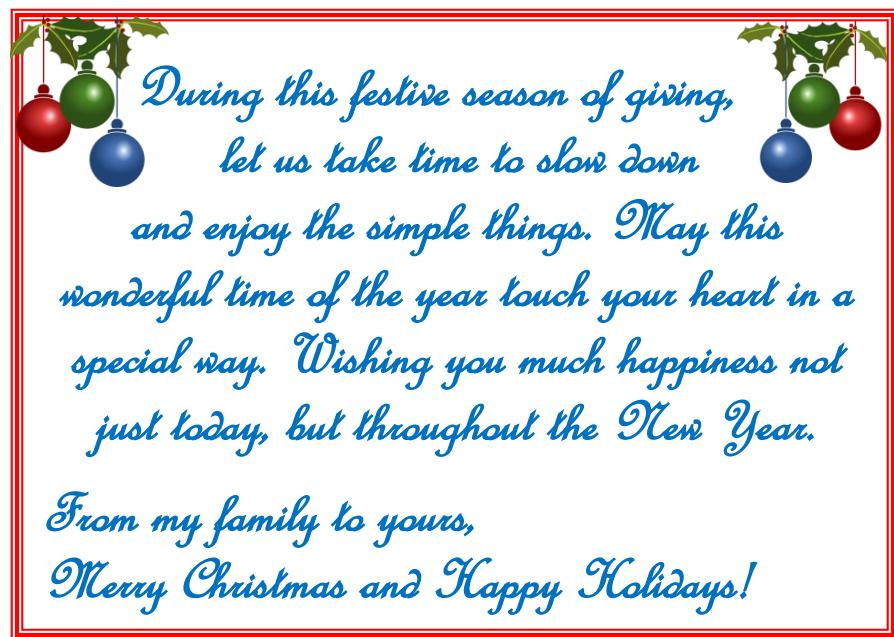
— Groucho Marx, Comedian

7 Ideas To Trim Childcare Costs

As any parent can attest, childcare accounts for a gigantic chunk of a family's budget. While it's not exactly something you can simply cut, there are some things you can do to ease the financial burden.



- **Family Members:** Extended family nearby who are retired and willing to help, even if it's only a day or two each week, can help you save money on daycare.
- **Securing Daycare Early:** When there are multiple daycare options in your area, do your research well in advance and reserve a spot ASAP. If you wait too long, the best (and, often, most affordable) ones will be full.
- **Alternating Work Schedules:** If either you or your partner has a flexible work schedule, it could be relatively easy to take turns looking after the kids.
- **Nanny-Sharing:** Hiring a nanny can be expensive, but if you share the cost with another family (or two) it could be a cost-effective solution.
- **Dependent Care Accounts:** Look into your insurance options at work. If you have a dependent care flexible spending account, you can normally contribute up to \$5,000 annually (married couples/single/ head of household; pre-tax) for childcare costs. For 2021 only, the limit was raised to \$10,500 with the American Rescue Plan.
- **Child and Dependent Care Tax Credit:** If you don't have a dependent care account, you can normally claim up to \$6,000 per year (\$3,000 per dependent) with the child and dependent care tax credit. For 2021, families can claim a max of \$16,000. Visit <https://www.irs.gov> (search 'child and dependent care tax credit') for all the details on what expenses qualify.
- **Investigate Subsidies:** In some cases, childcare subsidies may be available to you through work, school, or military service. This map can direct you to what's available in your state:
<https://www.childcareaware.org/resources/map/>



Brain Teaser...

What is full of holes but can still hold water?

(See page 4 for the answer.)

K Squared Comics

By Kelly Kincaid



Old-Fashioned Skin Care

Witch hazel may have been a staple in your grandmother's medicine cabinet, but it's still useful today. Thanks to its high tannin levels, witch hazel can help alleviate skin ailments like inflammation, itching, and burns. The astringent quality also means it can help fight acne.

When shopping for witch hazel, choose an alcohol-free option to avoid drying out the skin too much and apply a little bit to a small patch of skin (not the face) to make sure you don't have an allergic reaction.

Color Scheme Websites

Whether you're redecorating a room, designing a website, or just looking for inspiration to add pop to your wardrobe, there are several websites that help you create beautiful color schemes.

Coolers: coolors.co/ The Coolers site (also available as an app and a Chrome extension) creates color palettes based on images you can upload, or you can simply browse their endless array of popular color schemes.

Muzli: colors.muz.li/ With Muzli's color palette generator, you start with one color and Muzli offers options for other colors that coordinate well with it.

Colormind: colormind.io/ Like many similar websites, Colormind will produce color palettes based on images you choose or offer random color schemes for inspiration—but Colormind lets you save the colors/lock them until you land on a palette you love.

Is A Credit Limit Increase Good?

Most credit card holders have received a congratulatory letter notifying them their credit limit has been increased. While a higher credit limit might *sound* good, there are some things to think about to determine whether it's the right idea for you. You can call the card company and ask them NOT to raise the limit if you choose.



- **Impact on Credit Score:** A higher credit limit can improve your credit score over time, but *only if you keep roughly the same balance*. Credit scores consider your debt-to-credit ratio, so charging more when your credit limit goes up can make your credit score go down.
- **Rewards Potential:** If you stay on top of your credit card bills, having a higher credit limit can earn you bigger and better rewards—like cash back or airline tickets.
- **Alternative Sources of Credit:** Having a couple of credit cards gives lenders a fuller picture of your ability to repay loans. If you already have multiple cards, a credit limit increase might be the best option. If you only have one card, maybe open a second credit card account instead.

December, This Day In History.....

12/1/1955 In Montgomery, Rosa Parks is arrested for refusing to give up her seat in the front section of a bus.



12/2/1891 The toilet paper roll was patented. (Patent #465,588)



12/5/1933 The 21st Amendment repeals Prohibition. I'll drink to that!

12/24/1818 Franz Joseph Gruber composed "Silent Night".

12/25/0000 Jesus Christ is born in a little town in Bethlehem.

12/26/1865 James Mason invents the coffee percolator.

12/28/1869 William F. Semple patented chewing gum.



Everyday Relaxation



Even though modern life has countless benefits (most people these days aren't churning their own butter, for instance), those benefits come with countless additional stressors. Everyone feels pressed for time, and self-care often takes a back seat. Next time you need a break from the everyday grind, here are some relaxing activities to try that don't involve eating or drinking anything.

- **Meditating:** Simply resting quietly for a few minutes while concentrating on your breathing helps relax the body and mind.
- **Reading:** Put down all the electronics and get lost in a good book.
- **Working on a Puzzle:** If you have the space, keep an in-progress puzzle available at all times for when you want even just 10 or 15 minutes of relaxation in the middle of a hectic day.
- **Organizing:** Many people find cleaning and organizing their spaces extremely relaxing, both the process and the result.
- **Doing an Art Project:** Grab a coloring book and a set of colored pens or pencils. Take a sketchbook on your next walk. Learn origami. Play your favorite instrument.
- **Playing a Game:** Shuffle a deck of cards for a game or two of solitaire. Pick up the newspaper's crossword puzzle. Or, if you have friends or family around, get everyone involved in a fun board game.

Thanks For Thinking of Me!

"Very positive & upbeat personality. Excellent at keeping me informed. It was a long haul the past few months with 4 buyers backing out of the sale, but Debra worked very hard and we were able to sell the home. Feel free to use me as a reference!"

Don Marcelllo

Brain Teaser Answer:

A sponge!

Educating Siri

Did you know that you can teach Siri how to pronounce things she's getting wrong? The next time your iPhone's virtual assistant mispronounces a name (that includes names of streets), reply with, "That's not how you pronounce..." and Siri will ask you how to say it properly. She'll repeat it back to you until you confirm she's gotten it right.

Deep-Clean Your Showerhead

It's easy to forget about the shower head when cleaning the bathroom, but it can often benefit from some deep-cleaning—especially if you have hard water. Fill a plastic bag with equal parts water and white vinegar, securing it so the shower head is submerged. Leave it in place for about 30 minutes to avoid damaging any finishes. Rinse and dry.

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...

**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

Visit www.DebraHiggins.com

"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. Wow! This was a tough one! The winner is....drum roll please: **Sam Heasley** was randomly chosen from the correct answers to my Trivia question....

What large island is a district of Denmark?

- a) United Kingdom b) Singapore c) New Zealand d) Greenland

The answer is d) Greenland. The largest island in the world, Greenland spans over two million square kilometers. Congratulations **Sam**, now let's move on to *this* month's trivia question.

In 1884, a Canadian chemist patented a food that's become a U.S. kitchen staple. What was it?

- a) sliced bread b) potato chips c) peanut butter d) breakfast cereal

I'll randomly choose one winner from all correct answers I receive by December 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. What homework should I do before I get a loan to buy a home?

A. Here are three big tips many people don't consider when buying a home:

- Understand how much home you can afford.** Calculate the two numbers bankers and mortgage lenders use to determine the how much they will loan to you: payment-to-income ratio and debt-to-income ratio.
- Understand the basics of home financing.** Your ability to afford a home will be related to its price, your down payment (and the amount you'll finance), the interest rate and points of your loan, the term and the type of your loan. Study these items and the relationship between them.
- Save thousands by making your own mortgage acceleration payment schedule.** Take your current monthly mortgage payment of principal and interest and multiply that number by 13. Divide that total by 12 to get your new "accelerated" monthly payment.

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

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.