

Happy
Thanksgiving!



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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Inside This Issue...

How To Earn Extra \$ (WITHOUT Working)...Page 1

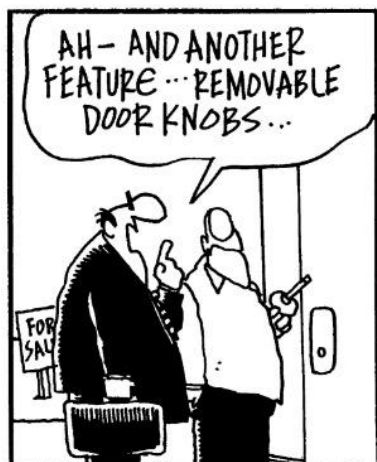
What Not To Say To A Caregiver...Page 2

Find Your Design Style...Page 2

7 Tips To Jog Your Memory...Page 3

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

If I Get Multiple Offers On My House, How Do I Decide Which Offer To Accept? ...Page 4



Debra Higgins'...



Service For Life!®

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

5 Ways To Make Passive



Passive income is the ability to generate ongoing income with a one-time investment, that doesn't require continuous monitoring or adjustment. One example of passive income is real estate: purchasing a home usually results in a profit when you eventually sell. There are lots of different ways to get those passive dollars rolling in, including:

1. **Bonds:** think of bonds as a way of investing in a company without taking ownership. You lend money in the form of a bond and earn interest income. Bonds are considered one of the safer investments, but that also means you'll get a smaller return than higher-risk options.
2. **High yield savings accounts:** these types of savings accounts are located at banks and some investment companies. *Top tip:* open a high yield savings account at an FDIC-insured bank, to provide more security for your investment.
3. **Dividend stocks:** stocks are a great way of creating passive income. The way stocks work is that public companies share a percentage of their profits to investors in the form of dividends. Stocks vary in risk and return. It's wise to do some research with companies who have a solid history of providing dividends to their investors.
4. **Rental properties:** while less passive than other options, buying a second property with the intention of renting it out is a great way to generate income. In addition to monthly rental payments, you'll also reap the benefits of the increase in property value over the term of your investment. Make the investment totally passive with a good property manager.
5. **Crypto savings:** in recent years crypto currency investments have become popular, yielding a higher rate of return on your money. Check out our website links for popular crypto sites (on page 3).

Whichever passive income stream you're considering, it is critical to examine the risks. If in doubt, speak to an experienced financial advisor about the best options for where you are in life.

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!)...

Makerspace (make-er-space) noun

Meaning: A space where makers of various sorts work on projects or provide hands-on workshops

Sample Sentence: A makerspace of jewelers, ceramicists, and carpenters is housed in our office building.

Most Incredible Mother

Valentina Vassilyeva is in the Guinness Book of World Records as having had a whopping 69 children. She was pregnant 27 times, giving birth to 16 pairs of twins, seven sets of triplets, and four sets of quadruplets!

Checklist For



Save money and hassle by winterizing your home for the colder months:

- **Test the sump pump:** keep the basement dry by checking your sump pump is in working order. Pour a few gallons of water into the sump pit to raise the float and activate (it should kick on).
- **Check window seals:** air leaks can increase heating costs. Repair any cracks in window seals with caulking or weatherstripping.
- **Clean gutters:** remove debris from gutters so they drain properly when it rains or snows.
- **Replace outdoor lighting:** with motion sensor lighting. This will prevent any slips or falls on dark days.

Quotes To Live By...

"Sometimes you don't realize your own strength until you come face to face with your greatest weakness."

—Susan Gale, artist

"Tough times never last but people do."

—Robert H. Schuller, pastor

"Stress is caused by being 'here' but wanting to be 'there.'"

—Eckhart Tolle, teacher/writer

How To Find Your Design Style

Designing a room can feel overwhelming. But you don't need to be an interior designer to have the room of your dreams. Here's how to find your own design style and put it to work:



- **Download the Pinterest app** (or web: www.pinterest.com) which is a social media platform that provides inspiration from interior design ideas to recipes. Simply search for room ideas and "pin" your favorite ideas onto your Pinterest board.
- **Look for inspiration at home:** take a walk around your home and in your closet. Pick out your favorite pieces and before you know it, you'll be able to identify trends in your design choices. Perhaps you go for neutral tones, mid-century modern furniture, or lots of texture. Or perhaps you're more minimalist. Identifying trends will help narrow your style search.
- **Buy a design magazine and create a mood board:** Check out your local store for interior design magazines. When you get home, go through the pages and cut out any images that stand out to you. Glue them onto large piece of cardboard and create a collage of your favorite design ideas.

There is no right or wrong way to find your design style. It will become second nature before you know it. As you practice, you'll start to notice that you have an instant reaction to design ideas, and more pronounced likes and dislikes. Trust your instincts!

Turkey leftovers....



Want a hot turkey sandwich well after Thanksgiving? Lay sliced roasted turkey on parchment paper or a silicone mat and freeze. Once frozen, place in a plastic bag. Gravy can be frozen in silicone cupcake trays. Make just one sandwich or as many as you need. *Enjoy!*

Things Not To Say To Caregivers

At some point in our lives, we will all be (or know) caregivers. It can feel like a thankless task, and friends and family occasionally make comments that are unhelpful or even hurtful. Here are some ways to best show empathy, help support the caregiver, and avoid upsetting them:

DO SAY

- "I really appreciate your caregiving. Is there anything I can do to support you?"
- "You're doing an incredible job. If you face any obstacles, please let me know if you need any assistance problem-solving."
- "I know you've been taking care of X for a while now. I'd love to gift you a massage or another self-care activity you'd like."
- "I appreciate that it can be challenging to watch a loved one become frail and less able. I know that must be difficult. I'm here if you'd ever like to talk."

DON'T SAY

- "Are you still caring for X? Wow."
- "You should really be spending your time doing X instead."
- "You're never free to hang out. All you do is look after X."



Brain Teaser...

You measure my worth in hours — I last a finite amount of time. I can be slow when I'm wide and expire more quickly when I am thin. What am I?

(See page 4 for the answer.)



Have A Laugh

I couldn't figure out why the basketball kept growing bigger.
Then it hit me.

Did You Know?

Have you ever wondered if an egg is past its sell-by date? The best way to find out is by putting it in a glass of water. If it floats in the water, it is old. If it goes to the bottom of the glass, it is fresher.

Natural Headache Remedies

If you're concerned about taking Tylenol for headaches, try these natural remedies first:

- Rub a couple of drops of peppermint essential oil on your temples
- Drink a large glass of water
- Use a heating compress or cold pack on your forehead

Crypto Websites

Want to invest in the future? Or just create passive income? These are some popular crypto currency and savings websites accessible to most investors.

www.blockfi.com – a crypto site with no account minimums

www.getlinus.io – a high yield crypto savings account that you can invest USD to earn crypto-backed currency.

www.outlet.finance – for crypto currency beginners, this site pays interest in US dollars with a return of up to 6%.

How To Keep Your Memory Sharp

While aging can affect your memory, there are ways you can help yourself remember things and keep your memory sharp and organized. Try these ideas:

- **Tell yourself what you're doing:** If you are heading into a room to find something, say it aloud: "I'm walking into the kitchen to get a glass of water."
- **Use sticky notes:** these are a great way to post reminders around the house. For example: keep one on the fridge to note any items you need from the grocery store, or put a note above the item it references (one near your outgoing mail about a bill that's due, one in your car to remember to schedule your oil change, etc.)
- **Use your smart phone:** why not double-up on the notes and make them virtual, too? Add appointment reminders, list items you need from the store, talking points for coffee with a friend, and things to talk to your medical provider about.
- **Get organized:** place everyday items, like car keys and your phone, in the same place. You'll save so much time looking for them every day if you keep them in the same spot. You could add a keyring hook by the front door for your car keys and keep your pocketbook in the closet by your coat.
- **Keep your mind active:** why not play sudoku, try the latest crossword in the paper, or watch trivia shows to keep your mind in top shape?
- **Limit distractions:** if you're trying to have a conversation with someone, turn off the TV, or face the person, so you can focus on the information relayed. You're more likely to retain details this way.
- **Be mindful of how you treat yourself:** Adequate sleep, good food, and some medications can affect memory. Speak to your primary care physician about ways you can focus on memory health.

This Month in History.....



Nov 1, 1848 - The first medical school for women opened in Boston. The Boston Female Medical School was founded by Samuel Gregory with just twelve students.

Nov 11, 1972 – The U.S. turned over its military base at Long Binh to South Vietnamese, symbolizing the end of direct American military participation in the Vietnam War.

Nov 14, 1666 – The first experimental blood transfusion took place in Britain, utilizing two dogs.

Nov 22, 1963 – At 12:30 p.m., on Elm Street in downtown Dallas, President John F. Kennedy's motorcade slowly approached a triple underpass. Shots rang out and the President was struck. At 1:00 p.m. the 35th President of the United States, was pronounced dead.



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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:

A candle.

Computer Voice Dictation

If you use talk-to-text on your smartphone, you know it can be a great time-saver. But did you know you can also do the same on your laptop or desktop?

On a Windows computer:

- Press the Windows or Function key + H to open the dictation toolbar. You may need to enable online speech recognition (click the link if it pops up).

On a Mac:

- Open the Apple menu, then System Preferences. Choose Keyboard, then Dictation. Click 'On,' then 'Enable' if the prompt pops up.

For both, you'll then be able to open a document or text field and dictate the way you do on a phone. If you have trouble, do a search online for your operating system + "voice dictation" for in-depth instructions.

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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"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. Wow! This was a tough one! The winner is....drum roll please: **Janet Harvey** was randomly chosen from the correct answers to my Trivia question....

Two famous Italian artists bore the first name of Michelangelo. What were their last names?

- a) Bellini and Caravaggio b) Buonarroti and Caravaggio c) Botticelli and Caravaggio d) Buonarroti and Brunelleschi

The answer is b) Buonarroti and Caravaggio Michelangelo. Buonarroti is the artist we know today as simply Michelangelo, while Michelangelo Merisi da Caravaggio went by Caravaggio. Congratulations **Janet**, now let's move on to *this* month's trivia question.

What large island is a district of Denmark?

- a) United Kingdom b) Singapore c) New Zealand d) Greenland

I'll randomly choose one winner from all correct answers I receive by November 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. If I get multiple offers on my house, how do I decide which offer to accept?

A. Multiple offers are a good thing. Still, you can make a mistake if you don't look at more than just the sales price being offered. Carefully weigh each buyer's offer by considering these factors:

Is the buyer pre-approved? Never take your home off the market without knowing that the buyer is able to purchase your home. Pre-qualified is not the same as pre-approved, it's only the first step in getting approved.

When do they want possession? When the buyer's timing fits your preferences, it can make their offer more appealing.

What repairs does the buyer expect before closing? Even if you are willing to make repairs, think about the time it will take before you accept.

What items does the buyer expect to remain in the house? Buyers may request to keep appliances or wall-mounted televisions. Factor the cost of replacing these in your next home into the offer before accepting.

It is important to know all the facts before you respond to any offers.

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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