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Sharon Liuzzo's.... "Who Ya Gonna Call?"

Service For Life!®

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

Improve Your Financial Literacy

Financial literacy may feel like an unreachable goal if you're not an accountant, but it's easier than ever to enhance your own financial knowledge and money management skills—regardless of what stage of life you're in.

Here are five ways you can build your personal finance know-how:

- ✓ Browse the **personal finance books** section of your local library or bookstore. Check out Business Insider's picks (businessinsider.com/personal-finance/best-personal-finance-books) for the best personal finance books of 2023.
- ✓ Plug into a **financial podcast**. There are many to choose from, geared toward people at different financial life stages. This US News list (money.usnews.com/money/personal-finance/saving-and-budgeting/articles/best-personal-finance-podcasts-to-listen-to) of finance podcasts breaks their picks down so you can find the one for you.
- ✓ Take a **financial literacy class**. Some employers offer free seminars on personal finance (and other topics) for employees, and community colleges often have similar non-credit courses available. There are even online classes you can take—some of which are free, like the finance section of Khan Academy (khanacademy.org/economics-finance-domain/core-finance).
- ✓ Check out the **federal government's online educational tools**. The Consumer Financial Protection Bureau's website (consumerfinance.gov/consumer-tools) has guides on financial goals, like paying for college and saving for retirement. And on the Financial Literacy and Education Commission's site (mymoney.gov), you'll find financial planning information for major life events (like the birth of a child) as well as tools such as budgeting worksheets.
- ✓ Hire a **professional financial advisor**. Even if you don't want to outsource this part of your money management permanently, hiring a financial coach to get started can give you the tools you need to confidently manage your own finances in the long run. Their advice is tailored specifically to your financial situation and goals, and you'll have plenty of opportunities to ask questions along the way.

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! 602-999-1468 SharonLiuzzo@aol.com

See All Carriage Manor Listings on my website at www.SharonLiuzzo.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!)

impugn (pronounced im-PYOON) verb

Meaning: to dispute or challenge the validity of something; to question

Sample Sentence: He impugned my ability to handle the new job responsibilities in front of our boss, probably because he was angry he hadn't gotten the job.

Well, Isn't That The Pits

Have you heard that putting an avocado pit in your fresh guacamole will keep it from turning brown? Turns out that's an old wives' tale. Exposure to air is what turns bright green avocados brown, so burying the pit in a bowl of guac does nothing.

Instead, put plastic wrap over the uneaten portion, making sure the plastic is pressed onto the whole exposed surface to keep air out.

Like Wordle? Try Semantle

If you like games and wordplay, give Semantle (semantle.com) a try. Your goal is to guess the word of the day, and each guess is scored based on how close it is to the meaning of the secret word.

Words may be any part of speech, not just nouns, and there's no limit to the number of guesses you get—or the number of hints you can ask for. It's great fun for anyone who enjoys skimming a thesaurus now and then.

Quotes To Live By...

"Being an intellectual creates a lot of questions and no answers."
— Janis Joplin, Singer

"What do we live for, if not to make life less difficult for each other?"
— George Eliot, Author

"Instant gratification takes too long."
— Carrie Fisher, Actress

Are Shoes Ruining Your Feet?

When it comes to diagnosing what's causing sore feet, there are a few things that might seem obvious. High heels, for instance, are famously bad for our feet. By concentrating most of your body weight on the ball of your foot, high heels can cause painful bunions and ingrown toenails.

But, perhaps surprisingly, there are also foot problems to contend with at the other end of the shoe spectrum, too. Without proper arch support, even a comfy pair of slippers or sneakers can lead to a condition like plantar fasciitis. Whatever type of shoes you prefer, it's important to understand what those shoes might be doing to hurt—or help—your whole body. When choosing footwear, consider:

1. **Arch support:** The right insoles help alleviate foot pain and keep your whole skeletal structure aligned. If your feet aren't aligned well, every bone above it is off kilter. You can buy orthotic insoles if your shoes don't have any arch support built in.
2. **Shoe size:** You probably haven't had your shoe size checked since you were a kid, but it's worth checking again—especially if you're experiencing foot pain. Our foot size and shape can change over time.
3. **Toe box:** Forcing toes into narrow or pointed toes can cause long-term structural damage to the bones in your feet. Look for shoes with a wider toe box to more accurately accommodate the natural position of your toes.

Some barefoot activity is generally agreed to strengthen feet, like yoga or workouts on a mat. Most experts agree that it's still best to wear supportive shoes most of the time.

Talk to a podiatrist or an orthopedist about exercises you can do to strengthen your feet and help them recover from any footwear-related injuries you may already have.

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!

Gayle Hoyst, Carson & Marilyn Aasen, George Hamilton & Rebecca Clinton, Sharon & Tom Knaup, Julie Simacek, Rick & Beckie Fischer, Roger & Janice McCurley, Billy & Nancy Jones, Jane Nielsen, Denny & Janice Gezel, John & Ann Granholt, Tim & Ann Schuetzle, Bud & Delores Beverly, Mia Banks, James & Lori DeGennaro, Jerry & Sylvia Bosma, Bob & Dee VanDriel, Colleen Houle, Gary & Lorie Dahlheimer.

Thank You! Thank You!

Brain Teaser...

I get cut on a table, but I never get eaten. What am I?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling me at: **602-999-1468**.

The Science Of Happiness

Did you know there's an 80-year-long Harvard research project to study what constitutes a good life? It was started in 1938 and is still going—but there's a book detailing the results so far. The biggest takeaway? "Good relationships keep us happier and healthier. Period." Learn more about this incredible long-term study and the book at: the-good-life-book.com

Charity Rating Websites

Donating money toward a cause you believe in feels great, doesn't it?

Before you hit send, look into how the charity is rated. Not every tax-exempt organization is what you might consider truly charitable.

charitynavigator.org: The site uses a 0-4 star rating system on the nearly 200,000 charities in its database, evaluating financial health and accountability. It's free to use.

charitywatch.org: More than 670,000 charities are evaluated on things like how much is spent on administrative costs and given an overall grade on an A-plus to F scale. You can preview a few charities for free before registering.

givewell.org: Their list of top-rated charities is updated every year and the site is free to use. GiveWell says its goal is to highlight charities that "can save or improve the greatest number of lives per dollar donated."

3 Common Landlord Mistakes

Rental property investments can be financially rewarding. But they can also open the door to a long list of potential problems for new landlords. Here are three mistakes new landlords often make, and how to avoid them:

- 1. Skipping the screening process.** Running a credit check on potential tenants helps you avoid what could be costly surprises down the line. You may also want to run background checks. Either you or the potential renter will need to pay for these reports, but it's a small price to pay for peace of mind.
- 2. Assuming you'll always have tenants.** Even in high-demand markets, there's always some time between when a person moves out and a new one moves in, and that's time when you're not receiving rent payments. Experts suggest having a savings account with about three months' worth of rent in it to cover these gaps.
- 3. Getting the wrong insurance.** If the insurance you have on your rental property is inadequate or, worse, entirely the wrong kind of coverage for a rental, you'll be in hot financial waters when faced with property damage. Talk with your insurance agent to be sure you have the appropriate types of coverage for a rental.

Also, be sure to learn about what tenant qualification criteria are prohibited under the Fair Housing Act: hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **602-999-1468** and I'll give you all the facts.

Language Study Tips For Adults

While tackling a new language as an adult may seem challenging, it turns out that adults can become fluent in a foreign language about as quickly as children do. (And that's good news, because there's evidence that learning a language as an adult may help delay the onset and severity of dementia.)

A 2018 study concluded that although we're more apt to reach *native-level* fluency if we start young, adults are just as capable of mastering a new language. It might take a decade or more for adults to achieve native-level fluency, but we can reach incredibly high levels of comprehension in as little as 1-3 years of language learning. What's more, adults may even be better at certain aspects of language learning than kids are, since our attention spans are longer and our ability to focus is greater.

Community colleges often have language classes, which are a great way to get started. Interacting with instructors in person gives you valuable feedback you can't get from an app or website. Conversation groups and language exchanges are extremely useful for building and practicing your skills. Look at MeetUp.com to find conversation groups in your area, or check language exchange sites like italki.com, TalkAbroad.com, and HelloTalk.com to get one-on-one video call time with a fluent speaker of the language you're learning.

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.

Repurpose Old Sweaters

If a beloved sweater gets too worn to wear anymore, it can still be useful with a needle, thread, buttons, and a little creativity. Here are a few ways to give your old knits new life.

- Make a cozy pillowcase out of the body of a sweater, sewing arm and neck holes closed and stuffing with a pillow insert.
- Reinforce the cut end of each sleeve to quickly turn them into leg or arm warmers.
- Fill sewn-closed sweater squares with rice, then heat in the microwave or keep in the freezer for a homemade heat or ice pad.

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 \$50.00 Visa 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: Julie Simacek, MN/AZ.

Which is the loudest animal on earth?

a) Lion b) Hyena c) Sperm Whale d) Cicada

The answer is c) Sperm Whale. The clicks made by sperm whales have been recorded at 230 decibels (dB). A loud rock concert is about 115dB, and the sounds from a sperm whale are two-and-a-half times as loud! So let's move on to this month's trivia question.

What award-winning actress was nominated for a “Worst New Star” Golden Raspberry for her very first feature film role?

a) Helen Mirren b) Kristin Scott Thomas c) Maggie Smith d) Judy Dench

**Call Me At 602-999-1468 OR Email Me At SharonLiuzzo@aol.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

VACANT LOTS:

#907 - \$89,900 –Perfect for New Park Model or Modular, Motorhome, Fifth-Wheel or RV! N/S Exposure.

PARK MODELS:

#24 - \$127,500 –Brand New HVAC, New Stove, Refrigerator, Partial Furnished, Large Shed, Parking for 2
#326 - \$110,000 – Charming, New Roof, New Walk-in Shower, Parking for 2, Faces E, Furnished.

PARK MODELS WITH AZ ROOMS:

#143 - \$169,500 – **Sale Pending!** Hardy-Board Siding, Hard Floors, Large Shed, Dual Panes, Parking for 2
#284 - \$119,900 – **Pending!** Corner Lot, Great Location. Perfect for New Unit or Winter Home.
#404 - \$205,000 – **SOLD** 2020 Cavco with AZRM, Extra ½ Bath, Trex Deck.
#547 - \$209,000 – **SOLD!** 2003, Lovely Deck, Beautiful Updates, 2 Baths, Furnished!
#126 - \$115,000 – **Sale Pending!** Awesome Location, beautiful deck, AZRM, Shed with W/D, AS IS

If you are thinking of listing, now is a great time to sell since there is a very little inventory in Carriage Manor. Please call if you would like a free comparative analysis on your property.

HERE IS WHAT SOLD IN THE NEIGHBORHOOD SINCE MY LAST NEWSLETTER:

3/10	Lot 547	\$209,000	3/15	Lot 404	\$205,000
3/15	Lot 286	\$163,000	3/17	Lot 107	\$180,500
3/17	Lot 818	\$129,900	3/17	Lot 718	\$118,000
3/20	Lot 892	\$245,000	3/24	Lot 221	\$150,000
3/24	Lot 610	\$142,000	3/28	Lot 220	\$ 95,000
3/31	Lot 314	\$129,000	3/31	Lot 690	\$215,000



See All Carriage Manor Listings on my website at www.SharonLiuzzo.com