



Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 644-2227 for details...

January 2017
Bedford, NH

Inside This Issue...

Know Your Fitness Facts From Fiction...Page 1

How To Avoid Over-Extending On Your Home...Page 2

Quick Tipping Tips...Page 2

Home Maintenance Tasks To Do In The Spring And Fall...Page 3

Answer This Trivia Question and You Could Win A Dunkin' Donuts Gift Card...Page 4

Can Landscaping Help Sell My Home?...Page 4



Moe Archambault...

Service For Life!®

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

5 Fitness Fictions That May Surprise You

It's a new year, and you've probably made resolutions to work out more often or lose weight. The fitness world is full of myths about diet and exercise. To get off to a good start, join a gym or hire a fitness coach. Here are five fitness myths and the facts you should know so you can choose the fitness regimen that's right for you.

Fiction: No pain; no gain.

Fact: While you may feel sore a day or two after working out, you shouldn't feel real pain. If something hurts, stop and rest. If the pain persists, don't work through it. Talk to your doctor instead.

Fiction: Lifting weights will bulk you up.

Fact: Weight training forces your muscles to work 10 to 20 times more than cardio. But bulking up comes from high calorie intake. You can tone your muscles by combining weight training with a moderate diet.

Fiction: If you work out every day, you can eat anything you want.

Fact: If only it were true! To burn fat, you need to expend more calories than your body uses. While personal metabolisms vary, the answer is to eat a balanced diet – including on rest days – to fuel your body, and to exercise regularly to feel better physically, mentally and emotionally.

Fiction: You'll lose weight if you exercise and eat a low-carb diet.

Fact: Carbs are essential if you want to do strength training, cardio or almost any sport. Without them, you won't perform as well or recover as effectively between training sessions.

Fiction: You can spot reduce one area of your body.

Fact: Working out can reduce overall body fat, but you can't control where that fat comes from. What does work is to burn as much fuel as you can with a good overall exercise program and a healthy diet.

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.

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!)...

Splendiferous (splen-dif-er-ous) adj

Meaning: extraordinarily or showily impressive

Sample Sentence: I could only describe the gala decorations as splendiferous.

Has This Happened To You?

Do you panic when your car's fuel light comes on? The amount of fuel left in the tank is not the same for every car. Go to www.yourmechanic.com, click on **Advice at the top** and search "How Far Can You Drive Your Vehicle on Empty?" to check out the details for many cars. *Beware: You can burn out the fuel pump if you drive with the fuel light on regularly.*

Have A Laugh...

Did you hear about the woman who called the airline customer-service desk to ask if she could take her dog on board?

"Sure," said the agent, "as long as you provide your own kennel." She added that the kennel needed to be large enough for the dog to stand up, sit down, turn around, and roll over.

The customer was confounded: "I'll never be able to teach him all of that by tomorrow!"

Quotes To Live By...

"People who are wrapped up in themselves make small packages."
—Benjamin Franklin

"A dog teaches a boy fidelity, perseverance, and to turn around three times before lying down."
—Robert Benchley, humorist

"The real winners in life are the people who look at every situation with an expectation that they can make it work or make it better."
—Barbara Pletcher, author

Over-Extending On Your Home?

Are you "house-rich but cash-poor"? In other words, you spend so much on your mortgage (and building equity) that you don't have cash to spend on other needs. The key is to get back into financial balance. Each case is different, so do your homework and consider these actions:

- **Sell your house and buy (or rent) something smaller.** Sounds drastic, but it frees up assets and is particularly relevant if you are close to retirement.
- **Refinance your current mortgage (when mortgage rates are down).** Talk to a loan expert to see if this option would be beneficial to you. If you can't keep up with your mortgage, check out info at www.knowyouroptions.com.
- **Look into a reverse mortgage (if you're 62 or older).** This lets you access your equity but there are up-front costs and you'll want to remain in your house for the rest of your life. Talk to a financial planner to fully understand this option.

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.

Quick Tipping Tips...

Do you get a little nervous when it comes time to calculate the tip in a restaurant? While it varies by country, here are some tips about tipping in the U.S.:

A common tip is 17 to 20 percent (depending on the restaurant, location, extra service provided etc.). Don't tip under 15 percent. One method is to double the sales tax and add that as the tip.

You don't have to tip on the tax. When a gratuity is included for a large party, it's added pre-tax. However, servers include the tax when they "cash-out" and determine what they share with busboys, runners, etc. so it does benefit more people if you do.

You can leave a small tip due to bad service but you are more or less "punishing everyone" when it may be, for example, a kitchen problem. Leave some tip, but tell the manager that you didn't have a good experience.

Brain Teaser...

I'm named after nothing, though I'm awfully clamorous,
And when I'm not working, your house is less glamorous. 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 **644-2227**. I'm here to help!

Amazing Facts...

- Banging your head against a wall burns 150 calories an hour.
- 95% of people text things they could never say in person.
- Surgeons who play video games at least 3 hours a week perform 27% faster and make 37% fewer errors.
- For every human in the world there are one million ants.
- In Alaska it's illegal to whisper in someone's ear while they're moose hunting.

Museum Secret

To protect paintings from being stolen, some museums put marbles between the painting and the wall. If you move the painting, you've "lost your marbles" and the sound will alert guards!

Great Find-A-Contractor Websites

- www.angieslist.com – Already well known but now it's free to join!
- www.homeadvisor.com – Gives you the bonus of providing cost guides for hundreds of projects.
- www.porch.com – Lists 3.5 million contractors and features prices, photos and project descriptions.

Spring & Fall Home Maintenance Checklist

In the last two issues, I've focused on maintenance tasks you should perform *quarterly* and *monthly* to keep your home in great condition. This month I'll focus on things you should do *seasonally*. I'll complete the series next month with a list of *annual* tasks.

Spring

- ❖ **Power-wash windows and siding.** It's spring cleaning on the outside of your house.
- ❖ **Refinish your deck, if needed.** You'll want it to look great for the summer.
- ❖ **Check sprinklers or drip systems for leaks.** Look for exposed lines, dripping sprinkler heads, or overly wet areas of the lawn.
- ❖ **Clean window and door screens.** Remove and hose them down for a clear view.
- ❖ **Inspect your roof.** You may have winter weather damage.

Fall

- ❖ **Seal gaps in windows and doors with caulk or weather stripping.** You'll save money on heating bills.
- ❖ **Attend to cracks and gaps in the driveway and walkways.** Fix them now before they get worse.
- ❖ **Check fireplace to make sure it's operating safely.** You may want to hire a professional.
- ❖ **Drain and winterize exterior plumbing (if appropriate).**
- ❖ **Clean the carpets.** Good to get this done before the holidays.

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 that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

Thank You! Thank You! Thank You!
Thank You! Thank 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:

A vacuum!

Up-To-Date On Net Lingo?

You'll find these in the Oxford English Dictionary:

- **POTUS:** President of the United States
- **FLOTUS:** First Lady of the United States
- **SCOTUS:** Supreme Court of the United States
- **ROFL:** Rolling On The Floor Laughing
- **YOLO:** You Only Live Once
- **YAM:** Yet Another Meeting
- **FOMO:** Fear Of Missing Out

Did You Know...

Sports mascots can get fleas? The faux-fur costumes can get pretty raunchy and most aren't machine-washable. Some mascots take a tip from the Muppets and clean their costumes with a spray bottle of vodka, which apparently kills bacteria! Others use a dog cologne that works on fake fur.

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...

Moe Archambault

Moe MARKETING Realty

603-644-2227

Email: moe@moehomes.com

Website: moehomes.com

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: **Alan Kaplan** and **Donna Lotterhand** of Manchester and **Sharon Rammage** of New Boston were the first three people to correctly answer my quiz question and **Terry Price** of Bedford won the dinner gift card raffle. Congratulations!

How many different animals have been featured in Barnum's Animals Crackers?

a) 18 b) 26 c) 37 d) 43

The answer is c) 37. Animal shapes have come and gone over the years, but today there are 19 different animals in circulation. So let's move on to *this* month's trivia question.

Who was the highest paid celebrity of 2016?

a) Beyonce Knowles b) Adele c) LeBron James d) Taylor Swift

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, 2016. It's that EASY. CALL NOW!

Real Estate Corner...

Q. What landscaping will attract buyers to my home?

A. Here are some ideas to get more offers on your property.

- **Consider a low-maintenance landscaping concept.** Having little or no natural grass (try rock gardens) is perfect for busy professionals and retirees looking at your home. Also, consider using native plants because they are colorful, require little fertilizer, and need no additional water or special attention.
- **Keep your foundation plants pruned.** Make sure plants are low enough against the windows and railings. This keeps a well-maintained appearance and makes your home look more secure.
- **If you are short on time, hire a professional.** A professional landscaper can rid your lawn of weeds and dead spots. This ensures a healthy-looking yard.

Learn more about selling your home in my Free Consumer Report called **"4 Steps To Stage Your Home For A Fast Sale."** Call me and I'll send a copy right over to you.

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**