

**Happy Halloween!**



*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..."*

## **How Good Posture Can Make You Happier**



Have you noticed that you slump or hunch over when you're feeling down and do just the opposite – stand up straight and tall – when you're feeling good? Studies show that your mind (or mood) influences your body (posture) and vice versa – your body language influences your confidence and energy. Once you realize this, you can make it work to your advantage. Here's what you should know:

- **How good posture looks and feels, and what you can do to improve yours.**
  - Go to a site such as [www.acatoday.org](http://www.acatoday.org) and search for "tips to maintain good posture."
  - Exercise (stretching, walking, running, yoga) to improve your mobility and flexibility. Get away from "couch slouching."
  - Watch Amy Cuddy's popular 2012 TED Talk. Just search for "Amy Cuddy Ted Talk" on [Youtube.com](http://Youtube.com). She explains how doing certain "power poses" every day will actually change your hormone levels and relieve stress.
- **The benefits of avoiding "computer hunch."** Sitting at a computer or looking down at a phone causes a natural slump and ultimately fatigue. If you learn to sit properly, move your eyes away from the screen and take breaks from the computer and phone, you're bound to clear your mind, and feel refreshed and more energetic.
- **"Fake it 'til you make it" might just work.** It sounds funny, but even if you're not in a good mood, try adjusting your posture, holding your head up and projecting confidence. People will react to you accordingly, sending positive feelings to your brain.



**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)



Search the MLS 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!)...

**Online trolling**, verb or noun

**Meaning:** To antagonize others online by deliberately posting inflammatory, irrelevant, or offensive comments or other disruptive content; a person who does this.

**Sample Sentence:** I was trolled on the internet by a person who posted mean comments about my cat video on YouTube. Why would anyone want to be such a troll?

## Do You Need Probiotics And Prebiotics?



**Probiotics** are "living" bacteria (like lactobacillus acidophilus) that help maintain healthy levels of good bacteria in our intestines. They're naturally found in cultured or fermented foods such as yogurt, buttermilk, kimchi and sauerkraut.

**Prebiotics** are "non-living" food ingredients that *feed* the good bacteria in our intestines. They're found in carbs (mostly fiber) that humans don't digest like onions, garlic, bananas, oats, beans and peas.

**The final answer:** You should eat foods with balanced amounts of both (or talk to your doctor about taking them as supplements) to support good health and well-being.

## Quotes To Live By...

"Life is not a matter of holding good cards, but of playing a poor hand well."  
—Robert Louis Stevenson

"A two-year-old is kind of like having a blender, but you don't have a top for it."  
—Jerry Seinfeld

"Tell me and I'll forget. Show me and I may remember. Involve me and I learn."  
—Benjamin Franklin



# Make A Habit Of Being Smart With Your Money

Are you smart when it comes to money? Since many of us would say "probably not," here are some basic **bad** money habits and **good** ones you should adopt to replace them.

**Bad:** *Using the same credit card for years.*

**Good:** Get a new card with terms and rewards that are appropriate to your life style. Use the credit card tool on a site like [www.nerdwallet.com](http://www.nerdwallet.com) to choose the best card to meet your needs.

**Bad:** *Not tracking your spending.*

**Good:** Make a budget and have a plan. Track your spending and be prepared for major purchases that may lie ahead. Check out sites like [www.youneedabudget.com](http://www.youneedabudget.com), [www.budgetsimple.com](http://www.budgetsimple.com), and the free app **Debts Monitor**.

**Bad:** *Doing everything manually.*

**Good:** Take advantage of technology by setting up automatic payments tied to your credit card for bills that can be paid online. You'll avoid late payments that can lower your credit score.

**Bad:** *Not investing your money.*

**Good:** Invest in yourself now by contributing to your employer's 401(k) program, and putting money into a mutual fund or trading account. Consider talking to a financial advisor who can help you make investment decisions. It might be a good time to consider investing in real estate if it works for your portfolio!

**Bad:** *Going it alone.*

**Good:** Hang out with successful people. Their good habits can rub off on you!



A special thanks to all of my clients, friends and family for helping me achieve the **Five Star Professional Real Estate** award for customer service for the 9<sup>th</sup> year in a row. I appreciate your confidence in me and look forward to helping with any real estate needs. To learn more about the Five Star Award go to:

[www.FiveStarProfessionalDebraHiggins.com](http://www.FiveStarProfessionalDebraHiggins.com)

*I couldn't do it without you!*

## Brain Teaser...

You are in a room with nothing else but two identical iron rods. You know one of them is a magnet; how can you figure out which one, using no other instrument?

(See page 4 for the answer.)



## Say These 3 Times Fast

- ★ A proper copper coffee cup.
- ★ Which wristwatches are Swiss wristwatches?
- ★ He threw three free throws.
- ★ Five frantic frogs fled from fifty fierce fishes.

## Oops! You're About To Fall

Here's how to do it safely:

- **Bend elbows & knees** – Don't hold them straight - try to tuck in a bit.
- **Avoid FOOSH** – That means "fall on outstretched hands." Try not to hold yourself rigid.
- **Land on your muscles or thighs to soften impact** – Stay away from your bones.
- **Keep rolling** – Spread the impact and don't try to stop suddenly.

## Have A Laugh...

Did you hear about the new restaurant called Karma? There's no menu: You get what you deserve.

## Websites For Coordinating Events With Friends

You've probably used **Evite.com** to send invitations but here are other great options:

**www.doodle.com** – Makes it easy to see what dates will work for everyone.

**www.pingg.com** – Choose original invitation designs for free or pay for a one-time use or membership plan to remove ads.

**www.punchbowl.com** – Provides free invitations especially appropriate for kids' events.

# Tech Help For Seniors...



Older adults are one of the fastest growing segments of the online community. Do you know a senior (or are you one yourself) who's interested in computers/tablets/smartphones but doesn't know where to start? Here are some of the best resources:

**Look for beginner computer classes** at your local library, senior center, college/university or computer store.

**Check out (or ask someone to look up) [www.seniornet.org](http://www.seniornet.org).** For a membership fee, this non-profit offers online courses and instructor-led workshops at learning centers in the U.S. and other countries.

**Search for "computers" at [www.aarp.org](http://www.aarp.org)** for articles on all tech topics geared for seniors.

**Hire a kid.** Ask a younger friend or relative to teach you what you want to know. They've grown up with this stuff!



## October.....This Day In

- Oct 1, 1959 The television series, "The Twilight Zone" premiered.
- Oct 1, 1971 Walt Disney World opened in Orlando, Florida.
- Oct 6, 1889 Thomas Edison showed the 1<sup>st</sup> motion picture.
- Oct 23, 1915 25,000 women marched in New York City demanding the right to vote.

# Time To Organize Your Home

Need quick tips for organizing your home? Let's focus on the living room this month:

- ☐ Remove everything on the floor that doesn't belong there. Kids' toys go back to their rooms.
- ☐ Return food items (half-eaten snacks?) to the kitchen.
- ☐ De-clutter the coffee table and other flat surfaces.
- ☐ Group your framed photos. Consider a creative wall display.
- ☐ Put similar objects (like TV remotes) in one place.
- ☐ Purge the magazines and assorted papers. Place relevant items on a rack or in a bin.
- ☐ Add an attractive wastebasket.
- ☐ Cut your favorite collectible collection by at least half. Put the rest in storage and rotate the items to keep it fresh.



Stay tuned for checklists for other rooms in your house in upcoming **Service For Life!**<sup>®</sup> issues. **Next month: The bedroom!**

Search the MLS at [www.DebraHiggins.com](http://www.DebraHiggins.com)

## Thanks For Thinking of Me!

*"Extremely patient, reliable, eager to help and was always willing to answer all our questions. Never felt pressure and felt at ease knowing we had such a knowledgeable professional guiding us. Worked alongside our busy, and at times, changing schedules. We can never thank you enough!"*

*Elizabeth & Kevin Harvey*

## Brain Teaser Answer:

Touch the middle of the first rod with the end of the second rod. If the two rods get attracted to each other, then the second one is the magnet. If not, then the first one is the magnet.

## Did You Know...

You can wear out your clothes by how you wash them. Natural (cotton, wool) and synthetic (polyester, spandex) fibers need different care.

- ✓ **Read those little labels.** They give good advice but you may need to study up on the symbols.
- ✓ **Wash colorful cottons inside out.** It will reduce the friction.
- ✓ **Use only low-heat in the dryer for synthetics.** Better, try to line dry.
- ✓ **Get the best of both worlds.** Look for clothes with a blend of cotton and polyester.
- ✓ **If you can get away with it, launder less often.** Clothes will keep their color and shape longer.

**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: **Ana Lizano** was randomly chosen from the correct answers to my Trivia question....

**Ernest Evans, who still performs at age 77, is the real name of what singer?**

- a) Bob Dylan b) Chubby Checker c) Eden Kane d) Engelbert Humperdinck

The answer is b) Chubby Checker. Congratulations **Ana**, now let's move on to *this* month's 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

I'll randomly choose one winner from all correct answers I receive by October 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's the most important thing I should do before I decide to make a real estate investment?**

**A. Your homework!** Three key areas to focus on are:

- **Your financial situation.** Can you afford to make this investment? Learn everything you can about cash flow, appreciation, tax benefits, and loan amortization.
- **Your motivation.** Buying real estate isn't necessarily an easy way to make money. Do you really want to be a landlord, with the responsibilities that entails, or should you hire a property management company?
- **Your expertise.** Add to your own knowledge by working with a REALTOR® who is an "Investor Specialist." He or she will help you research the best buys and work with you on documentation, such as purchase contracts etc.

**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 the MLS at [www.DebraHiggins.com](http://www.DebraHiggins.com)