

Happy Father's
Day



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' ...



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

Car Maintenance You're Wasting \$\$\$ On



Maintaining a car can be a costly activity—but it might not be as costly as you think. Most mechanics don't want you to know most of the following tips. That's because some maintenance really isn't necessary, or isn't required at the "recommended mileage."

- **You don't need to have your oil changed every 3,000 miles.** In fact, most manufacturers say that most cars don't need an oil change for 7,500 miles. Check your manual for certainty.
- **An additional warranty may be unnecessary.** Most car manufacturers will guarantee cars for up to 70,000 miles, so be sure to check this before buying an additional warranty package.
- **Be smart about your inspection.** Some car companies will sell you a \$350 inspection deal, but in the process that means they will look for other things to fix that may not yet need fixing. For example, they may tell you that your brakes are worn down by 50 percent. Here's the thing: you don't need to replace your brakes until they are worn to about 85 to 90 percent of their original thickness.
- **Question flushes.** Some mechanics may encourage you to flush the car of brake fluid, power steering fluid, or transmission fluid. This isn't always necessary. Most of these fluids, depending on the car, only need to have the fluid changed if something is wrong. Ask the mechanic to show you the fluid, explain why it needs to be changed, and then do some research online about what signs to look for that might indicate that the fluid needs to be changed. Again, check your car's manual.
- **However: Pay for quality materials!** It may seem that you're saving money by buying generic brake pads, but cheaper ones aren't necessarily good quality and may wear out more quickly. Brake pads are worth splurging on in the long run. So is high-quality synthetic motor oil.

Bottom line: every car is different. Be sure to look at your car manufacturers' manual and recommended maintenance schedule as a guide. Also, don't be afraid to get a second opinion.

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!)...

Quandary (kwan-da-ry) noun

Meaning: a state of perplexity or doubt

Sample Sentence: I am in a real quandary as to how to solve this problem.

Did You Know?

Did you know that Australia is the only continent without active volcanos? Australia has over 150 volcanos, but they haven't erupted for over 4,000 years. It is thought the lack of volcano activity is due to Australia's distance from any major fault lines. Volcanoes usually erupt when they are close to tectonic plate boundaries.

Long Live Honey!

Honey is one of the few foods that will not spoil. It is thought that the water and sugar content as well as low pH makes the environment inhospitable to bacteria. Here are some ways you can use this gift from nature:

- Dab on zits to dry out.
- Use as a salve for burns.
- Use instead of sugar to help control blood sugar levels.
- Use with beeswax and olive oil as an effective remedy for psoriasis.
- Soothe a cough by eating 1 teaspoon.



Have A Laugh

What kind of exercises do lazy people do?

Diddly-squats!

Quotes To Live By...

"Nothing is really work unless you would rather be doing something else."

—J.M. Barrie, Novelist

"You can't see the full picture when you are in the frame."

—Les Brown, Speaker & Former TV/Radio Host

"Without a customer, you don't have a business — all you have is a hobby."

—Don Peppers, Speaker & Consultant



How To Be There For A Friend With Cancer

Nearly 40% of people will be diagnosed with cancer during their lifetimes. When faced with the terrible news that a friend has cancer, there are some things you can do (and should not do) to stay positive for your friend during their time of need.

DO:

- **Offer to lend a hand.** Daily tasks can be overwhelming for people who are sick. Ask your friend what they need help with and if they don't know, you could suggest grocery shopping, cleaning, picking up or dropping off kids, or mowing the lawn. Pick anything you can do to lighten their load.
- **Ask if they'd like to talk.** People with cancer often want to talk about anything but their diagnosis, while others are frustrated that people around them avoid the topic. Try to just be a friend who can be a supportive listener with whatever is on their mind.
- **Ask permission to visit.** When someone is sick, they may not want visitors, so it's important to ask beforehand when you should visit and be prepared for them to say, "not right now." Remember, it isn't personal.
- **Support other caregivers.** Perhaps their spouse or partner needs a break. Ask how you can support them, too.



DON'T

- **Avoid your friend.** It may be difficult to face your friend but avoiding them could cause more pain. Take time to process the news, but also be mindful that they may need you. You might have to put your feelings to the side and put theirs first to support them during this tough period.
- **Tell them everything is going to be OK.** Offering false platitudes may make you feel better, but you can't offer something you don't know. Stick with a supportive comment, like "We'll get through this and I'll be right by your side."
- **Make comments that they don't look sick.** Avoid telling your friend that they're looking fine. Remember, each cancer is different, and it manifests in different ways that may not be visible. Leave health comments to their doctor.

My Father's Day gift to you is letting you pretend to be in charge of the family for a day.

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Brain Teaser...

I have no voice, but I am able to speak to you. I share all of the world's events and people's intimate thoughts. I have a spine, but I am not human. What am I?

(See page 4 for the answer.)



Feel Calmer In Seconds

Many people suffer from anxiety disorders, and everyone feels anxious sometimes. Try these tips to help regain control of your emotions:

- Breathe deep. Focus on inhaling and exhaling and clear your mind of anything else.
- Check the threes. Find three things around you, and describe them to yourself. Move three different body parts. Name three sounds you can hear.
- Take a quick walk. Even 5 minutes around the block can help you center.
- Carry lavender oil. Essential oils can be spread on wrists or temples, and the scent is known to be soothing.

What IS That Smell?

We've all left something in the refrigerator that smells from time-to-time, but how do you get rid of the lingering odor? Simple: place a cup of baking soda in the refrigerator to soak up smells. Replace once a month for an odor free fridge!

Free Online Courses

These websites provide free online courses in popular topics.

www.edx.org – Free online courses by Harvard, MIT, and more leading institutions.

www.khanacademy.org – Pick topics from computer programming, to science, or medicine on this free educational website.

www.coursera.com – This site partners with universities and companies worldwide to provide free courses.

How To Trade In Your Phone

Have you ever traded in a phone? Most carriers have their own programs that you can learn about on their website or through your account. However, there are other options out there too, offering cash for both Android and Apple devices. Here's how to get the best deal:

- **Shop around.** Don't just take your carrier's word for it, be sure to check multiple providers to find the best offer. Try these sites after checking with your provider: **GadgetGone.com, ItsWorthMore.com.**
- **Before cashing in, fix that broken screen.** Some carriers will reduce the price for the phone to next to nothing if it has a broken screen. However, most screen fixes are quick, can be cheap, and will increase the value of your phone. Do your research.
- **Delete. Delete. Delete.** Be sure to delete all personal information *after* you have backed up your phone. Once you've saved your data, restore the phone to its factory settings to avoid any potential fraud or your data getting into the wrong hands.

June....This Day In



- 6/3/1964 The Rolling Stones begin their first US tour.
- 6/5/1968 Bobby Kennedy is assassinated.
- 6/9/1934 Disney's Donald Duck makes his debut.
- 6/10/1752 Benjamin Franklin flies a kite in a lightning storm and discovers electricity.
- 6/17/1885 The Statue of Liberty arrives in New York City.
- 6/22/1847 Doughnuts are created.
- 6/27/1859 The song "Happy Birthday to You" was first sung.

How To Know If A Friend Or Loved-One Is Having A Stroke

Would you be able to recognize if someone nearby was having a stroke? Here are three simple questions you can ask a person to determine whether he or she may be having a stroke:

1. Ask the person to smile.
2. Ask the person to raise both arms.
3. Ask the person to speak a simple sentence.



If he or she has trouble with any of these tasks, **call 911 immediately** and describe the symptoms. Do Not Wait! A stroke victim may suffer brain damage if people nearby fail to recognize the symptoms of a stroke and act accordingly.

Researchers presenting their findings at the American Stroke Association's meeting stated that widespread use of this test could help in the diagnosis and treatment of the stroke and prevent brain damage. For more information go to:

www.amh.org/healthsrv/stroke_recognize.htm

Visit www.DebraHiggins.com

Thanks For Thinking of Me!

"Debra was a great Realtor! Very knowledgeable and took time always to answer any questions we had. She's a great person and we would certainly recommend her to anyone we know!"

Kelly Burdell & Mike DiCriscio

Brain Teaser Answer:

A book!

Tech Tips To Save Time

You may find yourself spending more time with technology than you need to. Try these shortcuts:

- Want to share an exact moment in a YouTube video? Simply play the video to the precise time, hit share, and underneath the share button you'll see a checkbox that will display the time you want to target. Check the box and send the link.
- At the end of a sentence when texting on your phone, hit the space bar twice. This adds a period, a space, and capitalizes the next letter.
- Use free dictation in Google Docs. Did you know that you can record your voice to dictate text? Simply go to the Tools menu and enable the Voice Typing command. You can then start dictating.

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

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....

In what popular 90s TV series was there a character with the last name of "Bing?"

a) Seinfeld b) Friends c) Frasier d) Cheers

The answer is b) Friends. Chandler Bing was the name of the character played by Matthew Perry. Congratulations **Jamie**, now let's move on to *this* month's 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 Night d) Fast Forward

I'll randomly choose one winner from all correct answers I receive by June 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 can I ask the seller to pay for when buying a home?

A. Remember, everything you ask from a seller is a concession in their mind. Whether you're asking them to lower the price, make a decorating allowance or contribute to your closing costs, they are primarily interested in the bottom-line dollar proceeds at closing.

Here are a few things to keep in mind:

Negotiations can be tough if you try to get the seller to both lower the price and also make other concessions or contributions to your closing costs too. It can actually compromise your ability to come to an agreement.

Appraisers are now asked to consider the dollar value of any seller concessions when they determine the value of the home you are purchasing.

Lenders will limit the contributions made by the seller without lowering your loan amount. It is important for you to ask your lender what they will allow the seller to pay.

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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