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

# Service For Life!®

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

### What's Your Ideal Bedtime?

We all know that sleep is critical to our overall health and wellbeing, but how do you know what time you should be going to bed every night? Rather than thinking about this in terms of number of hours, sleep specialists talk about the number of "sleep cycles" a person needs per night. A sleep cycle lasts, on average, about 90 minutes, and experts say that adults generally need between four and six sleep cycles each night. This translates to between seven and nine hours of sleep time, factoring in the time it takes to actually fall asleep.

Sleep isn't a one-size-fits-all situation, however. The numbers that get repeated frequently by sleep specialists are averages—not a "correct" answer. Your personal sleep needs may vary considerably from the average, and that's perfectly fine. The thing to focus on is whether or not you feel rested in the morning, or whether you wake up still feeling sleepy.

Keeping a sleep diary for a little while can be very helpful. When you wake up each morning, make a note of how many hours of sleep you got and how well-rested you feel. This can vary, of course, depending on the weather or even what you ate for dinner, but ideally you should start to see a pattern of how many hours of sleep makes you feel the best.

With this number and a target time you want to get up in the morning, you can then do some backwards math to figure out what time you should be going to bed the night before. There's a sleep calculator table on **Sleep.com** (<u>https://www.sleep.com/sleep-health/sleep-calculator</u>) that runs the numbers for you, too.

PLEASE VISIT MY WEBSITE AT WWW.SHARONLIUZZO.COM. TO VIEW ALL THE CARRIAGE MANOR LISTINGS THAT ARE LISTED BY ALL AGENTS...JUST CLICK THE CARRIAGE MANOR RESORT TAB. PLEASE CALL ME AT 602-999-1468 IF YOU WOULD LIKE TO BUY OR SELL! REMEMBER... MY GOAL IS TO MAKE YOU HAPPY AND I'M NEVER TOO BUSY FOR YOUR REFERRALS.

See All Carriage Manor Listings on My Website at www.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!)...

autonomy (pronounced aw-TON-uhmee) noun

Meaning: freedom or independence

**Sample Sentence:** My daughter loves the autonomy a bus pass gives her to get around on her own.

#### How Do You Say Caramel?

It's not just accents that let people know where you're from, it's also how you pronounce certain words—like "caramel."

If you say it with three syllables (*car-uh-mel*), you might be from the East Coast. If you say it with two (*car-mel*), you might be from the West Coast.

And if the first syllable sounds more like "care" than "car," you might be from England!

#### Many Moons

Each month's full moon has a more colorful nickname. For instance, January's is the Wolf Moon, March's is the Worm Moon, July's is the Buck Moon, and October's is the Hunter's Moon.

Find all the full moon monikers here: <u>https://www.timeanddate.com/astronom</u> <u>y/moon/full-moon-names.html</u>

#### Quotes To Live By...

"Justice without force is powerless; force without justice is tyrannical." —Blaise Pascal, Mathematician

"Many a trip continues long after movement in time and space have ceased."

-John Steinbeck, Author

"Never give up, for that is just the place and time that the tide will turn." –Harriet Beecher Stowe, Author

## **5** Money-Saving Travel Hacks

Travel can enrich us in untold ways, but it can also do a good job of draining our bank accounts. While there are plenty of woeful "you get what you pay for" travel stories, here are some excellent (and easy) ways to save money on your next trip and still have a great travel experience.

- **Cross the ocean as cheaply as possible.** Your vacation might be in Croatia, but the cheapest flight to Europe is probably elsewhere. Book two tickets—one from home to a major hub (London or Paris, for instance) and a second on a budget carrier from there to your holiday destination.
- Call hotels directly to ask about deals. When you find a good hotel room deal online, don't hesitate to call that hotel directly (not their toll-free reservations number, which is usually centralized) to see if they can offer you any upgrades or special packages. They'll have more flexibility with special deals than a site like **Expedia.com** or **Booking.com** does.
- **Travel where the deals are.** Instead of choosing your destination first and then trying to find travel deals, do it the other way around. Choose where you go based on where the best travel deals are from your home airport. The Google Flights Explore Map (google.com/flights) makes it easy to check on flight prices all over the world.
- **Rent cars away from the airport.** Airport car rental offices are convenient, but their rates can be much higher to cover the expense of doing business at the airport itself. Look into rental rates at other locations in town—it may be cheaper overall, even when you factor in taxi or rideshare fare to get there.
- Use Rome2Rio to compare ground transportation options. The Rome2Rio website (<u>rome2rio.com/</u>) is a fantastic resource for checking out your options for ground transportation, not least because you can see which one will save you the most money.

### Thank You! Thank You! 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!

Gary Morris, Jon & Barb Scott, Don Ahartz, Harley & Elsie Mulder, Gary & Linda Brown, Kevin Mahussier, Sue Patterson, and more!

#### THANK YOU!

#### Brain Teaser...

You walk into a room full of people, but you don't see a single person. Why?

(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.** 

#### **Clever Uses For Wax Paper**

Wax paper is good for so many more things than simply wrapping up leftovers. Here are just a few handy wax paper tricks to have up your sleeve.

- It polishes chrome surfaces like sink faucets and shower fixtures.
- It helps sticky things (like can openers, zippers, and irons) move more smoothly.
- It attracts dust, so it's a good standin for a dusting cloth.
- It helps seal wooden kitchen utensils and cutting boards.

#### **Reading Tracker Websites**

If you're a bookworm who loves keeping track of what you've read and what you want to read, using a book tracker is an easy way to do that. All of these have websites as well as free apps.

**goodreads.com**: Goodreads is the big name in book tracking (it's owned by Amazon). The social element lets you see books and recommendations from your friends, and you can also follow favorite authors.

**storygraph.com**: StoryGraph lets you track the books you've read and would like to read, as well, but perhaps the main appeal is its incredibly intuitive book recommendations based on what you've read and liked in the past.

**<u>librarything.com</u>**: LibraryThing not only lets you track books you're reading, it lets you catalog your whole library if you want. You can even add your movie and music collections.

### **Tapping Out Of Timeshares**

When you finally decide to get rid of your timeshare, you'll quickly learn that it's not as straightforward as you'd hope. It can be complicated enough that there are scam companies that supposedly specialize in helping people get out of timeshares. Rather than taking the risk of dealing with a scammer, here are two ways to try to get out of a timeshare on your own legally and safely in ways that won't hurt your credit.

- 1. **Find out if the resort has a "deed-back" program.** These allow you to return the deed to the resort, but you're not selling it—you won't get any money, and some resorts may even require you to pay a fee to get out of the timeshare.
- Sell the timeshare. There's a resale market for timeshares, although you won't make money this way, either. Unlike other properties, timeshares don't appreciate in value. Two sites to try are <u>tug2.com</u> and <u>redweek.com</u>. Be very cautious about using a third-party company to resell your timeshare, as this is an area that's rife with fraud.

Some sources on this topic mention that simply by not making timeshare payments you'll eventually be foreclosed upon and can get out of the timeshare that way. Doing this, however, can have significant negative effects on your credit.

#### 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.

## **6** Pantry Items To Toss Now

One area we tend to overlook when we're in the midst of a cleaning frenzy is the kitchen cabinets. But there are probably a lot of things in your kitchen cupboards or pantry that need to go.

- 1. **Plastic containers:** Do an audit of your stash for matching lids to every container and get rid of the extras. Cull warped containers, too, as these won't seal food properly.
- 2. **Freezer mysteries:** You probably had good intentions to use the nowunidentifiable leftovers at the back of your freezer, but if it's been there for a year it's time to let go.
- 3. **Spices:** Do a sniff test on your dried spices. If there isn't much of a scent anymore, it no longer merits space in the cabinet.
- 4. **Metal pans and utensils:** Anything rusty should go, and any non-stick pans with scratched surfaces should be tossed as well.
- 5. **Mugs, bowls, and cups:** Anything you drink from should be free of chips and cracks, which can cut your mouth. And with antique items, you don't know if the chipped surface is actually lead paint.
- 6. **Takeout paraphernalia:** From the drawer stuffed with takeout menus and to-go chopsticks to that container packed with ancient ketchup and soy sauce packets, chances are you can get rid of it without regret.

#### 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:**

Everyone in the room is married.

#### **A Thousand Words**

Did you know you can add captions to your iPhone photos? It's easy and can be useful when trying to find an image later. Swipe up on a photo in your library and choose "Add a Caption" to jot down any notes about the image.

You can then use the text in those captions to search for photos using the iPhone's search tool. If you don't have an iPhone, search online for "captions + your phone model" to see if you have a similar option.

#### Catch!

I wondered why the football kept getting bigger and bigger, but then it hit me.

#### THANK YOU for reading my

Service For Life.<sup>®</sup> 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: Myria Perry, ND/Mesa, AZ.

Which of these has been used for medicine and for courage? a) chocolate b) salt c) coffee d) wine

The answer is a) chocolate. Chocolate has been around for more than 5,000 years and was once used as medicine and to give warriors courage. Wars were waged over its trade routes, and at one time the cacao plant's seeds were used for money. So let's move on to *this* month's trivia question.

Thirty-one Supreme Court Justices throughout history had previously been members of the U.S. Congress, but how many served as both Representatives and Senators before joining the Supreme Court? a) zero b) two c) four d) six

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: Call me if you are looking for a vacant Lot for New Build or RV!

#### PARK MODELS:

#### PARK MODELS WITH AZ ROOMS:

#65 - \$215,000 - SOLD! New Listing! Trex Deck, 1.5 Baths, Beautiful Updates, New Appliances, Shed!
#7 - \$174,900 - Sale Pending/New Listing! 2006, Updated, Dual Panes, SS Appliances, Faces N.
#474 - \$154,900 - New Listing! - Huge Tile Deck, Laminate Flooring, Faces E, W/D in Shed, Furnished!
#32 - \$239,000 - New Listing! - 2013/2017, Huge Backyard, Large Deck, 2 Baths, Hard Floors, Fruit Trees

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. Also, I have several people that are looking for units to rent for the winter months! Thank you!

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

9/1	#65	\$215,000	9/7	<b>#740</b>	\$180,000	9/8	# <b>7</b>	\$174,900
9/15	#587	\$140,000	9/22	#594	\$161,500	9/30	#158	\$175,000



Do you have a real estate question you want answered? Feel free to call me at 602-999-1468. Perhaps I'll feature your question in my next issue!