

Happy 4th of July



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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Debra Higgins' ...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

How To Cope When Plans Fall Through



No matter how much we prepare in advance, chances are very good that plans will have to change along the way. Some people are adept at going with the flow when this happens, but for others, a sudden schedule change can be debilitating.

There's no magic solution that makes plans bullet-proof or changes easier to handle, but there are some things you can do to help your brain cope with the stress of change. And most of the following tips can be implemented at the moment plans fall through, or even afterward, so it's not all about planning ahead for changing plans!

- **Have a Plan B. And maybe even C.** Unexpected changes are most difficult to handle when we don't have a backup. Think ahead of time about how you might pivot if you needed to, and you're more likely to be able to make the shift gracefully.
- **Focus on what you can control.** It's upsetting when changes are beyond your control, and it's also important to remember that worrying about those things won't help. Instead, look at the elements of a plan that *are* in your control and do what you can with those.
- **Look for learning opportunities.** This may come after the fact, but if you can reframe the experience as a chance to learn something it may be easier to let go of anxiety.
- **Treat yourself kindly.** There is no point in berating yourself about your reaction when plans fall through, or piling shame on top of whatever unhappiness you were already feeling. Give yourself the chance to feel and acknowledge your feelings without judgement and you're more apt to be able to move on.

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!





Apps For Family Video Chats

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!)

haptic (pronounced HAP-tik) adjective

Meaning: related to the sense of touch; perceiving things through touch

Sample Sentence: Video game controllers with haptic sensors can enhance a player's immersive experience, such as vibrating or shaking during an earthquake or explosion that happens in the game.

The Emerald City... Wasn't

In the colorful film adaptation of L. Frank Baum's "The Wonderful Wizard of Oz" book, the Emerald City is resplendent in countless shades of green.



In the original book, however, it wasn't the city that was green—it was the green-colored glasses everyone was required to wear.

The Nose Knows

Natural gas has no odor on its own and isn't detectable with smoke or carbon monoxide alarms.

So, since gas leaks can be deadly, gas companies add a chemical that gives it its "rotten egg" smell to make sure we notice the leak as soon as possible and get out of the house.

Quotes To Live By...

"Summer afternoon, summer afternoon; to me those have always been the two most beautiful words in the English language."

– Henry James, American Author

"Prediction is very difficult, especially if it's about the future."

– Niels Bohr, Danish Physicist

"Sustainability is no longer about doing less harm. It's about doing more good."

– Jochen Zeitz, German Businessman

The whole world is familiar with Zoom now, but it's not the only video chat option. In fact, if you're looking for a video chat app to stay in touch with family and friends (rather than coworkers), there may be other options that work better for you. Here are some of the best video call apps to try. Best of all, every single one is free!

- ✓ **Skype:** An oldie but a goodie, Skype works on computers and mobile devices and can be used to make regular phone calls as well as video calls with up to 24 people at a time.
- ✓ **FaceTime:** With FaceTime, iPhone, iPad, and Mac users can easily connect for video chats with up to 32 people.
- ✓ **Duo:** Duo is Android users' answer to FaceTime, although you don't have to have an Android device to use Duo. So, if your group includes both Apple and Android adherents, this app covers both for up to 12 people.
- ✓ **Houseparty:** As the name suggests, Houseparty isn't the app for your business meetings. It's especially good for spontaneous gatherings, as the app notifies you when your friends are online. Video calls are limited to eight participants.

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



Thanks to all of my clients and friends 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 Greg Sanders for referring me to Nick & Kathrine Crist!

I couldn't do it without you!

House Odors That May Indicate Problems



We all know what it likely means if we smell smoke at home, and most people know that the scent of rotten eggs can mean a dangerous gas leak. But there are several other unpleasant odors that can be clues that something is amiss in your house.

- **Wet Dog:** If you've got a dog, you already deal with the occasional stinky pup. When you smell "wet dog" odor and you don't have a dog (or your pooch has just had a bath), it could be that rodents or other animals have moved in. Start checking attics, basement, and walls.
- **Ammonia:** A scent of ammonia (sometimes also described as a "cat pee" smell) is a sign you may have a mold or mildew issue, though it can also mean there's a dead rodent in the walls. Follow the smell and try to pinpoint it before you start cutting holes in the wall to remove the problem. Mold requires expert intervention.
- **Fishy:** When you smell fish and you haven't been cooking fish, it could mean that there's some overheated electrical wiring in an appliance, light, or switch. Contact an electrician to fix this before it turns into an even bigger fire hazard.

Brain Teaser...

There is a dead man lying alone in a field not far from an unopened package. How did he die?

(See page 4 for the answer.)



Did You Know?

Unlike most land animals (including humans!), frogs don't need to drink when they're thirsty. Instead, water is absorbed directly through the skin on their stomachs and thighs.

Uplifting Websites

While "doomscrolling" (scrolling through negative news) is common, there has always been a need for injections of positivity on days when we're feeling down. Here are a few uplifting resources online to give you a boost when you need one.

- **The Daily Respite:** dailyrespitesubstack.com This email newsletter delivers a daily dose of beauty, humor, and adorableness (or a combination of all three) directly to your inbox.
- **Happify:** happify.com With both an app and a website, this company focuses on solutions for well-being and mental health. Easy exercises help keep your "happiness score" high.
- **Good News Network:** goodnewsnetwork.org For more than two decades, the Good News Network has been a repository for positive news stories from around the globe.



6 Tips For Good Stepparenting

Blended families are very common, and while being a stepparent can be a rewarding experience, it can also be an enormous challenge. While some of the pieces involved in creating a functional family unit is beyond your control, there are lots of things you can do to make the integration process smoother and easier for everyone.



1. **Take it slowly.** All kids need time to adjust to change and they may not even be conscious of their reactions. Give children time to get used to you and the new family dynamic. And, if the children have another involved parent from the previous relationship, don't overstep and force your views and role as the new parent in a way that threatens the other parents' role.
2. **Create house rules *with* your partner.** When you work together rules will come from you and your spouse's united front.
3. **Be consistent.** Children are less likely to see you as a threat if they know they can trust you. Being consistent in your behavior (toward them and otherwise) is a great way to build trust.
4. **Meet kids where they are.** How old children are when you become their stepparent can dramatically impact how easy or challenging the family integration will be. It's critical to first understand what each child needs based on their individual development, and then go from there. Teens are entirely different than toddlers.
5. **Find common ground.** Get to know the child and, if possible, pick something you both like to do (like cooking, sports, or art) as one way to gently insert yourself into their life as a friend.
6. **Boundaries!** Set boundaries early and hold to them. Kids will test their limits, but stay consistent. For example, if your home office is off-limits, let kids know and stick to it.

This is by no means an exhaustive list of tips, and it's a very good idea to seek the help of a therapist who specializes in blended families. Whether you go solo to therapy or as a couple, you'll likely gain valuable insights, and your partner won't be the only receptacle for your frustrations.

4th of July Fun Facts.....

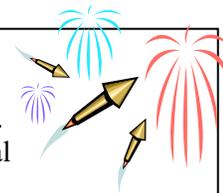
The Declaration of Independence was not signed on July 4, 1776. That's actually the day it was formally adopted by the Continental Congress, but it wasn't signed by most signatories until August.

American typically eat 150 million hot dogs on Independence Day, "enough to stretch from D.C. to L.A. more than five times," according to the National Hot Dog and Sausage Council.

Three presidents **have died** on July 4: Thomas Jefferson, John Adams, & James Monroe.

Independence Day became a federal holiday in 1870.

In 1778, George Washington gave his soldiers a double ration of rum to celebrate the July 4 holiday.



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:

He was a skydiver and the package was his unopened parachute

Least-Visited U.S.

National Parks

With more than 400 National Parks in the United States, there are plenty of options that don't attract enormous crowds.

Check out the National Parks System's own visitor statistics to find a less crowded (and likely more tranquil) park near you. Go to

<https://irma.nps.gov/STATS/> and under Reports choose "National Reports." Select the "Annual Park Ranking Report" and then choose "National Park" from the report's "Park Type" drop-down menu. The parks with the fewest visitors are at the bottom of this list.

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: **Sam Heasley** was randomly chosen from the correct answers to my Trivia question....

What 1985 movie was known for two Academy-award nominated songs by Lionel Richie and Phil Collins?

- a) A Chorus Line b) Delivery Boys c) White Nights d) Fast Forward

The answer is c) White Nights. Lionel Richie won an Academy Award for "Say You, Say Me." "Separate Lives" was performed by Phil Collins and Marilyn Martin. Congratulations **Sam**, now let's move on to this month's 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

I'll randomly choose one winner from all correct answers I receive by July 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. When I put my home on the market in a few months, how will market value be established?

A. Market value is simply what a buyer is willing to pay and a seller is willing to accept. This answer assumes that both parties are well informed about closed home sales that are "comparable" based on **four important factors**:

1. **Location.** Even within the same city, different neighborhoods can have completely different market values. Compare prices of recent sales in the same community.
2. **Age.** Comparable homes should be built within a couple of years of yours. Building codes and style trends vary with time and greatly affect value.
3. **Size of home and lot.** Buyers are sensitive to the price per square foot. Your home may be unique, but buyers will compare the price per square foot with neighboring properties for both the home and the land.
4. **Property condition.** As the seller, you have many opportunities to increase the attractiveness of your home by getting it in tip-top condition and staging the rooms before placing the home on the market.

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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