



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!

May 2018
Issue 169
Irwin, PA

Inside This Issue...

Financial Planning For College Grads...Page 1

Surprising Cold Symptoms...Page 2

Car Seat Safety...Page 2

Best Plants For Each Room ...Page 3

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

My wife and I are undecided...should we add on to our existing home, or buy a larger home?...Page 4



Debra Higgins' ...



Service For Life!®

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



Financial Tips For Grads

As the price tag on a college degree continues to skyrocket, it's become increasingly important that recent college grads are financially savvy. Instead of gifting an inspirational book to the young adults in your life this graduation season, pass these tips on instead.

- **Don't ignore debt.** Get a plan in place as soon as possible to pay off credit cards and loans. Pay AT LEAST the minimum due every month, and make extra payments when possible. Put extra money toward those debts that carry the highest interest rates first.
- **Start saving.** Even as you pay off debt, it's important to save money from every paycheck. Tuck some away for retirement, and establish a savings account covering at least three months' worth of living expenses. A steady, more generous paycheck is a nice addition to a new, professional lifestyle, but it is still essential to be financially prepared for any changes in the future.
- **Take advantage of employer matching retirement plans.** Many corporate employers will match a certain percentage of retirement contributions deducted automatically from your paycheck. If at all possible, invest the maximum amount that your employer will match.
- **Reassess accounts and credit cards.** Do a bit of research and make sure the checking account you have makes the most sense for your financial situation. Is there a bank or account with more flexibility and better benefits? The same is true for credit cards: Make sure you're getting the lowest interest rate possible and any earned rewards match your lifestyle and interests.
- **Find a side gig.** Whether you walk dogs on the weekend or put creative skills to use with a freelance contract, a little extra money can go a long way to cushion the bank account fresh out of college.

You can suggest to new graduates that they sign up for a free budgeting app like **Mint** or **You Need A Budget**. They'll thank you!

URGENT!

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.



Visit www.DebraHiggins.com

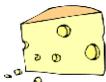
Word of the Month...

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!)

Cyberslacking (sigh-ber-slak-ing) verb

Meaning: Using an employer's internet and/or email for personal (generally time-wasting) purposes

Sample Sentence: The increase in cyberslacking and resulting loss of productivity forces some companies to block certain websites during working hours.



Mind Over Mold

Food looking a bit moldy? Time to toss out the cooked foods, yogurt, soft fruits, lunch meats, bread, or anything in a jar. Salvage hard cheeses, salamis, and vegetables with harder exteriors like carrots and bell peppers by cutting the mold out with a clean knife with an inch buffer.

Smart Amazon Shopping

Scammers have left some **Amazon.com** shoppers high and dry. Though many third-party vendors are legitimate, know how to spot those that might not be.

- See a major discount? If it seems too good to be true, trust your gut and walk away.
- Sellers should not ask you to email them directly or tell you to pay in gift cards.
- Fake reviews use lots of verbs, adverbs, and first-person singular language. Use a tool like **Fakespot.com** to analyze fishy reviews.

Quotes To Live By...

"I've got nothing to do today but smile."

—Paul Simon

"Be there for others, but never leave yourself behind."

—Dodinsky

"A man who correctly guesses a woman's age may be smart, but he's not very bright."

—Lucille Ball



Could It Be A Cold?

Beyond common cold symptoms, the body is excellent at communicating when something's not quite right. Here are several surprise symptoms that could indicate you might have a cold – and a few signs you may have something else.

It could be a cold if:

- ✓ Your senses of smell and taste aren't up to par.
- ✓ You are thirstier than usual.
- ✓ You feel muscle aches and pains in unusual places, such as the scalp.
- ✓ You have particularly vivid or unusual dreams.
- ✓ You find it hard to focus on a task or aren't interested in socializing.
- ✓ Your eyes are more sensitive to light than normal.

It might be more than *just* a cold if:

- ✓ You suffer from severe headaches.
- ✓ You just returned from a trip, especially if you were abroad.
- ✓ You continue to experience many symptoms after four days.
- ✓ You experience a low-grade fever for several days.
- ✓ Your symptoms are in one location, such as the throat or an ear.

"Once you're a mom, you're always a mom. It's like riding a bike, you never forget." Taraji P Henson

"When your mother asks, 'Do you want a piece of advice?' It is a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway." Erma Bombeck

"There's no way to be a perfect mother and a million ways to be a good one." Jill Churchill



Properly Use Car Seats

It is in your kids' best interest (and the law!) to properly use car seats. Even if you're taking a quick drive down the street, here's what you need to know:

- Choose a car seat that best fits a child's weight, size, and age as well as your vehicle's design. Learn how to use the seat you purchase.
- Look for a car seat label that notes the seat meets or exceeds Federal Motor Vehicle Safety Standard 213.
- Don't use a car seat that is more than six years old, shows signs of wear, or has been involved in a car accident.
- Upgrade car seats as the child grows. Infant-only seats should always face the rear of the car. Kids two years or older, or those who outgrow the height/weight requirements for rear-facing car seats, should use a forward-facing car seat as long as possible.
- Check installation with the help of a certified child passenger safety technician at a child car seat inspection station. These are often hosted by local health departments, fire departments, and hospitals.

Please note: Laws vary by state. Check out your local regulations at <http://drivinglaws.aaa.com/tag/child-passenger-safety/>

Visit www.DebraHiggins.com

Brain Teaser...

What travels faster: hot or cold?
(See page 4 for the answer.)



First Olympic Events

At the first recorded Olympic Games in 776 B.C., the only event was a 192-meter footrace called the stade. The next two events – a foot race comparable to the 400-meter race and a longer running event – were added about 50 years later. The pentathlon (a combination of a foot race, long jump, discus, javelin throws, and a wrestling match) was added in 708 B.C. This was followed by boxing (688 B.C.), chariot racing (680 B.C.), and pankration (a boxing/wrestling hybrid, 648 B.C.).

Puppy Or Pup?

“Puppy” refers to baby canines like wolves, coyotes, and hyenas. “Pups” are baby anteaters, armadillos, moles, porcupines, dolphins, sharks, seals, sea lions, and rats.

Monthly Surprises!

These themed subscription boxes arrive monthly, filled with fun items.

www.TryTheWorld.com – Cooking ingredients, drinks, and snacks from a new country every month.

www.BarkBox.com – One for Fido! Every month includes at least two toys, two all-natural bags of treats, and a chew.

www.CauseBox.com – Filled with products from socially conscious brands.

House Plants For Every Room

House plants can do far more than simply spruce up the way a home looks. Certain plants wield certain benefits – and many thrive better in some rooms than in others. Put your green thumb to work and get these plants growing where they serve you best!



In the living room:

- The *peace lily* removes mold spores in the air and is relatively low maintenance. Though it can adapt to low light, placing it in a well-lit area will keep it flowering almost nonstop.
- Colorful or striking-looking plants like *cacti* or *bird of paradise* can add a fun touch to this lively space.

In the bedroom:

- *Weeping figs* remove airborne toxins and increase oxygen levels, allowing for better sleeping conditions.
- *French lavender* promotes calm and serenity.
- If you have ample sunlight, add *aloe*, which purifies the air.

In the bathroom:

- *Chinese evergreen* is durable and the soil should be kept moist – perfect for a humid room!
- *Ferns* thrive in environments with low light and high humidity.

In the kitchen and dining room:

- *Golden pothos* are good hanging plants, so they don't take up precious counter space.
- *Bamboo* is simple to care for and makes for an interesting table centerpiece.
- From rosemary to mint, any sort of *herb* is welcome in the kitchen.



**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!

*"Thank you for the excellent service."
Charles & Karen Badstibner*

Brain Teaser Answer:

Hot. You can catch a cold.

Don't Lose Your Car!



Keep track of where you parked your car with these tips:

- ✓ Take a video as you walk away from the car. This will help you retrace your steps back.
- ✓ Add something to your car to make it more noticeable, such as a colorful antenna topper.
- ✓ Always park in the same type of area, such as always on the top deck of a parking garage or by an intersection of two streets.
- ✓ If you carry a smartphone, pin the location of the car in a map before you leave it.

Write Where You Left It

No matter how much you push the envelope, it will always be stationery.

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.

"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: **Kim DeStefano** was randomly chosen from the correct answers to my Trivia question....

In 1999 Time Magazine named Albert Einstein as "Person of the Century." Who did they say was one of the two runners-up?

- a) Franklin D. Roosevelt b) Winston Churchill c) Sigmund Freud
d) Pope John Paul II

The answer is a) Franklin D. Roosevelt. The other runner-up was Mahatma Gandhi. Congratulations **Kim**, now let's move on to *this* month's trivia question.

The "Strongest Girl in the World" (a fictional character) has a pet monkey named what?

- a) Bananas b) George c) Abu d) Mr. Nilsson

I'll randomly choose one winner from all correct answers I receive by May 15, 2018. Call or email me right now with your answer! 412-916-7513.

Real Estate Corner...



Q. My wife and I are undecided...should we add on to our existing home, or buy a larger home?

A. There are several questions both of you need to consider before you make your decision:

1. First, what additional space do you need? Secondly, do you have room to expand on the ground level? Does the existing foundation of your house support adding a second story?
2. Do you have the money available to remodel your home either through savings, or will you obtain a home improvement loan?
3. How much equity do you have in the house?
4. Do the local zoning and building ordinances allow you to enlarge your current house?
6. Will your neighborhood home values support your extra expenditure?
7. Are there properties for sale in other nice neighborhoods that are affordable and meet your needs?
8. Finally, is your current neighborhood where you want to live? Would remodeling add the most value? Would the work involved in a remodel be worth the time and effort?

After you answer these questions, you'll know the best option.

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