



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!

May 2022
Issue 217
Irwin, PA

Inside This Issue...

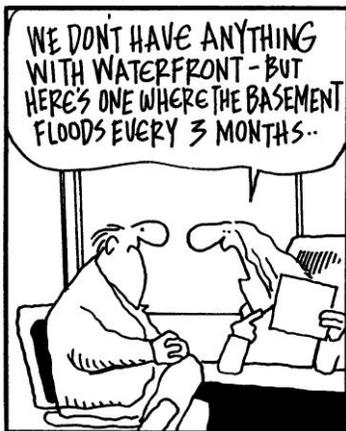
Are You Getting All 9 Essential Amino Acids In Your Diet?...Page 1

Heal Heartache The Healthy Way...Page 2

Scan And Organize Paperwork With Your Phone...Page 2

How To Save For A Home...Page 3

How Can I "Stage" My Home So It Sells Quickly For The Price I Want?...Page 4



Debra Higgins' ...



Service For Life!®

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



Why You Need Amino Acids

You've probably heard of amino acids and may even know that they're good for you. But do you know how they help your body function? You might want to learn more, especially since there are some amino acids that are both critical to your overall health and well-being and impossible for the body to generate on its own.

What Amino Acids Do

There are 20 amino acids that fit into three categories—essential, nonessential, and conditional. Of those 20, there are nine that the body cannot produce on its own. These are the "essential" amino acids, which include lysine, histidine, and tryptophan.

Amino acids are often called the "building blocks of proteins," or even the "building blocks of life." Without them, our bodies couldn't break down the food we eat into usable energy. Some amino acids are key for athletes to have an added burst of energy when they need it. Others are crucial for the body to repair after an injury. And still others enable hair to grow.

Without adequate amino acids, people can experience fatigue, weakness, depression, and digestive issues, among other things.

How To Ensure You're Getting Enough

The nine "essential" amino acids, the ones our bodies can't make, come from the foods we consume. The good news is that we have lots of options when it comes to foods that are rich in amino acids, though not everything on the list contains all nine.

Foods that are protein-heavy have amino acids, too. There are some that contain all nine essential amino acids, including **eggs, quinoa, poultry, beef, pork, fish, dairy products, and whole soy**. There are more animal proteins that have all nine, but it's possible to get all the amino acids your body needs without eating animal products. **Legumes, whole grains, mushrooms, nuts, and seeds** are all amino acid-rich.

In some cases (such as promoting post-surgery healing), taking an essential amino acid supplement may be warranted. As always, it's important to discuss changes in diet and vitamin intake with your doctor, as an excess of amino acids in your system can also be harmful to your health.

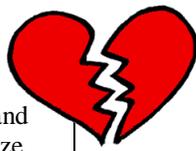
Thanks in advance for your help!

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



How to Cope With A Break-Up

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!)...

altruistic (pronounced al-true-IS-tik) adjective

Meaning: having an unselfish concern for others

Sample Sentence: She regularly prepares meals for the houseless people in her community and rarely talks about doing so—her motivations are so altruistic she doesn't even seek praise for her actions.

How To Freeze Fresh Foods

Don't let food go to waste! Freeze fresh produce for easy and delicious use later on.



- **Fruit:** Cut into the size you'll need when you eventually use it and toss with lemon juice to prevent browning. Freeze pieces flat on a tray then move to zip-top bags or freezing containers.
- **Vegetables:** Most need to be blanched (scalded in boiling water quickly) before freezing. Cool the veggies in an ice bath afterwards and pat them dry before freezing in zip-top bags or freezing containers.
- **Herbs:** These can be washed, dried, and frozen whole in zip-top bags, or you can freeze chopped herbs with olive oil in ice cube trays. You don't even need to defrost the cubes to use them in a recipe.

Quotes To Live By...

"When I use my strength in the service of my vision it makes no difference whether or not I am afraid."

—Audre Lorde, Poet

"Great things are not done by impulse, but by a series of small things brought together."

—George Eliot, Writer

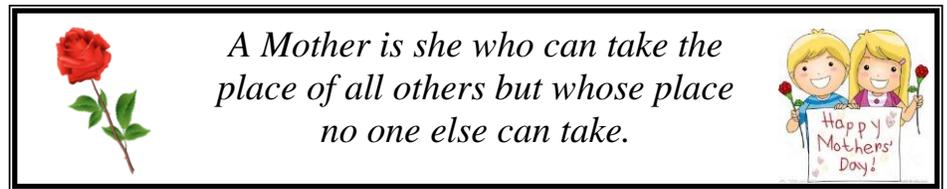
"They always say time changes things, but you actually have to change them yourself."

—Andy Warhol, Artist

Breaking up (as the song goes) is hard to do, whether you're the one who's leaving or the one being left. Whatever side you're on, here are some tools to help you get through an incredibly challenging time without succumbing to potentially harmful coping mechanisms.

1. **A Change Of Scenery:** Try to avoid going places that only remind you of your former partner. Don't constantly check their social media accounts (delete the apps from your phone if necessary). If you can swing it, removing yourself from your surroundings for a short time (like a camping trip or weekend at the beach) can be cathartic.
2. **Express Yourself:** Keep a journal to help process your emotions. Find a healthy outlet to let go of pent-up anger and frustration (such as a kick-boxing workout or a dance-til-you-drop marathon).
3. **Call In Reinforcements:** Visit your therapist for some expert help sorting through your feelings. Tell your nearest and dearest friends and family what's going on and accept their offers of help. And be sure you thank your support network.

Above all, give yourself the grace to feel whatever you're feeling, as well as time to mourn the loss. Any loss is difficult, and it's ok to be sad (or mad).



Scan Files With Your Phone



Put technology to work for you in overcoming the dreaded mountain of paperwork! Did you know you can scan and organize important documents with your smartphone or tablet?

With an iPhone, open the Notes app, select the camera button, and "Scan Documents." You can also open the Files app and choose "Scan Documents" from the three-dot menu. Then you can upload them directly to your iCloud account (you can also organize and tag them to make them easy to find).

With Android phones, open the Google Drive app, select the "Add" option, and then "Scan." The files are automatically saved to your Google Drive.

There are dozens of other scan-capable apps you can download, both paid and free. Microsoft's Lens app (free) has a setting to scan business cards that pulls relevant contact information and adds it to your contacts. Adobe Scan (free) gives you the ability to not only scan documents as PDFs but also review, edit, and sign PDFs you receive. Apps like Expensify, QuickBooks, and Abukai let you scan receipts to cut down on the data entry you would otherwise need to do.

Brain Teaser...

There's a word in every dictionary that's spelled incorrectly. What is it?

(See page 4 for the answer.)



Stately Souvenirs

If you like bringing home something unique every time you travel, check out this list from Travel + Leisure (travelandleisure.com/style/shopping/local-gifts-yelp) for suggestions on the most authentic souvenirs that represent each state, from Alabama pecans to Wyoming chokecherry jam.

Websites to Learn About Art

Looking to expand your cultural horizons? Here are a few sites to satisfy your artsy cravings.

artsandculture.google.com There are virtual tours of art museums around the world, art-related online games, and more than 100,000 pieces of art cataloged on this user-friendly site and mobile app.

smarthistory.org Run by the Center for Public Art History, Smarthistory is a collection of videos and articles from hundreds of art experts, and the topics cover all eras from the prehistoric until the present day.

skillshare.com/browse/art You may have visited the Skillshare site for classes you needed for work, but there's an incredible variety of art-related lessons, too, from keeping an old-fashioned sketchbook to using Procreate to make animation.

Save For A Home On Any Budget

Owning a home may still be part of the traditional American dream, but saving up to buy a home sometimes feels impossible. There are ways, though, that you can save money for a down payment regardless of your income and budget. Here are some tips to get you started.



- **Work On Your Credit Score.** With a lower credit score, you're likely to pay a higher interest rate on a home loan. Having a higher credit score usually means a lower interest rate, so you'd be paying less overall for the same house. Your credit score can also impact the down payment that's required.
- **Concentrate on Reducing Your Debts.** Banks look at your debt-to-income ratio with any home loan application, and one of the best ways to improve your credit score is to pay down your debts. This doesn't mean you must have zero debts, of course, it just means your debt-to-income ratio may determine how big your down payment will need to be.
- **Cut Expenses.** Do a careful audit of your monthly expenses and make a list of what might be unnecessary, like a streaming service you don't really watch very often or a subscription or membership you forgot you signed up for. Look into refinancing things like student or auto loans. Think about a less expensive rental home to put that extra money away, too.
- **Automate Savings.** Set up automatic transfers to an investment or savings account every time you get a paycheck. Have tax refunds automatically deposited into your savings, not checking, account.

As you work on building up your savings, remember that this doesn't mean you have to deprive yourself of anything fun—that would just lead to resentment. Refocus the idea of treating yourself to your new budget. Instead of a fancy dinner out or an international trip, for instance, opt for a less expensive happy hour date or a weekend getaway.

And, when you're ready to get the ball rolling on buying that house, give me a call! I'm here to help with plenty of information for first-time home buyers.



THANK YOU!

Thank You! Thank You!



THANK YOU!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you.

I couldn't do it without you!

Thanks For Thinking of Me!

"Thanks for the very prompt and clear text messages and phone calls when I had a question. Very smooth process!"
Scott Beardmore

Brain Teaser Answer:

Incorrectly!

The Keys To Clean

We may all be more conscious about cleaning these days, but when was the last time you cleaned your keys? Luckily, it's easy to do.

Put your keys (*not including any keychains that should not get wet, OR your electronic car keys!*) into a bowl of warm water with some dish soap and use an old toothbrush to scrub out the stubborn gunk. Dry everything with a towel and then go over every surface with rubbing alcohol using a cotton ball (this helps keep surfaces from rusting).

If your keys do get rusty, soak them in a bowl of a half-and-half mix of water and white vinegar for about 30 minutes. Use that old toothbrush to loosen stubborn rusty bits.

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...

Debra Higgins, CRS, ABR, SRES, e-PRO, CNHS
RE/MAX Realty Access
9173 Route 30
Irwin, PA 15642
724-864-2200 ext 19
724-871-7298 Mobile
888-242-4550 Fax
e-mail debra@debhiggins.com
Visit www.DebraHiggins.com

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.

"Thanks for playing the Trivia Contest!"



Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. The winner is...drum roll please: **Ed Landini** was randomly chosen from the correct answers to my Trivia question....

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

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

The answer is b) scurvy. Scurvy is caused by a Vitamin C deficiency and can result in severe weakness and serious gum disease. Sailors brought oranges on long voyages to prevent it.

Congratulations **Ed**, and congratulations to all of the winners over the last 18 years! And who knows, maybe you learned something new along the way!

Thank you for playing!

Real Estate Corner...



Q. How can I "stage" my home so it sells quickly for the price I want?

A. Make sure you address both the outside and the inside of the house by cleaning and de-cluttering everything, from the front yard to the garage to the kitchen, bathrooms, and basement. Put away your personal items so buyers can imagine themselves living there.

One way to take years off your home is with paint. Check the home's exterior paint job, and don't forget the front door, mailbox, garage doors, and walkways. In the interior, remove the pictures from the walls (as well as old wallpaper) and paint the walls in a neutral color.

Also, consider these tips if you want to sell your home fast for a good price: a) Hire professional cleaners to do the work; b) Get a home inspection before you put it on the market; and c) Make your landscaping look sharp.

Do you have a real estate question you want answered? Feel free to call me at 724-871-7298. I'm happy to help!



Visit www.DebraHiggins.com