



*Melanie DeHaven's...*

# Service For Life!

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

*Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 843-343-7640 for details ...*

March, 2020

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## Retired?

## You Can Still Make Money

Just because you stop punching the timeclock, that doesn't mean you have to give up receiving a paycheck. Even after long and successful careers, many people want to continue working in some capacity.

The good news is there are lots of options for part-time and occasional work for people who want to bring in a little extra cash. Here are a few ideas to get you in a money-making mindset.

### Use Your Talents

Now is the time to devote more time to the hobbies that took a backseat while you were working. If you practice a craft like knitting, woodworking, or watercolor, you might consider selling your work. You can do this online through e-commerce sites like Etsy ([Etsy.com](https://www.etsy.com)). Or find out how you can reserve space at local craft fairs in your community. It's often inexpensive, and it can be fun to talk with people in-person about your craft, too.

### Meet People, Make A Profit

Ride-sharing apps are all the rage, and you're invited to become a driver. Offer up your backseat when you're out running errands and pick up a few bucks along the way. Lyft ([Lyft.com](https://www.lyft.com)) and Uber ([Uber.com](https://www.uber.com)) are the most popular options. If you'd rather not drive people, consider delivering food through UberEats ([UberEats.com](https://www.ubereats.com)) instead.

### Cash In On Your Space

If you've got a spare room or travel a lot, you can rent out your space through a service like Airbnb ([Airbnb.com](https://www.airbnb.com)) or Vrbo ([Vrbo.com](https://www.vrbo.com)). Note that some cities have guidelines regarding using these services so check applicable regulations before listing your property.

### Thinking of Buying a Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "*7 Secrets For Saving Thousands When Financing Your Next Home.*" My report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: **843-343-7640**

[www.charlestonluxuryhomes.co](http://www.charlestonluxuryhomes.co)

## 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!)...

**Gig Economy** (gig ee-kon-oh-mee)  
noun

**Meaning:** a labor market made up of a sizeable number of short-term jobs and freelance work instead of long-term jobs

**Sample Sentence:** She made her living in the gig economy by working on freelance writing contracts during the week and driving for a rideshare company on the weekends.

## How to Avoid Default On A Car Loan

Struggling to pay back a car loan? Don't fall behind on payments. Do this first:

- Talk to the lender and discuss your options. Can they extend the length of the loan? Is there an option for a different interest rate?
- Look into a peer-to-peer lease on an exchange site like **SwapaLease.com** or **LeaseTrader.com**.
- Sell your car or trade it in. You may be able to get a lower payment or use any equity you've built to find a cheaper car you can pay off sooner.

## Work Perks

Every employee at Ben & Jerry's headquarters in Vermont gets three free pints of ice cream for every day they work.

## Quotes To Live By...

"Spring is the time of the year when it is summer in the sun and winter in the shade."  
—Charles Dickens

"My way of joking is to tell the truth. That's the funniest joke in the world."  
—Muhammad Ali

"The advantage of growing up with siblings is that you become very good at fractions."  
—Robert Brault

# Avoid Food Poisoning

We know that raw or undercooked meat and seafood can cause food poisoning. But beyond meat, there are a few problematic foods that might surprise you. Find out what they are, and how to steer clear of food poisoning.

**Raw cookie dough:** It may be tempting to lick that spoon after mixing up cookie dough, but don't do it! Raw cookie dough contains two problematic ingredients: raw flour and raw eggs. Wait just 15 minutes and you can enjoy a warm, thoroughly cooked treat instead.

**Eggs:** Speaking of eggs, there is a chance to pick up salmonella if you eat them uncooked or undercooked. Bypass the sunny-side-up option and choose scrambled, hard boiled, or over-well eggs instead.

**Produce with thick skin:** Bacteria may be hiding on the outside of that thick skin, which contaminates the inside of the fruit when a knife cuts through the produce. Before you cut into that ripe watermelon or mango, thoroughly wash the outside with a produce brush and clean water.

### Free Consumer Help is Just a Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: **843-343-7640**

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

# Homework Help For Teens

When kids become teens, they will probably be balancing homework with a more active social life and new hobbies. While school subjects are important, it's the skill sets teens learn along the way that will serve them throughout life.

**Skill:** Organization. **Help by:** Making sure your teen has tools to keep work in order, including a file box to store graded papers and notes. Also buy a paper planner so you can both get an overview of all obligations (school and beyond) several weeks out.

**Skill:** Time management. **Help by:** Using that paper planner to help your teen plan everything in a busy schedule. Don't save a major assignment until the last minute; use the calendar together to plot out smaller deadlines and goals.

**Skill:** Asking for help. **Help by:** Encouraging your teen to ask for help when needed. Suggest a check-in with a teacher during office hours or a visit to the school's tutoring center. Do *not* to do your teen's homework, even if it doesn't get done in time. Dealing with and learning to move forward from failure is a life skill, too!

### Brain Teaser...

I have 13 hearts that never pump.  
What am I?

*(See page 4 for the answer.)*

### Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber... Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at 843-343-7640. I'm here to help!

### Tipping the Scales

In a single day, a cow can vary in weight by 75 pounds!

### Have Allergy, Will Travel

Yes, you can travel safely with a food allergy. Here's how:

- Keep a food allergy card detailing your allergy in the local language(s) with you at all times.
- Carry a back-up supply of safe meal options and snacks.
- Pack extra allergy medicine in your carry-on, even for minor allergies.

### Bad Math

**Q:** Why did the geometry teacher take a day off school?

**A:** Because she sprained her angle!

### Online Greeting Card Websites

Never miss another birthday, anniversary, or special occasion.

**www.HallmarkEcards.com** – A subscription site with hundreds of cards for every occasion from the classic card maker.

**www.BlueMountain.com** – Brighten someone's day with greetings from one of the first e-card providers.

**www.PaperlessPost.com** – Customize cards, and invitations, with photographs and event details.

# Top Etiquette Tips For Today (And Every Day)

Society is always changing, and along with that comes new and different societal expectations. Regardless of the situation, keep a few overriding guidelines in mind to gracefully get through any situation.

### Respect others.

Nearly every social situation can be smoother just by showing respect for other people. Think about how your actions affect others around you. With technology, that means not having conversations on speaker phone in public and focusing on the people right in front of you, in real life, to instead of scrolling through social media. At the gym, be open to others working in with your sets, instead of claiming a machine all to yourself. Ask the person sitting behind you on the plane if you can recline your seat. Be on time, and don't be a no-show when you commit to being somewhere.

### Honor diversity.

People deserve to be treated equally. That means there's no reason to only hold the door open for certain people or exclude people from conversations or activities because of their gender, race, ableness, or age. But it also means being aware that everyone is an individual. Avoid making judgments without fully knowing someone's story or situation.

### Safety first.

In our fast-paced world, we feel the need to do everything and be everywhere, but stop for a moment for safety. Before responding to that text while you're driving, tuning out the world because you're plugged into music, and balancing all those cups of coffee for the office staff so you only have to make one trip from the break room, take a moment before you act. Your safety and the safety of others matters above all else.

## 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. I couldn't do it without you!

Shawn Metevier, Tom Cullipher, Steve & Randi Wells, Marianna Budinskwi, and Katlyn & Jay Bennett

And my repeat clients  
Tony & Kendra Guinta, Jessica & Rodney Chowning, Faye Wells, and Donna & Roy Jessup

## Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

## Brain Teaser Answer:

*A deck of cards*

## All About Butterflies

- Butterflies have four wings.
- The female Queen Alexandra's birdwing, the world's largest butterfly, has a wingspan of nearly 10 inches.
- Butterflies use their feet to taste. And moths have a stronger sense of smell than butterflies.
- Monarch butterflies migrate an average of 2,500 miles to find a warmer climate.

## No Chicken? No Problem

In 1981, McDonald's Chicken McNuggets were so popular, there was a shortage throughout the restaurant chain. It introduced the McRib to add a new, interesting item to the menu. Today, the McRib is offered year-round only in Germany and Luxembourg.

**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 Starbucks Gift Card?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Rebecca Feldman was the first person to correctly answer my quiz question.

### Which of these cities were destroyed by a volcano in 79 AD?

- a) Pompeii and Atlantis b) Micenum and Mt. Vesuvius  
c) Pompeii and Herculaneum d) Micenum and Atlantis

The answer is c) Pompeii and Herculaneum. Mt. Vesuvius erupted and destroyed those two cities along with a few other settlements. So let's move on to *this* month's trivia question.

### What was a 1962 Nobel Prize winner the first to do in 2014?

- a) Win the Nobel Prize for the same thing b) Compete in the Olympics  
c) Deny his scientific findings d) Sell his medal

**Call Me At 843-343-7640 OR Email Me At  
mdehavenrealestate@gmail.com And You Could Be One Of  
My Next Winners!**

## Real Estate Corner...

### Q: What are the top three things I need to do to sell my home?

**A:** Here's a list of important things you'll need to do:

- **Set a realistic price.** Homes that are over-priced can linger on the market for months, while homes that are priced correctly usually sell faster and for the most money possible. Look at recent listings in your area and their actual sales prices, and visit homes for sale in the neighborhood before deciding on a price.
- **Get your home ready to show.** Clear out clutter, freshen paint, and clean up landscaping. Remember buyers notice everything!
- **Review the promotional plan of a Home Marketing Expert.** An experienced REALTOR® can help you sell quickly by advertising your home in more ways than simply creating an MLS description. Plus, they can help you avoid costly mistakes on contracts and disclosures required by law to sell real estate.

Want to learn more? Ask for my Free Consumer Report. It's called **"7 Insider Tips to Net More Money Selling Your Home."** I'll send a copy right over to you.

Do you have a real estate question you want answered? Call me at **843-343-7640**. Perhaps I'll feature your question in my next issue!