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

Service For Life!®

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

Most Important Assets For A Happy Retirement

Retirement may seem a long time away for many, but it does come around more quickly than you might think. And if you truly want to have a happy retirement, there is a checklist of items that you should start considering as early as possible (and they're not only financial):

- **Preparation:** It goes without saying that you need to save for retirement, but are you aware of how to do it smartly? Will you invest your assets? Hire an investment strategist? Hedge your bets across a diverse portfolio? These are all important questions to consider when planning for retirement. Be sure to speak to a professional (and get a second opinion) to have a short, medium, and long-term strategy for your retirement.
- **Headspace:** There's a lot to be said for mental work. A strategic mindset is important, whether you're preparing for the reality of slowing down or to save large chunks of money that you could use on a home improvement project. For instance, knowing that you want to be comfortable in retirement means you may have to pinch pennies. It also means that you must do the mental work of preparing yourself for the volatility of the stock market, should you choose to make the most of your savings. The stock market, especially when it comes to long-term investments, can be an emotional rollercoaster. That's why it's important to consider the amount of risk you are prepared to take when you watch the market go up and down with your savings. It isn't for the faint of heart, which is why you need to have the right mindset and knowledge that investing is a long game.
- **Having a life plan:** What are you going to do with your extra time? Some people like to take up a new hobby, others like to travel, and some retirees even take up part-time work to keep them involved and stimulated. Whatever you do, ensure that retirement is a time for joy, relaxation, and spending time doing things and with people that matter to you. It will make some of the financial sacrifices more rewarding.

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

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!)

Greenwash (green-wash) verb

Meaning: To misleadingly advertise something (a product/service/item) as more eco-friendly than it is.

Sample Sentence: "The new car by that manufacturer has actually been greenwashed."

Have A Laugh

Which two U.S. Presidents had green thumbs? *The Bushes!*

5 Tips For Supporting A Friend Through Surgery

1. Offer help you know you can follow through on: that might be organizing meals, picking up groceries, or providing transportation to and from the hospital
2. Depending on the type of surgery, suggest that they have everyday items close by, or at counter height.
3. Offer to walk their dog or send them vouchers to a dog-walking services, like Rover.
4. Offer to make a batch of pre-cooked meals for a week, like casseroles or crock-pot dinners.
5. Help them organize paperwork, like an Advance Care Directive, medication lists, and post-operative care instructions.

Quotes To Live By...

"The secret to getting ahead is getting started."

—Mark Twain, Writer

"I have learned over the years that when one's mind is made up, this diminishes fear."

—Rosa Parks, Civil Rights Activist

"If you don't like something, change it. If you can't change it, change your attitude."

—Maya Angelou, Writer/Activist

Probiotics: How & Why To Choose One

You may often hear suggestions to take probiotics, but what exactly are they and why should you? The gut—otherwise known as the digestive tract in your body—is a remarkable system leading from the mouth all the way to your bottom. Contained within the gut are bacteria. Most bacteria are good for you and can support a healthy digestive system by providing a host of benefits, like boosting immunity, producing brain chemicals like serotonin, and even anti-aging benefits. However, some bacteria can cause disease, obesity, diabetes, and Alzheimer's.

That's why people take probiotics—a friendly type of bacteria or other living microorganism—to encourage the correct balance of bacteria in the gut. Probiotics may also help with digestive problems like irritable bowel syndrome, weight loss, skin health, and can positively impact neurological disorders.

So, how do you find the right probiotic?

- Two of the most common types are Lactobacillus and Bifidobacterium, but there are a host of others. Each strain of bacteria is said to support certain health conditions, too. Check with your doctor on a recommended strain for you or do some online research to see which strains are considered best for your condition.
- Ensure the probiotic you choose is made in the United States by a reputable company that does third-party testing – a sign of higher quality supplements. Brands like Klaire Labs, Pure Encapsulations, and Designs For Health are usually doctor- or nutritionist-recommended, which is a sign of their efficacy and quality. You can buy many of these brands directly from the manufacturer online, which is the best way to ensure they are genuine and not a knock-off.
- Most experts suggest choosing a probiotic with at least 1 billion colony-forming units (CFUs), but check with your doctor to see what they recommend for you.

Thank You! Thank You! Thank You! 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!

Frank & Beth Zander, Gayle Hoyst, Carson & Marilyn Aasen, George Hamilton & Rebecca Clinton, Jon & Barb Scott, Don Ahartz, Robin & Butch Bicknese, Sharon & Tom Knaup, Julie Simacek, Roger & Janice McCurley, Billy & Nancy Jones, Ron & Marlene Lessard, Jane Nielsen, Denny & Janice Gezel, John & Ann Granholt, and more! **Thank you!**

Brain Teaser...

I am taken from a mine, put in a wooden case from which I never escape, and yet I am used by almost everybody. What am I?

(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**.

Meal Prep Breakfasts

It can be hard to prioritize a nutritious breakfast every morning. Here is a quick recipe to make tasty cookies to power you through the week:

- Blend 1 cup of coconut butter, ½ cup maple syrup, 1tsp salt, and ½ tsp baking soda until smooth.
- While that's blending toast ½ cup of quinoa in the oven at 350 degrees for 10 minutes.
- Once the quinoa is cooled, mix it with 1 cup of dried fruit and 1 ½ cups of chopped nuts.
- Using an ice cream scoop, place small round ¼ cup amounts of batter on a lined tray and bake for 12-14 minutes until golden brown around the edges.

Once cooled, these cookies can last for a whole week in an airtight container – just grab one and go!

Healthcare Websites

When helping a loved one through a difficult time, it's helpful to have resources to hand, such as:

www.mealtrain.com – Helps to organize meals for a friend or loved one following surgery, a birth, or illness.

https://www.nia.nih.gov/health/advance-care-planning-health-care-directives – Helps you navigate Advance Care Planning, like clear instructions to providers in emergencies.

www.rover.com – You can hire dog walkers to walk your pups, or book overnight stays while you're on vacation or in hospital/recovering.

Kids And Media

Technology has advanced so quickly that there are electronic devices all around us. Kids have access to countless video games, can watch hundreds of channels of TV, lots of videos, and they can even interact with others across the world on social media and other messaging apps. That can be a frightening prospect when your child could be interacting with strangers.

It can be hard as a parent to set boundaries around screen time and interactions, and your child may get resentful if their access to technology is restricted. Another approach could include setting limits on the apps themselves and working with the family collaboratively on a family media plan. Some ideas include:

- Create a family media plan that the family can use to make a list of media priorities. Visit **healthychildren.org** and search for "media plan."
- Check out Common Sense Media (**commonsensemedia.org**) for reviews of movies, TV shows, games, podcasts, books, and apps and their appropriate viewing age.
- TV Ratings and the V-Chip – All TV sets since 1999 allow you to block TV and films based on rating. Check your TV's instruction manual to see how to do it.

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.

Clean Your Windows The Right Way

Everyone has windows, and it's always a struggle to keep them spot- and streak-free. Try this checklist to keep your panes perfect:

- ✓ Place towels on the floor and a smaller one on the windowsill to collect dirt and any water.
- ✓ Clean curtains and blinds first so you don't have dusty curtains/blinds touching your clean windows!
- ✓ Label each screen before removing it and setting aside.
- ✓ Use a large duster or whisk broom to clean around the window frame.
- ✓ Next, clean the inside of the window with a damp cloth before applying a window cleaner.
- ✓ Use a window cleaner and spray each section as you go, using an S motion, avoiding spraying the whole window at once because it might dry before you can wipe. Clean the window with a microfiber cloth or other lint-free cloth.
- ✓ Dry with another cloth, a dry part of your first cloth, or a squeegee.
- ✓ Believe it or not, the outside is easier, because you can use a garden hose! Be sure to close all windows first and dust off debris. Rinse with the hose, then dry with a squeegee or microfiber cloth. For windows above the ground floor use a telescoping pole with a cloth attached for the cleaning and drying.

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:

Pencil lead

Umbrella, No Rain

Have you ever heard of a homeowner's umbrella policy? Many people haven't but it's a smart move to consider, for just a few bucks a month, that will provide additional liability coverage for your home. Umbrella policies:

- Provide coverage beyond your existing auto and home insurance policies.
- May pay for things your existing policies don't, like being sued for slander or libel.
- Protect your assets when your other policies are maxed out. Let's say you hit another car and your insurance covers up to \$500,000 but the claim is for \$1 million, you would be on the hook for the amount beyond your policy coverage. If you had an umbrella policy, it could cover the outstanding amount.

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: Tim Schuetzle, Mandan, ND/Mesa.

What modern technological term has etymological roots in a, a) blockchain b) serif c) leading d) bluetooth

The answer is D: bluetooth. King Harald Gormsson was a Danish king with one blue-gray tooth, so he was frequently known simply as "King Harald Bluetooth." The founders of Bluetooth technology used the name because it was designed to connect devices, echoing King Harald's uniting of Denmark and Norway in the 10th century.

What famous female singer recently played a 200-year-old antique flute at the Library of Congress?

a) Pink b) Lizzo c) Beyonce d) Madonna

**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:

#907 - \$89,900 - Perfect for New Park Model or Modular, Motorhome, Fifth-Wheel or RV! N/S Exposure.

PARK MODELS:

#24 - \$128,000 - Brand New HVAC, New Stove, Refrigerator, Partial Furnished, Large Shed, Parking for 2

PARK MODELS WITH AZ ROOMS:

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

#143 - \$179,900 - Hardy-Board Siding, Hard Floors, Large Shed, Dual Panes, Parking for 2, Furnished.

#284 - \$129,900 - **New Listing!** Corner Lot, Great Location. Perfect for New Unit or Winter Home.

#404 - \$205,000 - **New Listing/Sale Pending!** 2020 Cavco with AZRM, Extra 1/2 Bath, Trex Deck.

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:

1/17	Lot #238	\$169,000	1/17	Lot 149	\$120,000
1/20	Lot #411	\$169,900	1/30	Lot 708	\$200,000



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