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Sharon Liuzzo's...

# Service For Life!®

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

## Bargain Like A Pro

Believe it or not, bargaining isn't just reserved for buying items at a local yard sale – it is a skill that can be deployed with much more expensive items, too, like cellphones, insurance, cars, and even homes. The trick is to be strategic about how you tackle a negotiation. Here are the top "dos and don'ts" of haggling for the best bargain:

### Do

- **Market research:** Before making an offer, do your research. If you're buying a car, for example, look around the dealerships online first to research the market rate. Vehicles with the most variable prices mean the opportunity is ripe for bargaining. However, don't assume that a car that is the same model or similar should be the exact same price. Specifications vary and a car with more features will probably be more expensive.
- **Be polite:** You can still be strategic and bargain, while respecting the sales and marketing tactics of a salesperson. Going in too low initially might be considered disrespectful.
- **Scale your offer:** Consider the negotiation as a ladder. The bottom rung is the offer you know you won't end up paying but is more of a starting point. Then you can find a middle point based on how much you are willing to pay and how far the salesperson is prepared to reduce their price.
- **Be prepared to cut your losses:** Determine how much you are willing to pay before entering a negotiation and stick to it.
- **Bring a friend:** Having an objective third party who knows your budget is helpful when bargaining. They can help you stick to your boundaries and remind you not to overpay.

### Don't

- **Overpay:** You should always shop around before haggling.
- **Act hastily:** Avoid rushing to make decisions or getting easily swayed by the person selling. Remember, this is their job, so they are good at it. If you find yourself considering going higher than your budget allows take time to consider if that is something you really want, or if you're getting lured in by sales tactics in the heat of the moment. Use your backup friend to help rein you in if needed!

### 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](mailto:SharonLiuzzo@aol.com)

See All Carriage Manor Listings on My Website at [www.SharonLiuzzo.com](http://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!)...

**Enervate** (en-er-vate) verb

**Meaning:** To reduce the strength of

**Sample Sentence:** The weight of a cap and gown in a summer graduation ceremony enervated most of the students and they needed to go home early.

## Tech Tips For Today

- **Use AI (artificial intelligence).** ChatGPT ([openai.com](https://openai.com)) is a tool that you can train. Need a reference for a paper? Ask "Give me five references talk about (your topic) in APA style. In about 20 seconds, you'll have your list. Be sure to verify the sources.
- **Consider a password manager,** like [Lastpass.com](https://lastpass.com), which is a secure site that safely stores all of your passcodes.
- **Clean up your phone.** Apps you don't use, items saved on the device rather than iCloud, all impact your phone's performance.
- **Update your devices.** Selecting automatic updates reduces potential security risks, improves performance, and makes things easier to use by fixing bugs.

## Quotes To Live By...

"The bad news is time flies. The good news is you're the pilot."  
-Michael Altshuler, Entrepreneur

"Be courageous. Challenge orthodoxy. Stand up for what you believe in. When you are in your rocking chair talking to your grandchildren many years from now, be sure you have a good story to tell."  
-Amal Clooney, Human Rights Lawyer

"Do not allow people to dim your shine because they are blinded. Tell them to put some sunglasses on."  
-Lady Gaga, Singer

# Check Your News

It can be tough to tell what's real and what's not. Choose the best methods for fact-checking info you find online, with these top tips:

- **Check the source:** is the source of the article social media, or a legitimate news outlet? Social media tends to be a sea of unreliable information from dubious sources. See below for verifying information.
- **Listen to your gut:** what does your instinct tell you about the news? If you're experiencing a strong emotional reaction, that could be because the news has been sensationalized and may be fake.
- **Do your research:** websites like [www.snopes.com](https://www.snopes.com) or [www.factcheck.org](https://www.factcheck.org) are great resources to verify the legitimacy of news and call out fake reporting.
- **Look for objectivity:** journalists are supposed to adhere to strict standards of reporting, upheld by the Associated Press, which includes verifying any claims, providing both sides of a story, and reporting when information is yet to be confirmed by using phrases like "we have received an unverified report of..."
- **Consider the author:** is the writer a journalist, or a member of the public? Self-reports are subjective and focused on opinion. Reporters may include public opinion, but they also are trained to report on facts. You can also check the legitimacy of the writer by checking Google or reviewing their social media accounts. If you see a trend of one-sided, or sensationalist reporting, then it's likely the information you are verifying is unreliable. Similarly, political ads are designed to provoke people and lean heavily towards the values of the party they represent, which also makes them unreliable.
- **Fact-check:** look for other articles from legitimate news outlets that confirm the story. Even if a story goes viral, it doesn't mean it is accurate or reliable.

## Thank You, Thank You, Thank You!

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks to everyone who thought of me with your referrals! I couldn't do it without YOU!

George Hamilton & Rebecca Clinton, Bud & Delores Beverly, Mia Banks, Colleen Houle, Gary & Lorie Dahlheimer, Tom & Linda Albertson, Niles Beardslee, Donna Walker, Don Smith, Carol Lang, and more!

**Thank You! Thank You!**

## Brain Teaser...

A person is 15 years old in 1990. In 1995, that same person is 10 years old. How?

(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**.

## 3 Ways To Save An Emergency Fund

While homeownership may save you money by building equity, it can be expensive. Here are three ways to save an emergency fund, without sacrificing your quality of life:

1. Skip one takeout meal a month and put the money into your savings instead.
2. Automatically transfer \$100 a month into savings, just like a utility bill.
3. Opt for Energy Star appliances and windows when making upgrades to take advantages of energy rebates.

## Have A Laugh

Why was Cinderella a terrible football player? *Because she kept leaving the ball behind!*

## Did You Know?

You may think that humans are napping machines — OK, maybe babies — but did you know that snails can nap for as long as three years? You do now.

## Brain-Smart Websites

Here are three websites to keep your cognition sharp:

[www.braingle.com](http://www.braingle.com) – A site full of free puzzles, trivia, games, puzzles, and more.

[stayingsharp.aarp.org](http://stayingsharp.aarp.org) – Staying Sharp is a program that promotes brain health through healthy habits, challenges, cognitive assessments, and more.

[www.randomtriviagenerator.com](http://www.randomtriviagenerator.com) – Generates random trivia questions to test and strengthen long-term memory.

# Are You Doing Sunscreen Right?

According to dermatologists, while many people may be good at applying sunscreen before going outside, most of us apply less than 50 percent of the amount necessary and we omit parts of the body. Experts advise that you need about a shot glass full of sunscreen for your whole body, including commonly missed areas, such as: scalp, lips, ears, neck, chest, feet, and eyelids. These are all areas that are at risk for skin cancer.

Doctors also recommend using an SPF 30 or higher and to apply it 15 minutes before going outside. You'll need to reapply sunscreen for every two hours in the sun. Consider wearing sun protective clothing, including a hat and glasses with UV protection.

In terms of what kind of sunscreen to buy, and based on recent reports of toxic chemicals in sunscreen, the Food and Drug Administration (FDA) is investigating the safety of 12 ingredients contained within certain chemical sunscreens — such as oxybenzone, and octisalate. However, the FDA has not stated they are unsafe and recommends the use of sunscreen to avoid skin cancer. If you are concerned about ingredients, you may want to opt for a mineral sunscreen that contain the ingredients zinc oxide or titanium oxide, which are physical sun blockers and sit on the surface of the skin to deflect harmful rays.

## 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.

# Things That Make Your Home Look Scattered

Designing the décor of your home is more of an art than you might think. Design experts warn that there are certain decorative choices that can risk making your home look cheap. It isn't necessarily about the monetary value of material possessions, though, it's more about being intentional with your planning and the purpose of things.

Experts say to avoid oversized sofas, clutter, the wrong sized rug, mass produced decorative word art, flatpack furniture, inconsistent flooring, poor quality lighting, too much furniture, and matching everything in a room.

Instead, practice a less-is-more approach. Declutter! Use pictures of friends and family or locally produced art and choose appropriately sized rugs. A good rule of thumb when buying a rug is that it needs to be big enough to touch some of each of the main pieces of furniture in a room like all the feet of the bed, or both sofa and coffee table.

## 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:

The person was born in 2005 B.C. So they were 5 years old in 2000 B.C, 10 in 1995 B.C, and 15 in 1990 B.C.

## Cool Your Home Passively

There are some steps you can take to keep your house cooler, without cranking up the AC:

- Open windows in the morning to let cool air circulate. Close them as soon as it starts to get warm.
- Add bamboo shades to the external windows to reduce the sun heating up inside your home.
- Close your blinds/curtains during the day and use a fan to circulate air.
- Open windows again at dusk to circulate cooler air into the home.
- Seal any gaps in the windows and doors to ensure drafts from warm air don't come in.
- AC Hack: position a bowl of ice water in front of a window fan for a cooling mist.

**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...

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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: Faye Libler, ON/Mesa.

**In the U.S., you'd “knock on wood” for good luck. In what country do carp scales represent similar good fortune?**

- a) Poland b) Japan c) Madagascar d) Jamaica

The answer is a) Poland. The tradition is to eat carp on Christmas Eve, saving some of the fish scales for good luck through the coming year. The practice is also common in nearby Slovakia and the Czech Republic. So let's move on to *this* month's trivia question.

**In which film did Hugh Grant recall these wise words of Beethoven? “Is her instrument quite what it was? Perhaps not. But as Beethoven said, a few wrong notes may be forgiven, but singing without feeling cannot.”**

- a) Notting Hill b) Love Actually c) Florence Foster Jenkins d) Four Weddings and a Funeral.

**Call Me At 602-999-1468 OR Email Me At [SharonLiuzzo@aol.com](mailto: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:

#396 - \$110,000 – **SOLD!** Large Deck, Furnished, Parking for 2, W/D in Shed, Faces E. AS IS

### PARK MODELS WITH AZ ROOMS:

#468 - \$199,900 – **Sale Pending!** Large Corner Lot, Large AZRM, 2 Baths, Large Tile Deck, Mt. View!

#807 - \$220,000 – **New Listing!** 2013 Modular with 2018 AZRM, 2 Baths, Great Location, Furnished!

#114 - \$189,900 – **New Listing!** Faces East, Tile Deck, 2 Bathrooms, Inside Laundry, Furnished!

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:

7/3	Lot 106	\$ 95,000	7/14	Lot 500	\$157,500
7/25	Lot 736	\$137,000	7/26	Lot 396	\$100,000
8/4	Lot 447	\$174,900			



See All Carriage Manor Listings on My Website at [www.SharonLiuzzo.com](http://www.SharonLiuzzo.com)