

It's Here!
Happy New Year!



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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Inside This Issue...

Tricks To Making Health Routines Stick...Page 1

How To Stay Safe When Ridesharing...Page 2

Turn Your Home Bathroom Into A Mini Spa...Page 2

Protect Your Business Reputation From Bad Reviews...Page 3

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

Do I Have To Hire A Professional Stager Or Can I Stage My Home Myself?...Page 4



Debra Higgins' ...



Service For Life!®

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

How To Stick To Health Routines

While plenty of people aspire to be diligent about healthy routines, it often feels easier to stick to old habits—we're so comfortable with the routine we already know. To break out of a rut, many people need a leg up. So, here are some tips to help you stick to a new fitness regime or nutritional plan.

1. **Meaningful Motivation:** It's important to understand your own psychology when trying to stick to any new routine. Determine your motivation: the reason (or reasons) you want to start a new health routine. It can be helpful to put your "why" into words or pictures and post it in a place you'll see it every day for constant reminders of your motivational message.
2. **Habits or Routines?** *Habits* are individual actions (like brushing your hair), whereas *routines* are made up of habits (your morning routine might include brushing your hair, taking a shower, and getting dressed) that, often, we do without thinking. When establishing a new routine, it's useful to break each routine down and identify the habits that you'll be adding or adjusting.
3. **Achievable Goals:** Give yourself benchmarks that you're almost certain you can meet. For example, if you want to exercise more, perhaps your first goal is simply to walk around the block every day for a week. Success begets success. Small victories lead to much bigger ones.
4. **Mini-Mind Games:** Make it harder to make excuses than to stick to the routine, even if that means playing little games with yourself. For instance, if your running shoes are in the bedroom doorway or your yoga pants folded atop the coffee maker, it's harder to skip a morning workout.
5. **Accountability:** Studies show that we're much more likely to stick to a health routine if we're not going at it alone. Find a workout buddy who has similar goals, like a running partner. It's not only motivating to know you're accountable to someone other than yourself, it's fabulous to celebrate each milestone with others who are on the same path.
6. **Track Your Progress:** Change can be so slow that it's all but impossible to notice progress. When starting a new health routine with a specific goal in mind, it's incredibly useful to track your progress each day so that you can see just how you're doing over time—and give yourself a pat on the back. Write your workout plan and completed tasks down or try an app like **Fitness Buddy**.



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!)...

hyperlocal (hyper-lokal) adjective

Meaning: relating to a small area or community

Sample Sentence: Hyperlocal marketing and journalism focus on targeting small areas like neighborhoods.

Air-Purifying Plants

Just because a plant is in a small pot at the store doesn't mean it's meant for indoor life. Here are some plants that not only thrive indoors—they also remove toxins from the air.

- **Monstera Deliciosa:** Likes indirect light, easy to grow, reduces many air pollutants.
- **Snake Plant:** Likes bright light and very little water; reduces benzene, xylene, toluene, and more.
- **Spider Plant:** Likes bright (but not direct) sun; removes formaldehyde, xylene from your air.
- **Bird's Nest Fern:** Likes indirect light and humidity; great for bathroom, filters formaldehyde, xylene, etc.
- **Aloe Vera:** Likes bright sun and infrequent watering; topical skin benefits, reduces formaldehyde.



Quotes To Live By...

"I always wanted to be somebody, but now I realize I should have been more specific."

— Lily Tomlin, actor

"The world is round so that friendship may encircle it."

—Pierre Teilhard de Chardin, philosopher

"One does not discover new lands without consenting to lose sight of the shore for a very long time."

—André Gide, author



4 Rideshare Safety Tips

Whether you're traveling in a new city or just need to get across town at home, rideshare services (like Lyft and Uber) are an increasingly popular choice. With the large numbers of rides across the world, most of us have heard stories of accidents and crime occurring during rideshares. Luckily, most of these incidents are preventable by keeping the following safety tips in mind.

- **Make ride requests indoors.** Whether you're requesting a ride at night or during the day, it's safer to make the request before you go outside. If possible, wait indoors until your ride arrives.
- **Confirm the ride before getting in the car.** Make sure the car's make and license plate match the ride match from the app. Ask for the driver's name, and ask them to confirm your name.
- **Sit in the back seat.** It's a personal car, not a taxi, but being in the back seat affords you access to two doors so you won't risk getting into or out of the car near a busy lane of traffic.
- **Utilize the app's trip sharing feature.** Both Lyft and Uber have a trip sharing tool in their safety options. Trip sharing sends the driver's name, photo, license plate number, and car location with the person of your choice so someone knows where you are and who you're with.



Thank You! Thank You! Thank You!

I would like to thank all of my clients for their business in 2020 and a special thanks to those who referred me to their friends and family. Your business and referrals were greatly appreciated. I would like to wish everyone a

Safe, Happy, Healthy and Prosperous 2021!

Spa Bathroom Makeover Tips

Treating yourself to a spa day is great, but it's not really feasible to do that every day—no matter how much you might need the spa after a long day of work. Here are some ways to transform your home bathroom into a spa-like environment, making it much easier to indulge your spa desires whenever you like.



- **Declutter surfaces.** Minimalism in the bathroom is more conducive to a spa-like experience. Decant essentials (like liquid soap or cotton balls) into pretty containers and stash the less lovely stuff (like toothpaste and deodorant) in a drawer or cabinet.
- **Add organic features.** Lots of plants can make a bathroom feel lush, and opting for bamboo accessories (like bath mats, bath caddies, and shelves) is an instant spa look.
- **Upgrade your towel game.** Invest in high quality towels (all in white for a serious spa look) and consider installing a towel-warming rack for maximum luxury.
- **Pay attention to scents.** It's easy to add the calming aromatherapy many spas offer to your own bathroom with essential oil diffusers or natural candles in a relaxing scent.

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Manage Bad Reviews Online

Brain Teaser...

There's a place on our planet that could be called a cold shape. Do you know where it is?
(See page 4 for the answer.)



Genius Baking Mat Storage

Bakers love silicone baking mats but storing them is tricky—they don't stay rolled on their own. But you already have the perfect tool to keep them rolled, and it's free!

Cut a portion of the cardboard tube inside a paper towel roll (or use a toilet paper roll tube) and slip the rolled baking mat inside.

Secure Messaging Apps

There are plentiful options for messaging services, but not all of them are truly secure. Here are a few messaging apps that adhere to stricter encryption protocols.

Signal: <https://signal.org/en/> (Free; iOS and Android) Signal is the best-known secure messaging app, boasting end-to-end encryption for text messages, video calls, and voice calls. There's a desktop version, too.

Wickr Me: <https://wickr.com/> (Free; iOS and Android) Wickr's personal use app features end-to-end encryption for texting and voice calls, and there's a paid business version (Wickr Pro) for things like video calls and group calls.

Wire: <https://wire.com/en/> (Free; iOS and Android) Wire has end-to-end encryption for texts, voice calls, video calls, and some Dropbox file sharing, plus it's easy to have multiple accounts (for personal and business use).

Running a business can be challenging, especially in an era when customers can leave reviews online in so many different places. A 2016 Harvard Business School study of the impact of Yelp reviews on revenue showed that one truly awful review can cost a business tens of thousands of dollars, while five positive reviews only count for a 10% revenue increase. So, let's look at how you can increase positive reviews while minimizing the negative impacts of bad reviews.

- **Read your reviews.** Go where your customers are. Have a business presence on all the review sites, including Yelp, LinkedIn, Google, and Facebook, and then read all your reviews. You can also set up alerts (such as Google Alerts at [google.com/alerts](https://www.google.com/alerts)) to be notified of new reviews on sites you aren't familiar with. Set up an alert with your business name and see what pops up.
- **Look for patterns.** When similar issues come up in multiple negative reviews, it's an opportunity to identify systemic problems, improving your business in the process.
- **Apologize.** Often, a sincere apology is all it takes to turn an unhappy customer into a happy one—especially if you offer a free service or product to demonstrate a policy change.
- **Address complaints.** Don't just apologize for a mistake or problem—you must actually fix it or the cycle will start over again with another customer. Make sure to reply to each review as well. Even if there's no satisfactory outcome, others will see you made the effort.
- **Request positive reviews.** Ask your happy customers to leave positive reviews for you whenever possible. Even if one negative comment remains unresolved, if it's only one amid dozens of positive reviews it carries less weight.

You won't always be able to satisfy everyone, particularly as some of the negativity may come from so-called "trolls" who are just trying to stir the pot. In some cases, when a negative review is inaccurate or defamatory, you can request that it be removed by the review site. Keep in mind this is only for reviews that are genuinely inaccurate—not for negative reviews you simply don't like. It's illegal in the US to impose penalties of any kind for honest reviews (per the Consumer Review Fairness Act).



THE TRAIN, Author Unknown:

At birth we boarded the train and met our parents, and we believe they will always travel by our side. As time goes by, other people will board the train; and they will be significant i.e. our siblings, friends, children, strangers and even the love of your life. However, at some station our parents will step down from the train, leaving us on this journey alone. Others will step down over time and leave a permanent vacuum. Some, however, will go so unnoticed that we don't realize they vacated their seats. This train ride will be full of joy, sorrow, fantasy, expectations, hellos, goodbyes, and farewells. Success consists of having a good relationship with all passengers requiring that we give the best of ourselves.

The mystery to everyone is: We do not know at which station we ourselves will step down. So, we must live in the best way, love, forgive, and offer the best of who we are. It is important to do this because when the time comes for us to step down and leave our seat empty we should leave behind beautiful memories for those who will continue to travel on the train of life.

I wish you a joyful journey for the coming years on your train of life. Reap success, give lots of love and be happy. More importantly, give thanks for the journey!
Lastly, I want to thank you for being one of the passengers on my train!

*Happy
New Year*

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 Arctic Circle

Lazy Susans: Beyond the Dining Room Table

Lazy Susans, those handy rotating trays that often hold the condiments and napkins on dining tables, are useful for so much more.

Put one in your fridge for all the jars and containers you regularly use but always seem to have gotten shoved to the back of the shelf. Smaller turntables are perfect for condiments in the cupboard, and larger ones make corner cabinets less awkward.

In the bathroom, Lazy Susans make great makeup organizers. Find them at most home stores or on Amazon.

Did You Hear...

About the claustrophobic astronaut? He just needed a little space.

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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"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: **John Pekar** was randomly chosen from the correct answers to my Trivia question....

Who was the first female singer inducted twice to the Rock and Roll Hall of Fame?

- a) Aretha Franklin b) Pink
c) Mariah Carey d) Stevie Nicks

The answer is d) Stevie Nicks. Nicks was inducted first in 1998 as part of the band, Fleetwood Mac. Congratulations **John**, now let's move on to *this* month's trivia question.

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

- a) Adams, Van Buren, Harding b) Adams, Jefferson, Monroe
c) Monroe, Pierce, Nixon d) Jefferson, Tyler, Truman

I'll randomly choose one winner from all correct answers I receive by January 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. Do I have to hire a professional stager or can I stage my home myself in order to sell it?

A. There's no doubt that staging your home creates a great first impression, makes pictures pop on the Internet, and will boost your sales price. First, consult with your REALTOR®. You can certainly do the staging yourself if you have the time and energy. Here are the key things you should do:

- **Clean the inside and the outside from top to bottom.** You may just want to hire professional cleaners to do this part.
- **Remove clutter, extra furniture and personal items** so your potential buyers will "see themselves" living in your home.
- **Paint the walls a neutral color** to appeal to the broadest base of buyers.

If you don't have time and you *can* afford it, hiring a professional stager is an excellent alternative. Professional stagers have inventory and can bring in furniture and decor that will make your home stand out from others on the market. Ask your REALTOR® for recommendations.

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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