

Happy Labor Day!



SRES



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' ...

Back to School



Service For Life!

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

6 Surprising Food Safety Tips



You probably learned some basic food safety tips from your parents or in school. But here are some important rules you may not know about.

- ✓ Food safety starts at the grocery store. Pick up frozen and refrigerated items last before checking out.
- ✓ Even fruits and veggies you peel should be washed before eating, since it's very easy for bacteria to transfer from the peel to the part you'll eat.
- ✓ Raw flour can carry E. coli, among other things, and should only be consumed after it's been cooked.
- ✓ Thaw meat in the fridge when possible, but you can also safely thaw it in cold water or in the microwave. If thawed in water or the microwave, meat should be used immediately.
- ✓ All marinating should be done in a covered container in the fridge, not on the countertop. Even acidic marinades can allow bacteria growth at room temperature.
- ✓ Your nose is *not* a reliable tool for testing food safety. Things that cause food poisoning don't always make things "smell bad." Refer to the U.S. Department of Agriculture's Safe Storage Times chart instead at:

www.foodsafety.gov/keep/charts/storagetimes.html

Find out how to properly store all your perishables to extend their usefulness and keep them safe. Download the USDA's "FoodKeeper" app for Apple and Android or consult this website:

www.foodsafety.gov/keep/foodkeeperapp/



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.

And click on the Resource tab for lots of information!

On the go, check out the app, www.homesnap.com/Debra-Higgins

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!)

chairdrobe (CHAIR-drobe) noun

Meaning: the chair with all those clothes piled on it

Sample Sentence: I'm finally going to put away my laundry so that chairdrobe can become a cozy reading nook again.

Thoughtful Job Interview Questions

Landing a job interview is cause for celebration. But are you prepared for the dreaded, "Do you have any questions for us?" With this list, you will be.

- What is a typical day like for the person in this position?
- What metrics will be used to measure performance?
- What are some of the short-term and long-term goals for the growth of the company?
- What are advancement paths for someone in this position?
- What is the corporate culture like?

Home Heating Hacks

Keeping warm in winter doesn't have to cost a fortune. Try these inexpensive fixes to stay warmer in cold weather.

- Use a layer of bubble wrap to insulate windows.
- Make draft stoppers with pool noodles for the gap beneath doors.
- Leave the exhaust off during your shower to keep the air warmer.
- Bake something delicious and utilize your oven!

Quotes To Live By...

"Happiness is having a large, loving, caring, close-knit family in another city."
—George Burns

"If we lose love and self-respect for each other, this is how we finally die."
—Maya Angelou

"You don't have to burn books to destroy a culture. Just get people to stop reading them."

—Ray Bradbury



Avoiding LinkedIn Scams

Savvy as we may be about online scams these days, scammers are always coming up with new ways to swindle the unsuspecting. Some of the latest are on the job-hunting and networking site, LinkedIn. Scammers want to infect your computer with malware by having you open links or files – including fake job applications. Here are some ways to keep your data safe.

- **Accept connections carefully.** Look over accounts to see if they look real, before simply accepting the connection request. Fake account warning signs include not having a photo and little to no personalization or work history.
- **Scrutinize email links.** Suspicious email that says it's from LinkedIn? Log in to your account on the actual website and see if the email is there in your LinkedIn inbox. Genuine LinkedIn emails always come from an address that ends in "linkedin.com." When the sender's address is anything else, it's a scam. Hover over links within emails to see if they're LinkedIn links as well. Anything else, and it's a scam. If in doubt, don't click.
- **Change your privacy settings.** LinkedIn allows you to decide who can send you messages through the site, so if you're concerned, it's probably a good idea to adjust your privacy settings.



September – This Day In History.....

- September 1, 1878 – Emma M Nutt becomes the first women telephone operator.
- September 4, 1833 – 10 year old Barney Flaherty becomes the first newspaper boy.
- September 9, 1850 – California became the 31st state.
- September 9, 1956 – Elvis Presley first appears on the Ed Sullivan Show.
- September 11, 2001 – Islamic A-Qaeda militants flew planes into NYC's twin World Trade Towers and the Pentagon.
- September 11, 1962 - The Beatles recorded their 1st single "Love Me Do".
- September 26, 1789 – The U.S. Postal Service was founded.

Lowering Home Heating Bills

As temperatures drop, the heating bill rises. Before the shock of your first higher-than-average bill, here are some things you can do to your house to make sure you're not wasting money.



- **Keep Heat Inside** – Close the fireplace flue or damper tightly when you're not using it. Replace worn weatherstripping around windows and doors. Add caulk or foam sealants around your electric outlet boxes. These small measures can add up.
- **Adjust Temperatures** – Lowering the thermostat by only 2-3 degrees can make a big difference. Having a programmable thermostat is even better since you can set it to 10-15 degrees cooler when you're not home or awake. Turn down the water heater to the "warm" setting – it's still 120 F, plenty warm for a hot shower.
- **Give Your Furnace a Check-Up** – Make sure your furnace is running as efficiently as possible and you'll be getting the most bang for your buck. Electric and oil heaters should be serviced every year, while gas heaters should get a check-up every two years.

Brain Teaser...

What can you keep as long as you don't share it, and once you share it can no longer keep?

(See page 4 for the answer.)



Reading Bingo For Kids

Create a checklist of fun reading "assignments" on a bingo card and offer rewards for completing it. Here are a few ideas for the boxes:

- Read something written the year you were born.
- Read a poem.
- Read every article in one magazine.
- Read a few pages to your parents from your favorite book.
- Read while wearing a swimsuit.
- Read on the floor of your local library.
- Read something a favorite teacher read when he/she was your age.

Road Trip Planning Websites



Make the journey even more fun with these handy planning tools for your next road trip adventure.

www.rome2rio.com – Rome2Rio calculates the driving distance between two places, including a rough fuel cost.

www.meetways.com – MeetWays lets you find the ideal halfway point between you and a friend to meet for lunch, or a hotel at the midway point of a drive.

www.roadtrippers.com – Roadtrippers shows you points of interest along your route, including quirky roadside attractions. There's also an app.



Encouraging Young Readers

A lifelong love of reading starts early. Fostering that love means creating a home environment that encourages affection for the written word. There are some simple things parents can do to make sure reading is fun, easy, and enjoyable for children.

Read aloud to your kids.

Even if they can read on their own, reading aloud means kids hear language at a more advanced level than their own. Get older kids to read aloud to younger siblings. And yes, audio books count! Play audio books the whole family can enjoy on your next road trip.

Mix up the media.

Not only do audio books count as reading material, there are lots of other ways to incorporate reading into every day. Magazines, recipes, and game instructions are just a few of them.

Put reading material where kids spend time.

Having a well-stocked library in the den is great, but keeping a few books and magazines in the bathroom, car, or at the dinner table (when the kids are a captive audience!) ensures reading material is accessible whenever the mood strikes.

Create cozy reading spaces.

Kids love hidey holes, whether that's an actual nook under the stairs or a simple blanket fort under the dining table. Make sure there's good lighting, comfy pillows, and plenty of books.

Read in front of your kids.

Modeling your own love of reading is one of the best ways to get kids to love it, too. Instead of movie night, try a reading night when everyone lounges together to read for an hour or two.

THANK
YOU!

**Thank You! 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.

Thank you Sarah Brown, for referring Ryan Kunkle!

I couldn't do it without you!

Thanks For Thinking of Me!

"You were so helpful throughout it all. We really cannot thank you enough. It can be stressful but you gave us your most honest opinions on everything and we are so grateful for that."

Ben Bohinski & Lauren Laughlin

Brain Teaser Answer:

A secret!

Plants That Help You Sleep

All indoor plants are helpful in that they produce oxygen, but some plants will also help you relax more at night so you can sleep better. Try these plants in your bedroom for more restful nights.

- **Lavender** – This soothing scent helps reduce blood pressure.
- **Jasmine** – Not only does jasmine smell good, the scent is a sedative.
- **Snake Plant** – The spiky leaves are excellent air purifiers.
- **Aloe Vera** – Another top-rated air purifier, Aloe Vera can also be used to treat many skin ailments.
- **Gardenia** – Gardenias are especially powerful sleep aids.
- **Valerian** – This plant has been known to help people sleep since the ancient Roman era.

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: **Marion Laughner** was randomly chosen from the correct answers to my Trivia question....

What city was renamed in 1950 from Hot Springs to its current name 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

The answer is a) Truth or Consequences, New Mexico. Residents voted on the proposition and it passed 1,294 to 295! Congratulations **Marion**, now let's move on to *this* month's trivia question.

Ernest Evans, who still performs at age 76, is the real name of what singer?

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

I'll randomly choose one winner from all correct answers I receive by September 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. How can I improve the curb appeal of the home I'm selling without spending too much money?

A. First impressions are important! A well-groomed exterior tells a buyer that the inside of your home is also well-maintained. Here are some easy ways to make your home look more inviting.

- ☐ **Spruce up your landscaping.** Mow the lawn, trim the trees and bushes, and add some new plants and flowers.
- ☐ **Inspect your exterior paint.** Paint the front door and do some touching up. If touching up isn't enough, consider spending some money for a complete paint job.
- ☐ **Wash wood, aluminum and vinyl sided homes.** A pressure wash can do a world of good.
- ☐ **Make sure the garage door works;** while you're at it, clean out the inside of the garage.
- ☐ **Check out your roof and gutters.** Your roof will be subject to inspection but at least make sure it looks good from the curb.

Don't forget your back yard! It's part of your overall curb appeal and can be a key selling point for potential buyers.

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