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

Service For Life!®

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

4 Ways To Cut Monthly Bills

When small everyday expenses become a habit, we stop noticing what they cost—and they add up quickly. The first step to cutting your monthly bills is to start tracking them—something you can even do with a personal finance app (like Mint or You Need a Budget) on your phone.

Once you've got a sense of the big spending picture, then it's time to figure out where you can save. Here are a few small ways to reduce monthly expenditures that, taken together, can add up quickly.

1. **Audit subscriptions:** You may have an auto-renewing membership to something you've forgotten about and no longer use—the gym, a streaming service, an online magazine, etc. Scan your credit card statements for memberships and subscriptions you can cancel.
2. **Check out library perks:** Public libraries offer far more than books, including things like tickets to local attractions and access to newspaper and magazine subscriptions to library cardholders. Some have a "Library of Things," from which you can borrow, say, a food dehydrator, acoustic guitar, or weed whacker for free.
3. **Shop second-hand first:** Before you click the "buy" button on something brand new, see if you can get a used one first. Browse local thrift shops and set up search alerts on sites like Craigslist and eBay for items you're looking for but don't need immediately. You may even have local options for getting used items for free in a "gift economy" group (see page three for some "gift economy" websites).
4. **Ask for a better deal:** Even if you've paid the same amount for a cable and internet package for years, or you've had the same credit card interest rate since you signed up, it never hurts to ask for a better deal. Cable companies run promotions constantly, and while existing customers don't hear about them that doesn't mean they can't take advantage of them. And, if your payment history and credit score are good, your credit card company may be able to reduce your interest rate.

Check out even more ideas for cutting your monthly costs, including insurance bundling and debt consolidation, here:

nerdwallet.com/article/finance/how-to-lower-your-bills

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!)

meet-cute (pronounced MEET-kyoot)
noun

Meaning: an adorably funny or sweet first meeting of people who become a couple

Sample Sentence: The groom shared the couple's meet-cute at the reception—they literally bumped into one another trying to get to the last vacant seat on the subway.

Decalcifying Showerheads

If you have hard water, mineral deposits can clog your shower nozzle over time. Here's how to get rid of them:

- Fill a plastic zip-top bag with white vinegar.
- Slide the bag over your shower head so the nozzle is immersed in the vinegar.
- Secure the bag tightly on the pipe behind the shower head.
- Let the shower head soak for 1-2 hours. Don't leave it too long as some finishes can be damaged by the acid.
- Take the bag off, discard the vinegar, and wipe off the shower head.
- Areas with particularly hard water may need this once or twice a month.

Dad Joke...Arrghhhh

How much do pirates pay for earrings?
A bucc-an-eer.

Quotes To Live By...

"Failures, repeated failures, are finger posts on the road to achievement. One fails forward toward success."
– C. S. Lewis, Author

"After silence, that which comes nearest to expressing the inexpressible is music."
– Aldous Huxley, Author

"I'm always making a comeback but nobody ever tells me where I've been."
– Billie Holiday, Musician

How To Deal With "Tip Creep"

As more payment transactions happen with credit cards and touchscreens, tipping behavior has changed. Although 15% is still considered a traditional tip rate by many, consumers are seeing tip prompts for as much as 30%. This so-called "tip creep" is backfiring with some—fewer diners at sit-down restaurants tip today than they did five years ago.

In certain industries (restaurants and bars especially), wages are set at much less than minimum wage—the assumption is that tips will make up the difference. Increasingly, though, customers are being given the option to tip in places they never used to, and where employees *do* earn minimum wage. At the outset of the pandemic, many people left tips where they never had before, or left bigger tips than in previous years. What felt more like a gesture of kindness then feels to some like an expectation now, which has soured many consumers on tipping altogether.

There are generally situations in which you should tip—dining in a sit-down restaurant, getting food delivered, going to the hairdresser—and others in which you can skip the tip without guilt. No tip is needed when getting lunch at a kiosk, for instance, or in a fast-food restaurant. And if the touchscreen tips start at 18% or higher, you can enter a different amount instead of choosing a prompted option.

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.

Upgrade Your RV Design

Whether your RV is only out in summer, or you've made the move to full-time RV life, there are dozens of ways you can trick out an RV that make it more pleasant to use. Here are just a few to get you started.

- **New mattress and seating:** Upgrading the cushions you sleep and sit on makes every RV adventure more enjoyable.
- **Peel-and-stick wall art:** The options for easy wall decor are nearly endless these days: think bathroom tiles, a kitchen backsplash, or a chalkboard-covered closet door.
- **Better lighting:** RV lighting can be poor *and* a battery drain. Switch to energy-efficient LED lights and add motion-sensor lights to dark corners.
- **Pops of color:** Repaint the cabinets. Swap boring pillows and window shades for colorful textiles. Add a few potted plants (real or not).
- **Laminate flooring:** RV carpets are hard to keep clean. Replace them with a durable laminate and use small rugs for added texture and cushioning in high-traffic areas.

Practicing Mindful Eating

Practicing mindfulness can be beneficial to many aspects of life, including our relationship with food. For some people, mindful eating may help with overall health and fitness goals. For others, it may contribute to more eco-conscious food choices. Mindful eating can make everything from grocery shopping to cooking to eating a more satisfying experience for everyone.

Here are some aspects of mindful eating you may find helpful. Keep in mind that this practice is about paying attention to our body's relationship with food but *not* about judging or criticizing ourselves for that relationship.

- **How does it smell? How does it taste?**

Mindful eating increases focus on the different physical aspects of making and consuming food—like the taste of a ripe peach or the smell of onions frying in butter. Try to engage each of your senses whether you're cooking or eating.

- **Are you hungry? Are you full?**

Experts say that mindfulness can make the whole dining experience more enjoyable. In some cases, mindfulness before or during a meal means preventing discomfort later—it's about listening to our bodies, whether the signal is that we're full and don't need any more or that we're getting hungry and should eat sooner rather than later.

- **How did food get to your plate?**

Whether or not you cook or garden, you can be conscious of where your food comes from and how it ends up on your plate—including the farm workers who grew and harvested the produce and the cooks who prepared a microwave-ready meal. And, if you're the cook, think about the feeling of satisfaction you get from serving a meal to your loved ones or preparing a meal with loving kindness for yourself.

Adoption of mindful eating practices may be challenging for anyone who has ever struggled with diets or eating disorders, so it's important to keep in mind that some people may need professional help incorporating mindfulness into their healthy lifestyle. If you or someone you know struggles with an eating disorder, the phone number for the National Eating Disorders Association Helpline is **1-800-931-2237**.

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!

George Hamilton & Rebecca Clinton, Mia Banks, Donna Walker, Don Smith, Gary & Lorie Dahlheimer, Collen Houle, Carol Lang, Terri Gibbons, Susan Lamont, Dana Pettis, Jim Caffrey, Sandy Caffrey, and more!

Thank You! Thank You!

Brain Teaser...

A woman leaves the room with two legs. When she comes back, she has six. What happened?

(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!

The Hole Truth

Swiss cheese is recognizable thanks to its holes. But how do holes get inside a solid block of cheese? Turning milk into cheese requires certain bacteria, which give off carbon dioxide as they do their work. Some of the resulting air bubbles get trapped in the cheese. The longer Swiss cheese ages, the bigger the holes are likely to be.

"Gift Economy" Websites

We all love a deal, and it doesn't get much better than free. There's a growing number of neighborhood free exchange apps and websites out there, which are helpful whether you're looking for stuff or getting rid of it.

- **Buy Nothing**

(buynothingproject.org): The best known of the free exchange sites started in 2013. Buy Nothing primarily focuses on their new app, but also exists in location-based Facebook groups.

- **Freeya** (freeya.com): This app shows listings based on geolocation and handles many logistical parts of coordinating pickups—including contacting the next person if the first person doesn't show.

- **Freecycle** (freecycle.org): This site, founded in 2003, boasts nine million members in 5,000 towns worldwide. If your town doesn't already have a Freecycle group, you can even start one.

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:

She brought a chair back with her.

Armchair Travel Quiz

If you love to travel, here's a guessing game to test your global knowledge.

The City Guesser quiz (virtualvacation.us/guess) features video clips taken in places all over the world—street scenes, monuments, and more—and your job is to guess the location by clicking on a map.

Clues might be obvious (legs of the Eiffel Tower in the background, for instance) or more challenging. The game suggests you keep an eye on license plates, shop names, and road signs. You can change the speed the video moves through a scene, rewind a few seconds to get a better look, or restart the video entirely.

Once you make your guess, the site tells you how close (or far away!) you are.

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 Visa Gift Card for \$50.00?”

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: Cindy Lueken, Mesa/MB.

The most common first name among U.S. presidents is James—there have been six. But how many presidents had no *middle* name at all?
a) 3 b) 8 c) 11 d) 16

The answer is d) 16. Middle names didn't become popular until the early 1800s, so most presidents prior to Grant didn't have them... So let's move on to *this* month's trivia question.

There are two gems, each synonymous with their color, that both happen to be the same mineral. What are they?
a) Amethyst and Ruby B) Sapphire and Ruby C) Emerald and Sapphire D) Emerald and Amethyst

**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 –**Sale Pending!** Perfect for New Park Model or Modular, Motorhome, Fifth-Wheel or RV!
N/S Exposure.

PARK MODELS:

PARK MODELS WITH AZ ROOMS:

#807 - \$220,000 –2013 Modular with 2018 AZRM, 2 Baths, Great Location, Furnished!

#114 - \$184,900 –**SOLD!** Faces East, Tile Deck, 2 Bathrooms, Inside Laundry, Furnished!

#760 - \$189,000 – **Coming Soon!** Awesome location Steps from Clubhouse, 2 Baths, Deck!

If you are thinking of listing, now is a great time to sell since there is very low inventory in Carriage Manor. Please call or write if you would like a free comparative analysis on your property. 602-999-1468 or SharonLiuzzo@aol.com.

HERE IS WHAT SOLD IN THE NEIGHBORHOOD SINCE MY LASTNEWSLETTER:

10/2	Lot #468	\$189,000	10/6	Lot 432	\$85,000
10/10	Lot #473	\$165,000	10/10	Lot 885	\$199,900
10/12	Lot #698	\$157,500	10/27	Lot 712	\$189,000



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