

Happy Father's Day



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!

June 2018  
Issue 170  
Irwin, PA

### Inside This Issue...

Easy Ways to Practice Gratitude...Page 1

Tips for Stress-Free Customer Service Interactions...Page 2

Supplements That May Help Prevent Alzheimer's...Page 3

How to Clean a Yoga Mat...Page 3

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

I've Been Renting and I Want to Buy. Should I Get Pre-approved for a Mortgage?...Page 4



Debra Higgins' ...



# Service For Life!®

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



## How to Be More Grateful



We would all rather be happy if given the choice. In some cases, our state of happiness can be a conscious choice we make to focus on the positive things in our lives. Learning to be grateful in your daily life is a surprisingly effective way to improve your health and overall happiness.

The benefits of being grateful can be huge. Studies show that people who are more grateful sleep better, feel healthier, have higher self-esteem, have more energy, and experience less stress. Staying grateful isn't always easy, but with all these physical and mental benefits it's absolutely worth the investment of your time.

Here are some easy ways to practice gratitude on a regular basis. Try out a few of them to see which suits you best.

- Keep a "gratitude journal" to jot down 1-2 things you're grateful for daily.
- Actively work on cultivating positivity by looking for a bright side to negative situations.
- Pay someone an unexpected compliment each day.
- Talk about 2-3 positive moments from the day during nightly dinner conversation.
- Offer a heartfelt – not routine – "thank you" for a mundane task, such as someone holding a door open for you at the store.
- Say out loud what you're grateful for, even if you're talking to yourself.
- Put a picture of your family, or whatever you're most thankful for, somewhere you'll see it multiple times a day.
- Donate your time to a favorite cause. Monetary donations are great, but donating your time is even more effective at making you feel grateful.



### 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](http://www.DebraHiggins.com)



# Customer Service Tips

## 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!)

**JOMO** (joe-moe) acronym, stands for "joy of missing out"

**Meaning:** You've probably heard of FOMO, the fear of missing out. This is its opposite – when you're happy to stay in when others are going out.

**Sample Sentence:** I'm experiencing some serious JOMO because I stayed in to watch Netflix tonight.

## Shower Organization Hacks

Streamline your morning routine with these clever organization tips.



- Mount a coat hook opposite the shower spout. Hang your shower caddy there to keep it out of the way.
- Put a tension rod on the inner wall of your tub to hang multiple shower caddies. Great for big families.
- Get a mesh shower pocket organizer to hang on the inside of your shower curtain using the same hooks.

## Preserving Fresh Basil

Save those fresh basil leaves before they rot and end up in the trash!

- **In the fridge:** Layer clean, dry basil leaves in a jar with a little salt and olive oil. Make sure all the leaves are submerged. This lasts in the fridge for about a year.
- **In the freezer:** Put basil leaves and water in ice cube trays or other small containers. Store the frozen blocks in a zip-top bag. Melt the ice to use the basil.

## Quotes To Live By...

"Some people grumble that roses have thorns; I am grateful that thorns have roses."

–Alphonse Karr

"Patience is not simply the ability to wait – it's how we behave while we're waiting."

–Joyce Meyer

"Happiness is nothing more than good health and a bad memory."

–Albert Schweitzer

While calling customer service may strike fear into the hearts of many, there are simple ways to help make sure your next call to a help line or shop returns counter is less stressful and more successful.

### Be Prepared

Gather all the documentation you think you'll need before you begin. Err on the side of over-preparing so you won't be even more frustrated by having to make the same trip or call a second time.

### Be Nice

Remember the person to whom you're talking is a human being who isn't responsible for whatever problem you had with their product or service. Kindness will always get you further than starting off with anger.

### Be Patient

Sometimes your problem can be fixed quickly. Sometimes it can't. Don't start a customer service call when you're pressed for time, or the ticking clock will make the experience worse.

### Be Direct

Explain your issue briefly and ask for what you need as plainly as possible. If you can, suggest a solution that works for you.

### Be Recording

Companies often record customer service calls, and you can, too. It's easiest to do this with a live chat on a company's website, which you can copy and paste into a document or email to yourself.



## 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, Donna Macesich for referring Martha Garlow!  
Thank you, Joe Henry for referring Ron Malicki!

*I couldn't do it without you!*

## Brain Teaser...

What has six faces, 21 eyes, but still can't see?

(See page 4 for the answer.)



## How to Sleep on Planes

- Turn your neck pillow around with the open part in back so your head won't bob forward while you sleep.
- Skip alcohol, caffeine, and sugar from the beverage and food carts.
- Use an eye mask to block light.
- Listen to white noise (try TMSoft's "White Noise" App) to drown out passenger and plane sounds.

## Cleaning Your Oven Door

Even with a self-cleaning oven, the glass in the oven door never sparkles. It's easy to clean with **baking soda and water**. Simply spread baking soda over the inside of the glass with the door lying flat open and spray all over the baking soda with water. Let it sit for a minute or two (longer if the glass is really dirty) and wipe away with a damp cloth. Easy and chemical-free!

## Meditation Websites

Meditating for even a few minutes can relieve stress, help you sleep, and improve your mood. Here are some guided meditation sites to try.

[www.marc.ucla.edu/mindful-meditations](http://www.marc.ucla.edu/mindful-meditations) – UCLA's Mindful Awareness Research Center has several free guided meditations you can download, including some in Spanish.

[www.calm.com](http://www.calm.com) – There is a Calm app, but the website also features some guided meditations (some free) to both help you relax and be more productive.

[www.meditationoasis.com](http://www.meditationoasis.com) – There are meditations to listen to at Meditation Oasis, via the app, website, or podcast. The site also features meditations you can read.

# Can Supplements Prevent Alzheimer's?



Exercise, a healthy diet, social engagement, and mental stimulation can all be extremely helpful in preventing Alzheimer's disease or delaying its onset, as these things all help keep the brain healthy. Some studies are also looking at supplements that may help in that effort.

- **Folic Acid:** Taking folic acid helps reduce homocysteine levels, which can lower your risk for both memory loss and heart disease.
- **Vitamin B12:** There's some support for a correlation between higher levels of B12 in the blood and lower incidence of dementia diagnosis. Like folic acid, B12 helps reduce homocysteine.
- **Omega-3 Oil:** Adding fish (such as salmon, tuna, and trout) to your diet is an easy way to get more of these healthy fats into your system, and fish oil is also available as a supplement.

Talk to your doctor before you begin any new regimen of supplements.

## June....This Day In

- 6/3/1964 The Rolling Stones begin their first US tour.
- 6/5/1968 Bobby Kennedy is assassinated.
- 6/9/1934 Disney's Donald Duck makes his debut.
- 6/10/1752 Benjamin Franklin flies a kite in a lightning storm and discovers electricity.
- 6/17/1885 The Statue of Liberty arrives in New York City.
- 6/22/1847 Doughnuts are created.
- 6/27/1859 The song "Happy Birthday to You" was first sung.



## Keeping Yoga Mats Clean

You don't leave your yoga pants unlaundered week after week, right? The same should be true of your yoga mat.

Luckily, a yoga mat is easy to clean – which is good, because it's recommended to do so at least weekly. That changes to daily if you sweat profusely, do yoga outside, or use the mat regularly.

- **Vinegar is your friend.** Keep a 50-50 mix of water and white vinegar in a spray bottle (this is also useful for other household cleaning). You can add a few drops of tea tree or lavender essential oil if you like. Spray the mat lightly and wipe it down.
- **Keep it out of the sun.** It's a good idea to leave your yoga mat out to air dry after you've wiped off the vinegar spray, just don't leave it out in direct sunlight. The sun could permanently dry the mat out.

Opinions vary on whether a yoga mat will survive the washing machine, so check your mat for the manufacturer's recommended cleaning methods first.

Visit [www.DebraHiggins.com](http://www.DebraHiggins.com)

## Thanks For Thinking of Me!

"Debra helped us on our house hunt for 2+ years. She made time to educate us for each and every house we saw – which were many! Debra and her heart wanted us to find the most perfect house! And we did!"

Ashley, Kevin & Louie Humberston

## Brain Teaser Answer:

Dice

## DIY Organic Fertilizers

You don't need to compost to turn kitchen scraps into excellent garden fertilizer. Here are three easy and chemical-free fertilizers you can make at home.

- **Coffee grounds** add much-needed nitrogen to soil, as well as acidity. Mix the grounds right into the soil around plants.
- **Banana peels** add potassium, phosphorus, and calcium to soil. Bury a peel (or a whole overripe banana) near plants that need those minerals.
- **Egg shells** are an excellent source of calcium. Boil egg shells in water and leave them to soak all day or overnight. Strain out the shells and spray the remaining water onto the soil.

**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: **Janet Harvey** was randomly chosen from the correct answers to my 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

The answer is d) Mr. Nilsson, Pippi Longstocking's pet monkey. Congratulations **Janet**, now let's move on to *this* month's trivia question.

**What Major League Baseball player currently holds 5<sup>th</sup> place on the career home runs record list, behind Barry Bonds, Hank Aaron, Babe Ruth, and Alex Rodriguez?**

- a) Albert Pujols b) Willie Mays c) Ken Griffey Jr. d) Jim Thome

I'll randomly choose one winner from all correct answers I receive by June 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. I've been renting and I want to buy a home. Should I get "pre-qualified" or "pre-approved" for a mortgage, and which is better?**

**A.** You can get a "pre-qualification" letter from a lender fairly easily after a 10-minute phone interview. However, you are in a stronger position to buy if you get a "pre-approval" letter, which means the lender has **verified** your income in terms of employment, funds on deposit, and your credit history.

Pre-approval may take a few days to a few weeks but it's worth the effort since it tells the sellers you can get financing. All that remains is the property appraisal for you to get a home loan.

Buying a home for the first time can be overwhelming. Give me a call and I'll be happy to talk with you about the process. I can also put you in touch with lenders to get started on your pre-approval!

***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](http://www.DebraHiggins.com)