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Sharon Liuzzo's...

Service For Life!®

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

Living Debt-Free

Going into debt isn't something any of us aspire to do, yet it's where many of us find ourselves. According to **Debt.org** the average debt of Americans is \$19,575, and that's not even including mortgages.

While carrying debt may be the norm, that doesn't mean you have to. A percentage of the population (a little less than a quarter) are adopting a debt-free lifestyle. That means having no debt at all, including not having a balance that carries over to the next month on credit cards. While it isn't possible for everyone (this does require cash flow, and dedicating yourself to paying any debt off first before you live debt-free), it can greatly reduce money stressors in your life and mean you have more control over your finances. Here are some ways to get started:

- **Make a plan:** Think about your current financial situation and plan to check in with yourself regularly so you don't take on any new debt. You may have to do some work on changing your outlook on spending.
- **Create A Budget:** Review your monthly expenses and create a budget to cover all the necessities, keeping luxuries at bay... for the time being.
- **Track Your Spending:** Keeping tabs on how you spend your money will provide a visual of how cash flows in and out of your bank account.
- **Pay Down Debt:** As the cash in your bank account increases, you may be able to make additional payments toward paying down your debt.
- **Charge and Pay:** If you decide to continue using credit cards to charge purchases, be sure to pay off the balance each month. It might help to set two dates for payments – for instance, pay everything you've charged so far that month on the 15th, and then again on the last day of the month.
- **Reward Yourself:** You know what they say about all work and no play... Well, you should occasionally reward yourself for the work you're doing to live debt-free. Just remember to not reward yourself too often.
- **Start Saving:** Saving while paying down debt may seem counter-intuitive, but it's important to plan for emergencies, too. This will help you have more freedom to make choices to keep you out of the red.

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!)

Tchotchke (CHAHCH-kee) noun

Meaning: A small decoration, also known as a trinket or knickknack.

Sample Sentence: She found the perfect tchotchke to remember her trip once she returned home.

5 Tips to Make Raking A Breeze

We love our trees, but when the leaves fall... well, raking is a chore no one looks forward to. These tips will help make raking leaves a breeze.

- Take advantage of breeze and rake in the same direction it's blowing.
- Try to rake before a rain to avoid the weight of wet leaves.
- Split the yard into four and rake leaves into rows to avoid a lot of back-and-forth.
- Use a tarp to "pour" leaves into yard bags.
- Bag leaves right away so they're not blown back into the yard if the wind picks up.

Did You Know?

The favorite Halloween activity of trick-or-treating dates back to medieval times. In Scotland and Ireland during that time, kids dressed up in costumes to go "guising," or door-to-door singing, reciting poems or performing tricks for food or money.

Quotes To Live By...

"Autumn is a second spring, when every leaf is a flower."

—Albert Camus, novelist

"There are three ways to ultimate success: The first way is to be kind. The second way is to be kind. The third way is to be kind."

—Mister Rogers, TV personality

"When your children are teenagers, it's important to have a dog so that someone in the house is happy to see you."

—Nora Ephron, novelist

Caring For Your Loved Ones

Most of us will come to a time in our lives when we need to help care for a loved one, while at the same time balancing our careers, families and personal lives. In the U.S. alone, more than 100 million adults serve as caregivers for their parents, children, spouses, or other relatives. In the event caregiving becomes too much to manage on our own, we may find ourselves turning to help with in-home care.

Here, some tips on how to find the best fit for you and your family.

- **Determine The Kind of Help You Need:** Take some time to determine just what it is you need help with. Do you need someone to help bathe and dress your loved one? Help with transportation to appointments? Help with managing medical care? Knowing exactly what you need will help you find the right person.
- **Review Finances:** Bringing someone into your home to care for your loved one is an added expense. Review your finances to determine what you can afford, and go from there.
- **Involve Your Loved Ones:** Keep in mind that they should be part of the in-home care discussion, too. Do you have siblings or other family members who can help out, either with time or finances?
- **Ask Around:** A recommendation from a close friend, neighbor, or fellow caregiver goes a long way. Community centers, religious places and social clubs can be terrific resources, too.
- **Create A Job Description:** Once you know exactly what you need from someone providing in-home care for your loved one, write up a detailed job description that highlights their personal needs.
- **Ask Questions:** When it comes time to interview potential candidates, ask plenty of questions. What is their comfort level with this type of work? What is their experience with in-home caregiving? Be upfront and don't hesitate to ask hard questions.

By being prepared, you can find the right help and both you and your loved one can have more time to just enjoy each other and your time together.

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!

Jim Lando, Susan Smith, Loren & Arlene Oostema, Roger & Janice McCurley, Shane Korman, Jon & Barb Scott, Aasen & Marilyn Carson, Susan Lamont, Jacques & Corrine St. Martin, Roger Donnohoe, Ellen Bunda, Paul & Nancy Taylor and more!

Brain Teaser...

What can be stolen, mistaken, or altered, yet never leaves you your entire life?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling me at: **602-999-1468**.

The Best Jack O' Lanterns Ever

Show off your pumpkin carving skills with these pro tips:

- Cut out the bottom instead of the top.
- If you're using a template, use toothpicks to keep the design in place.
- Use small, sharp knives to carve fine lines.
- Divide the pumpkin into sections to make carving easier.
- Seal the carved flesh of the with petroleum jelly to keep it looking good and spooky.

Have A Laugh

Son: "Mom, can I get \$20?"

Mom: "Does it look like I'm made of money?"

Son: "Well, isn't that what M.O.M stands for?"

Recipe Websites

"What's for dinner?!" That question can sometimes be the hardest to answer. These websites can help inspire the chef in your house.

www.allrecipes.com – More than 113,000 original recipes trusted by more than 60 million home cooks.

www.eatingwell.com – Healthy recipes, meal plans and special diets from around the world.

www.epicurious.com – Recipes, kitchen tips and terrific "easy" dinner ideas, from 30-minute dishes to one-pot wonders.

Say Namaste To Yoga

Developing a yoga practice not only improves strength, flexibility and balance, but benefits heart health, helps you sleep and can improve energy levels and mood.

If you are looking to develop a new yoga practice, here are some things to know as you get started.

- **Be Gentle With Yourself:** If you're new to yoga, start slow and gentle. Rather than jumping into a power yoga class, opt for one that's designed for beginners, or a gentle yoga class.
- **Introduce Yourself:** Arrive to the studio early and introduce yourself to your instructor. You'll be able to share any concerns you may have, or injuries they should be aware of before you begin.
- **Don't Compare Yourself to Others:** Everyone is on their own yoga journey, so try not to look around the class to see what others are doing. Focus on your own breathing and positions.
- **Success Is in the Arrival:** Some days, simply arriving at your yoga class is a success. Embrace it.

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.

Green Up Your Home

Science shows that indoor plants may add myriad benefits to our lives, including reducing stress levels; helping us recover from illness, surgery, or injury faster; and boosting productivity, to name a few. Fortunately, these benefits and the plants from which they're derived don't have to cost a lot. Online plant shops can help deliver the greens right to your door, with special species for those of us who don't have green thumbs.

- **TheSill.com:** Brighten up your windowsills with green selections that range from mini-plants, growing from one to three inches, to medium plants that grow to six to 9 inches. There's even a collection just for beginner plant parents.
- **HeyHorti.com:** This subscription plant service delivers hard-to-kill plants right to your door. Over time, the easy-to-grow plants will be replaced with more involved varieties as your plant skills grow.
- **Livelyroot.com:** They offer personal recommendations if you take a quiz, care instructions with your order and help if you need it.

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:

Your identity

Add Flavor With Apple Cider

One of the best things about the fall is apple cider, fresh from the orchards. In addition to enjoying a warmed or chilled mug, here are some other ways to add flavor with apple cider:

- Braise your favorite meat with apple cider, or use it in a barbeque sauce.
- Make apple cider doughnuts.
- Add some apple cider to a cheese fondue.
- Made an apple cider syrup to enjoy on pancakes, waffles, ice cream and more!

Scream Season

You probably didn't know it, but the "Wilhelm Scream" has been used in many movies over the years. It's the sound a voice actor made when told to 'scream like he's being eaten by an alligator' and can be traced back to the movie Distant Drums from the early 1950s.

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: Kim Finkle, ON/AZ.

What flying creature's old names have connections to both Darwin and a Harry Potter character?

- a) Bumblebee b) Butterfly c) Owl d) Raven

The answer is a) Bumblebee. Darwin, along with everyone else in the 19th century, called them "humble bees" for the humming sound they make when they fly. And in British English, they used to be called "dumbledores." So let's move on to *this* month's trivia question.

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

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 – **Sale Pending!** Huge Tile Deck, Hard floors, Newer HVAC, Newer Roof.

#10 - \$134,900.00 – **New Listing!** Newer Wood Laminate Floors, Furnished, Faces N.

PARK MODELS WITH AZ ROOMS:

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

I have some units that are not listed in the MLS. Please call or write if you want more information. SharonLiuzzo@aol.com 602-999-1468

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

9/9	Lot #692	\$115,000	9/17	Lot #346	\$159,500
9/20	Lot #359	\$118,000	9/24	Lot #83	\$180,000
10/1	Lot #688	\$170,000	10/8	Lot #478	\$155,000



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