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*Sharon Liuzzo's...*

# Service For Life!®

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

## What Robo-Advisors Can Do

Getting financial advice from an expert is always a good thing, but it doesn't come cheap. But instead of trying to figure it out on your own, using a robo-advisor can be an affordable and time-saving way to get investment information and guidance.

Robo-advisors are digital platforms that apply algorithms to your financial details and goals to make suggestions about the kinds of investments that might suit you. They can help diversify your investment portfolio and keep a constant eye on the markets. Robo-advisors can do many of the same things a human advisor does, but typically cost much less than working with a person. And, because they're automated, they require less hands-on time from you, too.

While robo-advisors are not human beings, there is usually a real person involved in some fashion. The algorithms are created from input by real investment experts, and some providers offer a combination of robo-advisor with human advisors who are available for specific questions.

The services a robo-advisor offers vary depending on the provider, but in addition to general investment advice they can also manage your investments automatically according to the goals you set, buying and selling as needed. This is called "portfolio rebalancing," and, because it's automated, it can save you an enormous amount of time that you might otherwise spend combing through data.

If your main focus is getting good investment advice without paying the often-high fees associated with working with a financial advisor, then a robo-advisor may be right for you. If your financial situation is complicated, however, or if you're looking at longer-term investment goals, you may be better off working with a human financial advisor instead. If you'd like to know more, search [nerdwallet.com](https://www.nerdwallet.com) for 'robo-advisor' for reviews and details.

### 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

## 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!)...

**laudatory** (pronounced LAW-duh-tor-ee) adjective

**Meaning:** voicing or showing praise

**Sample Sentence:** He got such a laudatory introduction before his speech that it made him blush a bit.

## Dehydrated Dozing

Many of us struggle to drink enough water throughout the day, but that's only one of the potential reasons you feel really thirsty before you even get out of bed in the morning.

We lose a significant amount of water overnight while we sleep, which may lead to waking up and immediately starting your day dehydrated. Somewhat paradoxically, not getting enough sleep can *also* lead to dehydration.

Experts say most people need between 4-6 cups of water per day and at least six hours of sleep per night to help keep from getting dehydrated.

## That's A Sticky One

What's the difference between a piano, tuna, and glue?

*I give up.*

You can tuna piano, but you can't piano a tuna.

*Wait, what about the glue?*

Yeah, everyone always gets stuck on that.

## Quotes To Live By...

"It is not in the stars to hold our destiny but in ourselves."

– William Shakespeare, playwright

"I knew it was time to get off reality TV when someone asked me if I sang as well as acted."

– Ozzy Osbourne, metal singer

"When I get a little money I buy books; and if any is left I buy food and clothes."

– Desiderius Erasmus, philosopher

# Tricks For Rising And Shining

Waking up refreshed and ready to take on the day can sometimes feel like a challenge. Here are some expert tips and tricks to cultivate your inner early bird. And, if you're struggling with sleep in general, talk to your doctor.

- **Let the Sun Shine:** Expose yourself to sunlight as soon as you wake up, either by opening the blinds or using a light box if it's still dark outside. Even 15 minutes with a light box every morning can make a difference.
- **Skip the Snooze:** Ten extra minutes of sleep won't make you any more rested, and may actually make waking up more difficult. Move your alarm away from the bedside, too, so you have to physically get out of bed to turn it off.
- **Have a Powerful Breakfast:** Make your first meal of the day one that will give you the energy boost you need in the morning. It doesn't have to be a big meal, so long as the focus is on protein, complex carbs, and healthy fats.
- **Avoid Afternoon Coffee:** Caffeine can stay in your system for as long as 12 hours, so a cappuccino to combat 2 pm drowsiness may make it harder to fall asleep and, consequently, to wake up on time.

### 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

### DID YOU KNOW...

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# 3 Search Engine Tips

Try these three easy tricks to increase the usefulness of your internet searches.

- ✓ **Quotation Marks:** Enclosing a search term in quotation marks helps reduce unrelated search results. Entering "Sioux Falls" in quotation marks followed by the word *karaoke* helps you find karaoke spots in Sioux Falls. "Sioux Falls" "bike rental" will point you to bike rental companies specifically instead of bike shops.
- ✓ **Searching Within a Site:** If a website doesn't have its own search tool, you can perform a site-specific search using a search engine. Enter *site:knittinghelp.com brioche* to get brioche knitting tutorials and discussions on just the Knitting Help website. Just make sure you're using the whole domain (including the relevant .com, .org, etc.).
- ✓ **The Minus Sign:** A simple dash acts as a minus symbol in a search engine, eliminating certain words from search results. If you have an Android phone, entering "best cooking apps" -iPhone will help exclude recommendations that are geared toward iPhone users. If you want to see more variety in shopping searches, adding -site:Amazon.com to your search term helps cut down on the Amazon listings you'll see.

## Brain Teaser...

I start with T, end with T, and surround T. 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!

## Freshwater Seafood?

Did you know that whether it comes from salt or fresh water, it's all called seafood? The Food and Drug Administration agrees!

## Websites To Learn An Instrument

These websites and apps make it easy to learn to play a musical instrument.

[Yousician.com](http://Yousician.com) (Windows, MacOS, iOS, Android) has lessons in guitar, piano, bass guitar, singing, and even ukulele. Access lessons on your computer or mobile device and choose from thousands of popular songs to play. Free trial then Premium+ plan is \$19.99/month or \$139.99/year.

[FenderPlay](http://FenderPlay.com) ([fender.com/play](http://fender.com/play); web, iOS, Android) comes from the most popular guitar makers and offers lessons for beginners and intermediate musicians alike. Learn to play thousands of songs on guitar, bass guitar, and ukulele. Free trial then \$19.99/month or \$149.99/year.

[MasterClass.com](http://MasterClass.com) (web, streaming TV) has a treasure trove of lessons taught by more than 30 musical masters. Learn drumming from Ringo Starr, jazz piano from Herbie Hancock, violin from Itzhak Perlman, and more. You can even learn about songwriting, DJing, and performing live. Memberships are \$120/year and come with a 30-day money back guarantee.

# How To Support A Child With Dyslexia

Dyslexia can be confusing and frustrating for a child as well as their parents and caregivers, especially if adults in the child's life have never struggled with dyslexia themselves.

Creating a supportive and nurturing environment is crucial for a dyslexic child to learn how to process information. Here are six things you can do to help your dyslexic kid succeed.

1. **Focus on multisensory learning:** Dyslexic children learn differently, and methods that encourage the use of multiple senses at once can help them understand and retain information better. This may include body movement, audio tracks, or visual aids.
2. **Read out loud:** When you read aloud to your dyslexic child, you can pause to talk about what you're reading. This engages different parts of their brain and promotes vocabulary building and comprehension.
3. **Make large tasks seem smaller:** Breaking down one large task into many smaller ones can greatly reduce overwhelm in a dyslexic child. This also leads to being able to celebrate each small accomplishment, which can help build confidence.
4. **Use technology:** There are many forms of assistive technology available today that can take some of the difficulty out of the learning process for children with dyslexia, including speech-to-text or text-to-speech software.
5. **Engage educators:** Your child's teachers should be part of your educational team, so talk to them regularly about what works (and what doesn't) and how you can work together to support your child.
6. **Facilitate open communication:** You want your child to feel comfortable talking to you about their challenges and frustrations (even if they're hard to hear) so you can work through them and come up with solutions together.

## THANK YOU, THANK YOU, THANK YOU!

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Susan Lamont, Lou Fohn, JoAnn Donnelly, John & Ann Anderson, Alan Sobry, Jim & Margie Milne, Carson & Marilyn Aasen, Chuck & Nancy Conn, Frank Butterfield & Sue Schafer, Julie Simacek, Tom & Linda Albertson, Lynn Scriven, Erica Nelson, Ray Anderes, Margie Serio, Kenny Simonis, 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 teapot!*

## Unclutter Your File Cabinet

In a digital world, keeping paper copies of financial statements isn't as critical as it once was. Experts recommend hanging on to tax returns for at least seven years, but once you've reconciled monthly bank statements and verified all charges on credit card statements, it's usually safe to dispose of them after one year. There are a few caveats, like saving monthly statements that contain records of large or deductible expenses, so check the details here before you power up the shredder:

[consumerreports.org/consumerist/how-long-should-i-hold-on-to-my-old-bills-other-documents/](http://consumerreports.org/consumerist/how-long-should-i-hold-on-to-my-old-bills-other-documents/)

**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: Cindy Lueken, Mesa/Manitoba.

**What river starts in Montana and joins the Mississippi near St. Louis?**

- a) Columbia River
- b) Mississippi River
- c) Missouri River
- d) Colorado River

The answer is c) Missouri River, the longest in the U.S. The Mississippi River is about 100 miles shorter than the Missouri River, but together, flowing to the Gulf of Mexico, they are the fourth-longest riverway in the world, behind the Nile, the Amazon, and the Yangtze rivers. So let's move on to this month's trivia question.

**There are over 20 countries named after people, only one of which is a woman. What country is it?**

- a) Peru
- b) Azerbaijan
- c) St. Lucia
- d) Ireland

***Call Me At 602-999-1468 OR Email Me [Sharon Liuzzo@aol.com](mailto:SharonLiuzzo@aol.com)  
And You Could Be One Of My Next Winners!***

## Real Estate Corner...

### VACANT LOTS:

#477 - \$125,000 - **Great Lot!** East Facing, High Awning, Storage Shed, Full Slab!

### PARK MODELS:

#761 - \$150,000 - **SOLD!** 2016, Steps to Clubhouse, Large Deck, Great Views!

#23 - \$129,900 - **New Listing!** Luxury Vinyl Flooring, Quarts Counters, Newer Roof, Shed!

### PARK MODELS WITH AZ ROOMS:

#776 - \$262,500 - **Reduced/Beautiful!** Great Location, Front Kitchen, Hard Floors, 1.75 Baths

#911 - \$215,000 - **Reduced!** Beautifully Updated, Large Eat-In Kitchen, Extra Bonus Room

#232 - \$198,900 - **Sale Pending!** Front Kitchen, Open Floor Plan, 1.5 Baths, Newer HVAC!

#149 - \$139,000 - **Reduced!** Newer Roof, Nice Deck, Extra 1/2 Bath, Inside Laundry!

#433 - \$140,900 - **SOLD!** Extra 1/2 Bath, TREX Deck, Open Kitchen, Hard Floors!

#774 - \$185,000 - **Great Location!** Charming, Awesome Deck, Hard Floors, updated Bath!

#500 - \$159,900 - **SOLD!** 2002 AZRM, 2 Baths, Inside Laundry, Newer HVAC, Move-in!

#330 - \$179,000 - **New Listing!** Front Kitchen, 1.5 baths, 2007 AZRM, Inside Laundry, Deck!

#123 - \$143,500 - **New Listing!** Great E Location, Hard Floors, Extra 1/2 Bath, Big Deck!

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

8/4	Lot #255	\$106,000	8/13	Lot #433	\$140,900
8/27	Lot #383	\$123,564	8/28	Lot #811	\$155,000
9/3	Lot #883	\$140,000	9/9	Lot #761	\$150,000
9/17	Lot #500	\$159,900			

