



Debra Higgins
REALTOR®



Interest rates are inching up! It's a great time to buy! Give me a call. I offer a no pressure consultation. Buying or selling, referrals are always appreciated!

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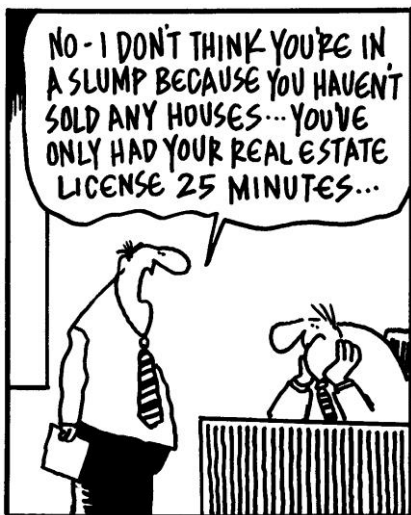
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Debra Higgins' ...



Service For Life!®

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



Break These Work Rules

The professional world is wrought with expectations on how to act and what to do. But sometimes those expectations and "rules" are meant to be broken.

The rule: Avoid emotional topics. Work is a place where only work things should be discussed, right? If a clash in productivity or communication styles results in tension between you and your co-worker(s) —and it ultimately affects your ability to do your job — you need to address the issue.

But ... respect your coworkers' privacy. If the emotional topic isn't related to work, avoid bringing it up. You wouldn't want your colleagues to infringe upon the messy details of your personal life, so offer them the same respect.

The rule: Don't go over your supervisor's head. If you've let your manager know of safety and/or security risks and they aren't being addressed, go straight to someone who can resolve the issues. It may take time to address common concerns, but when it comes to safety and security, if your boss hasn't done something in a reasonable amount of time and someone is in harm's way, it's time to break this rule.

But ... attempt to settle issues through the established chain of command. When it comes to just about every other work-related issue, follow the protocol set out by your workplace. It's been put in place for a reason, even if it may seem outdated or inefficient to you at times.

The rule: Network at every opportunity. In our ever-connected world, it might seem like you constantly need to schmooze, but you don't need to turn every backyard barbecue and golf game into a chance to swap business cards. It's perfectly okay — and even healthy — to relax and just be yourself without any business pretenses from time to time.

But ... if you're representing your workplace, act professional. At professional conferences or networking events you're attending on behalf of your company, act like it. Also, be mindful that nothing is truly private in the age of social media, so don't badmouth colleagues even on private social media accounts, and keep in mind that anything you do could end up being broadcast on social media as well.



SEARCHING FOR A HOME HAS NEVER BEEN EASIER!

Check out my website www.DebraHiggins.com with the IDX enhancement! You can search for homes, vacant land, multi units and commercial property. Click on the Resource tab for lots of information!



Visit www.DebraHiggins.com



Never, Ever Pay Full **PRICE** For...

While you don't expect to be able to bargain when you walk into a retail store, companies often have a plan to discount certain items at certain times. You should never pay full price for the following items:

Cars: If you're set on buying a new car, shop on the last day of the month. Do your research ahead of time so you know what you want to buy and how much that specific vehicle costs wholesale. Always negotiate the price and in doing so, shift the focus away from money to the car itself as a way to signal you might take your business somewhere else: "I think I may test drive other cars to make sure the Ford Escort is right" versus "I'm a bit concerned about the \$350 per month payment."

Gym memberships: Check to see if your place of employment offers incentives for joining any particular gyms. Join in June, when demand is lowest at gyms. Don't hesitate to negotiate the registration or monthly membership fees, or ask for better membership terms.

Furniture: Furniture and mattress stores often peg sales to Memorial Day, the Fourth of July, and Labor Day and drastically mark down nearly everything on the showroom floor. Eager to shop at other times of the year? Check out flea markets and garage sales, discounted retailers like HomeGoods, or online classifieds such as **Craigslist.org**.

Textbooks: With the cost of secondary education skyrocketing, avoid spending even more on textbooks, which can add hundreds of dollars to the bill. If professors offer a PDF version of pertinent text, take advantage. Otherwise, rent books or browse websites like **Chegg.com** and **BetterWorldBooks.com** to buy used.

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!)

Social Media Influencer (in-flu-ens-er) noun

Meaning: An individual with lots of followers or subscribers on a social media platform like Facebook or YouTube who uses that platform to try to affect group opinions or behavior.

Sample Sentence: The celebrity who gushed about her favorite make-up on Facebook called herself an influencer.



You Can Yoga!

Interested in trying yoga for the first time but don't know where to start? Ease in with these simple steps:

- Choose a beginner or basic yoga class. Avoid "open level" classes.
- Most yoga classes offer mats. Contact the yoga instructor or studio if you have questions about instruction level or equipment.
- Be on time. Better yet, be early. Introduce yourself to the instructor and let him/her know you are new to yoga. Instructors can offer modifications to suit your skill level.
- Breathe and enjoy. Listen to the instructor and work through the yoga poses at your pace and ability level.

Monarchs Move On

Come autumn, monarch butterflies from the U.S. and Canada head south and west at speeds between 12 and 25 miles per hour. They will travel up to 2,500 miles for better weather.



Quotes To Live By...

"To err is human; to really foul things up you need a computer."

—Bill Vaughan

"A committee is a group that keeps the minutes and loses hours."

—Milton Berle

"Too much of a good thing can be wonderful."

—Mae West



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!

Brain Teaser...

Fourteen kids in a class are girls. Eight of the kids wear red shirts. Two of the kids are neither girls nor wear red shirts. If five of the kids are girls who wear red shirts, how many kids are in the class?

(See page 4 for the answer.)



Color Curiosities

Scientific studies have found that colors, especially in logos, evoke certain thoughts or emotions:

- Blue improves performance on creative tasks and red improved performance on detail-oriented tasks.
- Black and red are associated with strength. Grey and white are associated with weakness.
- Brown and blue are associated with stable brands.
- Green logos are associated with being masculine, rugged, or outdoorsy.

Green(er) Plane Travel

Flying is not an environmentally friendly activity, but there are things you can do to be a bit less impactful:

- Instead of a short flight, drive.
- Buy carbon offsets.
- Fly coach.
- Close window shades in warm weather.

Pet Adoption Websites

Find the perfect pet to add to your family!



www.petfinder.com – Search the extensive database for dogs, cats, and other pets available for adoption in the U.S, Canada and Mexico.

www.adoptapet.com – Detailed search criteria to narrow down pets in more than 17,000 animal shelters and rescue organizations in the U.S. and Canada.

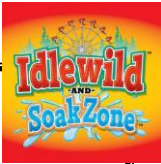
www.petango.com – Real-time updates on adoptable pets in the U.S.

Support Girls In Sports



Do you have a young, impressionable girl in your life — perhaps a daughter, niece, or cousin? Encouraging her to participate in sports is physically healthy, helps develop teamwork and goal-setting skills, and builds self-confidence. Show your support by:

- ✓ Accommodating her interest and participation in a sport. Buy her decent equipment, drive her to practices, and watch her when she plays.
- ✓ Carving time out of your schedule for one-on-one practice so she can improve her running, throwing, and kicking skills.
- ✓ Proudly framing and displaying a photo of her playing her sport.
- ✓ Participating in a sport or being active yourself. Active role models in a girl's life increase the likelihood that she will also be active.
- ✓ Focusing on fun. Let her try new sports until she finds one she enjoys.
- ✓ Keeping an eye on confidence by avoiding comments about her body size or shape.
- ✓ Encouraging her to seek out active female role models. Watch live sporting events and related documentaries together and read books about female athletes.



The 86th Annual Norwin Community Picnic is being held on Wednesday, **August 1, 2018** at Idlewild Park & SoakZone. Tickets are available for sale at the Norwin Chamber Office, Giant Eagle of North Huntingdon, The Print Shoppe, Commercial Bank & Trust of PA- Excelsa Square, and the Norwin Public Library. \$25.00 (Ages 3-59) \$23.00 (Ages 60+)

Hope to see you there!

Home Soundproofing Tips

From loud electronics and kitchen equipment to noisy neighbors and street sounds, an otherwise serene home can easily become an unpleasant cacophony of disturbances. Keep the peace with a few simple soundproofing tips.

- Install interior doors that aren't hollow. Particleboard-core, composite-core, or solid-wood doors are all better options.
- Add sound-dampening throw rugs and fill bookshelves in the most voluminous rooms.
- Maintain appliances or invest in quieter ones when it's time for replacements.
- Keep external noise to a minimum by closing the garage door, installing triple-pane glass, and using curtains made from tightly woven fabric.
- Add insulation to thin walls and ceilings.
- Tighten squeaky floorboards.
- Avoid inexpensive or poorly designed speaker systems or entertainment gear.



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Thanks For Thinking of Me!

"We could not have asked for anything more. You went above and beyond what we expected. Your response was immediate when we had questions. You really helped us when things got stressful in the moving process. I have and will continue to recommend your services to everyone!"

Lisa & Ed Kovalcin

Brain Teaser Answer:

There are 19 kids in the class.

Every Letter From A-To-Z

You may know the most famous pangram — "The quick brown fox jumps over the lazy dog."—but here are four other sentences using every alphabet letter:

1. Amazingly few discotheques provide jukeboxes.
2. Pack my box with five dozen liquor jugs.
3. Six javelins thrown by the quick savages whizzed forty paces beyond the mark.
4. The five boxing wizards jump quickly.

Soft Produce, Safe Cutting

In addition to slicing bread, use a serrated knife to cut tender produce like tomatoes, peaches, and nectarines into thin slices.

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. The winner is...drum roll please: **Ed Landini** was randomly chosen from the correct answers to my Trivia question....

What building was the world's tallest UNTIL it was upstaged by the Burj Khalifa in Dubai?

- a) One World Trade Center b) Shanghai Tower c) Taipei 101
d) Trump International Hotel and Tower

The answer is c) Taipei 101 in Taiwan. It is 1,671 feet tall with 101 stories. Congratulations **Ed**, now let's move on to *this* month's trivia question.

What town changed its name from Hot Springs in 1950, as part of a publicity stunt for a radio game show?

- a) Truth or Consequences, New Mexico b) Embarrass, Minnesota
c) Money, Mississippi d) Rough and Ready, California

I'll randomly choose one winner from all correct answers I receive by August 15, 2018. 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 advantages does using a REALTOR[®] provide me in buying a home?

A. A skilled REALTOR[®] can save you thousands of dollars by serving as your "Buyer's Representative," who will help you write your offer and negotiate your deal. Here are four ways I can help you save time and money:

1. **Help you analyze your needs** and find the home you want at the right price.
2. **Give you direction and contacts** to get pre-approved for a home loan.
3. **Help you avoid traps and pitfalls** in negotiating the best deal with the sellers.
4. **Coordinate inspections, appraisals, escrow and title services** with the best companies, ones I know and trust.
5. **Being available for you** when you have questions all along the way. Whether by phone, text or email, you can be sure I will be available to get your questions answered.

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