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Sharon Liuzzo's...

Service For Life!®

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

Give Your Finances A Wellness Check

Wellness is always a hot topic. Though we mostly think of wellness in terms of the health of our bodies and minds, we can apply it to our finances, too. With higher prices on everything from groceries to insurance, it's a good idea for all of us to take some time to ensure our personal finances are as healthy as they can be.

According to the Consumer Financial Protection Bureau, people with financial wellness are well-prepared for their current and future financial obligations, like mortgages and car payments, and even vacations. The bureau's Four Elements of Financial Wellness include having control over daily and monthly finances; being prepared for financial emergencies; meeting financial goals like savings and retirement; and, perhaps most important of all, being able to make choices to live life to the fullest.

Incorporating these tips can help you achieve financial wellness today, and for years to come:

- Track your spending for three months — and be honest with yourself! — to see where your money is going. Apps like Mint, Goodbudget and PocketGuard make tracking easy.
- Once you have a handle on where your money is going, set a budget...and stick to it.
- Create an auto-deposit so that a percentage of your paycheck goes directly into savings. You don't have to start big, either — even 1% can make a difference.
- If you know you have a big purchase coming up, like a new A/C unit or a dream vacation, start saving ahead of time so that when the bill comes it's not such a shock to your bank account.
- Don't hesitate to ask for advice. The National Foundation for Credit Counseling is a good place to start.

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!)

Nearlywed (*neer-lee-wed*) noun

Meaning: someone who lives with their life partner, maybe engaged without a wedding dates, or no intention to marry

Sample Sentence: They've been nearlyweds for years and are quite happy.

Have A Laugh

Humpty Dumpty had a great fall.
Summer wasn't too bad either.

Make Raking A Breeze

It's that time of year again when leaves will change into their autumnal colors before falling from the trees...and into our yards. This year, make raking easier on you and your back by following these tips:

- Choose the right rake — look for one that has a wider tine spread, aiming for 30 inches, and is labeled “no-clog.”
- Separate your lawn into quadrants and rake into rows to save time and make the most of your efforts.
- Take advantage of a soft breeze and rake in the same direction rather than against it.
- Bag the leaves as soon as you've raked so a gust of wind doesn't undo your work.

Quotes To Live By...

“When you have a dream, you've got to grab it and never let go.”

—Carol Burnett, actress

“All the months are crude experiments, out of which the perfect September is made.”

—Virginia Woolf, writer

“We must let go of the life we have planned, so as to accept the one that is waiting for us.”

—Joseph Campbell, author

Ditch Sugary Sports Drinks

When it's hot out or you've just finished exercising, it's easy to grab a sports drink and think that we're fueling our bodies. Not so fast...though they do contain the water, carbohydrates and electrolytes our bodies need, a lot of our favorite sports drinks add sugars, food dyes and artificial ingredients that can negate the health benefits. Instead of reaching for a bottle of red, orange, or blue sports drink, reach for one of these instead:

- Coconut water: not only does it boast naturally-occurring electrolytes, its other health benefits include antioxidants and natural enzymes, vitamins and minerals.
- Orange juice: the morning drink is filled with electrolytes and concentrated antioxidants.
- DIY: combine coconut water, honey, sea salt and a squeeze of lemon, lime, or orange juice for a homemade sports drink.

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.

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Sustainability Myths

There's a lot of information out there when it comes to sustainability, and not all of it is true. Let's take a look at a few myths when it comes to sustainability, and what we can do instead.

- *Paper bags are better than plastic:* according to **Environment.co**, it takes four times as much energy to produce a paper bag than a plastic one. Your best bet: a reusable bag.
- *Recycling is sustainable:* not all products that can be recycled are. Check with your local provider to see if that milk carton or pizza box can indeed be recycled where you live.
- *New windows save energy:* since windows don't take up much surface area in our homes, replacing them won't save that much energy. High estimates say you can save 10% on energy bills, while others say you won't even notice a difference. Instead, concentrate on insulation first which can save more and is cheaper to do.
- *Sustainability is a trend:* quite the opposite. In an effort to meet consumer demand, companies and brands are taking action to lessen their environmental impact.

Brain Teaser...

You find yourself in a cabin with no electricity. When night falls you have a candle, a wood stove and a gas lamp, but just one match. Which do you light first?

(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!

Did You Know?

In Old England, September was called *Haerfest-monath*, or Harvest Month, because it was the time to finish harvesting crops in preparation for winter.

The Origins Of Labor Day

The first Labor Day was celebrated more than 140 years ago in New York City. In 1894, President Grover Cleveland signed a law making the first Monday in September each year a national holiday in "celebration of the social and economic achievements of American workers."

Food Preserving Websites

Get a jump on your favorite winter recipes by canning and preserving your favorite fruits and vegetables now to enjoy the fresh flavors later.

www.foodinjars.com – A terrific resource for beginners just getting started.

nchfp.uga.edu – Tips on not only canning, but drying, pickling and fermenting from the National Center for Home Food Preservation.

www.simplycanning.com – From the author of "Simply Canning Guide" and teacher of food preservation classes at the Simply Canning School.

It's Your (Backyard) Party — Save Money If You Want To

Gathering friends and family together for a party in your backyard is always a good time, especially as the fall weather arrives and we leave summer temperatures behind. Whether yours is an intimate party or a bigger shindig, we've come up with a few ways to save some money so your wallet will enjoy the fun, too.

- **Make Your Own Invitations:** If you're going for something more formal than a word of mouth or text invite, take time to make your own invitations, and get creative. Or, for tech-savvy guests, send an e-vite or create an event on Facebook and invite them on social media.
- **Make It A Potluck:** There's some speculation that potlucks date back to the Middle Ages when an impromptu meal would be served to unexpected guests — the dinnertime drop-ins would get "the luck of the pot." Take a cue from our festive forefathers and ask guests to bring an appetizer, side, dessert, or drink of choice. Keep things organized by making a sign-up list to avoid duplicate dishes. For added fun, ask your guests to share their recipes.
- **Shop Smart:** Keep an eye out for sales and discounts in the days and weeks leading up to your party. If you decide to go with a theme, shop for decorations and other party items at discount and dollar stores. And if you think the theme is something you'll return to again, store the décor to reuse when the time comes.
- **Cheers:** If you plan on serving drinks, consider offering one beer and wine option, or perhaps a signature punch or spiked lemonade. Ask your guests to bring their favorite drinks, too.
- **Hey Mr. DJ:** Have a friend who knows their stuff when it comes to music? Ask them to create a playlist that you and your guests can enjoy all party long.
- **Keep Your Eye On the Prize:** At the end of the day, your party is a time for you to enjoy being with friends and family. Remember to keep your eye on the prize and enjoy yourself!

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks to everyone who thought of me with your referrals!

George Hamilton & Rebecca Clinton, Bud & Delores Beverly, Mia Banks, Colleen Houle, Gary & Lorie Dahlheimer, Donna Walker, Don Smith, Carol Lang, Terri Gibbons, Chuck & Rebecca Blades, and more!

Thank You! Thank You!

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

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:

The match.

The Best Way To Remove Tarnish From Silver

If you have some tarnished silver that you're hoping to make sparkle again without using too much elbow grease, I've got the best solution for you, and all it takes is some vinegar, baking soda and time.

- Pour ½ cup of distilled white vinegar and two tablespoons of baking soda into a glass bowl.
- Add the silver and leave to soak for three hours.
- When time's up, rinse the silver, and dry and polish with a microfiber cloth.
- Voila — your silver is sparkling again!

The Easy Tip

The app Tip Me lets you split the bill and calculate each person's tip depending on their order.

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: Jeff Finkle, Mesa/ON.

In which film did Hugh Grant say “Is her instrument quite what it was? Perhaps not. But as Beethoven said, a few wrong notes may be forgiven, but singing without feeling cannot.”

- a) Notting Hill b) Love Actually c) Florence Foster Jenkins d) Four Weddings and a Funeral

The answer is c) Florence Foster Jenkins. So let's move on to this month's question.

Who was the first author to use a “typemachine,” or typewriter, when writing a manuscript?

- a) Mark Twain b) Ernest Hemingway
c) Emily Dickinson d) F. Scott Fitzgerald

*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:

PARK MODELS WITH AZ ROOMS:

#468 - \$199,900 – **Sale Pending!** Large Corner Lot, Large AZRM, 2 Baths, Large Tile Deck, Mt. View!

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

#114 - \$189,900 – **New Listing!** Faces East, Tile Deck, 2 Bathrooms, Inside Laundry, Furnished!

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 LAST NEWSLETTER:

8/4	Lot 447	\$174,900	8/9	Lot 582	\$147,000
8/23	Lot 656	\$150,000	8/30	Lot 492	\$165,000
8/31	Lot 655	\$210,000			



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