

Happy Easter!



Interest rates are inching up! 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..."

Signs Of A Toxic Workplace



Most of us probably have a thing or two we'd like to change about our work, but there's a difference between wishing your office had more windows and being in a truly toxic work environment. The latter can cause stress both on the job and at home, which can then lead to physical ailments—not to mention how much the work itself undoubtedly suffers.

Here are a few symptoms of a toxic workplace, and how to handle them.



- **High Burnout or Turnover Rate:** People rarely stay in one job for an entire career anymore, but if staffing feels like a revolving door it could be a sign of a bad work environment.
- **No Work/Life Balance:** When only the workaholics who never take time off are rewarded, it could mean management isn't concerned about the well-being of employees.
- **Confusing or Contradictory Assignments:** If you're often getting unclear instructions or mixed messages from different managers, these could be symptoms of larger communication issues.

If any of this sounds familiar and you're not in a management position in which you can fix the situation, you have two options: Learn to deal with it or quit. And, even if you decide to quit, you'll be dealing with workplace stress until you have a new job. You probably aren't the only one who notices negativity in the office, so if you have a good HR department schedule some time to chat with them about the issues you've seen. You can ask HR or your supervisor, when appropriate, for help dealing with a problematic colleague. And even if you decide to quit, it's also a good idea to document the problems you notice and (where possible) offer some solutions.

Should you ultimately choose to leave the company, keep in mind that it's far easier to find a *new* job when you already *have* a job. Have a new position lined up before you hand in your notice.

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!)

inveigle (pronounced in-VAY-gull) verb

Meaning: to persuade or lure by using flattery or lies

Sample Sentence: He managed to inveigle her to join him, though she initially said she wasn't interested, by gushing over how fabulous she looked in her party dress.

Fact-Checking Websites

What is true and what is false? Use these websites to check the facts.

www.snopes.com – Debunking or confirming common urban legends, folklore, and rumors.



www.reporterslab.org/fact-checking – Database of global fact-checking sites. The map makes it easy to find organizations around the world.

www.politifact.com – Political fact checking of statements made in U.S. politics – including Congress, the White House, lobbyists, and interest groups, which are rated on the Truth-o-Meter.

Quotes To Live By...

"We are all bound up together in one great bundle of humanity, and society cannot trample on the weakest and feeblest of its members without receiving the curse in its own soul."
–Frances Harper, Poet

"Love does not consist in gazing at each other, but in looking outward together in the same direction."
–Antoine de Saint-Exupery, Writer

"It's pretty hard to tell what does bring happiness; poverty and wealth have both failed."
–Kin Hubbard, Cartoonist

Fake Drugs: A Growing Problem

Prescription medication costs can vary considerably, so it's not surprising that many people shop around for the best prices. Unfortunately, some of those great deals are counterfeit medications—and the number of fake drugs in the country is growing at an unprecedented rate.

Some of the most common fake medications in the United States are painkillers and pills for chronic conditions like diabetes, HIV, and Alzheimer's. Instead of the medicine a patient needs, these fakes might not have any of the active ingredient they're supposed to have, or they may have a completely different active ingredient.



In some cases, the pills are made of things you would never purposely ingest, from concrete to floor wax to antifreeze. To make matters even worse, the Drug Enforcement Administration says an increasing number of these fakes are mixed with dangerous drugs like fentanyl or methamphetamine. Fentanyl in particular is lethal at extremely small doses (small enough to fit on the tip of a pencil). And the DEA says lab analyses reveal that two out of every five fake pills with fentanyl contain a potentially lethal dose—a very scary prospect.

The DEA says the majority of counterfeit medications come from China and Mexico, and since they're specifically designed to look like the real thing, they can be very hard to identify. In September 2021, the DEA reported having seized more than 9.5 million fake pills since the start of the year with every single state represented on the list.

Experts recommend consumers make sure they're getting prescriptions filled at licensed pharmacies only. You can learn more about what common counterfeit medications look like, their potential dangers, and how to protect yourself on this site: <https://www.dea.gov/onepill>

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, Ana Lizano for referring Lisa Brodak!
Thank you, Kim Destefano for referring Katie & Joseph Matrisch!

I couldn't do it without you!

Brain Teaser...

When escaping a maze, you come to three doors. The door on the left leads to a room full of flames. The door in the center leads to a ninja assassin. The door on the right leads to a tiger that hasn't eaten in three months. Which door do you choose?

(See page 4 for the answer.)



Taste The World

If you love food, you know that one of the great joys of traveling is sampling dishes that are unique to the country or city you're visiting. It can sometimes be hard to find out what those local dishes are, and that's where a site like Taste Atlas (tasteatlas.com) comes in.

The interactive maps on Taste Atlas have little pictures of dishes different places are known for, and you can zoom in to get increasingly specific on locations. It's a fun way to help you plan your next delicious adventure.

Learn About History Online

Learning about history doesn't have to stop when we finish school, and it can be utterly fascinating. Check out these sites to help make history come alive.

missedinhistory.com – This entertaining podcast takes “deep dive” looks into historic events and personalities, many of which you probably never even heard about in history class.

wondrium.com – Formerly known as The Great Courses, Wondrium is a one-stop destination for online classes on any topic you can imagine—including history.



historyexplorer.si.edu – This site pulls from the enormous collections of the Smithsonian museums to help illustrate its history lessons.

How to Work With Overly Frugal Friends



While you may have been taught that it's impolite to talk about money, there are times when *not* having an open conversation is the problem. If you have experienced tension with a friend who's more frugal than you are, here are some suggestions to help the friendship survive:

- **Be clear about expectations.** When you invite the friend to brunch, say at the outset that you'd like to split the check evenly. When taking contributions for a group gift, mention a specific baseline amount. Your friend can then decide whether they can comfortably participate.
- **Vary activity expense levels.** Rather than always meeting your friend for expensive dinners, mix it up so that it's sometimes breakfast, a cheaper happy hour, or even a potluck dinner. Suggest fun and free adventures like hiking or a picnic mixed in among spa days and concert tickets.
- **Let them take the lead.** Take turns planning so your friend has equal opportunities to suggest activities that fit within their budget.

It's never a good idea to assume you know all about your friend's financial situation or judge whether they're being frugal or simply “cheap.” Money is something many people have trouble talking about. And keeping score can turn a friendship into more of a business transaction, which is a pretty good way for everyone to be left with hurt feelings.

This Month in History – April



- 3rd (1860) The Pony Express begins delivering the mail.
- 4th (1968) Martin Luther King, Jr is assassinated.
- 6th (1930) Twinkies hit the market. The first Twinkies were banana-filled.
- 14th (1865) President Abraham Lincoln is shot by John Wilkes Booth at Ford's Theater in Washington, D.C. He died the next day.
- 27th (1937) The first Social Security checks were distributed on this day.
- 30th (1975) The Vietnam War ends with the fall of Saigon.



Your Dream Outdoor Kitchen

The sky's the limit with an outdoor kitchen, but before you dive into the deep end of choosing countertops, here are a few important things to think about to be sure an outdoor kitchen meets your particular needs.



- **What's your goal?** Be specific about what your dream outdoor cooking experience includes. Is it an expanded grilling setup or a brick pizza oven? Is it simply space to cook or seating for a crowd?
- **How complex do you want it to be?** It can be as simple as a grill, or include high-tech electric fireplaces, sound systems, etc. Ideally, the outdoor kitchen should be close to the indoor kitchen, and sometimes that means you can skip things like an outdoor refrigerator if you're budget-conscious.
- **Will you need a permit?** Some design elements require permits, like plumbing any outdoor appliances for electricity or water. Find out about local requirements before getting too far into the planning process.

Remember that whatever your outdoor kitchen looks like, you'll need to think about safety measures just like you do when cooking indoors. Make sure electrical outlets are adequate for the appliances you're using, any gas lines are leak-free, and there's a fire extinguisher nearby just in case.

Visit www.DebraHiggins.com

Thanks For Thinking of Me!

"Debra, you were very helpful in this buying process. You were always available when I wanted to see a house. I truly appreciate all the time you spent helping me!"

Mary Lynn Crosby

Brain Teaser Answer:

The door with the tiger, because he is dead.

DIY Lawn Twister

Bring this childhood favorite game outdoors with spray paint and a circular template you can cut from cardboard!

You can make the "board" as big as you like, from the traditional six rows of four colors each to a much larger grid if there are lots of players.

And if you don't have the Twister spinner, you can make cards to draw from two hats—one for the circle color and one for the body part.

Have A Laugh...

What did the Buddhist ask the hot dog vendor?

"Make me one with everything."

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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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. 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....

How many athletes have won medals in both the Winter and Summer Olympic Games?

a) 25 b) 10 c) 5 d) 45

The answer is c) Five. In fact, In the history of the modern Olympics, only 128 athletes have even taken part in both the Summer and Winter Games. Congratulations **Jamie**, now let's move on to this month's trivia question.

What Victorian-era disease was common on ships, but could be prevented with oranges?

a) rickets b) scurvy c) consumption d) gout

I'll randomly choose one winner from all correct answers I receive by April 15, 2022. 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. Are there any secrets to finding the right home at the right price with the right financing?

A. Lots of homebuyers waste time and money by not doing their homework before going home shopping. Here's what you should do:

- ◆ **Analyze your NEEDS before you start looking.** Make a list, including price range, size, general location, number of bedrooms, bathrooms, etc.
- ◆ **Know what you WANT in your next home.** List the features you'd like to have and rank them in terms of importance. If you have a spouse, set your priorities as a couple.
- ◆ **Understand how much home you can afford.** Become familiar with your "payment-to-income ratio" and your "debt-to-income ratio," two guides bankers and mortgage lenders use to determine how much loan you can afford.

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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