

Happy St Patrick's Day!



Happy St. Patrick's Day



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..."

CREDIT SCORE



## The Foundations Of Good Credit

Buying a home may seem like a complex process. That's because it is! There are a lot of moving parts, one of which is the lending process. Did you know that lenders evaluate your financial status based on your credit history, your income (or ability to pay the loan), and your debt-to-income ratio?

The main tool lenders use is your credit score because it gives them a quick picture of your credit history. Good credit health is critical to getting the loan you want. Here are some of the things lenders assess when deciding whether or not to give you a loan:

- **Credit age:** Lenders will want to see a long credit history from a variety of financial institutions. Lenders love to see cards that have been open for a long time, even if you don't use it today. Closing accounts when you pay off debt only lowers this score (sometimes just temporarily). Think about keeping some accounts open that you've had for a long period of time, even if you don't use the card.
- **Credit card utilization:** Financial institutions will want to see a credit card utilization below a certain range, though each has its own scale of what's acceptable. It's a good idea to use less than 30% of your available credit. Lenders want to see that you have a great history of paying down debt and keeping usage low.
- **A blemish-free history:** Mortgage companies want to see that you're able to repay loans. A missed payment will ding your credit score and show on your file for lenders to see. Always make payments on time.
- **Debt-to-income ratio:** Your credit utilization figure, total debt, and your income will allow lenders to calculate your debt-to-income ratio. This allows them to assess risk by looking at your capacity to repay a further loan. That's why it's important to keep your file up to date and to keep your debt low.
- **Collateral:** Lenders will want to see what kind of assets you have that could be used to repay the loan should you default. Collateral could be equity in a house or business. This will provide security against the loan and increase chances of a loan being approved.

### 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!*



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## 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!)

**Meritorious** (mair-uh-TOR-ee-us)  
adjective

**Meaning:** Deserving of merit, honor, or high esteem

**Sample Sentence:** The President's service to his country was meritorious.

## 6 Self-Confidence Builders

Is a lack of self-confidence preventing you from asking for that promotion or raise at work? Research shows that confidence is an important part of your health and well-being along with driving your success. Here are 6 steps to improve self-confidence:

1. Make a list of all of your achievements and strengths.
2. List the adversities you've overcome.
3. Set some achievable stepping-stone goals and achieve them.
4. Practice talking about your career achievements more regularly.
5. Stop comparing yourself to others.
6. Fill your social and work circles full of positive people who encourage your success instead of holding you back.



## Have A Laugh...

What did the female buffalo say to her son? *Bison!*

## Quotes To Live By...

"Stop thinking you're doing it all wrong. Your path doesn't look like anybody else's because it can't, it shouldn't, and it won't."

—Eleanor Brownn, writer

"Keeping busy and making optimism a way of life can restore your faith in yourself."

—Lucille Ball, actress

"Live from the heart of yourself. Seek to be whole, not perfect."

—Oprah Winfrey, TV host



# Natural Perfumes & Colognes

Did you know that a typical fragrance or cologne contains around 14 chemicals that the manufacturer doesn't have to list on the bottle? Some of these chemicals are toxic and contain carcinogens — which can cause cancer — and other ingredients known to: cause allergies and headaches, irritate your lungs, and exacerbate asthma.

These chemicals can also harm the environment. To approach fragrance more mindfully and improve your health, you should avoid fragrances that are synthetic and contain these ingredients: styrene, ethanol, parabens, and phthalates. You can find a list with more detailed information about toxic ingredients on the Environmental Working Group's website:

[ewg.org/skindeep](http://ewg.org/skindeep)

What to look for when seeking a natural fragrance:

- Ensure the ingredients are not synthetic i.e., they exist in nature.
- They should be alcohol-free.
- Look at the color of the fragrance. It should not be bright colored, but instead a mild yellow, white, or light green color.
- Review the parfumeur's website and investigate their full list of ingredients, looking out for the ingredients above.

## 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, Jeff & Amanda Mospan for referring Janet Malone & Lora Sapet!*

*I couldn't do it without you!*

# Indoor/Outdoor Living



Linking your indoor space to your outdoor space not only increases the size of your living space, but it also brings the benefits of being outdoors like fresh air and more sunshine (think: extra vitamin D which is great for your bones and immune system). Here are three tips to create a cohesive indoor/outdoor space:

- Match the flooring inside and outside to provide continuity. When looking at the space your eyes will naturally begin to follow the flooring into the outdoors.
- Add more light by increasing windows or adding a pocket door that can be folded back creating a wall-less indoor/outdoor space.
- Use plants! Add big plants to your indoor space like bird of paradise, palms, or fiddleleaf fig trees. Ensure they have access to bright natural lighting or use a plant light or plant bulb.

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## Brain Teaser...

Which word doesn't fit in this sequence? Abba, rear, sass, hose.  
(See page 4 for the answer.)



## Expert Painting Tips

Hiring a painter can be expensive when you want to refinish a whole room. It's considerably cheaper to do it yourself. We've included a painter's top tips if you tackle a painting job yourself:

**-Always use drop cloths** on the floor and cover furniture with a plastic sheet or paint cloth to ensure paint doesn't spray across your valuable furniture.

**-Wear a hat when painting the ceiling.** It might seem that a roller won't spray, but it does, which you'll see on your hat and drop cloths.

**-Paint the outer edges first** to achieve a smooth finish

**-Primer is your friend!** It will make the paint stick and achieve a much better finish, even if the paint you buy is one of those "primer-and-paint-in-one" products.



## Science Websites

Want to learn more about science? Check out these sites:

**www.stars.chromeexperiments.com** – This cool site gives the user a 3D visualization of the galaxy with 100,000 nearby stars.

**www.si.edu** – The Smithsonian is the world's largest museum. Their site allows you to explore history, education, and research all online.

**www.howstuffworks.com** – Founded by Professor Brain, this website explains thousands of topics from flu to conspiracy theories.

# Ways To Stop Feeling Guilty All The Time



Let's face it: we have all experienced regret in life. Perhaps you behaved badly as a teenager and have carried that guilt with you into adulthood, or maybe you feel shame about how a relationship ended. Either way, guilt is an emotion that can take up a lot of space. While it is a normal response that enables you to think about how not to make the same mistake again, it can also help you reflect on what you can do to repair any damage you've caused. Letting guilt fester can be an unnecessary emotional burden, though, so it's best to work through the issue and move into the present.

Here are some top tips to deal with your guilt and move on:

- **Write it down:** take a moment to write down exactly what you feel guilty about.
- Allow yourself to **feel the emotions** that might arise, like shame, embarrassment, frustration, and guilt.
- **Think about the real source of your emotions:** is the source of the guilt something that you may be responsible for, or are you feeling shame because you survived a trauma? This part of the exercise will give you a sense of strength because it helps you to get clear on what is something you need to own, and what isn't.
- Once you're clear on the source of guilt, **think about some possible solutions.** For example, if you are a survivor, there is nothing to put right, but you may benefit from talking with a professional to resolve any shame you might have. If your guilt is something you can take responsibility for — like treating someone badly — then make a note of how you could help make things right.
- **Make amends.** From the list of guilts you are responsible for, make a plan to make amends, whether that's apologizing or committing never to do something again if it is not possible to repair that particular relationship. If your guilt is about an event that harmed you, decide what can you do to heal and make amends to yourself for carrying guilt about something that wasn't your fault.

## This Month In History – March.....



**3/1/1872** Yellowstone becomes the U.S.'s first national park.

**3/3/1931** The *Star Spangled Banner* becomes the [National Anthem](#).

**3/4/1789** The Constitution of the United States of America goes into effect.

**3/6/1950** Silly putty is invented.

**3/10/1876** Alexander Graham Bell places the world's first telephone call, to his assistant in the next room.

**3/17/1845** The rubber band was invented. Can you imagine life without them?!

**3/19/1918** Congress approves Daylight Savings Time.

**3//28/1797** Nathaniel Briggs patents the washing machine.

**3/29/1886** Coca Cola is invented.

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## Thanks For Thinking of Me!

*"Debra's credentials speak highly of her abilities and is equaled by her performance throughout a buyer's process. She is extremely mindful of a buyer's wants and needs. What could have been an agonizing journey, she made this a smooth transition for me. I definitely recommend her as a leader in her field."*

Geraldine Benson

## Brain Teaser Answer:

Hose. Every other word begins and ends with the same letter.

## Revitalize House Plants

Many plants go dormant over winter, or can get neglected and overwatered, resulting in brown leaves that fall off or even mold. Here is how to apply a little first-aid to your plants:



- Repot plants. Chances are they've outgrown their pot within a year or so. Be sure to use a pot with a drainage hole to avoid overwatering.
- Change the soil with a nutrient rich dirt, like EB Stone, or one your local nursery recommends. Always ensure you choose the right soil for your plants. Succulents need cactus soil, orchids need an orchid mix soil, and philodendrons need well-draining soil with a lot of organic matter.
- Feed your plants. A nursery will have a good mix of food available. Be sure to tell them what kinds of plants you'd like to feed.

**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...

**Debra Higgins, CRS, ABR, SRES, e-PRO, CNHS**  
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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: **Kim Destefano** was randomly chosen from the correct answers to my Trivia question....

**Which common term has origins in 14<sup>th</sup>-century chemistry?**

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

The answer is b) Litmus test. Litmus is a substance created from the combination of compounds found in lichen, and in the 14<sup>th</sup> century scientists discovered that acid makes litmus turn red while alkaline makes it turn blue. Congratulations **Kim**, now let's move on to *this* month's trivia question.

**How many athletes have won medals in both the winter and summer Olympics?**

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

I'll randomly choose one winner from all correct answers I receive by March 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. I'm selling my home. How can I be sure I have a properly written contract?**



**A.** The best way to protect yourself is to work with a skilled REALTOR<sup>®</sup> who will help you with the contract and walk you through the closing process. He or she will also ensure that you comply with specific disclosure rules that may apply to your state. To work together effectively, you should do the following:

- Become familiar with contract language, such as terms, contingencies and inspections.
- Know what repairs and closing costs you are responsible for. A contract is a legally binding agreement and you will be held to it.
- Review your title to make sure your property is not in conflict with local restrictions or laws.

**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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