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

# Service For Life!®

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

## Lower Your Cell Phone Bill

As the cost of living continues to rise a lot of us are searching for ways to save money on our monthly bills, including the cell phone bill. Here are a few things to try that might help you lower your cell phone bill for months and years to come:

- **Auto pay:** A number of wireless carriers reward their customers who opt for automatic bill payment by offering discounts off of their monthly bills. For example, Auto Pay customers receive \$10 off at Verizon, \$5 off at T-Mobile, and between \$5 and \$100 at AT&T.
- **Make your plan work for you:** Take some time to really look at what your plan covers and make sure it's a right fit for you. For example, if you travel a lot and are crossing international borders, opt for a plan that includes international coverage. On the flip side, if you're staying closer to home, make sure your plan reflects that.
- **Go with prepaid:** If you own your phone, prepaid wireless plans may be a fit at a lower cost. Mint Mobile offers data plans ranging from \$15 to \$30 a month, and Verizon-owned Visible's unlimited data plan goes for \$30. Pay upfront and be done for the year with AT&T's 12-month, 16GB prepaid plan at \$300 for 12 months.
- **Just ask:** Experts suggest simply asking for a discount. Call your carrier and ask, "What can you do to lower my monthly bill?" You may find that after looking at your plan and asking a few questions the customer service rep will have ways for you to save. Follow up with, "What else can you do to lower my bill?" and you could find yourself saving \$30 to \$80 monthly.
- **Bonus savings:** Be sure and take advantage of the bonus savings available through wireless carriers. Verizon offers complimentary subscriptions to Hulu, Discovery Plus, Disney Plus and ESPN Plus for six months for customers on select plans, and T-Mobile includes Netflix, Apple TV Plus, and Paramount Plus streaming for free with select plans.

PLEASE VISIT MY WEBSITE AT [WWW.SHARONLIUZZO.COM](http://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 [SharonLiuzzo.com](http://SharonLiuzzo.com)

## Word(s) 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!)

**dawn chorus** (common pronunciation) noun

**Meaning:** the birdsong at sunrise, especially in spring and summer. Dawn chorus was added to Merriam-Webster in September 2022.

**Sample Sentence:** I awoke to the lovely sounds of a dawn chorus outside my bedroom window.

## Have A Laugh

Did you hear about the restaurant on the moon?

*Great food, no atmosphere.*

## How To Clean Your Fireplace

As cool temperatures settle in, it's time to warm up by the fire. Before you strike a match, make sure your gas or wood-burning fireplace is clean and ready for the season.

- If your fireplace is gas, turn off the valve and give the burners time to cool completely.
- If your fireplace is wood-burning, remove burnt wood and any ash that has collected.
- Vacuum up dust and debris from around the fireplace and its vents.
- Clean glass doors with glass cleaner and paper towels.
- Clean pokers and other tools with a scrub brush, dish soap and water.

## Quotes To Live By...

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is time for home."

—Edith Sitwell, poet

"To appreciate the beauty of a snowflake it is necessary to stand out in the cold."

—Aristotle, philosopher

"Wisdom comes with winters."

—Oscar Wilde, poet

# When It's OK To Buy Off-Brand

If you're looking for ways to save money, I have an idea for you – consider buying off-brand items instead of brand names, especially when it comes to grocery shopping or stocking up on household items. You may be surprised at just how much money you can save.

It's been proven that shoppers can save 15 to 30 percent off their grocery store bills when they choose store brands over brand names. What's more, the FDA requires the same standards of production for many items, regardless of whether they're brand names, store brands, or generic.

The experts have even gone so far as to declare products that we should always buy generic, including prescription drugs, food storage containers, baking mixes, diapers, and even fresh produce.

Check out these tips to hold on to more of your hard-earned money:

- **Baking:** Opt for the store brands of sugar, flour, salt and spices and you can save up to 400% off name brands on the same shelves, many of which can cost four times as much as the generic.
- **Cleaning:** Rather than paying more to fund advertising spent by name-brands, choose store brand and generic household cleaners that hold the same punch. Whether it's oven cleaners, bleach, or detergents, chances are the lower-priced items are just as effective as their higher-priced equivalents.
- **OTC Meds:** If you've got a cold or a headache, the last thing you want to do is worry about getting the best deal. Take comfort in knowing that the FDA requires that all store-brand medications have the same active ingredient dosage and safety measures as the brand-name medicines with which they're up against. Decision made!
- **Craft and Gift Supplies:** Wrapping paper, gift bags, glue, paint and greeting cards can all cost quite a bit more with a name-brand attached. Generic or store brands are just as good, and gift recipients won't be looking for a name brand on items like these.

## 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!

Gary Morris, Steve Dernbach, Frank & Beth Zander, Gayle Hoyst, Gary & Linda Brown, Sue Patterson, Ruth & James Hrubes, George Hamilton & Rebecca Clinton, Dan & Patty Douge, Niles & Marilyn Beardslee, Billy & Nancy Jones, Ron & Marlene Lessard and more!

## Brain Teaser...

What do an island and the letter “t” have in common?

(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**.

## Stop Cookies From Sticking

There’s nothing better than homemade cookies, except eating them, that is! If you’re doing a lot of baking this holiday season, here are a few tips to keep cookies from sticking to the baking tray.

- Line the tray with parchment paper or use a silicone baking mat.
- If you don’t have parchment paper or a silicone mat, grease baking tray with cooking spray or shortening.
- Pre-heat oven thoroughly.
- If oven does not cook evenly, rotate baking tray at least once to ensure an even bake.
- Remove baked cookies from the tray as soon as they can hold their shape; cool thoroughly on a rack.
- If a cookie does stick to the tray, ease it off with a thin metal spatula.

## Did You Know?

A snowflake can take up to two hours to fall from a cloud to the ground.

## Shop-Small Websites

“Shop small” and “shop local” are phrases we hear a lot this time of year. These websites will allow you to do just that, without leaving the house.

**www.etsy.com** – The original online marketplace for makers, crafters, and artisans.

**www.storenvy.com** – A place for independent brands to sell their wares.

**www.amazon.com/Handmade** – The power of Amazon backs independent makers on its Handmade platform.

# Kids’ Lunch Box Mistakes

During the school year you set your kids up for success as much as you can—making sure their homework’s finished, helping them get a good night’s sleep, and trying to avoid chaotic mornings. Another way to pave the road to academic success is providing lunches to fuel their school days, but it’s not always easy.

Here’s a look at common kids’ lunch mistakes, and simple solutions for a successful lunch for everyone.

1. **Stay the course:** A school lunch isn’t the time to introduce your kids to new foods. Rather, pack familiar foods that they recognize and that will make them feel comfortable during what can be a crazy and tiring day.
2. **Keep it light:** There may be a lot of distractions at lunchtime – recess, anyone? Don’t be tempted to pack too much to eat. Instead, choose quick bites that serve as fuel-on-the-go.
3. **Pack the protein:** Go easy on the carbs and sugars. Whether it’s a PB&J, ham and cheese, hummus, or string cheese, be sure to include protein in your kids’ lunches. Not only will it keep them feeling full, protein will help them stay focused through the afternoon.

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! No “sales pitches” or  
runarounds.  
Call me and I’ll give you the  
facts!  
602-999-1468

## 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!

# Bring Serenity To Your Home

Our homes should be our sanctuaries year-round – a place in which to escape, recharge, and reenergize for whatever may come our way. Discover a few ways to bring serenity to your home, without breaking the bank:

- “A place for everything, and everything in its place” isn’t just a saying, but a way of living. Reducing clutter in your home alleviates anxiety, helps you sleep better, and encourages a happier environment.
- Carve out some space for a reading nook, whether it’s a comfy chair tucked into a corner, a window seat with fluffy pillows, or a chaise with a throw blanket for a warming embrace. Flip on a nearby lamp and you’re ready to dive into the latest novel for some quiet “you” time.
- Bring the outdoors in with fresh flowers, potted plants, or an armful of tree limbs loosely arranged in a tall vase. Glimpsing these bits of nature within your home will boost your mood, reduce stress, and make for a healthier, happier you.

## 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:

They are both in the middle of water.

### Wrap Gifts Like A Pro

You've found the perfect gift and now it's time to wrap it, but how? In addition to taking your time, here are a few tips to giftwrap like a pro.

- Place the gift in a box to avoid odd shapes to tackle.
- Pre-cut tape to leave hands free for wrapping. For a real pro move, use double-sided tape.
- Measure the gift with wrapping paper before cutting to avoid coming up short. Add an extra inch or so for overlap.
- Fold the cut edges of wrapping paper for crisp lines.
- Add a wow factor (or cover up any mishaps) with a decorative bow.
- Tie on a gift tag and voila – your gift is ready to give!

### Say This 3 Times Fast...

The sixth sick sheik's sixth sheep's sick.

**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: Dale and Angelika Bridgmon, WY/Mesa.

### In what popular '90s TV series was there a character called Carlton?

- a) The Simpsons b) Flash Forward  
c) The Fresh Prince of Bel-Air d) The X-Files

The answer is c) The Fresh Prince of Bel-Air, which streamed 1990-1996 and has just made a comeback, 31 years later! Now, let's move on to *this* month's trivia question.

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

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

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 – **New Listing!** Perfect for New Park Model or Modular, Motorhome, Fifth Wheel or RV!

### PARK MODELS:

#439 - \$122,500 – **SOLD!** 2006, Skylights, Trex Deck, Large Shed, W/D, Furnished.

#396 - \$99,900 – **New Listing/Sale Pending!** Huge Deck, Large Shed with W/D, Faces E, AS IS.

### PARK MODELS WITH AZ ROOMS:

#474 - \$154,900 – **SOLD!** – Huge Tile Deck, Laminate Flooring, Faces E, W/D in Shed, Furnished!

#32 - \$239,000 – **SOLD!** – 2013/2017, Huge Backyard, Large Deck, 2 Baths, Hard Floors, Fruit Trees!

#536 - \$169,900 – **New Listing/Sale Pending!** Great Location, Large Deck, Faces E, Front Kitchen!

#843 - \$169,000 – **New Listing!** Dual Panes, Front Kitchen, Extra ½ 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:

11/1	#32	\$230,000	11/4	#297	\$100,000
11/7	#883	\$142,000	11/14	#474	\$150,000
11/23	#439	\$121,000	11/28	#250	\$110,000



Do you have a real estate question you want answered? Feel free to call me at 602-999-1468. Perhaps I'll feature your question in my next issue!

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