



Moe Archambault...

Service For Life!®

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

Call me right now at 644-2227 and ask for my Free, definitive guide to home owner profits titled, “Home Seller’s Guide To Money-Making Fix-ups” ...

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Detangle Stress Of Family Ties

The holidays are a wonderful opportunity to spend time with family. But sometimes the pleasure of being with our loved ones comes with a few tangled ties to stress. Here are a few strategies to make sure you experience maximum joy from being with family:

- ◆ **Get Rid of Fantasy.** If your image of the perfect holiday has Tiny Tim’s voice ringing “God bless us, every one!” your great expectations may be completely out of alignment with reality. Communication problems are not unusual in with extended families. You cannot control every situation, but you can lead by example, setting aside differences and bad patterns.
- ◆ **Establish Ground Rules and Boundaries.** Among the immediate family discuss what is expected. Agree to keep respect for each other and to not share anything with the extended family that would cause embarrassment. Develop your own family traditions and be willing to let go of outdated rituals that no longer serve you and your immediate family.
- ◆ **Simplify, Prioritize, and Say No.** Remember the wisdom of a 1960’s band who told us that you *Can’t Buy Me Love*. Less can be more when it comes to gift giving. Let your heart express love in ways that may not require a lot of money and give yourself permission to spend less.
- ◆ **Provide Structure for Kids.** You’ve heard before that love is spelled with the letters T-I-M-E. Yet during the holiday season kids can become starved for attention as you rush around trying to do everything. Break away from the extended family at least once each day to take walks or some other physical activity. Giving this time to your kids, and limiting sugar and caffeine, can go a long way to them behaving when you are around extended family.
- ◆ **Honor Your Own Needs and Limitations.** Trust that quiet inner voice that tells you when you have done enough. You deserve time to sit down and reflect on your many blessings, including your family!

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, “49 Essential Tips Every Home Buyer Should Know.” My exclusive report will help you avoid frustrations when finding, buying, and financing your next 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!)!

Temerity (tuh MER i tee) noun

Meaning: reckless, boldness, rashness, audacity, unreasonable, without regard for danger.

Sample Sentence: None of his students had the temerity to speak up and challenge the professor's opinion.

Eat At The Most Popular Restaurants

You have a good chance of getting a last minute reservation at the most popular restaurants if you call around lunchtime the day before. This is the most common time for people to cancel reservations for the next evening.

Strange But True

A woman was arrested trying to smuggle 65 snakes into Sweden inside her bra.

Get Rid Of Lower Back Pain

Your back pain may be easily corrected by simply changing a few things about how you sit. Follow this advice from www.spine-health.com:

- Keep knees even with the hips.
- Have both feet flat on the floor.
- Straighten your shoulders.
- Get up and walk around every hour or so and stretch as needed.

Quotes To Live By...

There is no cure for birth and death save to enjoy the interval.

—George Santayana

I think a hero is an ordinary individual who finds strength to persevere and endure in spite of overwhelming obstacles.

—Christopher Reeve

Paying attention to simple little things that most men neglect makes a few men rich.

—Henry Ford

Avoid Online Shopping Scams

The convenience of doing holiday shopping online is really appealing. Follow these four tips from shopping experts for avoiding scams and making safe purchases online:

1. **Read the domain carefully at the top of the browser.** If the name is slightly different than the legitimate retailer or with extra words, or misspellings or it could be a sneaky company hoping to snag your money.
2. **Make sure the domain's checkout pages are secure.** Only enter credit card information if the domain begins with <https://> instead of <http://>. The "s" means it is secure.
3. **Never agree to a wire transfer payment.** Legitimate retailers online accept credit cards where you have more protection against fraud.
4. **Beware of ridiculously low prices.** Scammers can lure you with prices much lower than other retailers and end up sending you poor quality merchandise or nothing at all after they get your money.

You can find a scam alert archive at www.aarp.org or get more details about online security at www.onguardonline.gov.

Here's A Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At www.moehomes.com

Essential Technologies For 2012

Technology is shrinking the world as we know it and allowing us to learn more, get more done and connect with more people. If you sometimes feel it's impossible to keep up with the latest and greatest, start with these technology tools that will be around for years to come.

Online storage has moved from the corporate world into our homes. You can find many sites for photo storage like www.dropshots.com and www.kodakgallery.com. Saving documents has become easy too with www.dropbox.com and <http://docs.google.com>.

Time management tools online abound. The frontrunner is www.evernote.com and it is said to be like sticky notes on steroids. You can keep track of your thoughts easily and access notes from anywhere in the world. It is searchable and has great tutorial features.

Social network sites help you meet new people and catch up with friends. The most popular site to connect with people online is www.facebook.com. Google now has a similar network for friends at <http://plus.google.com>. For professional networking, try www.linkedin.com.

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

Brain Teaser...

What happened in 1961 that will not happen again until 6009?

(See page 4 for the answer.)

Clean Drapes And Bed Linens For Less

Dry cleaners have a slower business during the months of January, July and August so it is a great time to get these big dry cleaning projects done. Look for discounts of up to 15%. If they don't advertise a discount, ask for one.

Know How To Properly Use A Fire Extinguisher

Take the advice of the National Fire Protection Association, www.nfpa.org. Remember the proper way to use a fire extinguisher with the word **PASS**.

- **Pull** the pin to allow material to be discharged.
- **Aim** low and point to the bottom of the blaze.
- **Squeeze** the lever above the handle to operate.
- **Sweep** the extinguisher from side to side until flames are out.

Give Your Feet A Workout

Closed shoes can prevent your foot joints from staying properly lubricated. Foot exercises can help keep feet healthy and prevent problems. Try this one: While sitting, lift your foot and spread your toes as wide as possible and hold them open for five seconds. This helps prevent muscle weakness that can cause toes to overlap.

Please Be Careful Driving

New Year's is the day of the year when the greatest numbers of people are killed in automobile accidents.

Healthy Wallet Professions

According to the U.S. Bureau of Labor Statistics, the top-paying industries are dominated by health care professionals. Surgeons top the list, followed by anesthesiologists, oral surgeons, obstetricians & gynecologists, internists, orthodontists, and other physicians. It is not until you reach the ninth income level that you find someone in a field not related to health care.

Last Minute Tax Tips

Timing matters when it comes to getting your maximum deductions at tax time. Review this list of tax tips to see if there are any last minute actions you can take to keep more money in your pocket and send less to the IRS.

- **Donate things you no longer use** such as furniture in usable condition, perfectly good business clothing you no longer wear, and kids' outfits they have outgrown. Learn more at: www.financegourmet.com.
- **Charitable contributions** to non-profit organizations are often deductible. Find a good charity at: www.charitynavigator.org.
- **Medical expenses** can be deducted, so if you have been putting off a trip to the dentist or optometrist, saving on taxes may be your catalyst.
- **Education costs** are another way to lower taxes. If you will have education expenses next year, think about paying tuition and registration fees early. Remember that audio and video programs related to your business skills can be considered an education cost.
- **Taxes at the state, local and foreign levels** can be deductible. Get past due taxes paid now and prepay for 2012 to help minimize your tax bill.
- **Going GREEN can pay** with Home Energy Tax Credits. If you replace energy wasting windows, doors, roofs, central air conditioning and heating systems and more, you may be able to get a credit on your taxes. Refer to www.ase.org to see some of the criteria.
- **Job search expenses** can be deductible but have many rules. Be sure to investigate these possible deductions: agency fees, resume preparation and mailing, travel and transportation, phone/fax costs and others.
- **Boost your tax-deferred retirement savings** to the maximum allowed.

There are many more ways to minimize your taxes to your lowest legal level, so use these tips as a starting point and consult a licensed professional for tax advice. By the way, the expense of tax advice is also deductible.

Of course, you can also learn more by visiting www.irs.gov.

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®.

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!

Lisa & Chuck DeBilio, David Fineblit, and Scott & Michelle Tickler

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 year will be read exactly the same when it is upside down.

Paid To Make Us Laugh

It's been almost a decade since the last episode of Seinfeld was filmed. Yet Jerry Seinfeld is still the world's top-earning comedian from his TV series. With \$60 million a year in earnings, he is way ahead of 2nd ranked David Letterman at \$40 million and Ben Stiller whose 3rd ranked earnings are around \$38 million.

When Adult Kids Come Home To Live With Parents

Boomerang Kids is the name given to children that return home after college or after an unsuccessful launch into full adult responsibilities. If this happens to you, consider this advice from experts:

1. Charge them rent.
2. Ask for help with household chores, cooking and cleaning.
3. Set an anticipated move-out date.
4. Expect them to pay part of graduate school tuition if returning to school.
5. Talk about your own transition into adult life with the financial and career struggles you had at the beginning.

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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“Who Else Wants To Win A Dunkin 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: **Lorna Aouad, Mike Coziahr of Manchester and, Joanne DeStefano of Bedford** were the first three people to correctly answer my quiz question.

Which U.S. National Park had the most visitors in 2010?

- a) Great Smoky Mountains b) Yellowstone c) Grand Canyon d) Yosemite

The answer is a) the Great Smoky Mountains National Park. They had more than 9 million visitors. So, let's move on to *this* month's trivia question.

What country has the longest life expectancy at birth?

- a) Australia b) Canada c) Switzerland d) Japan

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 December 30, 2011. 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. How do I find the best deal when getting a home loan?

A. Your decisions about a home loan can translate into thousands of dollars over the life of your loan. Request quotes from multiple lenders and follow these tips to get the best deal on a mortgage:

- ◆ **Stay confident** and ask for clarification of items you do not understand.
- ◆ Ask to see different options for **down payments** and **term of your loan**.
- ◆ **Interest rates** are critical to you getting the lowest possible mortgage payment. The interest rate you get is based on your credit score, but know that interest rates change on a daily basis. You have the power to decide whether to lock-in the current rate at the time you submit your loan application or take the chance that it might float down during the processing period.
- ◆ Carefully analyze **disclosures** and **estimated costs** provided by the lender.

You deserve fair rates and extremely good service from the lender who gets the opportunity to earn your business. Let me know if you need help and I can recommend a few mortgage lenders to contact.

If you have questions, or need capable and trustworthy representation, please call me at **644-2227**.

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