

Happy Valentine's Day!



Interest rates are still 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..."

Chronic Fatigue: Should You Worry?



While health articles routinely discuss the "diet, exercise, and sleep" trifecta to combat tiredness, feelings of fatigue are usually a little more complicated than that. And since studies routinely show a majority of Americans say they feel tired on a regular basis, it's a good idea to take a deeper look at what's going on—not least because there may be a medical reason behind your tiredness.

There are a number of medical conditions that can cause fatigue. **Sleep apnea** is one of the most common, and while it's related to snoring sleep apnea requires a doctor's diagnosis for treatment.

Other common fatiguing medical conditions are **thyroid disorders, anemia, kidney disease, chronic fatigue syndrome, and diabetes**. Many **heart and lung conditions** can make people tired. Some women experience fatigue during **menopause**. Chronic infections such as **Lyme disease** or **Epstein-Barr** also cause fatigue. Some medications can make people feel tired, while stopping medications or changing the dose can do the same in others.

Food allergies and sensitivities can wreak havoc in your digestive system, and one side effect can be feeling tired and sluggish. The more severe the allergy, the more pronounced the reaction tends to be.

Depression manifests itself physically in numerous ways and doesn't necessarily look the same for everyone, but tiredness is a common symptom. And while **anxiety** often feels like overstimulation, it can also produce feelings of exhaustion.

Because fatigue is a symptom of such a wide variety of issues, it's important to seek medical help and get to the root of what's causing your tiredness. Your doctor can help you sort through possible causes and prescribe the right treatment.

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!)

intransigent (pronounced in-TRAN-zeh-jent) adjective

Meaning: being stubbornly unwilling to compromise or consider an alternate position or viewpoint

Sample Sentence: Despite ample evidence to the contrary, he remains intransigent in his belief that the moon is made of cheese.

Make The LED Switch

Do you still have any old incandescent or halogen lightbulbs in your home? Here are 4 reasons why you should switch them out with LED bulbs:



1. **You'll save \$.** LED bulbs use 75% less energy, and last much longer than old-style bulbs.
2. **No toxic mercury.** Some lightbulbs (fluorescent and others) still contain mercury, and when they break you can be exposed.
3. **Less maintenance.** LED bulbs last up to 50 times longer than others, as they're more solid and durable.
4. **Cooler.** Halogen bulbs burn hot, and while there aren't many incandescent bulbs left around after they were phased out in 2014 in the US, LED lights are still cooler than both and can reduce cooling costs.

Have A Laugh

You know why you never see elephants hiding in trees? Because they're really good at it.

Quotes To Live By...

"Let us put our minds together and see what life we can make for our children."
— Sitting Bull, Hunkpapa Lakota Chief

"The greatness of a community is most accurately measured by the compassionate actions of its members."
— Coretta Scott King, Author & Activist

"In winter, I plot and plan. In spring, I move."
— Henry Rollins, Musician

Money Management For Single Parents



Money management is a stressor for many people, though it can be even more pronounced when you're a single-income household. Here are a few things for single parents to consider when it comes to managing money.

- **Create a Budget.** Finding a budgeting method that works for you is important—otherwise you won't use it. There are free online budgeting tools such as Mint or PocketGuard, or you can build your own spreadsheets. Even a notepad and pen is better than NOT budgeting when money is tight.
- **Pay Down Debt.** With debt comes interest, so make paying off debts a priority. Look at the interest rate on any credit card balances or loans and pay off the ones with the higher interest rates first.
- **Ask for Assistance.** There are numerous organizations and programs available to help families with children. Many are managed at the state level, so contact your state's or county's department of health and human services. For child care specifically, check out childcare.gov for federal and state resources, including financial assistance. Remember that asking for assistance isn't solely about money—if you have family nearby, for instance, they may be able to offer non-monetary help in the form of child care.

There may also be tax breaks you're not taking full advantage of as a single parent, like filing as "Head of Household" or qualifying for a tax credit, so pay particular attention to all your options when it comes time to file your taxes. It could be a good idea to consult with a tax or financial advisor (or both!).

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, Rachel Ramsey for referring Sheryl Aller!
Thank you, David & Annette Bohinski for referring Zack & Rachel Bohinski!

I couldn't do it without you!

Brain Teaser...

What do you get if you combine 3/7 chicken, 2/3 cat and 2/4 goat?

(See page 4 for the answer.)



Spicy Smarts

Some pre-ground spices are just fine to have on hand, but with others it's best to purchase them in their whole form and grind them at home to get their maximum flavor. In some cases, there are specialized grinders (such as pepper mills and nutmeg grinders), though you can also use a mortar and pestle or a spice grinder. Here are a few spices to buy whole.

- Nutmeg
- Peppercorns
- Cumin seeds
- Fennel seeds
- Cloves

Websites To Find More Cool Websites

Sometimes you just want to branch out from your usual internet stomping grounds, right? Visit these to discover new and interesting sites to check out:

The Internet Map: internet-map.net As the name suggests, The Internet Map is a visual depiction of, well, the internet. Zoom in on the colorful constellations to see how various sites you know are connected to other sites you don't.

Similar Sites: similarsites.com For a slightly more targeted hunt for new websites, type the URL of a site you like into the search box on Similar Sites and you'll get a list of sites that are, yes, similar.

Jumpstick: jumpstick.app Like the old StumbleUpon site, Jumpstick lets users choose an assortment of topics and then shows you sites that fall into those categories.

According to the U.S. Consumer Product Safety Commission (CPSC), there are approximately 400 recalls issued every single year by that agency. There are many more under the U.S. Food and Drug Administration (FDA). Some product recalls make the local evening news, and some are even big national stories. But given how many things are bought and sold every day, it's not a bad idea to learn about how to track recall information yourself.

One of the easiest ways to find out about product recalls is to sign up for the email alerts on the recalls.gov website. It's a collection of six different federal agencies that track the safety of various products, such as cars, food, medication, toys, and electronics. You can receive notices as frequently as you'd like, either immediately after a recall notice or in a daily or weekly digest format. Information is available in English and Spanish. You can also search the website *before* you make a purchase to find out if there have been any prior recalls or safety issues.

The CPSC keeps a running list on its site of all recalled items (cpsc.gov/Recalls), including photos of the product, what the problem is, and what to do if you own the item. If you find that you have purchased an unsafe item that isn't listed, you can report it by visiting saferproducts.gov.

FEBRUARY – This Day in History.....



2/3/1959 Rock singers Buddy Holly, Richie Valens & the Big Bopper died in a plane crash.
2/7/1964 The Beatles come to the U.S. for the first time.
2/16/1948 NBC TV begins its first nightly newscast.
2/19/1913 A prize is inserted into a Crackerjacks box for the first time.
2/23/1896 The Tootsie Roll rolls into stores in America.
2/23/1945 U.S. marines raise the America flag in Iwo Jima.

4 Tips To Make A Cozy Home

Even before phrases like “isolating in place” were part of the vernacular, making your home a cozy space was a great idea. We spend so much time in our homes that it's important to create a space that relaxes you and allows you to rejuvenate for whatever is next on your to-do list. Here are a few easy ways to make your home the cozy sanctuary you crave.



- **Choose fluffy fabrics.** Bump up the squish factor significantly with a faux fur throw pillow, blanket, or throw rug.
- **Opt for warm lighting.** Candlelight isn't the only kind of “warmth” we mean here. Look for light bulbs that give off a warm-toned light.
- **Layer in lap blankets.** Drape a super-soft lap blanket over the arm of your favorite chair to snuggle in with a good book.
- **Add more textiles.** Hard surfaces make sounds echo, which may make a room seem more cavernous than it is. Lay down a big area rug or hang textile art to dampen sounds.

You may want to consider upgrading your loungewear, too, to include fuzzy slippers or a fluffy new bathrobe.

Thanks For Thinking of Me!

"Thank you so much for representing us in the sale of my mom's home! Throughout the entire process you far exceeded our expectations. Your expert knowledge and years of experience were evident when it came time to write the contract and your professionalism throughout the entire process was commendable, always answering our questions in a timely manner. Our mom too, would be so happy how smoothly the sale of her home was handled."
Sandy St John

Brain Teaser Answer:

Chicago!

Carpet Corrections

As soon as you move the furniture to vacuum, you'll see those familiar indentations in the carpet. Sure, they can be handy if you want to move an easy chair back into the exact same spot, but if you want to rearrange the living room, you'll need to perk up that carpet's pile.

1. Put an ice cube in the carpet dent. Use more than one cube if the dent is larger.
2. After the ice melts, remove as much moisture as you can by applying pressure to towels laid on the carpet.
3. Comb through the carpet fibers with a fork, as you might fluff rice.

The Origin Of Dad Jokes

When does a joke become a "dad joke?"
When it becomes apparent.

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

What type of creature can jump 130 times its height?

- a) a flea b) a panther c) a horse d) a kangaroo

The answer is a) a flea. In human measurements, this is like a person who is five feet tall jumping 650 feet! Congratulations **Robin**, now let's move on to this month's trivia question.

Which common term has origins in 14th-century chemistry and has something to do with lichen?

- a) alchemy b) litmus test c) diffusion d) synthesis

I'll randomly choose one winner from all correct answers I receive by February 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. What advice can you give to first-time homebuyers?

A. The best advice is to learn from the mistakes of others. Here are three common examples:

- **Not knowing what you can afford.** Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Feel free to ask me for a list of lender recommendations, then make sure you comparison shop for a mortgage.
- **Forgetting to consider the overall costs of home ownership.** You can make the monthly payment, but remember to add in the cost for homeowners' insurance, property taxes, utility costs, plus maintenance.
- **Paying too much for a beautifully staged home.** The home looks *perfect*, but will it look that way when you move in *your* furniture?

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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