



Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me right now at 644-2227 to get a copy...

December 2012
Bedford, NH

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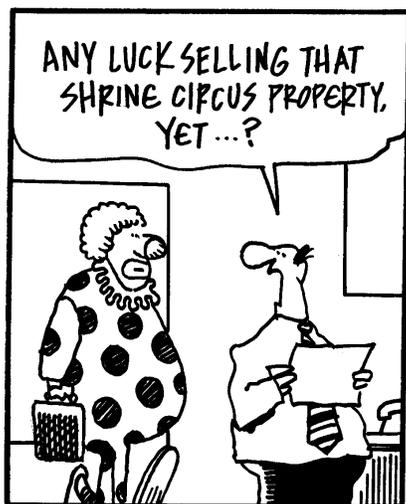
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Moe Archambault...

Service For Life!®

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

Avoid These Mistakes To Keep Your Home Safe From Burglars

Experienced burglars do their homework before breaking into your home, and you're making it easier for them!

Surveys conducted of convicted burglars reveal the following common mistakes to avoid:

- **Putting your door key** under a potted plant, welcome mat, or rock. Better idea: Give an extra key to a neighbor.
- **Leaving a note on the front door** for a visitor, that says you'll be back soon. An experienced burglar only needs five minutes to make a clean sweep of your home. Better idea: Text your visitor, letting them know when you'll be back.
- **Hiding valuables in the bedroom.** The first places burglars look are the underwear drawer, between the mattress, and on the highest shelf of the master bedroom closet. Better idea: Use a safe or safety deposit box for high-priced items.
- **Leaving big boxes from high-ticket items on the curb.** New electronics have a higher value for resale. Better idea: Fold or cut the box into pieces and hide it in a trash can.
- **Not stopping newspaper and mail delivery and leaving a light on when out of town.** A pile of papers and no lights on are easy clues no one is home. Better idea: Have a neighbor pick the items up, and buy a timer to turn your lights on and off to make it appear you're home.

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!)!

Deleterious: (del-i-ter-ious) adj.

Meaning: Something that is harmful or damaging in subtle or unexpected way.

Sample Sentence: Littering has a deleterious effect on the environment.

A Matter Of Semantics

A young boy asks his father to explain the difference between irritation, aggravation, and frustration.

Dad dials a number and lets his son listen on the speaker. A lady answers and he asks, "May I please speak to Alvin?" The woman tells him that no one was there by the name of Alvin. They both hang up. Dad explains, "That is irritation."

He dials the same number again and asks for Alvin. The woman replies, "NO, I told you there is no one by the name of Alvin here. You've called the wrong number and if you call again, I will call the police." "That is aggravation," Dad tells his son.

"Wow, Dad. What is frustration?" asks the son. Picking up the phone and dialing the same number again, the father asks the lady, "This is Alvin. Have I gotten any calls?"

Quotes To Live By...

Within our dreams and aspirations we find our opportunities.

—Sugar Ray Leonard

The great thing in the world is not so much where we stand as in what direction we are moving.

—Oliver Wendell Holmes

Real generosity toward the future lies in giving all to the present

—Albert Camus

Are You Prepared To Help Your Aging Parents?

Have you thought about how you would handle an emergency if your parent became injured or ill? Here are four ways to prepare:

1. **Get access to important medical records and contacts.** Your parents will rest easier knowing you have information on their medical history, doctors, pharmacies, medications, and insurance policies.
2. **Automate deposits.** Set up social security and any other retirement income to be automatically deposited into the bank.
3. **Automate bills.** Set up utilities to be automatically withdrawn each month, and keep a list of recurring charges to avoid late fees.
4. **Assemble a care team.** Enlist a team of people (including their friends and neighbors) who are willing to call you if anything happens. Talk to your parents' health care providers to let them know you want to be involved in their care.

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 644-2227 and I'll give you all the facts.

Features Worth Paying For When Buying Electronics

Smartphones. Battery life is key. You won't think the phone is so smart if it dies during a conversation. Go to www.cnet.com for reviews on the "talk-time" battery life of different models.

HD Televisions. Bigger is not always better because you want to buy the right size for your room. Use the television size calculator at www.televisiontutor.com to suggest minimum and maximum size for watching comfortably. You also can learn the difference between plasma and LCD technologies.

Personal Computers. Computer memory or RAM is important to performance. It determines how many applications can run at the same time. While more memory is worth paying for, you can save money by getting a more modest hard drive if you don't perform tasks like extensive photo and video editing or gaming.

Brain Teaser...

On a construction site, one man challenged another by saying, "Carry anything in this wheel barrow to that cone and back. If I can't carry the same thing, the same distance twice, I will give you \$100." The challenged worker saw 400 bricks, a steel beam and 10 men standing to watch. He went home with the \$100. What did he put in the wheel barrow?

(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**.

Airport Sleeping Tip

If you find yourself stuck at an airport as a result of a cancelled flight or layover, go to this website that will make the experience more tolerable:

www.sleepinginairports.net

Here's an example tip: Some first class airport lounges will allow economy passengers to purchase a day pass.

That's Amazing!

The Voyager 1 spacecraft is close to becoming the first man-made object to escape our solar system. The spacecraft is run by a 1977 computer 100,000 times less powerful than an iPod Nano!

For A Special Gift

You can have a hand-painted portrait to hang on your wall. Borrowing from the transfer techniques of the ancient masters, today's artists can use digital methods for creating portraits for less money than sitting for the artist. Visit **www.portraitpainting.com** or **www.snappycanvas.com**.

So True...

- If you look like your passport picture, you probably need the trip.
- Junk is something you've kept for years and throw away two weeks before you need it.

5 Ways To Strengthen Your Immunity Against Colds & Flu

Don't let a **COLD** or **FLU** get to **YOU** this season. The human body has many ways to naturally fight infection, but you need to give it all the help you can. Here's how to boost your immunity and fight off those nasty germs:

- ❖ **Eat healthy food.** Load up on fresh fruits and veggies like leafy greens. Avoid sugar because it can interfere with the enzymes you need to boost your immune system.
- ❖ **Supercharge your body.** Your body can naturally kill a virus. So spring into action during the first 24 hours to combat illness. Once you feel a few symptoms, start drinking filtered water, broths, and soups with lots of garlic, onions, and spices. Take supplements like echinacea, vitamin C, and elderberry.
- ❖ **Breathe clean air.** Avoid smoking, air pollutants, indoor dust, and ash from fireplaces that can irritate the lining of your nose and throat.
- ❖ **Avoid sick people.** It sounds obvious, right? But it's easy to forget. Try not to be in the same room, breathing the same air as someone ill for long. Wash your hands frequently and disinfect everything they touch.
- ❖ **Get a flu shot.** The Centers For Disease Control & Prevention recommends that everyone who is at least 6 months old get the seasonal flu vaccine. It protects against 3 flu viruses that research indicates will be most common during the upcoming season.

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

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 man who challenged him!

3-Step Stroke Diagnosis

If you suspect someone is having a stroke, try these three tests. If the person is unable to perform them, immediately seek medical assistance.

- 1. Ask them to smile.** Encourage them to smile big and show their teeth. Any facial muscle weakness can be a symptom of stroke.
- 2. Have them close their eyes and reach out in front of their body.** Stroke victims often have arm weakness and cannot raise both arms to the same level.
- 3. Get them to repeat a simple sentence.** Use a simple sentence like "The sky is really blue today." Listen for any slurring.

Extra Tip: If you can record the responses, it will give the medical team critical information.

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 and 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 Car Wash?”

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: **Terry Roberge** of Manchester was the first one to correctly answer my quiz question.

Which of the following things does the Curiosity rover, which landed on Mars in August, NOT have?

- a) A laser gun that vaporizes rocks b) A nuclear power source
c) Ability to travel at 5 mph d) Its own Twitter feed

The answer is c) Ability to travel at 5 mph. The rover can travel up to 90 meters (0.06 miles) per hour. FYI, you can follow it on Twitter @MarsCuriosity. So, let's move on to *this* month's trivia question.

What living animal has the heaviest brain?

- a) African Bush Elephant b) Black Rhinoceros c) Sperm Whale d) Human

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, 2012**. 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 advice would you give to first-time homebuyers?

A. The best advice is to learn from the mistakes of others. Here are two of the most common mistakes I see:

- **Not knowing what you can afford.** Examine your budget, get a copy of your credit report, and sit down with a qualified lender to determine how much of a loan you can afford. Ask your REALTOR[®] for several lender recommendations and comparison shop for a mortgage before looking for a home.
- **Forgetting to consider the overall costs of home ownership.** You can make the monthly payment, but remember to add in the cost for homeowners' insurance, property taxes, utilities, plus maintenance.

To learn more, call me to request a free copy of my 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**