

Happy  
Thanksgiving!



*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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Debra Higgins' ...

# Service For Life!®

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



## Credit Union Or Bank: Which Is Best For You?



There are essentially two options when it comes to storing your money: credit unions and banks. Credit unions are non-profit organizations that exist to serve a certain community whereas banks are for-profit enterprises that are generally more physically accessible. Both have pros and cons, and it's important to consider your specific situation when deciding which to use.

**Customer service:** Credit unions are owned by their members, and personal engagement is emphasized. As non-profit organizations, credit unions tend to be more focused on their community members versus banks. However, banks may be more likely to have 24/7/365 phone support.

**Convenience:** The localized nature of credit unions means there are fewer branches. However, a CO-OP network among credit unions offers almost 30,000 surcharge-free ATMs across the United States, but your credit union needs to be a part of this network in order to take advantage of it. In general, national banks have a wide network of branches and ATMs, though regional banks may not have as many branches.

**Eligibility:** Just about anyone can walk into a bank and open an account. Not so with credit unions, which cater to specific demographics or affiliations such as certain geographic areas, employee groups, or social groups. However, banks also typically have higher minimum balance requirements, making them less accessible for some people.

**Financial and other benefits:** Credit unions often pass on the savings from their non-profit status to customers. This means customers generally get higher rates on savings accounts and lower rates on loans and credit cards. However, banks tend to have credit card affiliations with sign-up bonuses and rewards programs for responsible card holders.



### SEARCHING FOR A HOME HAS NEVER BEEN EASIER!

Check out my website [www.DebraHiggins.com](http://www.DebraHiggins.com) with the IDX enhancement! You can search for homes, vacant land, multi units and commercial property. And click on the Resource tab for lots of information!

On the go, check out the app, [www.homesnap.com/Debra-Higgins](http://www.homesnap.com/Debra-Higgins)



Looking for things to do? Check out [www.DebraHiggins.com/resources](http://www.DebraHiggins.com/resources)

## 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!)...

**Blogsphere** (blog-o-sfeer) noun

**Meaning:** A slang term for all of the blogs on the internet, collectively

**Sample Sentence:** Starting a blog about cats connected me to the large community of cat-bloggers in the blogsphere.

## Digital Estate Planning

With today's digital footprint, it's not enough to make plans for your material possessions when estate planning. Make things easier for loved ones by preparing your digital assets as well.

- ✓ Write down usernames and passwords, seal them in an envelope, and secure them in a safe so they are opened only upon death.
- ✓ Create family sharing accounts on movie- and music-sharing services.
- ✓ Enlist a power of attorney to make accessing accounts easier.

## Book-Length Palindromes

Palindromes are sentences or words read the same forward and backward, like "mom" or "racecar." Some authors have even written entire books this way!

Two novels written in palindrome are *Satire: Veritas* by David Stephens (58,795 words) and *Dr Awkward & Olson in Oslo* by Lawrence Levine (31,954 words).

## Quotes To Live By...

"Be less curious about people and more curious about ideas."

—Marie Curie

"Siblings are the people who teach us about fairness, cooperation, and kindness, quite often the hard way."

—Pamela Dugdale

"I always knew I was a star, and now the rest of the world seems to agree with me."

—Freddie Mercury



# Healthy Living, Day Or Night

The early bird gets the worm, but the night owl can also be happy and healthy. Whether you rise before the sun or drop into bed long after the sun sets, make the most of your waking hours.

*If you are a morning person:*

- **Set a regular bedtime.** Going to bed at the same time every night ensures you've received enough rest when the alarm goes off.
- **Maximize the morning.** Write in a journal, go to the gym, do a few chores, and give yourself some creative time before anyone else wakes up.
- **Avoid alcohol and caffeine at night.** To feel fully refreshed early in the morning, sip caffeine-free herbal tea instead.
- **Make a to-do list before bed.** Don't let tomorrow's tasks rattle around in your head all night long.

*If you are a night person:*

- **Do chores in the evening.** Pre-prep breakfast, pack lunches for the kids, take a shower, and lay out your clothes for the next day.
- **Ask for flex time at work.** This allows you to do your best work later in the day.
- **Don't oversleep.** Set a regular wake-up time and stick to it.
- **Get sunshine early in the day.** Welcome in the natural light to maximize your daytime hours. Minimize electronic usage and artificial light at night.

A lady was picking through the frozen turkeys at the grocery store for Thanksgiving Day but couldn't find one big enough for her family. She asked the stock boy, "Do these turkeys get any bigger?"

"No ma'am. They're dead."



## Rodent-Free Vehicles

Forget snakes on a plane ... you're more likely to find mice in your car! Even if you park in a garage, pesky rodents can chew up wiring, cause fluid leaks, and cause serious damage to vehicles. Here's how to keep them out.



- ✓ Avoid parking in places where rodents live such as wooded areas and tall grass.
- ✓ When parked in a garage, open the car's hood. This gets rid of the warm, dark area rodents are attracted to. Also, place a bucket of mothballs beneath the vehicle.
- ✓ Don't keep food in your vehicle.
- ✓ Set mouse traps in the vehicle to catch any critters that get inside. Look into using other rodent deterrents in the vehicle as well, including trying peppermint oil and cedar wood.
- ✓ Sprinkle fox urine powder around the outside perimeter of the car. You can find this product at most home improvement stores.

Looking for things to do? Check out [www.DebraHiggins.com/resources](http://www.DebraHiggins.com/resources)



# Keep Your Bedroom Organized

## Brain Teaser...

What do these words have in common:  
polish, job, herb?

(See page 4 for the answer.)



## Maintain Kids' Messes

Buy a big, cheap, dishwasher-safe serving tray and use it to help corral your kids' potentially messy art projects. Let kids unleash their inner artists with finger paints, Play-Doh, and other art supplies, then clean everything up with an easy wash or wet towel.

## Packing Hacks

Make the most of your suitcase space!

- ✓ Stuff underwear and socks in shoes.
- ✓ Roll clothes like t-shirts instead of folding them.
- ✓ For items that don't roll easily, fold and file them from front to back instead of stacking.
- ✓ Use packing cubes to organize by size, style, or type of clothing.
- ✓ Use compression bags for bulky items and dirty laundry.
- ✓ Manage and maintain small items with clear, zip-top baggies.

## Bookmarking Websites

Use these sites to save online content that you want to revisit later.

**www.getpocket.com** – Save written content to read offline.

**www.instapaper.com** – A newspaper-like reading experience.

**www.flipboard.com** – A visually oriented reading experience grouped by topic.

You spend almost one-third of your life in the bedroom. This should be a place of rest and relaxation, so it's worth investing time to make it as stress-free and easy to navigate as possible. **(Watch for next month's checklist: your bathroom!)**

- ☐ **Hang artwork on the walls.** Avoid cluttering up dressers and nightstands with clunky items. Instead choose decorative pieces that can be hung.
- ☐ **Use storage space under the bed wisely.** Buy clear, flat plastic bins and strategically tuck away out-of-season clothing and shoes you don't wear on a regular basis. Depending on a bed's height, you might also be able to hide luggage.
- ☐ **Invest in proper linen storage.** If the bed is exploding with pillows and blankets, invest in a blanket rack and baskets so these extra items have a storage space other than the floor.
- ☐ **Maintain a minimal nightstand.** The only things on your nightstand should be what you use every night before going to sleep and anything you use as soon as you wake up. Everything else should be stored somewhere more appropriate. Using a nightstand with drawers can help alleviate the clutter problem.
- ☐ **Buy a hamper.** Put it near the closet to keep clothes contained to one area of the room.
- ☐ **Contain garbage.** A small, attractive trash bin in a convenient location keeps dirty tissues and paper scraps off of nightstands and dressers.
- ☐ **Wrangle your closet.** Your closet is not the same thing as your bedroom, so it shouldn't spill out into the room. Do a full-closet organization sweep at least once a season, but maintain daily order by:
  - Keeping a donation bin or bag in your closet so you can drop things in as needed.
  - Spending 10-15 minutes once a week rehang and refolding clothes that have fallen out of place.
  - Utilizing the closet door to hang belts, hats, scarves, and jewelry at eye level. Try a special door rack made for this purpose.

## November, This Day In History.....

11/1/1914 – The bra was patented.

11/3/1952 – Clarence Birdseye marketed frozen peas.

11/10/1951 – Direct dial telephone service is first available coast to coast.

11/14/1832 – The first streetcar went into operation.

11/19/1863 – Abraham Lincoln delivered the Gettysburg Address.

11/22/1963 – President John F Kennedy, the youngest person to become a U.S. president, is assassinated in Dallas, Texas as his motorcade travelled through the city.

11/28/1925 – The "Grand Ole Opry" debuts on radio.





## Thanks For Thinking of Me!

*"It sure was a journey! I don't know how you can be an agent with all the items that can happen but you do a super great job even when the little disasters occur. Thank you for your diligence and professionalism! You are the agent that does above and beyond!"*  
Eileen Stephenson

## Brain Teaser Answer:

All three words are pronounced differently when the first letter is capitalized.

## Positive Thinking

Adopting a positive mindset is good for your health, enhances creativity, and has residual effects on other people.

- ✓ **Be kind to yourself.** We say terrible things to ourselves that we wouldn't say to others. Treat yourself with care, even if you make a mistake.
- ✓ **Celebrate the little things.** Notice the flowers when you walk the dog. Appreciate dinner with your family.
- ✓ **Pay it forward.** Do something kind for someone else without asking.

## Jail-Time Funny

The semi-colon that broke the law was given two consecutive sentences.

**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...

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

**One of the largest diamonds ever found in North America was found in what U.S. state, which also names diamonds as its official state gem?**

a) Georgia b) Iowa c) Alabama d) Arkansas

The answer is d) Arkansas. The Uncle Sam diamond, found in 1924, weighed 40.23 carats. Congratulations **Sam**, now let's move on to *this* month's trivia question.

**The name for PEZ candy was derived from a word in what language?**

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

I'll randomly choose one winner from all correct answers I receive by November 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. Will I net more money if I sell my home myself or should I hire a REALTOR<sup>®</sup> to do it?**

**A.** It depends on your situation, time, and motivation. You can sell your home yourself by staging it, setting the right price, creating a marketing plan, and fulfilling all legal requirements. Or you may hire a "Home Marketing Expert," who will charge a commission but help you with pricing, provide you exposure by marketing your property to other real estate agents, show your home and coordinate the closing process. You might consider these facts:

- **According to a recent report by the National Association of Realtors**, sellers who sold their own homes sold at a median of \$190,000, significantly lower than the median of agent-assisted homes at \$249,000. About 8% of homes sold were sold without an agent.
- **Sellers who sold their own homes sold more quickly** because the homes were typically sold to someone the seller knew.
- **The most difficult part** for those who sold their own home was: setting the right price.

*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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