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

Service For Life!®

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

It's OK To Say "No"

When asked to do something with or for someone else, the natural inclination for many of us is to say "yes," even if we really want to say "no." That inclination stems from parts within us that we may not even be aware of, including avoiding conflict or confrontation, wanting to please others, the fear of missing out (FOMO is real!), or simply a compulsion to say "yes" to anything.

For our own mental health and time management, however, it's important that we learn to say "no," and that it's OK to do just that. Why is saying "no" important? For one thing, saying "no" helps you set boundaries, in both your personal and professional life. And one of the benefits of saying "no" is that it allows you the space and time to make better decisions for yourself.

If you're not used to it, saying "no" can be tough. Here are a few tips that can empower you when the time comes:

- **Rehearse**: Ask a friend or confident to help you rehearse what you'll say to the person who's asked you to do something. Talking it through a few times will help you be prepared when the time comes. Have your friend be the asker and practice a few different ways to say "no" gently but firmly.
- Offer alternatives: It can be particularly hard in the workplace, but rather than replying with a hard "no," consider offering alternatives. For example, if your boss asks you to take on a project and your workload is already heavy, propose an extended deadline and ask how your projects should be prioritized.
- **Be honest**: There's no need to lie when saying "no." Instead, your reply can be as simple as, "I'm afraid I can't," or, "Thanks for thinking of me, but I'm not able to."

Lastly, keep this quote from Warren Buffett in mind: "The difference between successful people and very successful people is that very successful people say no to almost everything."

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

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!)...

Desk-bombing noun

Meaning: unexpectantly stopping to talk with someone at their desk rather than calling on the phone or sending an email. Desk-bombing was added to the Cambridge Dictionary in December 2022.

Sample Sentence: Sara keeps deskbombing me throughout the day and it's really interrupting my work flow.

Have A Laugh

Why is it a bad idea to iron your four-leaf clover?

Because you shouldn't press your luck.

Keep Indoor Plants Watered

Indoor plants brighten up our living spaces and help provide a cheery atmosphere. Here are a few tips on making sure you're watering your plants correctly.

- Determine how much water your plants need. For example, tropical plants need more water than succulents, which like to stay on the drier side.
- Water the soil, not the leaves.
- Consider the season: plants need less water in winter than summer.
- If you overwater, no worries simply pour out the excess.

Quotes To Live By...

"You are never too old to set another goal or to dream a new dream."

-Malala Yousafzai, education activist

"I love being married. It's so great to find that one special person you want to annoy for the rest of your life."

-Rita Rudner, comedian

"The most difficult thing is the decision to act; the rest is merely tenacity."

-Amelia Earhart, aviator

Air Fryer Mistakes

If you're a fan of air fryers, you're not alone: 26 million of the countertop cookers have been sold in the past two years. Rather than frying food, air fryers cook faster and with less fat by blowing hot air around food that sits in a basket or on a tray, depending on the model used.

Are you using your air fryer correctly, though? These tips will help you be a fry pro:

- Rather than using extra virgin olive oil or other low smoke point (the
 temperature at which the oil starts to smoke) vegetable oils, opt instead for
 avocado, grapeseed, or peanut oil which have higher smoke points and are
 better for higher temperature cooking.
- Don't let your food get blown around—use toothpicks to keep lightweight foods think kale chips, quesadillas, even grilled cheese in place so that they cook evenly and stay put.
- Avoid uneven cooking by moving food around in the basket or on the tray once or twice to ensure the hot air covers evenly.

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...

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Small Bathrooms, Big Storage

Keeping small spaces clutter-free is key, especially when it comes to bathrooms on the leaner side. These ideas can help keep your space organized and streamline your morning and nighttime routines.

- Hang a caddy over your showerhead and fill the shelves with soap, shampoos, conditioners, and anything else you reach for in the shower or tub. If a shower caddy doesn't work, another option is a tension corner caddy with plenty of shelving.
- If your sink has a cabinet, consider buying a few small baskets or a shelf to keep items organized underneath. There are shelf organizers made to fit around the plumbing, too—visit the Container Store to see options or search online for "under-sink storage."
- Mount a slim shelf above the sink to hold a toothbrush holder and soap dispenser, and over the toilet for extra towels and rolls of toilet paper.
- A slim rolling cabinet can fit in a small space and hide away unsightly tools or clutter. Plus, more counter space on top!

Brain Teaser...

Give me food, and I will live. Give me water, and I will die. 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!

Keep Your Calls Clean

Our cell phones go everywhere with us, and they deserve a little TLC, too. These tips from the Federal Communications Commission will keep your phone clean and sanitized.

- Unplug your phone.
- Wipe with a barely-damp lint-free cloth (use soap and water), or use alcohol-based wipes.
- Don't use cleaners with bleach, abrasives, or aerosol sprays.
- And now that it's clean, try to wash your hands often before touching your device to keep it clean.

Did You Know?

The only times of the year that the sun rises due east and sets due west is during the fall and spring equinoxes.

Vacation Home Rental Websites

Plug your criteria into these websites and find the perfect spot for your next vacation.

www.airbnb.com – The original vacation home rental site now offers experiences to make the most of your time away.

www.vrbo.com – More than 2 million homes all around the world await, from tiny homes to elaborate estates.

www.flipkey.com – Powered by the muscle of TripAdvisor with rentals in 190 countries.

Lending Money To Friends Or Family – Is It A Good Idea?

A Dutch proverb reads, "Who ventures to lend loses money and friend," and often the same can be true of family. Understanding the circumstances in which you're being approached for a loan by a friend or family member, and putting parameters in place from the start, can keep the sentiment of that proverb at bay and your relationships intact.

A study by Finder a few years ago found that one in three people surveyed borrowed money from someone they knew, so numbers suggest it's likely you'll be asked to loan money at some point in life. If you're the lender, it can be very difficult to say no to loved ones who need a little financial help.

If you are approached by a friend or family member for a loan, here are a couple of things to keep in mind before opening your wallet, checkbook, or cash app.

- **Have an honest conversation**: What will the money be used for? How does the person you're lending money to plan to pay it back?
- Approach the loan as a business transaction: Draft a contract that
 clearly defines the amount of the loan and the timeframe in which the
 money will be repaid. You may want to include an agreed upon payment
 plan that outlines how and when money will be repaid, e.g. in monthly
 installments.
- Try to keep expectations low. While you are treating the loan as a business transaction, it really isn't. It's a much more casual deal between friends, and often the loan recipient won't feel pressed to make regular payments. If you can privately see it as a gift, you won't be upset when it takes longer to be paid back or if you don't receive the full amount.
- Consider the person asking. If someone asks you for money repeatedly and doesn't keep up their end of the deal, it's a no-brainer to hesitate next time they ask. Remember—it's ok to say "no"!

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, Sharon & Tom Knaup, Julie Simacek, Roger & Janice McCurley, Billy & Nancy Jones, Jane Nielsen, Denny & Janice Gezel, John & Ann Granholt, Tim & Ann Schuetzle, Bud & Delores Beverly, Mia Banks, James & Lori DeGennaro, Jerry & Sylvia Bosma, Bob & Dee VanDriel, Chris & Marla Tomchuck, & Colleen Houle. Thank You! Thank 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:

Fire

Which Streaming Service Is Right For You?

Streaming TV is now mainstream, and there are plenty of options from which to choose, so how do you know which is right for you? Well, it depends on your TV watching habits, and how much you want to spend. Here are a few ideas to get you started using your smart TV, or a streaming device like Apple TV, Amazon Fire TV Stick, or Roku Streaming Stick. Check out:

- **Live TV**: YouTube TV, Hulu, Philo, Sling
- On-Demand: Netflix, Amazon Prime Video, Hulu, Peacock, Crunchyroll, HBO Max, Starz
- **Sports**: DirectTV Stream, fuboTV, ESPN Plus, YouTube TV
- **Kids**: Disney Plus, Paramount Plus, PBS Kids, KidoodleTV

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: Marilyn Ward, Mesa.

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

The answer is b) Lizzo. She played President James Madison's crystal flute at the library, and then again onstage at a DC concert in September of 2022. So, let's move on to *this* month's trivia question.

Which is the loudest animal on Earth?

a) Lion b) Hyena c) Whale d) Cicada

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 - **SOLD!** Dual Panes, Front Kitchen, Extra ½ Bath, Newer HVAC & Roof #143 - \$179,900 - Hardy-Board Siding, Hard Floors, Large Shed, Dual Panes, Parking for 2, Furnished. #284 - \$129,900 - **Pending!** Corner Lot, Great Location. Perfect for New Unit or Winter Home.

#284 - \$129,900 - **Pending!** Corner Lot, Great Location. Perfect for New Unit or Winter Home. #404 - \$205,000 - **New Listing/Sale Pending!** 2020 Cavco with AZRM, Extra ½ Bath, Trex Deck.

#547 - \$209,000 - New Listing/Sale Pending! 2003, Lovely Deck, Beautiful Updates, 2 Baths, Furnished!

 $\#126 - \$115,000 - \textbf{New Listing/Sale Pending!} \ A we some \ Location, \ beautiful \ deck, \ AZRM, \ Shed \ with \ W/D$

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:

2/8	Lot #843	\$165,000	2/8	Lot #702	\$159,900
2/8	Lot #481	\$205,000	2/13	Lot #583	\$ 92,500
2/13	Lot #901	\$195,000	2/16	Lot #797	\$225,000
2/28	Lot #401	\$179,300	3/1	Lot #103	\$215,000

2022 was another successful year for me...Of 63,000 other agents, I ranked Top 1% for Mesa and Diamond Level Award for HomeSmart, which is top 10 % of all the HomeSmart Agents. Thanks to YOU!



