

**Happy Labor 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!*

**September 2021  
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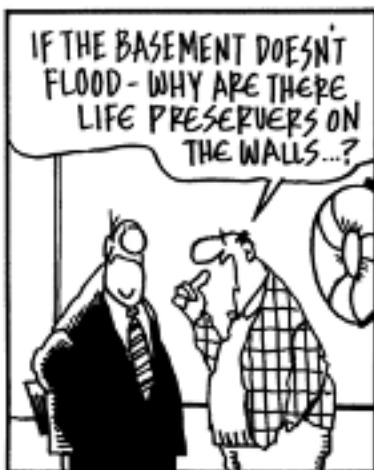
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*Debra Higgins' ...*



Happy Labor Day



# **Service For Life!®**

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

## **How To Know If You're Being Paid What You're Worth**



It used to be taboo to talk about money, but there are lots of ways now to figure out what you should be getting paid. And if you aren't getting paid what's fair, we've listed some ideas to fix that.

While meritocracy — the idea that you achieve success through hard work — may be evident in previous generations, it doesn't necessarily work that way anymore in the fast-paced corporate world. Sometimes people are paid unfairly, especially among different sexes, and skill development and education aren't always equally rewarded. Given we spend such a large proportion of our lives (up to a third) working, it's important to know your skill level and your worth so that you can keep ahead of the game when it comes to compensation. Plus, having your skills recognized builds self-esteem and confidence: two key elements that regulate our sense of well-being.

Here are three tips to ensure you're being paid what you're worth:

- **Subscribe to industry publications and websites:** Not only can you keep up to date with advances in your industry, you can also check the job section to see what the market rate is for your role.
- **Speak to recruiters:** While you may not be actively looking for a new job, it's a smart move to keep an updated resume with a few recruiters. That way, if something that matches your skillset comes up, you'll know what is available and how much you would be compensated.
- **Talk to peers and coaches:** Networking within your industry cannot be underestimated. It's helpful to know peers in your industry. You can share opportunities with one another, or honestly compare compensation and benefits.

### ***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](http://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!)...

**Behoove** (bee-hoov) verb

**Meaning:** there are benefits to take a particular direction.

**Sample Sentence:** It *behooves* us to choose this route.



## Did You Know...

Your body loses weight on an airplane? The low humidity environment on a plane can reduce your body water by up to 8 percent! Even more reason to ensure you drink lots of water (not alcohol because it is dehydrating) before and during your flight. When you land, try to rehydrate and consider an electrolyte drink that will replenish essential minerals and electrolytes that you lose while flying.

## 5 Home Maintenance Tips For Fall

- Fertilize your lawn and cut grass short
- Detach your water hoses
- Clean out gutters
- Check for drafts and seal leaky windows
- Store outdoor furniture or cover to protect from the elements

## Have A Laugh

How do you stop someone from stealing your bagel out of the refrigerator at work? *Put a lox on it.*

## Quotes To Live By...

"Why do they call it rush hour when nothing moves?"

—Robin Williams

"The purpose in life is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience."

—Eleanor Roosevelt

"Remember that the most valuable antiques are dear old friends."

—H. Jackson Brown, Jr., author

# Quick Conversation Starters



Small talk can be challenging for many people. Even the most talkative and outgoing people sometimes hit a lull in the conversation or aren't sure how to talk with strangers. Here are a few conversation starters to overcome that social anxiety:

- How do you know [name of the party/dinner host]?
- Have you heard about [insert news story]? Follow that up with: What do you think about that?
- You seem familiar, where might I know you from?
- What do you do for work?
- What do you enjoy doing in your spare time?
- Do you have any children? Tell me about them (if they do).
- Ask for an opinion about what you're doing (shopping, waiting in line for something that involves a choice, etc.)
- Ask a trivia question (great in a group setting). Try using the question from last month's issue of this newsletter. The answer is on the last page.



## September – This Day In History.....

- September 1, 1878 – Emma M Nutt becomes the first women telephone operator.
- September 4, 1833 – 10 year old Barney Flaherty becomes the first newspaper boy.
- September 9, 1850 – California became the 31<sup>st</sup> state.
- September 9, 1956 – Elvis Presley first appears on the Ed Sullivan Show.
- September 11, 2001 – Islamic A-Qaeda militants flew planes into NYC's twin World Trade Towers and the Pentagon.
- September 11, 1962 - The Beatles recorded their 1<sup>st</sup> single "Love Me Do".
- September 26, 1789 – The U.S. Postal Service was founded.

# Renovations You May Regret

Owning a home may feel like a green light to making it the house of your dreams. But, before you spend your hard-earned money, it's important to keep in mind the bigger picture, especially if you intend to move to a different home in the next few years. Here are a few tips to keep your projects focused and money-smart:

- **Try to avoid specializations:** You may love a quirky bathroom or floor design, but it may make the future buyer of your home think twice. Instead, opt for neutral décor or something fun that is easily changed (think bright pink wall paint instead of bright pink sinks).
- **Go small:** Rather than paint or wallpaper an entire room, why not go for a feature or accent wall? This will make redecoration easier for future buyers, and easy to change if YOU change your mind.
- **Plan for storage:** When renovating kitchens and bathrooms, it's important to keep in mind the need for storage. Future buyers may have children and need much more storage. More is usually better.
- **Avoid luxury items:** It may be tempting to go for a custom-made marble countertop from Italy, however, that's an expense you may not recoup when selling your home.



## Brain Teaser...

In a one-story orange house there was an orange cat, an orange sofa, red-haired owner, orange dining room chairs, and an orange kitchen. What color were the stairs?

(See page 4 for the answer.)



## Aromatherapy Mood Cheats

Certain scents can help relax the body and mind. Aromatherapy uses essential oils with natural scents to help you de-stress. Here are three go-to stress relievers:

**Peppermint** can alleviate headaches — apply a few drops to the temples.

**Orange** can help brighten your mood if you're feeling a little sluggish and unmotivated — simply add to a diffuser (find them at home décor stores).

**Lavender** is a great stress reliever — either smell the oil from the bottle or diffuse a few drops.



## Helpful Image Websites

Whether you want to design your own wedding or party flyers, find free high-quality images, or locate the origin of an image, try these sites:

**www.unsplash.com** —This website has thousands of images you can download and use for free for work or social media.

**www.images.google.com** —Using the reverse image search on Google will allow you to find the source or origin of an image if it's online.

**www.canva.com** — Create your own flyers, posters, Instagram stories, or Facebook banners with this free graphic design software.



# Make Your Self-Care Plan Work For You

Various studies show that many of us suffer from stress and anxiety, and more so during difficult times. Taking care of ourselves should be our number one priority, but somehow it often gets relegated further down our personal priority lists. Here is how to build a self-care strategy that focuses on your mental and physical well-being, and also fits into the busiest schedules.

1. **Choose rituals and practices that are realistic for you.** It's all very well choosing the most stress-relieving practice there is, but if you can't see yourself doing it, it won't be something you keep up with. Before committing to any self-care activity, think about how realistic it is and if you would actually enjoy it and DO it. Plan from there.
2. **Plan out self-care.** It is easier to stick to a self-care plan if you block out time in your schedule for a self-care or de-stressing activity. You don't need 90 minutes for a yoga class; try starting small first. Block out 20 minutes to stretch at lunch time, or 15 minutes to practice a meditation first thing in the morning before work.
3. **Be organized.** While you can and should be flexible with your schedule as things change throughout your week, being organized about self-care can help you stay on track. Practice doing a certain activity on a certain day, or at a certain time during your day. Repeating that each week will encourage the practice to become a habit.
4. **Prioritize sleep.** This self-care activity is a no-brainer, but it is often the one most under-utilized. Adults need 7–9 hours of sleep per night. Prioritizing sleep will help manage stress levels and can even help you maintain a healthier weight.
5. **Aim to exercise.** Exercise improves sleep, reduces stress levels, and helps to keep you on track with your health goals. Experts advise getting around 150 minutes of exercise a week, which may feel like a lot, but it's only around 20 minutes per day! Start with a walk around the block before bedtime and see how your sleep improves.

## Tips For an Easy Move



Moving out of a home can be undeniably stressful. Make things as easy as possible on yourself.

- ✓ **Schedule a donation pickup.** Don't waste time driving to a donation center. Contact local nonprofits (or use a service like **donationtown.org**) for pickup so you never have to leave home.
- ✓ **Pick a quiet moving day.** Weekends are the busiest days to move. Choosing another day of the week may save money with a moving company.
- ✓ **Double down with cloth items.** Wrap breakables in clothing and linen. Pack glasses and stemware in clean socks.
- ✓ **Label the sides of boxes.** That way you don't have to move the boxes to read what's written on them.
- ✓ **Use dresser drawers as boxes.** Wrap tightly with plastic wrap and they're ready to go!
- ✓ **Photograph electronics before dismantling.** It will be easier to reattach all the cords and wires in your new home.



## Thanks For Thinking of Me!

*"Thank you so much for all you've done in helping us find our permanent home. I know we would still be homeless if not for all your knowledge and determination, pushing & pushing until all was done properly and timely. We are forever grateful. You're the best!!!"*

Howard & Nadine Donnelly

## Brain Teaser Answer:

There weren't any stairs.  
It was a one-story house.

## Tips For Back-To-School Anxiety

As kids return to school, sometimes they can feel a little nervous after being out all summer (or it may be their first year!). Here are some tips to help quell that anxiety:

1. Acknowledge kids' anxiety and validate their feelings by letting them know you hear them.
2. Talk about it. Ask what they're afraid of and how you can help alleviate that worry.
3. Try practicing a five-minute meditation or breathing technique (try [insighttimer.com](http://insighttimer.com))
4. Adjust their routine. You may need to bring forward bedtime if they have to get up earlier to head to school.

**THANK YOU** for reading my Service For Life.<sup>®</sup> 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: **Ana Lizano** was randomly chosen from the correct answers to my Trivia question....

**The former name of what South Asian country is still used on several foods and cooking ingredients, including tea and cinnamon?**

- a) Pakistan b) India c) Nepal d) Sri Lanka

The answer is d) Sri Lanka. Sri Lanka was known as Ceylon from 1976 until 1948. Congratulations **Ana**, now let's move on to *this* month's trivia question.

**Which of these famous cookies is the most popular?**

- a) Girl Scout Thin Mints b) Oreos c) Nilla Wafers d) Chips Ahoy!

I'll randomly choose one winner from all correct answers I receive by September 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. We've purchased a new house, and are selling our existing home. We don't have a lot of money to fix up our existing home before selling it. Do you have any inexpensive suggestions?**

My first suggestion is to deep-clean the house and "make it sparkle!" Here are a few more tricks of the trade to help you get the most for your money:

- If your master bedroom looks drab, add new linens, pillows, and shams to spice it up the bedroom and add a little color.
- Buy a bright colored shower curtain and rug to perk up a dull bathroom. Re-grout if your bathroom grout is chipped or discolored.
- Eliminate clutter. Remove photos, knickknacks, refrigerator magnets and other personal items. Organize your cabinets and closets.
- Clear off kitchen and bathroom counter tops. Put away appliances.
- Arrange your furniture so it focuses on your home's strongest feature (it may a view, a garden, flowers, or a painting). Remove excess furniture. Create a "model home" look, clean, attractive with well-place items.
- Dress up your rooms with attractive area rugs and framed prints.
- Install new light fixtures if they're damaged or unappealing.
- Paint your walls in neutral tones. Paint the front door if needed.
- Trim bushes and make sure the outside landscaping is neat and clean.

**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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