



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

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Moe Archambault...

# Service For Life!<sup>®</sup>

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## 5 Easy Ways To Ruin Your Car

Some times your car just breaks, other times it's from years of misuse! Avoid the five most common "bad car habits" that wear down your vehicle and save thousands in car repair bills:

1. **Running too low on gas.** Some auto mechanics say the sediments in your gas tank will be pulled into your system and ruin your fuel injector! The truth is you should fuel up before hitting empty even if those mechanics are wrong. You'll prolong the life of your fuel pump because the pump gets overheated easily when it's pumping from an empty tank. *Average fuel pump repair cost: \$450 to \$680.*
2. **Not using the parking brake.** Parking on even a slight incline without a parking brake will stress your transmission. There's a tiny pin in the transmission that holds your car still, so stopping the transmission from moving with your parking brake takes the pressure off that delicate part. Make sure you disengage the brake before you drive away! *Future transmission replacement cost: \$1,300 to \$3,500.*
3. **Not coming to a complete stop before shifting.** Your transmission is a set of gears. When you shift between "reverse" to "drive" without stopping, the transmission acts as a brake, stressing those gears. Transmissions are not cheap repairs so it's worth it to take the few extra seconds to come to a stop. *See #2 for transmission cost.*
4. **Riding the brakes driving downhill.** You can wear your brakes out quickly by keeping that brake pedal pressed to the floor. Too much of this can even make your brake pads and brake fluid so hot that you'll lose your brakes completely. Downshift instead to slow your car down hills. *Average brake pad and rotor replacement cost: \$300 to \$400.*
5. **"Warm up the car" by revving.** Revving your car when you start it doesn't help your car warm up, but it can harm your engine. Let your car sit and idle for up to 30 seconds to allow the oil time to recirculate and lubricate your engine's moving parts. *Potential repair cost: \$2,500 to \$7,000 or more depending on labor charges to install a new engine.*

### Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "*How To Avoid 7 Costly Mistakes When Selling Your Home*." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 644-2227 anytime, 24 hours, and I'll rush a copy out to you for free.

Get Free money-saving home tips at my web site: [www.moehomes.com](http://www.moehomes.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!)

**Nibbling** (nib-ling) noun

**Meaning:** a gender-neutral word for nieces and nephews

**Sample Sentence:** My siblings have made me the proud aunt of 6 nibblings.

## Things You Didn't Know Your Smartphone Could Do

Over half of adults in the U.S. and Canada now own smartphones. Try out these little-known features:

- Make text on your phone easier to see by enlarging the font. For **Android**, go to Settings > Display, or Settings > Font Size, and change to a larger size. For **Apple**, go to Settings > General > Accessibility, and turn on "Bold Text" and "Larger Text."
- You can use your **Android** or **Apple** devices as a level. For **Android**, just download an application like Bubble Level Pro or Compass Level. With an **Apple** device it is already built in. Tap the compass feature, then swipe across the screen to access the level.
- You can take a screenshot of your phone's display. On **Android** phones, hold down the power button and the volume down button at the same time. You'll hear a shutter sound, and then the image will be saved in your image gallery. On **Apple** phones, press and hold the Home button and Sleep/Wake. You'll hear the shutter sound, and your image is saved.

## Quotes To Live By...

The best revenge is massive success.  
—Frank Sinatra

Today was good. Today was fun.  
Tomorrow is another one.  
—Dr. Seuss

Age does not bring you wisdom, age brings you wrinkles.  
—Estelle Getty

# How To Stop A Running Toilet

It's not just an annoying noise – a constantly running toilet can waste up to 200 gallons of water per day. Toilets haven't changed much since their invention, so they're usually easy to fix. Remove the lid and look inside for one of these problems:

- ❑ **Buildup of sediment can cause parts to malfunction.** Clean any sediment off the flapper (the rubber flap at the bottom of the tank) or other parts.
- ❑ **The chain or rod connected to the flapper may be bent** or could be tangled. Bend the rod straight or untangle the chain.
- ❑ **The float (the rubber or plastic balloon) needs to be above the water.** If it's filled with water and sinking, you may need to screw a new one on. See this by searching online for "youtube.com:toilet float".
- ❑ **The flapper can become stiff as it gets old.** Replace it by turning off the water, removing it, and taking it with you to the hardware store to make sure you buy the right one. Simply snap the new one in place!

## 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.

# Keep Your Kids Safe Online

The Internet is an amazing resource for children to research school projects, communicate with their friends, and play games. Unfortunately, they're just a click away from a pornographic website or accidentally allowing a hacker to gain access to your computer or mobile device. The following tools can keep your kids safe online so you don't have to worry about mouse clicks leading to mischief:

**Eff.org/Https-Everywhere** – This plug-in for your web browser forces websites to use a secure version if they have one (one that starts with "https" instead of "http"). This prevents hackers from stealing passwords and login information.

**K9WebProtection.com** – Parents can view Internet usage and block specific websites using this tool. You can set it up so that Internet access is shut down automatically if your child attempts to visit a blocked website multiple times.

Get Free money-saving home tips at my web site: [www.moehomes.com](http://www.moehomes.com)

## Brain Teaser...

There are three light switches on a wall downstairs, each of which operate three separate lightbulbs upstairs. How do you identify which switch goes with which lightbulb, if you can only make one trip upstairs?

*(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 always looking to 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 **644-2227**. I'm here to help!

## Chemistry Class

Teacher: "Can anyone tell me the chemical formula for water?"

Johnny: "HIJKLMNO."

Teacher: "What does that mean?"

Johnny: "Last week in class you told us it's H to O!"

## Websites For Public Records

**www.searchsystems.net** – Find property, criminal, court, birth, death, marriage, divorce, deeds, mortgages, business, and many other public records quickly and easily. Some searches are free, and others will have a fee attached.

**www.criminalsearches.com** – Find out who is really living in your neighborhood, complete with names and addresses of registered offenders.

**www.netronline.com** – Access public records on real estate, environmental concerns, and aerial photos, or perform criminal record searches and background checks (usually for a fee).

# 20-Minute Total Body Workout At-Home

No time for the gym? You can achieve an effective entire-body workout with just these four exercises:

1. **Burpee (whole body)** – This is a great warmup exercise to start with because it gets your heart pumping! Crouch down, place your hands on the ground and scoot your legs out from behind you. You should end up in the upright position of a push-up. Then, reverse back into the crouch position and hop back up to a standing position. Jump in the air as high as you can. That completes one repetition. Continue on to perform 20 reps.
2. **Body-Weight Squat (glutes, thighs, calves)** – In this exercise, stand with your feet shoulder width apart. Lower your body as if sitting in a chair, until your thighs are parallel to the floor. Pause for 5 seconds and slowly return to your starting position to complete one repetition. Do 3 sets of 10.
3. **Oblique Elbow Taps (obliques, abs)** – Sit on the floor with your knees bent and feet flat on the floor. Place your fingertips on your navel and your elbows out to your sides. Rotate your torso to the right towards the floor and tap your right elbow to the floor 8 times. Return to an upright position and do the same on your left side. Lie back on the floor to rest for 5 seconds, and then roll back up, and repeat the whole set 5 times.
4. **Quadruped (core, lower back, hips)** – Position yourself on hands and knees. Keep your abs tight and raise your right arm and your left leg. Hold for 3 breaths. Return to starting position, then raise your left arm and right leg and hold again. Do 15 repetitions.

**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:

Light bulbs get warm when you turn them on. You can turn the first switch on for a few minutes, then turn it off. Turn the next switch on, then head upstairs. The first one you turned on will be warm, and the second will be on. The last one, of course, is still off!

## Shocking Lightning Facts

- If you count the seconds between the lightning flash and the thunder and then divide by five, that number is a good estimate of how many miles away the lightning is from you.
- Lightning can travel through phone lines and travel from one person to another.
- The temperature of a typical lightning bolt is hotter than the surface of the sun.
- The Empire State Building is hit by lightning about 100 times per year.

**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 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: **Don Daigle** of Bedford, **Lisa DeBilio** of Litchfield and **Sharon Rammage** of New Boston were the first three people to correctly answer my quiz question and **Peg Wilkinson** of Manchester won the dinner gift card raffle. Congratulations!

**What news channel reported in April 1930 that “there was no news” and instead played piano music?**

- a) WNBC b) BBC c) CNN d) CBS

The answer is b) BBC. On April 18, 1930 the British Broadcasting Corporation decided there was no “newsworthy news.” So, let’s move on to *this* month’s trivia question.

**Where is the only McDonald’s in the world with turquoise arches?**

- a) Santa Fe, USA b) Split, Croatia  
c) Berlin, Germany d) Mexico City, Mexico

***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 March 31, 2015. It’s that EASY. CALL NOW!

## Real Estate Corner...

### Q. How can I build wealth with real estate rental properties?

**A.** Before purchasing rental property, consider the following factors to make a good investment:

- **Find moderately priced properties**, so you can generate more cash flow than higher priced properties. Your tenant’s rent should cover the mortgage, utilities, and additional expenses in order to produce a cash flow.
- **Get the full cost of owning and repairing the home.** Have a property inspection before you purchase the property to identify any potential repairs. Also, get written quotes from contractors for repairs you’ll need to make before renting out the home.
- **Carefully select your tenants.** Each time a renter leaves, you have to prep it for another tenant by paying for repairs, possible upgrades, and other costs such as advertising, credit and background checks, plus taking time to show the unit. Long-term tenants are better for your investment, so choose wisely and treat them well!

To learn more, call me to request my Free Consumer Report called **“How to Avoid 8 Dumb Mistakes Even Smart Investors Make.”**

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

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