

Happy Valentine's 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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Debra Higgins' ...



Service For Life!®

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



Declutter Your Tech (Part 1)

This two-part series focuses on how to declutter your technology. This month covers tips and tricks to safely declutter physical tech items, while next month will focus on digital decluttering. We've included a handy checklist you can stick to your fridge!

- ✓ **Start with your tech drawer/cupboard** of old computer and media-related content (everyone seems to have one). Once you've identified these items, divide into three piles: *sell* (give yourself a deadline to make sure you get rid of these items) *keep*, or *scrap/recycle*. Look out for:
 - Old cellphones
 - Power cables that no longer fit your current computer or laptop
 - Gaming devices
 - Well-worn cameras that you've replaced with a newer one
 - Unused computer speakers
 - Controls for devices you no longer use, like old TVs and DVD players
 - Tapes, CDs, floppy disks
- ✓ **For items you decide to keep, ensure they are stored in a designated space like a closet or drawer**, preferably in either a protective cover or in a drawer organizer. Don't forget to label them so you can easily identify the item when you need it.
- ✓ **How to recycle:**
 - Speakers, gaming consoles, and small electronic devices can be recycled at large retailers like Best Buy that have a recycling program.
 - Most large grocery stores provide cell phone recycling.
 - If you have an old Apple device, you should be able to not only recycle but also gain credit or trade-in value. Go to www.apple.com/recycling for more info.
 - CDs and DVDs cannot be recycled in your regular bin. Instead, they need to be donated to thrift stores, or sent away to safe recycling programs like GreenDisk (www.greendisk.com).
 - Your city or state may also subsidize tech recycling. Check their website for more information.
- ✓ **Old photos.** Digitizing is the best way to ensure your valuable old photos are backed up and saved. You can scan each one yourself, or pay a service (try ScanDigital.com or ScanMyPhotos.com) to do it.

URGENT!

Thanks for your help!

Listing inventory is *still* low but with your help I was 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 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!)...

Flaming - online (Flame-ing) Verb

Meaning: Engaging in online arguments involving personal attacks on one or more parties.

Sample Sentence: Wow. This person is really flaming my post!

Have A Laugh...

Q: What's the difference between an underdressed person on a motorcycle and a well-dressed person on a tricycle?

A: Attire!

A Social Experiment

Scientists studying the use of Facebook and its effect on mood proved that Facebook does in fact cause depression, and the more it is used the worse a person's mood becomes.



What Happened To Einstein's Brain?

Despite being a scientist, Nobel-prize winning physicist Albert Einstein did not want his brain to be studied. He left specific instructions to cremate and secretly scatter his remains to "discourage idolaters." However, Thomas Harvey, the pathologist on call when Einstein died, didn't follow the instructions and in fact stole his brain! When Einstein's family were told, they didn't object, and Harvey was allowed to keep Einstein's brain in his basement.



Quotes To Live By...

"Luck is the residue of design."

—John Milton, poet

"You were born with the ability to change someone's life. Don't ever waste it."

—Dale Partridge, pastor/author

"Magic is in believing in yourself, if you can do that, you can make anything happen."

—Johann Wolfgang von Goethe, writer

Small Steps To A Healthier Heart

Researchers at Harvard say that small health improvements are an important part of heart disease prevention. Small steps, they say, are the key to succeeding at improving heart health. Improve *your* heart health with these tips:



- **Use those muscles.** Lifting small objects, like a bag of pet food, is a great way to tone arm muscles. Incremental movements build strength and may motivate you to later join a gym and increase the weights you're able to lift.
- **Take short walks.** A short, brisk walk is a great way to energize your body and get it used to short bursts of exercise.
- **Go to the dentist.** Regular professional cleanings and taking good care of your teeth at home are linked to a healthier heart.
- **Watch the liquid calories.** Soda and other sweetened drinks are laden with added calories. Swapping for water flavored with fruit, or low sugar alternatives, could save 100 calories a day.
- **Get nutty!** Snacking on nuts, like walnuts or almonds, is great for heart health. Try a handful instead of chips or candy.
- **Breathe.** The practice of slow and deep breathing, even if only for a few minutes a day, can help lower blood pressure. Set a reminder to breathe on your phone to keep you on track.
- **Eat an extra serving of fruit or vegetables.** Just one extra portion of fruit or vegetable a day can help your whole body!
- **Limit red meat.** Swapping meat with fish once a week can benefit your heart and brain.
- **Eat more fiber.** Foods like whole grain cereals, barley, spinach, pears, kidney beans, and prunes are packed with fiber which can help prevent heart disease.

THANK YOU!

**Thank You! 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. I couldn't do it without you!

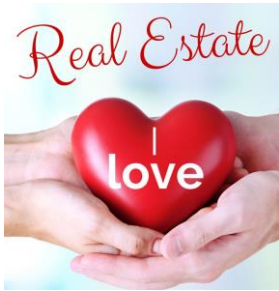
Thank you, Carmen Quartararo for referring Derrick Edwards!

I couldn't do it without you!

Brain Teaser...

Turn me on my side and I'm everything.
Cut me in half and I'm nothing. What am I?

(See page 4 for the answer.)



Did You Know...

According to artificial intelligence experts, 40 percent of human jobs could be replaced by equally capable robots in around the next 20 years.

5 Ideas For Gardening In The Cold...

It might feel like winter, but spring is just around the corner, giving you the perfect opportunity to get started on the garden:

1. Feed the birds whose food sources may have run out.
2. Start sowing seeds indoors, like eggplant and peppers and use a grow light to germinate.
3. Prune roses while they're still dormant. Cut back by around a third.
4. Plant bulbs in Florida and other frost-free regions.
5. Plant cool weather crops like spinach, potatoes, chard, carrots and radishes.

Lifhack Tech Websites

These handy websites will give you the ability to track messages, packages, and fact-check at the click of a button!

www.getnotify.com – This site tracks emails and tells you whether they were opened and read by the receiver.

www.snopes.com – Snopes is a fact-checking site. If you've ever dubious about content on social media, be sure to check out its validity on Snopes.

www.packagetrackr.com – Frustrated that you don't know where your package is? This site allows you to identify the shipping company and track all your items in one place.



Save For A Baby



Babies are expensive. According to recent figures, the cost of raising a child is a whopping \$233,610! Here are some ideas to get smart with your money and save for a baby:

- Check your insurance and shop around. Call your provider and note the overall cost of pre- and postnatal care, then shop around to find the best option. You could save on copays, deductibles, and in-network doctors.
- Start saving on health expenses, smartly:
 - HSAs (health savings accounts) are applicable if you have a high deductible insurance plan. An HSA might be good option if you can't change insurance. Plus, they are tax exempt!
 - Flexible spending account (FSA) – these are usually established through an employer and can help pay for medical costs. This fund is also tax exempt.
 - Dependent Care FSA (DCFSA). Another type of account offered by employers, this one is for childcare expenses for children under 13. You can save up to \$5,000 per year in this account on a married filing joint household.
- 529 Plan. This helps you to prepay or set up a savings account for education expenses. Each state has different rules, but withdrawals for qualified education expenses are tax-free.

“The lingerie store where my aunt works was crowded with shoppers selecting Valentine’s Day gifts for their wives. A young businessman came to the register with a lacy black negligee. My aunt noticed that the next customer, an elderly farmer, was holding a long flannel nightgown and kept glancing at the younger man’s sexier choice. When it was his turn, the farmer placed the nightgown on the counter. ‘Would you have anything in black flannel?’ he asked.” —

Contributed by Christine A. Pandolfo – Reader’s Digest



Cool Uses For Plastic Bags

Plastic bags need not be one-time use items. They have lots of reusable purposes. Try these ideas to make use of them, instead of letting them pile up under the sink or go right into the trash!

- Add a stash to the car for a portable trash bin.
- Take them on vacation as a travel laundry bag.
- Weatherproof your padlocks. Stop them from freezing by adding a sandwich bag over the lock.
- Portable poop bags. Save on buying doggy bags from the store and re-use old plastic bags.
- Use as a doggy water bowl when out hiking.
- Dispose of cooking oil in used resealable sandwich bags.
- Craft! Bloggers and crafters have used old plastic bags to make rugs, bags, and even rope. Get online to find out how! Search Pinterest.com for “trash bag crafts.”
- Keep a paintbrush fresh. If you're in the middle of painting, but waiting for the first coat to dry, wrap the used paintbrush in a plastic bag to keep from drying out. Then simply unwrap and re-use.



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Thanks For Thinking of Me!

*"Debra, Thank you for everything!
From helping us to decide to tear down
the house and build. Then help with
picking blue prints and everything else
along the way. Glad God placed you in
our lives!"*

Dan & Kim Destefano

Brain Teaser Answer:

The number 8!

11 Tips To Reduce Your Energy Bill



- Check the seals on windows and appliances.
- Fix leaky faucets.
- Shop around providers for the lowest rate.
- Take shorter showers.
- Turn the furnace temperature down at night.
- Use energy efficient light bulbs and appliances.
- Check your local provider for discounts/rebates on energy efficient appliances.
- Wash clothes in cold or warm water.
- Fix leaky ductwork.
- Replace your showerhead with an efficient one. Look for the WaterSense label.
- Reduce the temperature on your water heater.

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: **Jamie Rupert** was randomly chosen from the correct answers to my Trivia question....

Only one U.S. President was born on July 4 (Coolidge) but three Presidents died on July 4. Which ones?

- a) John Adams, Martin Van Buren, Warren Harding
- b) John Adams, James Monroe, Thomas Jefferson
- c) James Monroe, Franklin Pierce, Richard Nixon
- d) Thomas Jefferson, John Tyler, Harry Truman

The answer is: b) John Adams, James Monroe, Thomas Jefferson. Adams and Jefferson died on the very same day, July 4, 1826, within a few hours of one another. James Monroe died in 1831. Congratulations **Jamie**, now let's move on to *this* month's trivia question.

Tennis champion Serena Williams won which major tournament while pregnant with her first child?

- a) Australian Open b) Wimbledon c) French Open d) ATP Finals

I'll randomly choose one winner from all correct answers I receive by February 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's the purpose of a home inspection?

A. A home inspection is performed after the buyer and seller have entered into a written contract. It's a review of the home's condition, including the heating system, attic, foundation, etc. The point is to identify any area of the home that needs replacement or repair. You'll use the report if you need to renegotiate the purchase or ask for repairs.

You may choose to buy the house and make the repairs, or you may walk away from the property if the costs would be too high for your budget and the sellers refuse to lower the price or make the repairs. You should get your earnest money back provided your contract has a "sale contingent on inspection" clause.

You'll also need to get an appraisal, which serves to assess a value to the property. You need to know that the property you've selected will appraise at or above the amount you've contracted to pay for it.

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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