



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!

May 2021
Issue 205
Irwin, PA

Inside This Issue...

Kitchen Tips Professional Chefs Swear By...Page 1

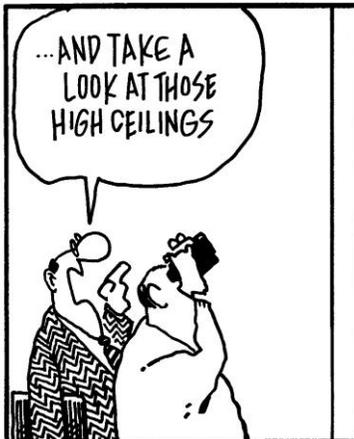
3 Ways To Make Passive Income...Page 2

6 Kid-Friendly Flooring Options...Page 2

Stop Pushing Friends Away...Page 3

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

I'm Thinking Of Selling My Home. What Can I Do To Net The Highest Return?...Page 4

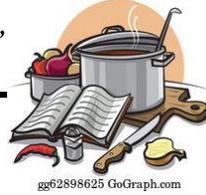


Debra Higgins' ...



Service For Life!®

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



6 Tips to Instantly Enhance Your Cooking Game

Fine dining doesn't have to be limited to fancy restaurants. Home cooks can achieve the same results with the right tools, ingredients, and cooking techniques that professional chefs use. Here are just a couple of each.

Tools

- **Keep your knives sharp.** Invest in high-quality knives (a chef's knife and a paring knife are must-haves) and then *take care of them*. Sharpen them regularly and never put them in the dishwasher.
- **Get a kitchen scale.** If you like to bake, you need a kitchen scale. Cooking can be wonderfully imprecise, and you can often fix a dish later in the process. Baking, on the other hand, is more like a chemistry experiment that can be impossible to save if there's too much or too little of an ingredient added.

Ingredients

- **Add salt throughout the cooking process.** When salt is only added at the end, you end up tasting salt. When it's added at several points along the way, the salt brings out food's natural flavors instead.
- **Make your own stock.** Homemade stock is infinitely better than store-bought, and it's a breeze to make. Keep veggie scraps in a gallon-sized zip-top bag in the freezer until the bag is full, then cover the scraps with water in a stock pot and let it simmer.

Techniques

- **Rest meat before you carve.** When meat comes out of the oven or off the grill, it's not ready to cut into yet. It needs time to reabsorb all the juices that would spill on the cutting board if you sliced it immediately. Put an aluminum foil tent over the meat for at least five minutes (15-20 is even better) and you'll be rewarded with a meal that's moist and delicious.
- **Don't overcrowd food in the pan.** If you don't leave enough space in the pan between ingredients, the frying or roasting you're attempting to do ends up being more like steaming.



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!

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!)

panacea (pan-uh-SEE-uh) noun

Meaning: a fix for every problem or ailment; a cure-all

Sample Sentence: My grandmother's panacea was chicken soup, whether we were actually sick or just feeling low.

Common Shower Habits That Damage Your Skin

Clean skin is healthy skin, but some of the things we do to cleanse it can be harmful. Here are a few things you should *not* be doing.

- **Using very hot water.** Filling the bathroom with steam is very spa-like, but water that is too hot can remove the skin's natural moisturizers. Stick to lukewarm showers and try to take shorter showers if you can.
- **Using a loofah.** Not only can these popular exfoliators be abrasive and damaging to skin, they are also breeding grounds for bacteria and yeast. Instead, use a washcloth that is laundered after each use.
- **Skipping the moisturizing.** Even if your showers aren't steamy, some of the skin's natural moisturizers will still be washed away. It's important to moisturize immediately after your shower to help prevent dry and flaky skin.

Quotes To Live By...

"There is nothing in a caterpillar that tells you it's going to be a butterfly."
—R. Buckminster Fuller, Architect

"If the only prayer you ever say in your entire life is thank you, it will be enough."
—Meister Eckhart, Theologian

"Science is a way of thinking much more than it is a body of knowledge."
—Carl Sagan, Astronomer



Make \$\$\$ While You Sleep

Selling handmade crafts on Etsy or becoming a rideshare driver on nights and weekends are great side hustles, but they take time. Passive income, on the other hand, can keep the virtual cash register active—even when you're not. Here are some ideas to help you dream in dollar signs:

- **Monetize your expertise.** What's the thing your friends and family always ask you about, the thing you can discuss at greater length than anyone else you know? Turn that expertise into what's known as an "information product" like an e-book, a YouTube channel, or even a mobile app. Yes, there's a large time investment up front, but when you're done you can earn money from it anytime—even when you sleep.
- **Rent out a room, amenity or an entire property.** If you have a second home, renting it out either as vacation property or on a long-term basis can be lucrative. Renting out a room in your home with a site like Airbnb can bring in quite a bit of money—or, have a pool? You can even rent that by the hour with Swimply (swimply.com).
- **Get into money lending.** With peer-to-peer (P2P) lending services like Prosper (prosper.com) and Peerform (peerform.com), you can offer partial loans and then earn interest on them. It's not entirely passive income, as it requires ongoing monitoring and research (these are unsecured loans, after all), but for the financially savvy, P2P lending can be an excellent source of almost-passive income.

A Mother is she who can take the place of all others but whose place no one else can take.



Kid-Friendly Floor Ideas



Kids can be hard on floors. The flooring you choose needs to be safe as well as durable when there are little ones crawling around. Parents should only consider vinyl, for instance, if it's certified to have low volatile organic compound (VOC) emissions—and some health experts still don't advise families with small kids to use vinyl. Here are a few kid-friendly floor ideas:

1. Carpeting is soft and absorbs sound, but it also hangs onto dust and other allergens. Make sure to clean regularly if you choose carpet.
2. Carpet squares make stains or other damage easy to fix—you just replace a single square. Keep it clean like regular carpet!
3. Oak flooring with an antique finish can help hide any new scrapes. Just fill with wood filler and a dab of stain.
4. Bamboo flooring is durable and beautiful, plus, it's a sustainable crop. It's stain-resistant and a good choice for a home with children.
5. Cork is softer than hardwood and easier to clean than carpet, and it's antimicrobial which makes it great for kids. It might be best for bedrooms as high wear areas mean more dings and scrapes.
6. Machine-washable area rugs help save expensive flooring from wear and tear. Check out ruggable.com for lots of beautiful options.

Brain Teaser...

A person who turned 15 in 1990 also turned 10 in 1995. How is this possible?

(See page 4 for the answer.)



Did You Know?

A common cleaning “hack” you’ve probably read before is that toothpaste is a good stand-in for silver polish.

In reality, it may work a little *too* well. Toothpaste is significantly rougher than actual silver polish—scrubbing it into your heirloom silver on a regular basis can cause lasting damage.

Poppa Funny

When does a joke become a dad joke?
When it becomes ap-parent.

Recipe Websites

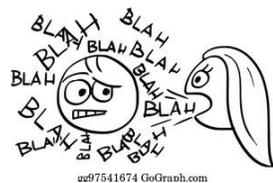
Having a variety of recipes ready to go makes it much easier to answer the daily query of, “What’s for dinner?”

cooking.nytimes.com – The New York Times’ cooking section is a longtime foodie favorite. The “Weeknight” section is particularly popular with quick and delicious meals.

seriouseats.com – Part cookbook and part cooking school, with a vast collection of recipes as well as tutorials on cooking techniques. There’s also a section all about how food and culture intersect around the world.

epicurious.com – The 330,000-plus recipes in the Epicurious catalog cover all the culinary bases and then some. The “Ingredients” section includes deep dives into kitchen staples.

Why You Might Push People Away (And How To Fix It)



Even the friendliest and most extroverted people can sometimes behave in ways that push people away, whether or not they realize they’re doing it. If you’ve noticed friends seem more distant than they used to, it may be time to evaluate your own behavior. These are just a few of the ways you might inadvertently be pushing friends away—and ways to remedy them.

Do you only engage when it’s about you? Do you only initiate with a phone call or text when you have news to share? Are you chatty when they ask about your day, but you don’t reciprocate?

- It can be disheartening when a friend only seems interested in talking about themselves and rarely seems interested in how you’re feeling.
- **Next time:** Call or text to ask how they are. Ask follow-up questions. Be attentive to spending as much time listening as you do talking. Clear your mind of other issues and focus on their words.

Do you complain every time you talk to friends? Do you vent about a bad work or relationship situation during every conversation? Are the complaints similar each time?

- Everyone needs to vent now and then, but if you repeat the same complaints and never attempt to change the situation, that’s an unpleasant (and monotonous) monologue to hear.
- **Next time:** Consider solutions to the problem so you can discuss how it changes. If possible, try to reframe it to see any positives. Also, focus on something not about you!

Do you try to solve all problems by yourself? Do you think things won’t be done properly if you don’t do them? Do you ignore advice from others?

- Working together on a project may mean doing something differently than you would have done it if you were solo, but different doesn’t mean worse—and cooperation builds personal bonds.
- **Next time:** Ask for help, and then listen carefully to others’ suggestions. Make implementing the solution collaborative.

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



I focus my efforts on giving the best service possible so people naturally think of me when a friend, neighbor or family member is in need of a REALTOR®.

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 Donald Marcello for referring me to the estate of Felix Marcello!

I couldn’t do it without you!

Thanks For Thinking of Me!

"I cannot think of anything negative. You are efficient, honest, prompt, reliable, knowledgeable and thorough. You will always be my agent and I will definitely refer you to friends and family. Thank you!"

Rachel Ramsey

Brain Teaser Answer:

They were born in 2005 B.C.E.!

Make Charging Fly By

Your phone's battery recharges much faster when it's not trying to do a dozen things.



- Switch to airplane mode to speed the charging process.
- If you can take some time without your phone, charging goes even faster if you can turn your phone completely off.
- Keep it cool. Hotter temperatures make phones harder to charge, and taking off the case can help keep your phone cooler while it's plugged in.

From Roses To...

In India, Valentine's Day, February 14, falls precisely nine months before Children's Day on November 14.

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: **Robin Harvey** was randomly chosen from the correct answers to my Trivia question....

The first game of American football played in the UK was in 1910 between Navy sailors on what two ships?

- a) USS Idaho and USS Michigan b) USS Vermont and USS Wisconsin
c) USS Arizona and USS Michigan d) USS Idaho and USS Vermont

The answer is d) USS Idaho and USS Vermont. The US Navy brought football to the UK when two battleships played a Thanksgiving Day game on November 23rd, 1910. Congratulations **Robin**, now let's move on to *this* month's 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

I'll randomly choose one winner from all correct answers I receive by May 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. I am thinking of selling my home later this year. What can I do to fix it up and net more from the sale?

A. Remember when you put your home up for sale it becomes a product on display. Getting rid of clutter makes it easier for potential buyers to walk through the property and see themselves living there. You may also need to tackle a few home improvement projects to get a good price for your property.

- Start with the walls. Freshly painted walls in a neutral color invites a potential buyer to imagine the home with their things in it. You want enough wall decoration to make your home attractive, but it is easy to overdo it. When removing wall décor to paint, leave most of it packed away.
- Freshen up the kitchen. Kitchens often sell a home. You will want to make sure it is bright, clean and reasonably updated. Consider replacing the hardware or adding a new backsplash between the countertops and hanging cabinets. If you have to replace appliances, stainless steel is an option that offers clean lines and is popular.
- Enhance the curb appeal with neat, trim landscaping. Your home will likely be viewed online before a buyer visits the property. A clean exterior makes better-looking photos and helps your home look more valuable.

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



Visit www.DebraHiggins.com