

Happy Halloween!



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' ....



# Service For Life!®

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



## 5 Signs You May Not Be Taking Care Of Yourself

Juggling the needs of work, family, and home often makes us forget the most important needs—our own. Rather than being selfish, self-care is critical. Without it, everything we're juggling comes crashing down.

If you're not taking adequate care of yourself, your body will let you know. You just have to be paying attention to what it says! Here are a few signals your body can send that indicate it's time to recharge your own batteries. If you notice some of these symptoms, it's best if you start by having a chat with your physician.

- **Increased Forgetfulness:** Forgetting occasional things might be normal but walking around in a fog all day is a problem. This may be a sign of simply not getting enough sleep, but it's good to consult your doctor in case it's a sign of a hormone imbalance.
- **Constant Fatigue:** Do you wake up in the morning feeling tired? That might be a sign of something like inadequate levels of iron or other vitamins, or even sleep apnea.
- **Skin Changes:** Our largest organ, skin, shows signs of ill health that are hard to ignore. If your skin is unusually dry, it might mean your diet needs more fatty acids. And sudden breakouts could also be a sign of stress or poor diet.
- **Muscle Twitches:** If you notice random twitches in your leg muscles even when you're relaxing, it may not be so random. It may stem from a lack of magnesium in your system. A blood test by your doctor will be able to identify that.
- **Mood Swings:** If you're more stressed or irritable than you think you should be, this can be a sign that your cortisol levels are too high. Your doctor can order a cortisol test, and regular exercise and proper sleep can help lower cortisol if it's too high.

Many low hormone or vitamin levels stem directly from an unhealthy diet, which means some of the issues listed above can be addressed with changed eating habits. Talk to your doctor about what you should be eating more of—and what to avoid—to feel healthier.

### 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 [DebraHiggins.com](http://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!)...

**harbinger** (pronounced HAR-bin-jer)  
noun

**Meaning:** someone or something that is a sign of what's to come

**Sample Sentence:** My grandmother claims her aching knees predict the weather—when they start to hurt, she says, it's a harbinger of rain.

## Chew On This...

Travelers to Singapore have long known to leave the chewing gum at home. It's been banned in the city-state since 1992 as part of an effort to keep the sidewalks clean. McDonald's short-lived 2014 experiment in bubblegum-flavored broccoli (yes, really) might have been an interesting workaround, had it not been so universally detested.



## Have A Giggle...

Why does Humpty Dumpty love autumn?  
Because he always has a great fall.

## Insulate Garage Doors?

There are arguments on both sides of whether it's worth the time and money to insulate your garage door. What isn't in dispute, though, is the effectiveness of insulating the *rest* of your garage. Consider insulating the garage ceiling if there's living space above it, and any walls the garage shares with the rest of the house.

## Quotes To Live By...

"Life shrinks or expands in proportion to one's courage."

— Anaïs Nin, Author

"However difficult life may seem, there is always something you can do and succeed at."

— Stephen Hawking, Physicist

"Experience is something you don't get until just after you need it."

— Steven Wright, Comedian



# Healthy Snack Alternatives For Late-Night Cravings

It turns out that having a snack long after dinner isn't inherently bad for you. What can be bad, however, is eating the wrong things just before bed. A general rule of thumb is to choose snacks that are higher in protein or fiber rather than sugar and carbohydrates. Beyond that, though, we need something that is tasty and satisfying—or we'll just keep snacking.

Here are a few healthier alternatives to what you might be craving late at night.

### Instead of:

Potato chips or pretzels

Chewy candies

Ice cream

Sandwich

Chocolate

### Try this:

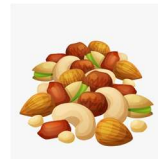
Pistachios, roasted pumpkin seeds: Salty and crunchy, and also packed with protein

Goji berries, tart cherries: Chewy and sweet, and also nutritious superfoods

Greek yogurt, protein smoothie: Cold and sweet, and also has probiotics or protein

Whole wheat toast with peanut butter, carrots with hummus: Savory and filling, and also fiber- and protein-rich

Almond butter with banana or dates: Rich and sweet, and also has fiber and healthy fats



You know your tastes best, so let your palate be your guide for the healthy goodies to keep handy in your kitchen.



## Thank You! Thank You! Thank You! Thank You!



A special thanks to all of my clients, friends and family for helping me achieve the *Five Star Professional Real Estate* award for customer service for the 12<sup>th</sup> year in a row. I appreciate your confidence in me and look forward to helping with any real estate needs. To learn more about the Five Star Award go to:

[www.FiveStarProfessional.com](http://www.FiveStarProfessional.com)

*I couldn't do it without you!*

## Brain Teaser...

Henry is a six-foot-tall assistant at the local butcher shop and he wears size 10 shoes. What does he weigh?

(See page 4 for the answer.)



## “The Other Dream Team”

The US basketball team at the 1992 Olympics wasn't the only story worth telling that year. Lithuania's Olympic basketball squad made headlines both for their performance on the court and their bright tie-dyed uniforms. Why tie-dye? Because the team had an unlikely sponsor—The Grateful Dead. The 2012 film “The Other Dream Team” tells the team's tale, in which the colorful kit is only one of the fascinating storylines.

## Apps To Identify Flora & Fauna

Getting away from the barrage of technology interruptions in nature is great, but your phone can also help you learn what's around you.

**iNaturalist:** [inaturalist.org/](http://inaturalist.org/) The database behind the iNaturalist website and mobile app contains roughly 300,000 species of plants and animals, so it's one-stop-identifying for most trips outdoors. Plus, it works even when you're out of cellular and wifi range (free, Android and iOS)

**BirdNet:** [birdnet.cornell.edu/](http://birdnet.cornell.edu/) The BirdNet app was built by the Cornell Lab of Ornithology and uses the mic on your phone to help identify birds by their calls—so you don't even have to see a bird to find out what it is (free, Android and iOS)

**iTrack Wildlife:** [naturetracking.com/itrack-wildlife/](http://naturetracking.com/itrack-wildlife/) The “pro” version of iTrack Wildlife includes more than 800 photographs of animal tracks to help you figure out what critters are in the vicinity (\$14.99, Android and iOS).



# Lending Money To Family

Nearly everyone has probably borrowed money from a family member at one time or another, but getting \$20 to fill the gas tank is a far cry from asking for a loan to start a business or put a down payment on a house. Lending larger sums of money to a family member can be incredibly helpful to the borrower, but a defaulted loan has the potential to ruin relationships, so it's wise to tread carefully when it comes to money and family.

These are a few things to keep in mind when you're considering lending money to a loved one.

- **Don't Skip the Paperwork:** Even though you're not a bank, creating a loan agreement is still a very good idea. There are loan contract templates online to get you started, but some basics to include are the amount lent, interest rate, and terms of repayment.
- **Not Building Credit:** Young adults often need to borrow from their parents for big expenses (like buying a first home). It's important to keep in mind, though, that while the interest rate on a family loan is likely to be low (or zero), it's a loan that won't help you establish or rebuild good credit.
- **Tax Implications:** The IRS has established minimum interest rates, even on family loans. If you don't charge any interest, the IRS considers that a gift—and monetary gifts are taxed differently. To avoid complications later, make sure you're using the current federal loan rate and documenting the loan properly.

## Kid at the museum...

Kid: “How old is that tyrannosaurus skeleton?”

Guide: “70,000,006 years.”

Kid: “Wow. How can you be so exact?”

Guide: “They told me it was 70,000,000 years old when I stated working here.”



# Top-Rated Smart Doorbells

With the proliferation of smart doorbells, it's easier than ever to keep your home safe and secure. The number of doorbells with video capabilities has grown significantly, so options have expanded and you can choose based on your needs. Here are a few of the top-rated smart doorbell makers.

- **Arlo** ([arlo.com/en-us/doorbell](http://arlo.com/en-us/doorbell)) is a favorite among some reviewers for its ability to tell the difference between people, vehicles, package deliveries, and animals. This does require a \$3 per month subscription, though.
- **Eufy** ([us.eufylife.com/collections/video-doorbell](http://us.eufylife.com/collections/video-doorbell)) makes both wired and wireless models and can also distinguish between people and animals with no monthly subscription fee. Video storage longer than 30 days does come with a \$3 per month charge, however.
- **Ring** ([ring.com/doorbell-camera](http://ring.com/doorbell-camera)) has multiple models (including one for apartment peepholes) with wired and wireless options. Saving footage longer than 60 days requires a \$3 per month subscription fee.

If video monitoring at your front door doesn't feel like enough home security, note that most smart doorbell companies also make other devices that can all link together for a full in-home system. Devices range from cameras that you can install anywhere, security lights, a smart switch that will turn a light on indoors when motion is detected, to door locks you control with your phone.



## 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:

*Meat!*

### The Wonders Of



If you only use WD-40 to keep hinges from squeaking, you'll be thrilled to know about other creative ways to use this household staple.

- **Gum Remover:** The lubricant makes it much easier to remove gum from almost any surface (including hair).
- **Stainless Steel Cleaner:** Stains disappear with soap and water after they get a spray of WD-40.
- **Grout & Tile Cleaner:** Spray WD-40 on dirty tile areas, leave it for a few minutes, and wipe clean with soap and water.

### Deeply Funny

What sits at the bottom of the sea and twitches?

*A nervous wreck.*

**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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## "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: **Jamie Rupert** was randomly chosen from the correct answers to my Trivia question....

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

- a) Girl Scout Thin Mints b) Oreo c) Little Debbie d) Chips Ahoy!

The answer is b) Oreo. According to the consumer data company Statista, Oreo outsells all the others. Congratulations **Jamie**, now let's move on to this month's 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

I'll randomly choose one winner from all correct answers I receive by October 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 experts should I talk to if my home is about to go into foreclosure?

#### A. Avoid scammers, and talk to one or more of these professionals:

- **Your REALTOR<sup>®</sup>** will help you review your options.
- **A Foreclosure Counselor** will help you evaluate your current financial situation and serve as an advocate with your bank, free of charge.
- **A Tax Expert** will advise you if you do a short sale or deed-in-lieu of foreclosure since forgiveness of debt may be considered taxable income.
- **A Credit Counselor** can help you develop a plan to avoid future financial difficulty as well as help you repair your credit score.
- **An Attorney** can help you if your lender has filed a foreclosure lawsuit.

**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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