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Sharon Liuzzo's....

Service For Life!®

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

Protect Your Hard-Earned Money

You work hard for your money, and keeping it safe and secure — not to mention accessible — is certainly important. Aside from hiding your money in your mattress, there are better ways to keep both cash and online transactions more secure. Whether you work with a financial advisor or manage your money on your own, here are a few ways that you can help to keep your money safe.

- Stay one step ahead of the scammers by setting up two-factor authentication with your bank and credit card companies. Once you sign into your account with your username and password, you will get a code via text message on your cell phone. Simply enter the code when prompted and you're all set. *Remember: don't share this code! Emails or texts asking for it are probably scammers "phishing" for your information.*
- If the money deposited in your savings account is just sitting there, consider investing instead in certificates of deposit (CDs) or money market accounts: money invested in either of these is guaranteed by the Federal Deposit Insurance Corporation (FDIC) and National Credit Union Administration. Your banker can help you determine which investment is best for you and your goals. Plus, your savings will start actually making you some dividends.
- Smartphone apps like Venmo and Paypal are terrific ways to transfer money to friends and family, but you may not want to leave a balance sitting in your account for too long — many cash apps are not insured, so if they disappear, so does your money.
- If you do decide to keep a large sum of cash at home, you may want to invest in waterproof and fireproof safe to keep it safe and sound.

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

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!)

Glade (glayd) noun

Meaning: A grassy, open space found within a forest.

Sample Sentence: After hours of hiking, the group of friends enjoyed a picnic in the sun-dappled glade.

Keep Your Grill Clean

Grilling outside is a summertime tradition. Hamburgers, hot dogs, corn on the cob and even peaches — everything seems to taste better when it's grilled. Just make sure to keep your grill in good shape! Here, some tips to keep your grill clean all season long.

- Once the fire is burning, let the grill grate heat up and use a grill brush to get rid of any remaining food.
- Dip a wad of paper towels into oil and wipe over the grate, using tongs to avoid burning yourself.
- Though it's tempting, do not clean the grate after you finish grilling. The charred food will help protect the grate until you grill again.

Did You Know?

The largest scoop of ice cream comes from Kemps Dairy in Wisconsin, in celebration of its 100th anniversary in 2014. The flavor of all 3,010 pounds? Strawberry.

Quotes To Live By...

"When your mother asks, 'Do you want a piece of advice?' it is a mere formality. It doesn't matter if you answer yes or no. You're going to get it anyway."

—Erma Bombeck, humorist

"It's always summer somewhere."

—Lilly Pulitzer, fashion designer

"Live in the sunshine. Swim in the sea. Drink the wild air."

—Ralph Waldo Emerson, poet

Recycle Your Electronics

We've all been there. You get a new TV, computer, video gaming system, or smart phone, but don't know what to do with your old one. Should you toss it in the trash or your recycle bin? The fast answer — NO. Our electronics contain myriad elements that are not only precious, like gold, silver and platinum, but can be extracted and used again.

These tips can help you find the best way to recycle your electronics. Also, check with your city to see what options may be available. Some cities provide drop-off points for residents.

- **Clean It Up.** Most of our electronics these days contain private information you don't want to share if your hard drive goes to someone else. First, back up your drive to either the cloud or another drive. Then, read your owner's manual (you can find these online) and perform a "factory reset" before recycling or donating.
- **Return To Seller.** If you bought your electronics from a big box store like Best Buy, Apple, Staples, Walmart and more, you may be able to recycle them there, too.
- **Donate.** A lot of us like to have the latest and greatest when it comes to technology, but that doesn't mean our old devices are no longer useful. Check with your local non-profit organizations and institutions to see if they accept donated electronics, like domestic violence shelters for cell phones or old laptops. Thrift stores may be another option. [Computers with Causes \(computerswithcauses.org\)](http://ComputerswithCauses.com) provides computers and tablets to those in need in all 50 states.
- **Recycle Sustainably.** If you do need to recycle on your own, be sure and find an organization recognized by the U.S. Environmental Protection Agency (EPA). [e-Stewards \(e-Stewards.org\)](http://e-Stewards.org) can direct you to the electronics recycling center nearest you. Call2Recycle.org, Earth911.com and [GreenerGadgets](http://GreenerGadgets.com) by the Consumer Technology Association (www.cta.tech/landing-pages/greener-gadgets) are other recycling clearinghouses that may be able to help.

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!

Don & Jacqueline Ulmer, Young He Mattson, Jim Lando, Susan Smith, Loren & Arlene Oostema, Roger & Janice McCurley, and more!

Brain Teaser...

What is always in front of you but can't be seen?

(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**.

Have a Laugh

Which bathroom appliance would be the worst life preserver?
The sink.

Keep Your Produce Fresh

There's nothing worse than buying fresh fruits and veggies only to have them go bad a day or two later. Here are some tips that can help keep your fruits and veggies fresh.

- Place a paper towel in a bag or box of lettuce and greens to absorb moisture.
- Wrap cucumbers in a paper towel before putting in the fridge or on the counter.
- Place stems of herbs like cilantro and basil in a jar of water and keep in the fridge or on your kitchen counter.
- Mix one part white vinegar and 3 parts water, dip fruits and veggies and wash thoroughly to prevent mold and rotting.

Back to School Websites

It's nearly time to go back to school. These websites can help.

www.pbs.org/parents/back-to-school

– Tips and games to help your kids get ready to go back to school.

www.edukitinc.com – Pre-packaged school supply kits

classroomzen.com – Bring a sense of calm to your child's study space.

Do You Feel Drained After A Full Night's Sleep?

If you wake up in the morning after a full night's sleep feeling tired, or if your partner says that you snore overnight, you may want to take a look at your sleep patterns. Snoring and sleep apnea can quietly deplete your energy, and you may not even know you're suffering.

The Sleep Apnea Foundation says that 10 to 30% of American adults may have sleep apnea, and not even know it. If you're extremely tired during the day, experience morning headaches, or are told that you do snore, you may have sleep apnea. Sleep apnea is a condition in which people stop breathing, bringing them into a lighter state of sleep or even awakening them from five to 30 to more times an hour. Many tech gadgets like an Apple Watch or FitBit may indicate interrupted sleep patterns and clue you in to a sleep issue.

After talking with your doctor, they may have you take a sleep test. Depending on the severity of your case, you may use a device to help with air flow overnight (a CPAP). Less severe cases can be managed with weight loss, sleeping on your side and staying hydrated.

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.

Keep Your Yard Green While Saving Green

The hot days of summer usually mean that we need to water our lawns more, and more often, if summer storms aren't part of your everyday weather pattern. And watering more can wash more dollars right down the drain.

Take a look at a few ways you can keep your yard green while saving some green at the same time.

1. If you have a sprinkler system, have an expert come out to take a look to ensure it's performing to the best of its ability, and that it's not spraying water onto undesired areas, like your driveway or the street.
2. Early-morning watering, before 8 a.m., is actually beneficial to your yard. A 15- to 20-minute watering session will enable the water to reach the roots, then the sun will dry it out a little to prevent fungus or disease.
3. Spreading a layer of mulch over your plant beds will help keep moisture in so you'll need to water less.
4. Check in with your local city or county officials to see if there are any water restrictions to be aware of — the last thing you want to do is incur a fine for watering when you're not supposed to.

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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 future.

Dog Days Of Summer

Having begun on July 3, the 40-day-long Dog Days Of Summer end August 11. This period of time is so called because of the rising of Sirius, or the Dog Star. Ancient Egyptians, Greeks and Romans thought that Sirius' rise was the cause of the hot temperatures we usually experience in the summertime. Sirius is the second-brightest star in the sky, behind the sun.

August's Stars

Babies born in August fall into one of two astrological signs: Leo (July 23 – August 23) or Virgo (August 24 – September 23). A fire sign, Leo traits include vivacious, passionate and enjoy basking in the spotlight. An earth sign, Virgos are traditionally logical, practical and perfectionists at heart.

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: JoAnn Donnelly, CO/AZ.

What music agent turned cookie magnate used to attract artists to meetings with homemade cookies?

- a) Margaret Rudkin of Pepperidge Farm b) Sam Porcello of Nabisco
c) Wally Amos Jr. of Famous Amos d) Ruth Wakefield of Nestle

Answer: c) Wally Amos Jr. was a talent agent for the William Morris Agency, representing acts like Simon & Garfunkel, The Temptations, and Marvin Gaye. And when he eventually started his cookie business in 1975, he did so with loans from Marvin Gaye and Helen Reddy. So let's move on to this month's trivia question.

What sport makes its debut at the 2024 Summer Olympics in Paris?

- a) Skateboarding b) Karate c) Surfing d) Breaking

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:

#896 - \$132,900 – **Reduced!** Nice RV lot with high awning, AZRM, ¾ Bathroom, Laundry
#300 - \$120,000 – Great Location, Shed with Washer & Dryer, High Awning, .Faces West

PARK MODELS:

#371 - \$119,900 – **SOLD!** Charming, Clean, Open Kitchen, Newer HVAC, Furnished!

PARK MODELS WITH AZ ROOMS:

#309 - \$140,000 – Large Deck, Hard floors, Bonus Room, Murphy Bed, ½ Bath, Inside W/D
#478 - \$159,900 – **New Listing!** Huge Deck, 2 Baths, Bonus Room, Hard Floors, Spotless!

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

7/2	Lot 15	\$195,000	7/8	Lot 508	\$251,000
7/8	Lot 96	\$164,000	7/17	Lot 594	\$210,000
7/18	Lot 353	\$100,000	7/22	Lot 494	\$ 80,000
7/25	Lot 744	\$130,000	7/30	Lot 375	\$145,000
7/30	Lot 737	\$124,000	7/31	Lot 904	\$125,000
7/31	Lot 371	\$110,000			



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