



Moe Archambault...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Learn how to get more for it in ANY market by requesting my Free Consumer Guide, “Secrets For Selling Your Home For Top Dollar” – Call me right now at 644-2227 for details...

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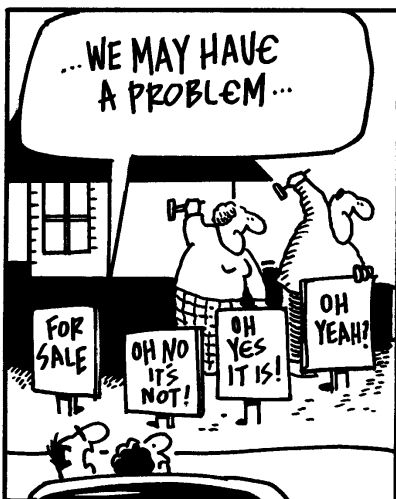
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5 ‘Hidden’ Credit Card Perks

Credit cards are usually known for high interest rates and extra fees, but did you know they also have some hidden benefits? Policies vary by company, but here are five perks your credit card may provide:

- ◆ **Rental car insurance.** One-third of drivers tend to buy extra collision insurance when they rent a car. Most credit cards include collision insurance. You could save \$140 on a week’s rental, but it may not apply to trucks, campers, and SUVs.
- ◆ **Cell phone replacement.** If your phone gets damaged or stolen (loss may not be included), certain cards such as Citi will pay for a new cell phone, although you’ll have a \$50 co-pay.
- ◆ **Trip cancellation.** A Discover card may give you up to \$2,500 if you have to cancel your trip due to illness. It has to be a serious illness with a doctor’s note or an event like death in the family. Also, American Express cards usually offer travel perks, such as double reward points to use on hotel and airfares.
- ◆ **Price (or return) protection.** If you buy an item and find the same one advertised for a lower price elsewhere within 30 to 60 days, your card might refund the difference. Exclusions could include cars, cell phones, online sales, and purchases on eBay. Plus, most cards let you dispute a purchase if your merchandise isn’t delivered.
- ◆ **Extended warranties.** Visa and AmEx cards automatically double the length of any manufacturer’s warranty. You need documentation and some products aren’t covered but it can save you money. See page 2 for more information on extended warranties.

Read your credit card agreement to find perks you may be missing!

Thinking Of Buying A Home Soon?

If you’re planning to buy a home in the next 6 months, you’ll want a copy of my Free consumer guide, “7 Secrets For Saving Thousands When Financing Your Next Home.” My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. To get a copy, simply call me at...644-2227

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!)

Prosaic: (pro-zay-ik) adj.

Meaning: dull; unimaginative

Sample Sentence: Some of the students fell asleep during the lecture that was, at best, prosaic.

Dream Jobs

Would you love one of these real jobs?

- **Mattress jumpers** – they jump all day to compress the materials.
- **Amusement park ride testers** – they check for hazards (only after test dummies have tried them first).
- **Ice cream tasters** – they taste new flavors but often have a degree in food or dairy science.
- **Comic book inspector** – they inspect classic comics to determine their value.

Have A Laugh

My friend Bill constantly logged on to the Internet to self-diagnose his latest ailment. But he knew it was time to lighten up the day he typed in "liver disorders." That led him to a medical site. With growing alarm, he realized he had all of the first seven symptoms. He felt much better when he came to No. 8: "Feeling of lethargy. No longer enjoys romping and wagging tail!"

Quotes To Live By...

Sometimes the questions are complicated and the answers are simple.

—Dr. Seuss

All you need is love. But a little chocolate now and then doesn't hurt.

—Charles M. Schulz

When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one that has been opened for us.

—Helen Keller

Sleep On it: Dreams May Help You Solve Problems

Did you know Paul McCartney composed "Yesterday" in a dream? Studies show that when you dream, you're more open-minded and may see things from a different perspective. Here are two different approaches you might try to solve a problem or increase your creativity:

1. **Clear your mind before you go to sleep.** Read a book, talk about something else, go to sleep, and trust your subconscious.
2. **Focus on the problem you want to resolve.** Form it into a question (for example, "What should I say to have a successful meeting?"), write it down, and visualize a positive outcome.

With either method, write down what you remember about your dreams when you wake up. They may be illogical, but the imagery or events could be a metaphor for a solution that relates to your problem.

These techniques require a positive attitude and lots of practice, but they can help you! For further information, look up the work of dream psychologists, such as author Deirdre Barrett.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.moehomes.com

Extended Warranty: Worth It?

After you buy a laptop, phone, major appliance, or car, you often get an offer to purchase an extended warranty. How do you know if it's worth the extra money? It depends on two main considerations:

First, how likely will it break after the standard warranty?

Does this type of product or brand have a history of breaking? If yes, you may want an extended warranty, but only if your credit card doesn't already provide extra protection and it's a large purchase.

Second, what's the cost of replacement or repair compared to the warranty cost?

Could you easily pay to replace or repair this product? If so, it may not be worth it. However, if the cost of the extended warranty is reasonable, it may be a good idea if it protects you from a major financial burden. For example, a \$10 warranty on a \$100 external hard drive could be a waste, but a \$100 warranty on a \$1,000 laptop could be very helpful.

Brain Teaser...

S T U V W X Y Z

Which letter is two to the right of the letter that is three to the left of the letter that is four to the right of U?

(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 analysis by calling me at: **644-2227**.

How To Make The Perfect Handshake

- ◆ **Offer your hand early** (shows confidence) and tilt your fingers down so you can get palm-to-palm contact.
- ◆ **Use pressure, but in sync with the other person.** If someone's crushing your hand, shift your weight to your right foot. Your hand will move forward, which will loosen the grip.
- ◆ **Maintain eye contact** – but not for longer than 3 seconds.
- ◆ **Don't forget the closing shake.** If your first one was wimpy, you can redeem yourself.

Sleep Next To Sharks

Looking for adventure? The huge Georgia Aquarium in Atlanta offers sleepover packages, including behind-the-scenes tours and actually sleeping in a tent next to inhabitants. When traveling, always check the local zoo or aquarium to see if they offer similar after-hours events.

Top Money-Saving Shopping Websites

- **www.freeshipping.org** -- find free shipping coupons for 4,000 stores, plus local grocery coupons.
- **www.pricegrabber.com** -- pick a category and comparison shop on one website.
- **www.half.com** -- check out this eBay company where you can buy or sell books, movies, and games.

Exercise To Fit Your Personality

If you're going to maintain an exercise routine, you need to enjoy it. You can, if you find the exercise that fits your personality. There are several quizzes you can take online (try the one at **exercise.about.com**, and search for "exercise quiz"), but here are some quick tips:

- ❖ **Personality: "I get bored easily."**
Sign up for Zumba, an aerobic dance class that will get you moving. A dance studio or sports club usually offers these classes.
- ❖ **Personality: "I am a competitive person."**
Try CrossFit. Go to **www.crossfit.com** to learn about these timed, intense exercises in which participants compete against one another. Then search the local area for a CrossFit gym.
- ❖ **Personality: "I want to relax."**
Yoga may be for you. Researchers say doing even 15 minutes a day can lower stress in your body. Search for a yoga studio.
- ❖ **Personality: "I prefer to exercise alone."**
You can get a total body workout in minutes by swimming a few laps at a recreation center or YMCA. Plus, it's better on your joints.
- ❖ **Personality: "I love to socialize."**
Join a team (softball or volleyball, for example) or start a running club with friends. You'll have fun and hold each other accountable.
- ❖ **Personality: "I love to get my heart pumping."**
Sign up for Spinning at a local fitness club. It's fast-paced indoor cycling that includes lights and music to make it a fun adventure.

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service, people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

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 letter X

Funny Headlines

- ❖ Self-Proclaimed Invisible Man No Show At Court Hearing
- ❖ Red Cross In Search Of Donors With Low Blood Supply
- ❖ Pasco Man Arrested, Says 48 Beers Was Likely 10 Too Many

Record Your Family History

The iPad app called StoryPress lets you record stories told by your loved ones. Your library of stories will be uploaded to www.storypress.com, where you can share it via email and Facebook.

Who Knew About Great Uses For Pickle Juice?

- Drink it after your workout to stop muscle cramps.
- Use it to clean copper pans as well as charred grills.
- Dump it on dandelions to kill weeds.
- Marinate your meat to tenderize it.

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 Dunkin’ Donuts Gift Card?”

Guess who won last month’s Trivia Question? I’m pleased to announce the three lucky winners of last month’s quiz. And the winners are...drum roll please: **Joanne DeStefano** of Londonderry, **Diana DeWitt** of South Carolina and **Phil Alexakos** of Bedford were the first three people to correctly answer my quiz question.

What country has the most lakes in the world?

- a) Russia b) Finland c) Canada d) United States

The answer is c) Canada. The country has at least 2 million and possibly over 3 million lakes. That’s more than all other countries combined. So, let’s move on to *this* month’s trivia question.

What does the “Double 0” in James Bond’s 007 mean?

- a) A member of Her Majesty’s Secret Service b) Has license to kill
c) Nothing, just a ranking system d) A distinction for years of service

The first 3 people to call me or e-mail me with the correct answer will win!
Everybody could be a winner even if you think you’re too late. Call me anyway and if the prizes are already gone then I’ll register your name for a chance to win a \$50 Dinner gift card raffle being drawn on September 30, 2013. It’s that EASY. CALL NOW!

***Call me at 644-2227 OR e-mail me at moearchambault@yahoo.com
And You Could Be One Of My Next Winners!***

Real Estate Corner...

Q. What should I know when buying my first home?

A. Buying your first home is a big step, and making mistakes can cost you thousands of dollars. Here are three you should avoid:

- **Not having a professional home inspection.** Review the report carefully so you don’t buy a home with serious issues, such as pests, mold, or water damage.
- **Not doing a “walk-through” before closing.** Visit the property after all the furnishings have been removed so you won’t have any surprises later.
- **Not understanding the contract.** A REALTOR[®] who serves as your “Buyer’s Representative” will help you understand your responsibilities and guide you through the process.

Want to learn more? Ask for my Free Consumer Report called ***“Top 10 First-Time Homebuyer Mistakes To Avoid.”***

Do you have a real estate question you want answered? Feel free to call me at **644-2227**. Perhaps I’ll feature your question in my next issue!

Get Free money-saving home tips at my web site: www.moehomes.com