

**Merry Christmas!**



*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!*



**December 2018**  
**Issue 176**  
**Irwin, PA**

## **Inside This Issue...**

**What You Can Do To Show People You're Trustworthy...Page 1**

**Insider Tips To Get More Out of the Outlet Mall...Page 2**

**How To Reduce Screen Time At Home And Work...Page 3**

**Easy Ways To Organize Your Bathroom...Page 3**

**Beat This Trivia Question and You Could Win A \$25 Gas Card!...Page 4**

**What Options Besides Refinancing Do I Have if I'm Struggling With House Payments?...Page 4**



**Happy Holidays!**

*Debra Higgins' ...*



# **Service For Life!®**

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

## **4 Habits That Demonstrate Your Trustworthiness**



Whether you want more responsibility at work or you'd like to forge more meaningful friendships, being considered a trustworthy person is critical. By far the best way to be seen as trustworthy is to keep secrets entrusted to you, but here are some other habits you can practice that help foster trust.

### **Skip the Gossip**

The obvious habit of keeping secrets extends to the water cooler. When you engage in office or neighborhood gossip, you demonstrate that you're willing to divulge secrets - or, possibly worse, speculate with no firsthand knowledge.

### **Be Punctual**

While being on time may have nothing to do with why you want to be trusted, punctuality infers respect of someone else's time, and respect leads to trust. Getting in the habit of reporting on time, every time, is an easy way for people to see that you're trustworthy.

### **Apologize for Mistakes**

Being stingy with apologies about your own errors is a good way to give the impression that you don't think you *have* any shortcomings. No one is perfect, and owning your mistakes means you're honest about that. And honesty breeds trust.

### **Be Humble**

Rather than constantly promoting your own work or good behavior, shine the spotlight on the triumphs of those around you. Acknowledge team efforts. Thank people for praise while mentioning those without whom your success might not have been possible.



### ***I can use 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.



Search for homes and things to do at [www.DebraHiggins.com](http://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!)

**Bokeh** (boe-keh) noun

**Meaning:** the pleasing blurry effect in a photograph's background

**Sample Sentence:** Photographers used to rely on fancy lenses to capture bokeh perfectly without blurring the subject of the picture - today it can be as simple as a setting on a smartphone's camera.

## How To Un-Shrink Clothing

Don't toss that beloved shirt just yet, even though it shrank in the dryer. Try this un-shrinking trick first!

1. Soak garment in lukewarm water with about a capful of baby shampoo.
2. Squeeze out – but do not wring or rinse.
3. Remove excess moisture by rolling tightly in a clean towel.
4. Reshape garment on another clean towel, stretching gently to its original size.
5. Leave to air dry.

The shampoo used shouldn't be enough to require re-washing immediately, but when you do wash that item again just remember to keep it out of the dryer!

## Did You Know?

If your potted plants have drainage holes in the bottom, you know the annoyance of dirt falling onto your floor or patio. Keep soil where it should be – put a **coffee filter in the bottom of the pot before you add potting soil**. Water can still escape, but dirt can't.



## Quotes To Live By...

"Feeling gratitude and not expressing it is like wrapping a present and not giving it."

—William Arthur Ward

"Money can buy you a fine dog, but only love can make him wag his tail."

—Kinky Friedman

"If you cannot get rid of the family skeleton, you may as well make it dance."

—George Bernard Shaw



# Outlet Shopping Secrets

The phrase "outlet mall" is likely to make any shopaholic salivate, but to get the most out of a trip to the outlet mall - including saving more money - it's important to do a bit of research ahead of time.

**Know what kind of "outlet mall" it is** - There are a few different types of outlets, and the goods (and deals) differ between them. Genuine outlets offer items from retail stores that are often heavily marked-down. Factory stores typically sell goods made specifically for the outlet, in which case the deals may not be as great as they appear.

**Some items are made specifically for the outlet store** - In cases where a company makes goods specifically to be sold in a factory outlet, they're often lower-quality goods than you'd find in the retail equivalent. And since these items were never in a regular store, the tags indicating sharp discounts are fake. You can compare retail prices, either researching online beforehand or using a smartphone app like **ShopSavvy** while you're shopping.

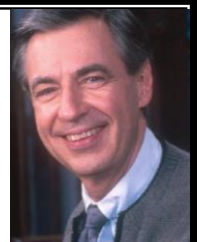
**Beware the "sunk cost" fallacy** - Outlet malls are usually located far enough from city centers that shoppers make a day of it. But don't feel like you need to buy something just to make the trip worthwhile.

**Shop out of season** - For the biggest savings, shop for winter items in summer and summer items in winter.

**Shop early** - Outlet malls are busiest from about lunchtime through the mid-afternoon. Early birds not only avoid the crowds, they get to comb through the best selection.

**Work from back to front** - Even outlets have sale racks, which are usually at the back of the store.

*From The World According to Mister Rogers  
(Kindle Locations 645-647)*



*"When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.' To this day, especially in times of 'disaster,' I remember my mother's words, and I am always comforted by realizing that there are still so many helpers--so many caring people in this world."*

## Brain Teaser...

I have space, but I have no rooms. You can enter, but you can't go out. What am I?

(See page 4 for the answer.)



## What To Do With Used Dryer Sheets

Don't throw them away! They're handy in other rooms of the house, too.

1. **Dusting:** The static-prevention stuff makes dryer sheets brilliant for dusting.
2. **Pet Hair Removal:** Brush dryer sheets over clothing to pull off stubborn pet fur.
3. **Odor Absorption:** Even used dryer sheets still have some scent. Stick them in gym bags, kitchen trash cans, cars, etc.

## Microfinance Websites

Thanks to the power of the internet, anyone can lend money directly to people who need it. Choose a place, population, or subject you particularly care about and help fund things like starting a business or getting an education. And when you're paid back, you can re-lend to someone else.

**www.kiva.org** – Kiva lenders can loan as little as \$25 to a loan application – crowdfunding style – which encourages greater participation. There's a 97% repayment rate.

**www.opportunity.org** – Opportunity International connects people with microfinance loans as well as financial education and services like savings accounts and "microinsurance."

**www.finsa.org** – The Foundation for International Community Assistance provides microfinance loans with donations, if you'd rather let an expert in the field decide where your money is needed most.



# How To Reduce Screen Time

Parents know the unique challenge of reducing their kids' screen time, but too many hours in front of screens are bad for grown-ups, too. Here are some ways you can begin to limit your own digital day.



- **Track phone usage** - Testing different ways to change your behavior is only a valuable exercise when there's a baseline. An app like Moment tracks your smartphone use, allowing you to see exactly how much time you could regain in a day.
- **Turn off notifications** - When your phone is constantly beeping or lighting up, you're much more compelled to see what tweets, status updates, or photos prompted the alert. The truth is that those updates rarely require your immediate attention, so turn off notifications to reduce the temptation.
- **Eat without electronics** - There are multiple benefits to eating lunch away from your desk, including getting away from your computer screen. Take the added step of leaving your phone at your desk, too. Sit down at the dining room or kitchen table and have a conversation with family or friends over dinner, making sure all screens are in another room.



## Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to 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!*



## Easy Bathroom Organization

A well-organized home means less time looking for things – and with the amount of time we spend in the bathroom, it's the perfect place to organize for greater efficiency. **Next month**- watch for the checklist for your garage!

- ☐ **Declutter your countertops** - Cluttered countertops cause stress and make it harder to find what you need. Keep only the things you use daily on the countertop, relegating everything else to shelves or under-counter storage.
- ☐ **Add shelving** - If the cabinet under your sink doesn't already have shelving, get a shelving kit that's designed to fit around pipes. Add decorative shelves to otherwise unused wall space, including behind the toilet and next to the bathtub.
- ☐ **Compartmentalize** - Drawer organizers aren't just for kitchen use. They'll keep your bathroom drawers from being catch-all messes, too. A lazy susan offers easier access to the stuff at the back of deeper bathroom cabinets. (Be sure to check for expired medication back there every few months or so.)
- ☐ **Shower curtain rod caddies** - Those shower caddies designed to hang on the curtain rod to keep your shampoo and conditioner handy work on the outside of the shower curtain, too. They're especially great for small bathrooms where storage space is at a premium.

Search for homes and things to do at [www.DebraHiggins.com](http://www.DebraHiggins.com)



## Thanks For Thinking of Me!

*"Thanks for all of your efforts. Good job!!!"*

*C. Tom Lee*

## Brain Teaser Answer:

*I'm a computer keyboard.*

## Don't Forget To Do These Things Before You Move



- Fill all your prescriptions and get them transferred to a pharmacy near your new home.
- Hire a carpet cleaning company to deep-clean in your new home before you've moved all your furniture in (if it isn't brand-new).
- Schedule your utilities to shut off the day after you move out of your old home, and to turn on a couple days before you arrive at your new home.
- Color-code packing boxes by room so it's easy for movers to put things in the right places.
- Pack a "first night" box with everything you'll need so you don't have to dig through several boxes to find toothbrushes, pajamas, or pillows.

**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**  
**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](mailto:debra@debhiggins.com)  
Visit [www.DebraHiggins.com](http://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.

## "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: **Jamie Rupert** was randomly chosen from the correct answers to my Trivia question....

### PEZ candy was derived from a word in what language?

- a) French b) Portuguese c) German d) Japanese

The answer is c) German. The first PEZ were mints bearing the word "pfefferminz" – German for "peppermint." Congratulations **Jamie**, now let's move on to *this* month's trivia question.

### Which one of the following does NOT have to do with honey bees?

- a) Krill b) Melittology c) The genus Apis d) Royal jelly

I'll randomly choose one winner from all correct answers I receive by December 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 other options do I have besides refinancing my home loan if I'm struggling to make payments?

**A.** If you're "underwater" on payments, you may decide to move out of your home. Here are some options to consider:

- **Rent the property.** This will help you make your monthly mortgage payments but you'll still pay for maintenance on your property.
- **Do a short sale.** This involves selling your home for less than you owe on the loan. The bank may forgive the difference between what you owe and the final sales price the buyer pays.
- **Do a Deed-in-lieu of Foreclosure.** You give your home back to the lender in exchange for forgiveness of the mortgage. You may still have to pay the difference between what the bank sells the home for and what you still owe, plus legal fees. Many banks won't consider this until a short sale has been attempted.

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



Search for homes and things to do at [www.DebraHiggins.com](http://www.DebraHiggins.com)