

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 2



E/MA)

It's time for more decluttering! Last month, we went over tips to better organize (or get rid of) the technology gear in your home. This month, it's time to tackle *virtual* tech. This kind of clutter can be especially hard to deal with, since you can't see it—but more organized and streamlined tech tools make everyday tasks much easier. Use this checklist:

Declutter Your Computer

- ☐ Audit space-hogging files. Use free tools like <u>WinDirStat.net</u> (for PCs) or Disk Inventory X (<u>www.derlien.com</u> for Mac) to identify file sizes so you can see which ones take up the most room—and decide whether to delete them or move them to an external hard drive.
- ☐ Clean your desktop. Get rid of or move the files you downloaded to your desktop because you didn't know where else to put them at the time. Make desktop folders for things that are "in progress" or even separated by simple titles like "work" and "personal."
- □ Clear unread emails. Sort into folders by year and mark them as read so you won't panic about trashing them and can find whatever you need later using your email's search tool. Use tools like <u>Unroll.me</u> going forward to minimize the dead weight in your inbox and easily unsubscribe from newsletters you don't need.

Declutter Your Phone

- ☐ Move photos to the cloud. Free tools like the Google Photos app (for iOS and Android) or low-cost IDrive.com allow you to store all your snapshots to the cloud so they're not taking up so much space on your phone. Additional storage is available for a fee.
- Cull your contacts. Scroll through your phone's address book and delete any duplicates or former contacts you no longer need. iPhone users can do this all at once by logging into iCloud, while Android users can log into <u>contacts.google.com</u> (if that's where you back them up).
- Clean out your apps. Even if you don't want to remove them from your phone entirely, create app groups or folders to sort similar apps (i.e. a "food" group for delivery apps or a "shopping" group for all your favorite stores). Search Google for "how to create folders on my (insert phone model)." Remove any apps you don't use.

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!*

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!)...

banal (adjective) pronounced bah-NAL (rhymes with "canal")

Meaning: unoriginal, trite, clichéd

Sample Sentence: "When the plot of a movie is this banal, it's not hard to predict the ending."

Don't-Miss Spring Cleaning

The average spring cleaning to-do list is much longer than the kind of cleaning we do on a more frequent basis, but there are likely still things you'll forget. Here are just a few:

- **Light Fixtures**: Wipe down globes and other glass surfaces to allow more light to shine through.
- Small Appliances: Wipe down appliance exteriors and clean interiors (like emptying the toaster's crumb tray and running the coffee maker's deep clean cycle).
- **Toothbrush Container**: Scrub water mineral deposits and toothpaste grime from the bottom of cups or mugs that hold toothbrushes.
- **Remote Controls**: Gently wipe down with a damp cloth and use a toothpick to extract crumbs from crevices.
- **Door Knobs**: Wipe door knobs and handles throughout the house and oil any sticky hinges.

Quotes To Live By...

"If you have a garden and a library, you have everything you need."

 Marcus Tullius Cicero, Roman statesman

"For the concert of life, no one receives a program."

-Dutch Proverb

"If they don't give you a seat at the table, bring a folding chair." —Shirley Chisholm, politician

Joint Bank Accounts: Yes Or No?

Once upon a time, couples having joint bank accounts was the norm. Today, it's not a given—and it's not even always the best choice. Here are a couple of the benefits of having joint accounts with your partner, along with possible downsides to keep in mind.



On the plus side...

- Having a joint savings account makes a common savings goal (like a house or big vacation) easy to monitor and contribute towards.
- If you agree to tackle individual debts as a couple, joint bank accounts facilitate transparency and can make it easier to pay off loans or credit card balances.

On the flip side...

- People who are accustomed to managing their money alone may have trouble letting go of or sharing control of finances.
- Lenders will consider both your credit history and your partner's, which can negatively impact the one with better credit.

Do You Have A Real Estate Or Home-Ownership Question You Want Answered?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home-ownership. If you have a question, tip or idea, please feel free to call me at 724-871-7298. I'm here to help when I can!

How To Clean A Hair Dryer

When was the last time you cleaned your hair dryer? I bet it hasn't been recently, if at all! Here's how to do it, and why it's really important that you do.

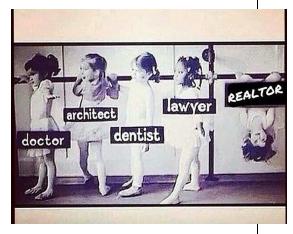
A clogged hair dryer filter can be a serious fire hazard. If that's not enough of a reason to keep it clean, a clean hair dryer performs better. Not only will the air flow be more consistent, the motor is less likely to overheat and fry your hair. How often you need to clean your hair dryer depends on how often you use it, but once every 1-3 weeks is a good range.

- 1. Make sure the appliance is unplugged and completely cool.
- 2. Remove the filter cap on the back of the hair dryer. This may be as simple as rotating the filter cap like it's a pill bottle, but it may be screwed on.
- 3. Remove the filter itself and rinse it under running water to remove dust, hair, and other debris.
- 4. Use an old toothbrush (dry) or a toothpick to extract anything that's caught behind the filter (don't use water for this, since the motor is nearby).
- 5. Ensure the removable filter is completely dry and reassemble the hair dryer.

Brain Teaser...

There's a word that begins and ends with an E, but only contains one letter. What is it?

(See page 4 for the answer.)



Tummy Trivia

Maybe you've heard that cows have four stomachs? In truth, they only have one—but it has four sections. On the other end of the spectrum, the platypus has no stomach at all. Instead, food goes straight from their esophagus into their intestine.

Online Grammar Tools

Even if the only writing you do is in the form of emails, it's important to pay attention to proper grammar. Here are a few handy online tools to help make the work of writing well a bit easier.

Grammarly: grammarly.com/ (free & paid versions) Grammarly is among the most popular writing tools, helping with grammar, spelling, and tone. The browser extension makes it work within web-based email and social media, too.

WhiteSmoke: whitesmoke.com/ (from \$3.47/month) WhiteSmoke checks grammar, punctuation, and spelling. Plus, it's got a plagiarism checker and a translation component including more than 50 languages.

ProWritingAid: prowritingaid.com/

(free & paid versions) ProWritingAid is especially useful for people who write more than just emails, with all the grammar and proofreading capabilities as well as the ability to integrate with software and platforms like MS Word, Google Docs, and WordPress.

Healthy Road Trip Snacks



Retro roadside diners may be part of the fun of road trips, and fast food is certainly convenient. With a little planning, though, you can stock a cooler or tote bag with delicious snacks that are easy to eat on-the-go—not to mention healthier and cheaper than burgers and fries. Here are a few road trip-friendly snack ideas to get you started, plus some hints on how to pack them.

Road Trip Snacks:

- ✓ Fruits & Veggies: Choose ones that travel well (apples, carrots) and prep items that would be hard for a driver to eat one-handed (peel oranges and chop carrot sticks).
- ✓ Dried foods: Anything in the dehydrated category (dried fruits or jerky) is ideal for road trips, with less mess and longer shelf stability.
- ✓ Nuts: Protein will make you feel full longer. Bring your favorite mixed nut or trail mix or choose peanut butter pretzels for a protein boost.
- ✓ Eggs: Hard-boiled eggs are another excellent protein source. Peel them in advance if you're solo.
- ✓ Wraps: Put sandwich fixings into a tortilla or pita wrapped in foil for easier on-the-go eating.
- Beverages: Make sure you've got plenty of water and a selection of other favorite drinks.

Packing Tips:



- ✓ Keep refrigerated items in a cooler within arm's reach. $^{\bigcirc}$
- ✓ If you're traveling solo, put snacks in containers that fit into your car's cup holder so it's easy to eat one-handed.
- ✓ Put dips like ranch or hummus in small containers that can be resealed easily.
- ✓ To save space, freeze a couple of bottles of water in advance and use them in your cooler to keep snacks chilled. When you're ready to drink the water, it'll likely be starting to defrost a bit.
- ✓ Make sure you've got a trash/recycling bin handy at all times to keep your car from turning into a garbage dump—and pack a roll of paper towels and some wet wipes to clean up messes. Use a plastic cereal container for pop-top easy trash stashing.



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, Stephanie Albright for referring Dan & Stacie Parker!!

I couldn't do it without you!

Thanks For Thinking of Me!

"Debra was wonderful to work with. Any delay in selling was due to COVID. We would definitely work with Debra again."

William & Laura Rigney

Brain Teaser Answer:

Envelope!

Easy Neck Stretch

As if it wasn't bad enough that we look down at our phones all the time, hours of sitting at a desk on Zoom calls can cause some seriously stiff neck muscles. The good news is that there are some easy stretches you can do at home to help relieve the ache.

Start with this one:

- 1. Sit (with properly aligned posture) on the floor or a chair.
- 2. Move your hands to the back of your neck, palms facing your head and hands together.
- 3. Press your head gently toward your lap.
- 4. Hold for 30 seconds.

Have a Laugh...

What do you call a boomerang that doesn't come back? A stick!

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 <u>debra@debhiggins.com</u> 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: *Kim DeStefano* was randomly chosen from the correct answers to my 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

The answer is a) Australian Open. Williams reportedly took a test at the beginning of the tournament to prove a friend wrong but was shocked to discover she was pregnant. Congratulations *Kim*, now let's move on to *this* month's trivia question.

What goatish animal is a national animal of a south Asian country?

a) Addax b) Mouflon c) Markhor d) Gazelle

I'll randomly choose one winner from all correct answers I receive by March 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 natural scents can make my home appealing to buyers?

A. This is a common question asked of real estate agents and it is a little surprising how easily mistakes can be made that turn buyers off. Generally, fragrant candles and aerosol room fresheners are too strong to be used just before your guests arrive. Few things can make a buyer more suspicious than an overly strong smell. They may think you have something to hide if a pleasant odor is overwhelming. If you want to freshen up the smell of your home with these products, use them at least 4 hours ahead of time.

Most people will feel comfortable in a home that smells clean and welcoming with the scent of **coffee, tea** or **cookies**. If you are not preparing these foods, you can simulate the smell with a few drops of **cinnamon oil** with water in a pie plate placed in a warm (not hot) oven. Also, herbs like **rosemary, lavender** and **mint** offer a pleasant natural fragrance whether you place them in vases or simmer them in a saucepan. You can also use an aromatherapy diffuser. They're inexpensive and available on sites like Amazon.

Do you have a real estate question you want answered? Feel free to call me at 724-871-7298. I'm happy to help!

