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January 2025
Volume 14 Issue 1

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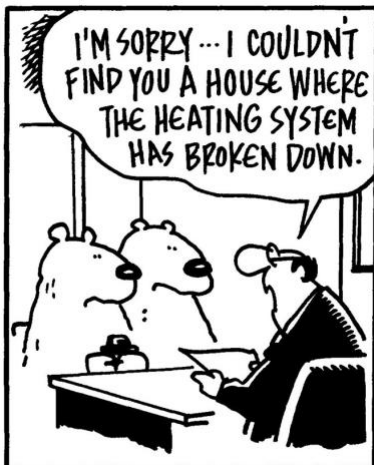
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Sharon Liuzzo's... "Who Ya Gonna Call?"

Service For Life!®

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

What Do You Need To Retire?

Like so many money matters, determining the amount of money you'll need to retire can be a little complicated. There is no single equation that works for everyone, nor a formula that won't need to be reevaluated from time to time. But there are some things to consider when you're trying to set financial goals that will set you up for a comfortable retirement.

At what age do you want to retire?

If you plan to retire at the full retirement age set by the government and you're in your 40s now, you have a couple decades to be strategic about investments to ensure you have adequate savings. And if you want to retire earlier, that means you'll need to have even more money set aside to pay for additional non-working years.

What do you want to do in your retirement?

Your desired retirement lifestyle plays a huge part in figuring out how much money you need to have saved. There's a big cost difference between traveling internationally every year or being a homebody and volunteering in your local community, and your retirement savings should reflect the life you plan to live.

Are there any big expenses coming up pre-retirement?

While it's a good idea to have a savings cushion for unexpected expenses that may come up, it's also critical to think about planned expenses like building or remodeling a house, college or grad school tuition, or starting a business. Experts across the board agree that the sooner you begin saving for retirement, the better, but there are different retirement calculators you can use to come up with an estimate based on your specific situation. Some (such as or www.aarp.org/retirement/retirement-calculator/) are fairly simple and can give you a ballpark figure, while others ask for more details and data points (like www.flexibleretirementplanner.com/). The best way to both understand your current financial picture and plan for your retirement, though, is by working directly with a financial advisor—and one of the best ways to find one is by asking friends and family for recommendations. You can also look for one at: www.napfa.org/find-an-advisor

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!)...

gridiron (pronounced GRID-eye-urn)
noun

Meaning: 1. a metal rack for cooking over open flame; 2. a football field

Sample Sentence: In homes all over the country, watching football players on the gridiron is as much a part of Thanksgiving tradition as the turkey.

Throw A Steak On The Gridiron

Today, the word "gridiron" most commonly describes a football field, but it shares perhaps unexpected roots with the word "griddle."

In the 14th century, a gridiron was a metal grill used to broil food over an open flame. It became a nickname for football fields in the late 19th century, when the playing field was marked not with lines but with—you guessed it—a grid.

Have A Chuckle...

What's the difference between a hippo and a zippo?

One is really heavy, and the other's a little lighter.

Quotes To Live By...

"You need to let the little things that would ordinarily bore you suddenly thrill you."

— Andy Warhol, Artist

"Forty is the old age of youth; fifty the youth of old age."

— Victor Hugo, Author

"Life is what happens to us while we are making other plans."

— Allen Saunders, Writer

4 Fence-Finding Factors

When fencing your property, there's more to consider than style. Here are some of the factors to consider when choosing a fence.

- **Purpose:** Keeping the dog in the yard, creating a private backyard retreat, and protecting the garden from deer all present different fencing requirements.
- **Budget:** Fencing materials vary widely in terms of cost. Wood is generally the least expensive option to install, while materials like vinyl, metal, and composite tend to cost more up-front. Installing the fence yourself can save money, but materials like brick usually mean hiring a pro.
- **Upkeep:** This is about both the time and money of maintenance. Wood fences need to be stained or painted regularly. Some metal fences also need to be painted regularly to prevent rusting. Vinyl fencing needs to be cleaned to keep mold or mildew from staining it.
- **Regulations:** Even if you're not in an HOA, there may be local laws dictating things like fence heights. If you're installing a fence yourself, find out whether you need a city or county permit before you start. They can also help you determine property lines and identify underground utilities before you dig.

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.

Online Etiquette Tips

"Etiquette" may seem like an antiquated concept that only applies in period dramas and royal families, but it basically boils down to good manners—including online. The popular portmanteau for online or email activity is "netiquette," but many of these modern etiquette tips would still be recognizable to the doyenne of decorum herself, Emily Post.

- Think before you post: Things like humor and sarcasm don't often translate well online.
- Respect other peoples' privacy, like knowing when not to share photos of other people and how to use cc and bcc email fields properly (read this: www.microsoft.com/en-us/microsoft-365-life-hacks/organization/what-is-bcc-etiquette).
- Do some fact-checking before forwarding or posting something.
- Mute the microphone during video meetings when you're not speaking.
- Hit "reply all" on an email only when absolutely necessary. Think about who absolutely needs the information, and use that to determine who you reply to.

A good piece of "netiquette" advice to remember is it's good to behave on the internet as if online activity lives forever. Because it does.

Brain Teaser...

I am a button that everyone has, but I cannot be buttoned or unbuttoned. What am I?

(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!

Swiss Formula Dad Joke

Q: What's the best thing about Switzerland?

A: I don't know, but the flag's a big plus.

Websites To Help Reduce Food Waste

We all know what it's like to find that forgotten head of lettuce in the fridge, and that's just one part of food waste reduction these apps and websites are designed for.

[SaveTheFood.com](#) (part of the Natural Resources Defense Council) has tips for meal planning and food storage as well as handy tools to estimate how much food you'll need for a dinner party and find recipes with surprising uses for leftovers and even food scraps.

[TooGoodToGo.com](#) (free) connects people with local restaurants with excess food they're selling at a fraction of the original cost. You can choose "surprise bags" from restaurants, bakeries, delis, and grocery stores, all at a significant discount.

[OlioApp.com](#) (free; \$14.99/year for additional features) isn't just for food, but it's an easy way to share food extras with people in your neighborhood. It's a bit like your local Buy Nothing group, with the added option to buy and sell things locally.

How To Cope With Sundowning

Caring for a loved one who has Alzheimer's disease or dementia can be a challenge, especially when so many symptoms are readily recognized as disease-related but not well understood. One symptom some people experience is known as "sundowning," in which they get more confused, anxious, or agitated than usual. They may start pacing, following a caregiver from room to room, crying, shouting, or even hallucinating. This frequently happens as daylight fades, hence the name, but it can occur at any time of the day.

Doctors don't know what specifically causes sundowning, but experts do offer recommendations for caregivers to help reduce the likelihood of sundowning. This includes both things to avoid and tips for preventing it.

Things that can help reduce sundowning:

- ✓ Sticking to a daily routine
- ✓ Getting regular exposure to sunlight
- ✓ Supplementing lighting indoors and outdoors, especially in winter
- ✓ Engaging in some physical activity every day to promote healthy sleep
- ✓ Turning the TV volume down (or off)
- ✓ Keeping household activities and conversations calm

Things that can trigger sundowning:

- ✗ Getting inadequate sleep
- ✗ Consuming caffeine and sugar in the afternoon or evening
- ✗ Taking a nap late in the day
- ✗ Changes in diet or medications
- ✗ Being hungry, dehydrated, or in pain
- ✗ Spending time in an overstimulating environment

It's important to work closely with your loved one's doctor when it comes to sundowning or any other symptom of Alzheimer's disease or dementia in order to address their specific situation and needs.

Visit the National Institute on Aging for more information about coping with sundowning. (Search "sundowning" at www.nia.nih.gov).

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!

Jim Lando, Roger & Janice McCurley, Shane Korman, Steve & Coral Murphy, Susan Lamont, Lou Fohn, JoAnn Donnelly, Paul & Nancy Taylor, John & Ann Anderson, John Schumacher & Debbie Tieri, Lynn Scriven, Doug & Linda Green, Allen Sobry, Ron & Bobbie Busing, Diana & Larry Veigel, Jim & Margie Milne, Carson & Marilyn Aasen, and more!

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:

A bellybutton!

Winter Pruning

Some trees are best pruned in the winter months when they're dormant, including fruit trees.

Shrubs that flower in the summer, such as hydrangea and roses, should also be pruned in the winter. Evergreen trees and shrubs may not look any different during the winter, but they're also dormant during the coldest winter months and can be pruned. If you have sap-producing trees, however, hold off on pruning until the late summer or early autumn.

Find more detailed pruning tips on The Old Farmer's Almanac website:
www.almanac.com/when-prune-trees-and-shrubs

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: Marie Bader, Mesa/Alberta.

Michelangelo finished painting his masterpieces on the ceiling of the Sistine Chapel in November of what year?

a) 1492 b) 1512 c) 1657 d) 1734

The answer is b) 1512. Italian artist Michelangelo spent four years painting his famous frescoes in the Sistine Chapel, from 1508 to 1512. A restoration project that removed centuries' worth of dirt, smoke and varnish was completed in 1989. So let's move on to *this* month's trivia question.

A teenage scientist accidentally created what while working on a formula for a new medicine?

a) mouthwash b) synthetic dye c) artificial sweetener d) superglue

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 - **SOLD!!** Nice RV lot with high awning, AZRM, ¾ Bath, Laundry with W/D.

PARK MODELS:

#10 - \$129,900.00 - 2000 Park Model - Newer Wood Laminate Floors, Furnished, Faces N.

#761 - \$163,900.00 - 2016, Steps to Clubhouse, Large Deck, Great Views, Hard Floors, Hardy-Board

#448 - \$145,900 - **New Listing/Pending!** Newer Dual Panes, Hardy Board Siding, Hard Floors, Tile Deck!

PARK MODELS WITH AZ ROOMS:

#348 - \$152,900 - **Great Value!** Nice Deck, Open kitchen, Newer HVAC and Roof, ½ Bath

#776 - \$280,000 - **Beautiful!** Great Location, Front Kitchen, All Hard Floors, 1.75 Baths

#911 - \$233,000 - **New Listing!** Beautifully Updated, Large eat-in Kitchen, Extra Bonus Room

#822 - \$239,000 - **New Listing!** Big Front Kitchen, 1.75 Baths, Casita, Bonus Room, Deck!

#232 - \$214,900 - **New Listing!** Front Kitchen, Open Floor Plan, 1.5 Baths, Newer HVAC!

#175 - \$294,500 - **New Listing!** 2016 Modular, 1.75 Baths, Awesome Kitchen, Mt View!

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

12/13	#801	\$208,000	12/16	#511	\$279,900
12/19	#79	\$151,000	12/26	#280	\$224,000
12/27	#896	\$122,000	12/31	#39	\$125,000



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