

Sharon Liuzzo, Associate Broker HomeSmart Northeast Mesa 2913 N. Power Rd. #101 Mesa, AZ 85215 602-999-1468



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

Service For Life!®

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

Finding The Right Doctor

Getting started with a new primary care physician isn't exactly fun, but it's important to invest some time into the process. Trusting your doctor is crucial to getting and staying healthy, so here are some things to think about when evaluating your options so you find the right doctor for *you*.

- > Does the doctor have expertise related to my health concerns? Even if you're looking for a general practitioner (GP), many GPs have medical specialties. If you have a chronic condition, for instance, it can be reassuring to have a primary care doctor who has experience treating it.
- > Is the doctor covered by my insurance? If they're a "preferred" provider, that usually means they're covered at the highest rate. But even if they're not a preferred provider, you may still be able to select them—just be sure to check with your insurance plan about the rate you'd pay for an out-of-network or non-preferred physician. If applicable to you, ask if the doctor participates in Medicare.
- ➤ Where is the clinic? If driving a long distance to get to the doctor feels too cumbersome, you might make excuses to skip check-ups or other important appointments. On the other hand, if you have a great relationship with a doctor, you may not care how far away they are.
- > What are the clinic hours? If you have a particularly busy life, you might need a doctor who offers evening or weekend appointments, or who handles some appointments via phone or video chat. You should also ask about who would treat you if your doctor was unavailable.
- ➤ Does the clinic have in-house lab facilities or on-site specialists? The ability to take care of multiple things (like getting blood drawn, having X-rays done, and seeing a specialist) in one office is extremely convenient if you have any conditions that require more than routine check-ups.

If you're having trouble choosing, ask if you can set up an introductory appointment to find out if it's a good match. There may be a copay involved, but it may be worth it to you. There's nothing like a face-to-face meeting to get a sense of whether you feel like the doctor is the right person to have on your healthcare team.

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

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!)...

tenuous (pronounced TEN-yoo-us) adjective

Meaning: unsubstantiated, weak, precarious

Sample Sentence: His connection to the company president was tenuous at best, but he constantly name-dropped her at staff parties and meetings.

Lint Screen Deep Clean

You regularly pull the bulk of the lint out of your dryer's lint screen, but did you know you can also wash it more thoroughly? Experts recommend doing it every six months or so. First, pull out what lint you can by hand, and then:

- 1. Vacuum the lint screen and its slot in the dryer.
- 2. Gently scrub both sides of the screen in warm, soapy water with a soft brush, and rinse.
- Remove excess water with towels and let the screen air dry completely before putting it back in the dryer.

Spotted Swindlers

Q: Why did the gambler vow he would never again play cards with big cats?

A: Because they're all cheetahs!

Quotes To Live By...

"Place is the fabric of our lives. Memory and identity are stitched through it. Without having somewhere of one's own, a place that is home, freedom is an empty word."

- Alastair Bonnett, Geographer

"One of the marks of a gift is to have the courage of it."

- Katherine Anne Porter, Journalist

"If you could kick the person in the pants responsible for most of your troubles, you wouldn't sit for a month."

 Theodore Roosevelt, 26th President of the United States

A Beginner's Guide To Podcasts

Everyone can find an interesting book at a library. The selection is so vast that there's bound to be at least one title that appeals to you. The same is true in the world of podcasts. There's an endless variety of podcasts covering just about any topic you can imagine—including current events, true crime, sports, music, parenting, history, gaming, cooking, comedy, finances, storytelling, and much more. Unlike the library, though, there isn't a centralized podcast catalog you can easily search.

If you're a new podcast consumer, the first task is finding the podcast app that works best for you. There are several free options for both Android and iOS devices, so you can try a few risk-free. There are also paid apps that have more features, but you don't have to buy an app to listen to podcasts.

Finding podcasts you'll love can be more challenging. Start by asking friends and family for recommendations and using the search tool in your podcast app. There are some podcast search tools, such as ListenNotes.com, where you can hear podcast snippets. Many podcast production companies (like National Public Radio and Radiotopia) do cross-promotion of podcasts, so you may also find new podcasts simply by listening to a few you like.

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 runarounds. Call me at 602-999-1468 and I'll give you all the facts.

Wanna Get Away?

There are plenty of advantages to investing in a vacation home. And it's essential that you're aware of the whole picture before you make an offer, lest the dream turn into a nightmare.

- ✓ Aside from the usual expenses of owning a home, you may also want additional security features for a vacation home that will be vacant for extended periods.
- ✓ It's a good idea to have a sense of the overall tax implications, both positive and negative, of owning a second home.
- ✓ Renting out a vacation home for extra income can be great if you're prepared to be a part-time landlord. There are property management companies that can take care of that for you, for a fee.
- ✓ If you're counting on the vacation home being a rental, investigate the local regulations about short-term rental properties.
- ✓ It's easy to miss important details if you don't know a town or neighborhood well, so it's an especially good idea to spend time researching potential vacation home locations.

There are many more factors to consider when looking for vacation homes, both pros and cons, and I am happy to walk you through them. Give me a call—I can answer any questions you have and help you find the perfect vacation house for you.

Brain Teaser...

Forwards, I am heavy. Backwards, I am not. 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!

From Wonka To Weimaraners

Peter Ostrum, who played Charlie in the 1971 film, *Willy Wonka and the Chocolate Factory*, never acted again. He's a retired veterinarian in upstate New York.

Remote Computer Access Websites

Whether you're working remotely from a home computer or on remote tech support duty, these computer access sites might be just what you need.

RemoteDesktop.google.come/home:

This free Google Chrome extension can work on any machine using Chrome, but the link isn't limited to what happens in the browser. Once connected, you can access everything on one computer from the other.

AnyDesk.com/en: This is

downloadable software, and there's also an option to use AnyDesk through the cloud. The free Solo license has some limitations on the number of users and devices to which you can connect.

www.DWService.net: It's a website rather than software, but there is software from DWService (called DWAgent) that must be installed on each computer. The free plan has a limit on bandwidth, but otherwise it works the same way as the paid plans.

How To Support A Gifted Child

It's normal for parents to think their child is smart or talented, but there's a meaningful distinction between being intelligent and being "gifted." Gifted kids often understand things well beyond their age and have a strong desire to learn. They can also be socially awkward with (or uninterested in) peers, easily bored, and overly self-critical about perceived shortcomings.

We're familiar with the idea that "special needs kids" are children with certain disabilities, and we're quick to offer appropriate support. What many parents don't realize, however, is that gifted kids are *also* special needs kids. Learning this can help everyone involved in a gifted child's life understand what that child needs to thrive.

- Let your kid be your guide. When they're excited about learning or doing something new, encourage that. Just be aware that this week's new and exciting thing may be abandoned in favor of next week's new and exciting thing.
- Pay attention to changing needs. The perfect school that meets your child's needs this year may not be well-suited to your kid's needs next year, so you should plan to reassess periodically. This goes for extracurricular activities, too: Gifted children also need special attention outside the classroom.
- Encourage your kid to do things that are difficult. Since many "age-appropriate" things come easily to gifted children, it's good to present them with challenges—to stimulate their active brains and to teach them that both struggling and failing are normal and important parts of the learning process.
- Celebrate effort, not results. Children who are constantly told they're brilliant, especially if straight As require very little effort, may believe that being seen as smart is what's important. When they are eventually presented with something that doesn't come easily, they're more likely to give up because they associate praise with success rather than effort.

Remember that kids are kids, and kids need boundaries and discipline. Even if your child is running rings around you with math homework, they're still a child with a developing brain. It can be startling when your gifted kid is behaving in a way that feels immature, until you remember that they're just as mature as they should be as a child.

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!

Marty & Phyllis Ruffalo, Marilyn Ward, Don & Jacqueline Ulmer, Young He Mattson, Jim Lando, Susan Smith, Loren & Arlene Oostema and more!

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 word "ton," which is "not" backwards!

Finding A Book Club

If you're eager to join a book club, it might be as simple as checking with your local library or bookstore—there may already be several in your area to choose from. But if those avenues don't pan out, there's a free website and app that can help you find a book club to suit your interests and location in a flash: Bookclubs.com

There are thousands of book clubs in their directory, some of which meet in person in cities all over the world, and some of which are virtual. You can also start a new book club using the site, or shift management of an existing one for easier organization. There are even discussion guides for a long list of books in the site's database.

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...

Sharon Liuzzo, Associate Broker HomeSmart

602-999-1468

SharonLiuzzo@aol.com SellnBuy55@gmail.com www.SharonLiuzzo.com



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: Darrell & Pat Bonnema, Mesa/Sioux Falls, SD

What is the largest desert in the world?

a) Sahara b) Antarctica c) Arctic d) Mojave

The answer is b) Antarctica. Deserts can be sandy and hot or strewn with ice and cold. The largest desert in the world is Antarctica, measuring 5.5 million square miles. It's also the coldest desert on Earth, with temperatures plummeting as low as -128.2°F and an ice coverage average of 1.5 miles thick. So let's move on to this month's trivia question.

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 Nabiscoc) Wally Amos Jr. of Famous Amos d) Ruth Wakefield of Nestle

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 - \$139.900 - 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 - Sale Pending! Charming, Clean, Open Kitchen, Newer HVAC, Furnished!

PARK MODELS WITH AZ ROOMS:

#272 - \$135,900 - SOLD! E.Facing, Newer HVAC, Dual Panes, Remodeled Bath,

#309 - \$140,000 – Sale Pending! Large Deck, Hard floors, Bonus Room, Murphy Bed, ½ Bath

#478 - \$159,900 - New Listing! Huge Deck, 2 Baths, Bonus Room,

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

6/7 Lot 651 \$88,400 6/26 Lot 272 \$134,000 7/3 Lot 15 \$195,000 7/8 Lot 96 \$164,000

7/8 Lot 508 \$251,000



