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

Service For Life!®

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

Ignore This Money Advice

Some advice handed down through generations is reliable. But when it comes to money, yesterday's good advice might be terrible today. Here are some words of so-called "wisdom" that still get trotted out from time to time but that it might be best for you to ignore.

1. **"Cancel credit cards you're not using."** Having a few credit cards isn't necessarily bad for your credit score, and it can be *good*. If you've had a card for a long time with a history of on-time payments, consider keeping it even if you're not using it anymore. Check your terms though, because some companies will cancel inactive cards.
2. **"Don't spend money on little luxuries."** Deprivation isn't always the answer, even if you're working hard to save money. Your time is worth something, too—paying someone to take care of things like mowing your lawn means you'll have more time for, say, investment research or starting your own business.
3. **"Get the most house your bank allows."** When you get pre-approved for a home loan, it may be tempting to buy a house for the maximum the bank will give you. But just because the bank will lend you the money doesn't mean that's within your budget. Calculate how much of your paycheck would go to your mortgage every month—and also how much more you'd have for other investments and expenses if you bought a less expensive house.
4. **"Contribute the maximum to your 401(K) every year."** If you have an employer match on 401(K) contributions you make, you should definitely contribute that amount. Paying more than the amount your employer matches, however, may not be the best option if you could invest extra money elsewhere for things like an emergency fund.

Keep in mind that although there are some generalizations when it comes to money advice, everyone's situation is unique. If you're confused about what's best for you, it can't hurt to get some professional advice. One way to find local advisors near you is by searching the National Association of Personal Financial Advisors' website: <https://www.napfa.org/>

PLEASE VISIT MY WEBSITE AT WWW.SHARONLIUZZO.COM. TO VIEW ALL THE CARRIAGE MANOR LISTINGS THAT ARE LISTED BY ALL AGENTS...JUST CLICK THE CARRIAGE MANOR RESORT TAB.

PLEASE CALL ME AT 602-999-1468

IF YOU WOULD LIKE TO BUY OR SELL! REMEMBER... MY GOAL IS TO MAKE YOU HAPPY AND I'M NEVER TOO BUSY FOR YOUR REFERRALS.

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!)

anachronism (pronounced a-nak-roe-nizm) noun

Meaning: something out of place in time

Sample Sentence: The movie was a Western set in the 1880s, but the cell phone tower in the background of one scene was an anachronism.

Sukkar For Your Qahwa

The English language consists of countless words borrowed from other cultures, and you might be surprised just how many common terms come from Arabic. Here are just a few, with their phonetic Arabic origins:

- Algebra (al-jabr)
- Candy (qandi)
- Coffee (qahwa)
- Cotton (qutn)
- Mattress (matrah)
- Sofa (suffa)
- Sugar (sukkar)

What Do A.M. and P.M. Actually Mean?

If you guessed that the acronyms "A.M." and "P.M." stood for Latin words, you'd be right. "Ante meridiem" means "before midday," and "post meridiem" means "after midday."

Quotes To Live By...

"People always say that money is not the key to happiness, but I always figured if you have enough money you can have a key made."

— Joan Rivers, Comedian

"He is happiest, be he king or peasant, who finds peace in his home."

— Johann Wolfgang von Goethe, German Writer

"Change happens by listening and then starting a dialogue with the people who are doing something you don't believe is right."

— Jane Goodall, Scientist

How To Ask For Help

Many people struggle with asking for help. But it's unrealistic to think any one person will know how to do everything. We have no qualms about asking for experts to help with leaky pipes or car maintenance, after all—why should it be any different if you feel depressed, or you're stumped on a work project?

Here are a few tips to keep in mind when you realize you need a little help but you're still feeling uncomfortable asking for it.

Figure out what you need help with.

Be as specific as possible. You might be frustrated and just thinking, "I can't figure this stupid project out"—but your helper will need to know exactly what the hurdle is if they're to be of any use. Think about a piece of information, for instance, that might unlock a clear path to completion, and then seek out someone who can help provide that information.

Skip "sorry."

When you apologize first, it sends the message that what you're asking for is burdensome, when studies show most people genuinely *want* to help others. It may feel polite to start with "sorry," but resist the urge.

Think of "help" as a team effort.

Asking for help usually isn't about asking for someone to swoop in and rescue you—it's about getting their help with something you'll work on together. Collaborating on a solution often produces better results—a second set of eyes on a challenging problem can give you insights you'd never have reached alone.

Say thank you.

Gratitude is powerful stuff, so be sure to express yours when you've gotten someone's help. Saying "thank you" verbally is a must, and it's also extremely good practice to send a note to them later on with an update on the problem you sought their help with.

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Mike & Marcia Dyer, Gayle Holst, Ron & Bobbie Buesing, JoAnn Donnelly, Lou Fohn, Harley & Elsie Mulder, Mike & Judy Williamson, Niles & Marilyn Beardslee, Linda Haderli, Sam Kielty, Gary Morris, Jon & Barb Scott, Nancy & Paul Taylor, Don AHartz, Kat Howard, Gary & Linda Brown, Kevin Mahussier, and more!

THANK YOU!

Brain Teaser...

What's one thing that you can never put into a saucepan?

(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**.

Organizing Is A Piece Of (Cup)Cake

When old metal cupcake or muffin tins have gotten a little too rusty in spots to continue baking in them, give them a new job as drawer organizers.

They'll organize hair ties and bobby pins in the bathroom, paper clips and sticky notes in the office, and rubber bands and twist ties in the kitchen's junk drawer.

Home Decorating Websites

The internet is full of inspiration for your next home decor project, but it's easy to get overwhelmed. Here are a few home-decorating sites you won't want to miss.

houzz.com: Houzz has literally millions of pictures on the site, so it's an excellent place to start gathering design ideas for any room in your home—you can save them to individual design boards.

ikeahackers.net: There are so many creative things you can do with IKEA furniture to make it unique. This site collects all sorts of clever customization ideas that can help inspire your next DIY project.

modsy.com: Modsy is an online interior design service. You'll work with a designer to create the perfect room, including as many design revisions as you need, with a 3D graphic of the room. You can even buy items directly through Modsy with their discount. The service starts at \$179/room.

Avoid Home Office Overeating

With the refrigerator and the pantry RIGHT THERE, it's oh-so-easy to eat constantly when you work at home. Try these tricks to be more mindful about your meals:

- **Skip the snack aisles.** If you never buy potato chips, you won't have them at the ready when you need a quick snack. Get snacks with plenty of protein and fiber (like nuts and fresh veggies) to keep you energized throughout the day.
- **Don't work near the kitchen.** Even if you don't have a home office, carve out desk space away from the kitchen. You'll be more conscious of wandering into the kitchen for a snack if it's on the other side of the house.
- **Stop working during meals.** This is a tough one, but experts agree that it's much healthier to separate working time from eating time. Focusing on a meal means you'll pay more attention about what—and how much—you're eating.
- **Do some meal prep in advance.** Meal prep isn't just for busy weekday dinners! Stocking the fridge with ready-to-eat healthy snacks makes you more likely to reach for carrot sticks than a bag of cheese puffs.
- **Hydrate.** Drinking more water can keep you from guzzling lots of sugary or caffeinated drinks. Both of those can cause the body to crash later on, which you might try to combat by eating or drinking something you don't really need or want.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At **SharonLiuzzo.com**

4 Easy-Care House Plants

The benefits of plants are numerous, but not everyone has the inclination to take on a complicated schedule of watering and fertilizing the household greenery. The good news is that there are many low-maintenance plants that actually seem to thrive on neglect. Here are just a few.

- **Spider:** The long, striped leaves of the spider plant look fantastic in hanging pots, and they're easy to keep happy. They love to get lots of sunlight and a moderate amount of water, and if they're really happy you'll get tendrils of baby plants known as "pups" that you can cut off and plant.
- **Aloe:** This succulent with famous healing powers does well on a scant amount of water as long as it gets lots of light.
- **Snake Plant:** The spiked leaves of this succulent give it one of its nicknames (mother-in-law's tongue), but no matter what you call it it's incredibly hearty. Snake plants tolerate both high and low light. Water only when the soil feels absolutely dry.
- **Pothos:** Viney pothos is a staple of offices and rooms without much light—these plants can even survive with only fluorescent light, though the variegated varieties do need sunlight for the colorful leaves to show. This is another plant that prefers to be watered only when completely dry.

See All Carriage Manor Listings on My Website at www.SharonLiuzzo.com

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:

Its lid

So Salty!

The Dead Sea is famously salty, but not only is it not the only body of water on earth with extremely high salinity—it's not even at the top of the list. There are other places like Ethiopia and surprisingly, Antarctica—with bodies of water with higher salinity.

Don Juan Pond is the saltiest body of water on the planet- about 18 times saltier than the ocean. Even though it's in Antarctica, it never freezes because it's almost half salt (over 40%).

Expired Soap?

Did you know that soap can actually expire? Dish soap loses its lather after 2-3 years, and experts say laundry detergent should be used within about 6-12 months for maximum effectiveness.

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 \$25.00 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: JoAnn Lytle, WI.

In order to prevent bad energy from following them to a new house, Americans in the early 20th century did what when they moved out of their old houses? a) sprinkle salt in the doorway b) burn a new beeswax candle c) leave one teacup behind d) burn the dishcloths

The answer is d: Burn the dishcloths. According to a 1903 encyclopedia, this was common practice to avoid taking the bad energy wiped up with rags and cleaning cloths. So let's move on to *this* month's trivia question.

Queen Victoria inspired many trends. Which of these did *not* become popular because of Queen Victoria?

- a) white wedding dresses b) Christmas trees
c) bridesmaids wearing the same color d) engagement rings

**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: Call me if you are looking for a vacant Lot for New Build or RV!

PARK MODELS:

#320 - \$115,000 – **SOLD!** Large Deck, Dual Panes, Shed with W/D, 2014 HVAC

PARK MODELS WITH AZ ROOMS:

#911 - \$189,900 – **SOLD!** Beautifully Updated, Corner Lot, Newer HVAC, Golf Cart

#410 - \$200,000 – **Sale Pending/New Listing!** 2001, AZ RM, Extra ¾ Bath, Inside W/D, Faces E.

#7 - \$174,900 – **Sale Pending/New Listing!** 2006, Updated, Dual Panes, SS Appliances, Faces N.

I have a few new listings that will be Coming Soon so stay tuned! 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. Thank you!

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

7/7	#911	\$189,900	7/13	#320	\$112,500	7/26	#10	\$100,000
7/28	#316	\$115,000	7/28	#714	\$158,000	8/3	#76	\$ 94,000

INVENTORY IS LOW! This is a very good time to list and possibly have it sell fast! Carriage Manor market is still very good! There are only a few listings right now – if you're thinking about selling, please give me a call – I would love to help you! Thank you! CALL ME – 602-999-1468 – I'll would be so happy to do some comps for you.



See All Carriage Manor Listings on My Website at www.SharonLiuzzo.com