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

# Service For Life!®

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

## Exercises For Longer Life

It's common wisdom that regular exercise is good for our health, but what constitutes "regular?" And what kind of exercise is most beneficial? Experts often recommend at least 150 minutes of moderately intense activity each week, which they also say is best broken up into shorter sessions you can do daily. Exercising for just 20 minutes per day can help improve your physical and mental health as well as help you live longer. Recent studies, however, indicate that longevity is even more closely linked to higher-intensity workouts and between 150–270 minutes per week, which translates to 20–40 minutes per day. There is also evidence that team sports are even better than solo activities.

But it's crucial to not turn potential roadblocks into a reason not to exercise at all—even if you don't have a gym membership or you don't like team sports, there are plenty of ways to work out at home that you'll enjoy enough to keep up with. Here are a few ideas to get your body moving daily:

- **Walk:** A ten-minute brisk walk is a great way to increase your heart rate, and it's short enough that you'll probably be able to squeeze in a walk on most days.
- **Try a HIIT routine:** High-intensity interval training (HIIT) sessions are designed to be short (typically under 20 minutes) and, as the name suggests, intense. They're an efficient way to get your heart rate up quickly while building strength and flexibility.
- **Use a standing desk:** Shift from sitting to standing throughout the workday with an adjustable desk and, for an added bonus, put a small treadmill under the desk so you can walk while you work.

It's important to remember that *doing something is always better than doing nothing*, so even if you aren't up for a 20-minute HIIT routine every day that doesn't mean you should throw in the towel. There's ample evidence that even a little bit of exercising on a regular basis can increase longevity. And if you don't have one already, consider getting a steps tracker. You might be surprised how much activity you do already, like mowing the lawn, vacuuming the house, shopping for groceries, and walking from meeting to meeting. Seeing the numbers go up is a great motivator.

### 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!

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!)

**inception** (pronounced in-SEP-shun)  
noun

**Meaning:** beginning, start

**Sample Sentence:** Anna has worn many hats since the company's inception, but that's common for startup founders.

## Have A Laugh...

What does a house wear?  
*A-ddress!*

## Kitchen Multitaskers

TV chef Alton Brown claims the only uni-tasker in his kitchen is the fire extinguisher.

Here are a few kitchen tools you may already have that can be used for other things.

- When you have rounded metal measuring spoons, you don't need a melon baller.
- A baker's bench scraper makes short work of cutting brownies evenly.
- Mason jars, or even clean jam and mayo jars, are ideal for shaking up homemade salad dressing.
- A spring-loaded ice cream scoop makes evenly portioned cookie dough or meatballs easy.

## Quotes To Live By...

"Beginnings are always messy."

– John Galsworthy, Author

"If you think it's expensive to hire a professional to do the job, wait until you hire an amateur."

– Red Adair, Oil Well Firefighter

"Forgiveness is the fragrance that the violet sheds on the heel that has crushed it."

– Mark Twain, Author

# Do You Need A Money Coach?

When it comes to money, most people can benefit greatly from a little bit of guidance. You probably know what a financial advisor or financial planner does. But there's another professional you may want to add to your finance team: a money coach.

Whereas financial advisors help clients manage and invest their money wisely, money coaches look at a client's overall financial situation and help set financial goals— like creating a family budget, figuring out a debt payment schedule, or building a nest egg.

Unlike financial advisors, financial coaches don't need any official certification—many are social media influencers. Still, they can be helpful for people who want to have a better understanding of personal finance but don't necessarily learn best by reading. Money coaches can turn the theoretical into practical advice focused on your specific situation. A money coach may be a good option for you if:

- Thinking about money overwhelms you or gives you anxiety.
- You're going through a finance-changing life event.
- You're worried you won't achieve goals (like buying a house).

## 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.

# Choosing Pet Insurance

As the cost of healthcare for pets continues to go up, having pet insurance might seem more necessity than luxury. Choosing the right pet insurance can be tricky, though, given the usual insurance fine print. Here are three of the main things to keep in mind when shopping around:

- Pet insurance typically does *not* cover preventative medicine. It's designed to help offset the costs of treating a serious injury and/or illness, not your pet's annual wellness exams. Some plans do cover routine care, but they're more expensive.
- Pet insurance does *not* cover pre-existing conditions. You can still get insurance for a pet with a pre-existing condition, it will just be stipulated in your policy that it isn't covered. Insurance companies get records from your vet to check on this.
- Pet insurance is a reimbursement system. You'll need to pay the full veterinary bill at the time of service and get reimbursed from the insurance company based on your plan.

Ask your vet's office for insurance recommendations. They don't work directly with pet insurance providers, but they've no doubt heard positive (and negative) reviews from other customers about different providers.

## Brain Teaser...

What can circle the globe while remaining stuck in the corner?  
(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 602-999-1468. I'm here to help!

## Snip It!

Before you light a candle, you should always trim the wick to about ¼-inch—even if the candle is brand-new.

The longer the wick, the taller the flame, which can make the candle burn unevenly and create more soot.

## Discount Outdoor Gear Websites

Outdoor adventure and camping gear can be expensive, but there are ways to find big discounts on top brands. And while bargain-hunting is satisfying, you don't want to skimp on quality when it comes to outdoor gear. With these online sources, you don't have to.

**REI Outlet** ([rei.com/rei-garage](http://rei.com/rei-garage)): If you love REI but can't always justify the prices, check out the REI Outlet. There's an REI Used site, too, ([rei.com/used](http://rei.com/used)) for even bigger markdowns on gently used gear and clothing.

### Steep and Cheap

([steepandcheap.com/](http://steepandcheap.com/)): Steep and Cheap is the outlet shop for another favorite outdoor gear shop, Backcountry. Prices are discounted up to 80%.

**CampSaver** ([campsaver.com/](http://campsaver.com/)): The regular prices on CampSaver are already good, for the most part, but they also offer an extensive "Deals" section that has new stuff added regularly.

# How To Enjoy Your Own Company

Although the idea of "me time" has become more popular, there are people who equate being alone with loneliness—and no one wants that. Solitude can seem hard to find if you live in a busy city or a crowded house, but intentionally carving out time for yourself can have positive mental and physical health benefits. If, that is, you embrace being alone.

Experts say that if being alone is your choice, you're much more likely to enjoy the solitude and less likely to succumb to loneliness. But this doesn't mean you have to become a hermit to be happy alone. It means you're able to find happiness in solo pursuits of your choosing—exercising, birdwatching, creating art, or even working.

If you struggle to do something you love when you're alone, you may want to try an activity that boosts endorphin levels. After all, if you're getting a happiness high from the activity, you're more apt to do it again. Physical activity like gardening or beachcombing can work here (you don't have to go to the gym to be physical), but you can also do volunteer work. Studies show volunteering makes people feel more fulfilled, and solo volunteer work may even be something you can do from home—think preparing meals for houseless people or making hats for premie babies.

The Japanese practice of "forest bathing" is a poetic term for something research has shown time and again: Spending time in nature is very good for us. Taking a solo hike in the woods is great, but movement isn't necessary. You could knit in the park on your lunch break or watch flickers dig for ants in the backyard. It can also be a meditative experience, immersing yourself in the natural environment to allow you to take it in with all of your senses.

Treat yourself to something special that you usually need company to justify, like dinner at a fancy restaurant or a ticket to the opera. And this doesn't need to be expensive or even outside the home. You could cook a favorite meal, for instance, served on your good dishes. You don't have to skimp on things you'd enjoy just because you're flying solo.

## Please Welcome New Clients And Good Friends Into Our Real Estate Family...

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!

Frank & Beth Zander, Gayle Hoyst, Carson & Marilyn Aasen, Ruth & James Hrubes, George Hamilton & Rebecca Clinton, Dan & Patty Douge, Niles & Marilyn Beardslee, Billy & Nancy Jones, Ron & Marlene Lessard, Jane Nielsen, and more!

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

A postage stamp!

### First Aid For Fido

Just because your dog doesn't have daredevil adventures doesn't mean s/he can't get hurt or sick.

Here are a few things to have in your first aid kit for your pup, just for use until you can consult a veterinarian.

- Non-stick bandages
- Gauze
- Antibiotic spray
- Digital "fever" thermometer
- Tweezers

### Remember This!

Meditation has plenty of health benefits, including reducing blood pressure and anxiety, but did you know it can also improve your memory? It's true, according to multiple studies by scientists at Harvard Medical School.

**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: Tom & Sharon Knaup, MN/Mesa.

### What does a male penguin gift to a female penguin to win her over?

- a) Ice cube b) Feather c) Fish d) Pebble

The answer is d) pebble. When it comes to courting, a male penguin will select the smoothest of his pebble collection to present to the female with whom he would like to mate. If she approves, she will accept the pebble. So let's move on to *this* month's trivia question.

### What modern technological term has etymological roots in a historic Viking leader?

- a) blockchain b) serif c) leading d) bluetooth

Call or Text 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!

### PARK MODELS:

#396 - \$99,900 - **SOLD!** Huge Deck, Large Shed with W/D, Faces E, "AS IS".

#24 - \$128,000 - **New Listing!** Brand New HVAC, Partial Furnished, Large Shed, Parking for 2, Faces N.

### PARK MODELS WITH AZ ROOMS:

#536 - \$169,900 - **SOLD!** Great Location, Large Deck, Faces E, Front Kitchen!

#843 - \$169,000 - **Sale Pending!** Dual Panes, Front Kitchen, Extra 1/2 Bath, Newer HVAC & Roof

#143 - \$179,900 - **New Listing!** Hardy-Board Siding, Hard Floors, Large Shed, 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:

12/6	Lot #819	\$155,000	12/15	Lot #396	\$ 99,900
12/19	Lot #560	\$160,000	12/20	Lot #756	\$152,000
12/21	Lot #536	\$169,900	12/28	Lot #453	\$125,000



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