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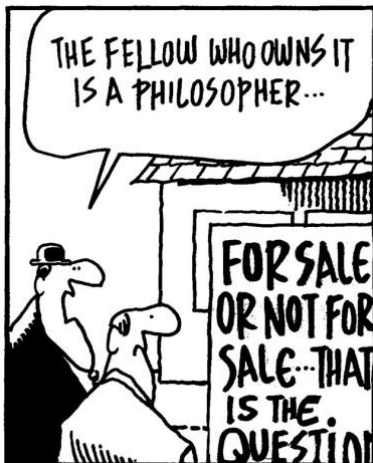
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Sharon Liuzzo's...

Service For Life!®

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

5 Ways To Cut Back On Salt

The human body needs some sodium to function properly, but we can all benefit from dialing back on salt. Cutting back can be challenging, though, when so many of our favorite foods contain high sodium levels.

Reducing salt in your diet doesn't have to be daunting, and it certainly doesn't mean you're stuck with a bland diet. Here are some tips for cutting back on salt.

- **Choose fresh over processed.** Because they use salt as a preservative, processed foods are full of salt even if they don't taste overly salty—including bread. And limit intake of cured, smoked, and brined meats. All of these are indications that meat has been salted heavily long before it lands on your plate. Cooking from scratch with fresh veggies and meats enables you to control the amount of salt in a dish.
- **Look for no- or low-sodium options to pantry staples.** Read labels to find things like low-sodium soy sauce or ketchup, as well as canned vegetables, soup, and broth that is marked "no sodium added."
- **Get to know your spice rack better.** There's a wide world of flavors you can add to your cooking through herbs and spices that make food taste good without too much salt. Things like garlic, citrus, and pepper pack a flavorful punch without any added salt.
- **Dish up smaller portions.** Eating less of a salty meal inherently means eating less salt. When dining out, you can split a dish with a friend or immediately put a half-portion into a to-go box to eat the next day.
- **Consider a salt substitute.** The spice aisle at your grocery store likely has a few salt substitutes on the shelves. These generally contain potassium salt, which isn't suitable for everyone. Before swapping salt for a salt substitute, check with your doctor.

Whatever salt reduction methods you try, a key to success is taking things slowly. Gradually cutting back on salt helps your taste buds adjust over time. Research shows that when people who have done this then eat salty food they once loved, it tastes *too* salty. It may take a month or two to successfully wean yourself from an especially salty diet, so be patient with yourself.

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!)...

bedlam (pronounced BED-lum) noun

Meaning: chaos, frantic confusion

Sample Sentence: Even though we were among the earliest arrivals at the store in the wee hours of Black Friday, it was still bedlam by the time it opened its doors.

Calling All History Buffs

The New York Times' games section may already be a regular online destination for you, given the popularity of daily games like Wordle and Connections, but there's also a weekly history quiz called Flashback you might want to check out.

Each Sunday, you're presented with a series of historic events that you have to put in the correct chronological order.

You'll find Flashback in the NYT's Upshot section:
<https://www.nytimes.com/section/upshot>

Trivia With A Grain Of Salt

- The word "salt" comes from the Roman goddess of health, Salus.
- The largest percentage of salt usage in the US is for de-icing roads.
- Fire doesn't burn salt, so salt can be effective in smothering small grease fires in the kitchen.

Quotes To Live By...

"It's late but everything comes next."
— Naomi Shihab Nye, Poet and Songwriter

"If you do not change direction, you may end up where you are heading."
— Lao Tzu, Philosopher

"A smile is happiness you'll find right under your nose."
— Tom Wilson, Cartoonist

Letting Go Of Life Insurance You Don't Need Anymore

The best way to get rid of a life insurance policy you no longer need depends a great deal on the kind of policy you have. There's a "free look period" after purchasing life insurance, generally 10-30 days (depending on the state you're in), during which you can cancel a policy and get a full refund on any premiums you've paid up front. After that time, the cancellation process is different for whole life and term life policies. You can surrender a whole life or variable policy to get back some of its cash value. There are cancellation and surrender fees involved, and the amount left over depends on how long you had the policy—older policies may have significant cash value.

Surrendering isn't an option for term life insurance, but cancellation can be as simple as stopping premium payments, allowing the policy to lapse (but it's still a good idea to find out if there are cancellation fees or forms to fill out). You may be able to get some money back if you've paid months in advance. If you simply want a different life insurance policy, you can exchange your current policy for a new one. This is called a 1035 exchange, or a tax-free exchange, in which the value of the old policy is deposited directly into the new one with no income tax penalties.

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.

Getting Into Airport Lounges

Taking a break in a cushy airport lounge can make any long travel day easier—and you don't have to be flying first class to get in. Airport lounges are typically affiliated with airlines, airline alliances, or credit cards, but there are also lounges that offer membership to anyone with an annual fee. Travelers with elite status can use that airline's lounges. Elite status may also get you into that airline's alliance partner lounges.

Certain credit cards grant access to airport lounges, either because it's an airline-affiliated credit card (like American's AAdvantage Mastercard) or the card has its own network of lounges (like American Express). Some lounges are based on membership that any traveler can purchase. [Priority Pass \(www.prioritypass.com\)](https://www.prioritypass.com), for instance, offers membership starting at \$99 per year for a discount on unlimited lounge visits. For \$429 per year, you get unlimited lounge visits for free. Some airlines also offer a lounge membership option, like Delta's annual lounge membership starting at \$695, and some offer day passes (depending on how full the lounge is). Alaska's day pass is \$60, for example. [LoungeReview.com](https://www.loungereview.com) features not only reviews on thousands of airport lounges, there's also a "lounge access wizard" to help you figure out if you might have access already.

Brain Teaser...

I am full of holes but I still hold water.
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!

Dad Joke

If you see someone at the Apple store stealing a phone, does that make you an iWitness?

Fascinating Nature

Did you know that orca "whales" are actually in the dolphin family? Whales, dolphins and porpoises are cetaceans, and are split into toothed (like dolphins) and baleen whales (baleen is the whale's food filtration system comprised of large tooth-like keratin plates). Orcas are the largest of the toothed cetaceans.

Humor Websites

Need a laugh? These sites offer lots of different ways to lighten the mood. As always, humor is very individual so if a site doesn't make you laugh, try a different one!

Cracked.com has videos, trivia and jokes, interesting facts from history, and you can sign up for their newsletter too.

TheOnion.com is a news website that often gets confused for real news, because of the deadpan satirical articles that often take aim at current events.

TheOatmeal.com has been publishing comics since 2009, and now has games and animations as well.

How To Build Mental Strength

Studies show that mental toughness, sometimes called "grit," is beneficial for both mental and physical health. It helps reduce levels of anxiety and depression, increase the chance of success in challenging situations, and improve coping mechanisms for stress, among other things.

There are several components to mental toughness, many of which seem contradictory at first glance. To have the confidence in yourself that mental toughness requires, for instance, you must also be honest about your vulnerability. Perseverance is compromised if you're not able to quickly move on from mistakes. Experts suggest working to develop the skills of mental toughness in tandem. Here are a few ways to improve your own mental toughness.

- **Do challenging things.** You'll never have a chance to develop resilience and confidence if you never step outside your comfort zone. This includes things like having hard conversations, applying for dream jobs, and learning languages.
- **Set clear and achievable goals.** Using the proverbial carrot as motivation encourages a positive mindset. Goal setting also helps build perseverance and focus if you tend to get distracted easily.
- **Establish and maintain community connections.** Being around people who exhibit the kind of mental toughness to which you aspire can be motivating, and you can also learn from their experiences.
- **Analyze mistakes with perspective.** Mistakes aren't inherently bad. In fact, they are invaluable learning opportunities. Examine missteps with perspective and use what you learn to improve.
- **Give yourself grace.** Learning any new skill takes time and effort, so don't be too hard on yourself.
- **Work with a professional.** If you struggle with self-reflection, consider working with a mental health professional.

You can search books.google.com for the phrase "mental toughness" to find more reading on this topic if you'd like to improve your coping mechanisms and the skills involved.

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, Susan Smith, Loren & Arlene Oostema, Roger & Janice McCurley, Shane Korman, Aasen & Marilyn Carson, Susan Lamont, Lou Fohn, JoAnn Donnelly, Ken & Bev McDermott, Paul & Nancy Taylor, Ed & Penny Arneson, Jerry & Jane Skluzacek 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:

A sponge!

A Lifetime Of Parks

US National Parks are the mainstays of road trips and family vacations, and well worth the entry fee every time.

If you're age 62 or better, though, you can get a Senior Lifetime Pass for \$80 that grants you (and the other people in your car) access to all National Parks.

The pass also gets you into recreation sites under the management of other agencies, like the Bureau of Land Management, US Forest Service, and US Fish and Wildlife.

Get yourself a Senior Lifetime Pass (<https://www.nps.gov/planyourvisit/senior-pass-changes.htm>) and start making travel plans.

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: Keith & Jill Brant, ON.

What is the highest grossing horror movie of all time, taking inflation into consideration (important!)?

a) Friday the 13th b) Jaws c) It d) The Exorcist

The answer is b) Jaws. Stephen King's adaptation of It earned more than \$701.8 million in the box office when it was released in 2017. Taking inflation into consideration, however, Jaws take the horrific top honor, raking in \$476.5 million in 1975, which equates to \$1.154 billion today. So let's move on to *this* month's trivia question.

What fruit will not even begin to ripen until it is picked?

a) tomato b) peach c) avocado d) pineapple

**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 – **Reduced!** Nice RV lot with high awning, AZRM, ¾ Bathroom, Laundry

PARK MODELS:

#877 - \$137,900.00 – **SOLD!** Huge Tile Deck, Hard floors, Newer HVAC, Newer Roof.

#10 - \$134,900.00 – **2000 Park Model** - Newer Wood Laminate Floors, Furnished, Faces N.

#761 - \$163,900.00 – **New Listing!** 2016, Steps From Clubhouse, Large Deck, Great View, Hard Floors

PARK MODELS WITH AZ ROOMS:

#478 - \$159,900 – **SOLD!** Large Tile Deck, 2 Baths, Bonus Room, Hard Floors, Spotless!

#828 - \$260,000 – **SOLD!** 2018 HUD, Front Kitchen, 2 baths, Lots of upgrades, Great Storage

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

10/8 Lot 478 \$155,000

10/11 Lot 377 \$158,000

10/15 Lot 877 \$132,600

11/8 Lot 828 \$260,000



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