



Moe Archambault...

# Service For Life!®

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

## What To Do If You're A Victim Of Identity Theft

Have you seen unexplained withdrawals from your bank account, had merchants refuse your checks, been told by the IRS that more than one tax return was filed in your name, or received medical bills for services you didn't use? If so, you may be one of millions of victims of identity theft (13 million in 2013!) that happen each year. The Federal Trade Commission advises that you take these **immediate** steps:

1. **Notify your bank and credit card companies** by phone and in writing.
2. **Place an Initial Fraud Alert on your credit report** by calling one of the three credit-reporting companies. This will make it harder for a thief to open more accounts. The company you call must tell the other companies.
  - Equifax 1-800-525-6285 in U.S., or 1-800-465-7166 in Canada
  - TransUnion 1-800-680-7289 in U.S., or 1-800-663-9980 in Canada except in Quebec (1-877-713-3393 for Quebec residents)
  - Experian 1-888-397-3742 in U.S., no longer in Canada
3. **Order free credit reports from each of the companies and review them carefully.** In the U.S., go to: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or in Canada learn how to get free credit reports by mail at: [www.canadian-creditreport.com](http://www.canadian-creditreport.com). If you know which account has been tampered with, contact that company's Fraud Department and follow up in writing. If your social number has been used, call the Social Security fraud hotline at 1-800-269-0271 for the U.S., or for your Social Insurance Number inform the Canadian Anti-Fraud Centre at 1-888-495-8501.
4. **Create an Identity Theft Report.** Follow instructions at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) to complete an affidavit. Print two copies of the affidavit and give one to your local police department or the police department where the theft occurred. The police report and the affidavit make up an Identity Theft Report. In Canada, go to [www.antifraudcentre.ca](http://www.antifraudcentre.ca) and click on "Report It."
5. **Begin to repair your credit by sending this report to the three credit-reporting companies**, asking them to block the disputed information on your credit reports. For sample letters, search "disputing errors with credit reporting companies" at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

### 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. Simply call me to get a free copy: 644-2227

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...

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Bedford, NH

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## 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!)

**Epicurean** (ep-i-kyur-re-an) adj.

**Meaning:** involving an appreciation of fine food and drink.

**Sample Sentence:** It was a pleasure to dine with someone with epicurean tastes.

## Interesting Comments From Hospital Charts...

- Patient has two teenage children, but no other abnormalities.
- Discharge status: Alive but without my permission.
- On the second day the knee was better and on the third day it disappeared.
- The patient has been depressed since she began seeing me in 1999.

## Homework Help Websites

**www.factmonster.com/homework** – kids can find facts they want to know from mythology to math.

**www.cosmeo.com** – subscribe to this Discovery Channel tool (\$9.95/month) for tutorials & games to make learning fun.

**www.scholastic.com/parents/school-success** – parents can find booklists, activities and articles geared to the age of their children.

## Quotes To Live By...

I never made one of my discoveries through the process of rational thinking.  
–Albert Einstein

A people that values its privileges above its principles soon loses both.  
–Dwight D. Eisenhower

Obstacles are those frightful things you see when you take your eyes off your goal.  
–Henry Ford

# 7 Cool Music-Streaming Options

When was the last time you bought a CD? More people are using on-demand music services to select the music they want to hear on their smartphones, tablets, and computers. Check out the music selection and sound quality of these options:

*Want specific songs? Consider...*

- ★ **www.spotify.com** -- free or premium for \$9.99/month
- ★ **www.rdio.com** -- free or upgrade without ads for \$9.99/month
- ★ **www.BeatsMusic.com** -- \$9.99/month after 14-free trial
- ★ **http://play.google.com/about/music/allaccess** -- \$9.99/month with one-month free trial

*Want to create a station with customized playlists? Consider...*

- ★ **www.pandora.com** -- free or upgrade for \$4.99/month
- ★ **www.apple.com/itunes/itunes-radio** -- built-in on Apple devices
- ★ **www.iHeart.com** -- free and ad-free; also provides access to 1,500 stations around the U.S.

### FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at:  
**644-2227**

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

## Relief for Swollen Feet

Do a self-test: Press with your finger on your foot/ankle. If the indentation stays for more than a few seconds, you may have some form of swelling. This can be caused by something simple (like too much salt in your diet, medications, or prolonged standing) or something serious (like a blood clot in one of your veins). Try these tips to relieve the swelling:

- ◆ Elevate your legs higher than your heart once or twice a day by propping them up on a table or desk for a few minutes or use a cushioned leg wedge when you sleep.
- ◆ Soak your feet in Epsom salts
- ◆ Do low-impact exercise, such as walking, yoga, or swimming.
- ◆ Drink lots of water to flush out extra salt from your body.

If the swelling doesn't go down, talk to your doctor.

### Brain Teaser...

Six glasses are in a row. The first three are full of juice; the second three are empty. By moving only one glass, can you arrange them so empty and full glasses alternate?

(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!

### Chocolate Facts

1. The scientific name for chocolate *theobroma cacao* means "food of the gods."
2. The average person in North America eats about 12 pounds of chocolate a year.
3. Chocolate is made from the seeds of the cacao plant, which grows only in areas near the equator.
4. The smell of chocolate increases theta brain waves, which triggers relaxation.
5. The inventor of the chocolate chip cookie sold her cookie recipe to Nestle in exchange for a lifetime supply of chocolate.
6. Maria Theresa, the Queen of France from 1660 to 1683, appointed a royal hot chocolate maker to her court.

### Towel Tip

Towels get musty from detergent and fabric-softener buildup. To freshen them up, put a cup or two of distilled white vinegar in with the wash cycle. You also can replace your fabric softener with vinegar. Alternatively, add a half-cup of baking soda per load (top loading machine) or a quarter cup for a front-loading machine.

# Buying The Perfect Mattress

How old is your mattress? If it's 7-10 years old, you should consider buying a new one for your spine-health and a better night's sleep. Here's how to get the best value and the right mattress for you:

### Before going shopping...

- **Do some homework.** The first step is to have a budget in mind. Expect to pay \$500 to \$2000+ depending on the size. Learn the lingo and check reviews on sites like **www.goodbed.com** or **www.bettersleep.org**.

### Try out mattresses in the store...

- **Bring your partner** so it's a mutual decision. The two main factors are support (the coils or inner springs to support the spine) and comfort (the padding on top of the mattress). Ask to try a firm, a plush, and a pillow top in the same brand, quality, and price point.
- **Comparison shop.** Shop at a store that specializes in mattresses but don't buy at the first store you go to. Consider services such as delivery, warranty, financing, and removal of your old mattress.
- **Some manufacturers state that if you don't buy a mattress with a coordinating foundation, your warranty won't be valid.** If you want to skip the foundation because you already have one, be sure to check with the salesperson or read the policy on mattress foundations.

### Purchase the mattress you want...

- **Remember that it's a personal decision.** No single mattress is perfect for everyone.
- **Shop for the best value, not the lowest price.** Try to negotiate with the salesperson for a discount or for extras (bed frame, pillows etc.) The best assurance for good mattress performance over many years is to buy the highest quality sleep set you can afford.

**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:

Pour the juice from the second glass into the fifth glass!

## De-clutter Your Mail

Tired of getting pre-screened credit card or insurance mailings? Go to

[www.optoutprescreen.com](http://www.optoutprescreen.com) and opt out online for five years or permanently by mailing in a form. You also can use the site to opt in if you change your mind.

## Eat RED To Stay Healthy?

- **Tomatoes** – Eating lycopene-rich tomatoes more than 5 times/week can reduce coronary disease risk by 26 percent. Eat them cooked to allow lycopene to be better absorbed.
- **Apples** – One a day can reduce “bad” cholesterol by 40 percent. Be sure to eat the peel!
- **Cranberries** – Drinking 3 cups of juice a day can raise “good” cholesterol by 10 percent. If you can’t drink 3, 1 or 2 cups is a good start.

**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...

**Moe Archambault**

**Moe MARKETING Realty**

**603-644-2227**

**Email:**

**[moearchambault@yahoo.com](mailto:moearchambault@yahoo.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: **Doris Labbe** of Hooksett, **Tim St.Onge** of Manchester and **Diana DeWitt** of Beaufort, SC were the first three people to correctly answer my quiz question.

**If an adult’s digestive tract were stretched out, how long would it be?**

- a) 5-6 feet b) 10-12 feet c) 15-19 feet d) 20-30 feet

The answer is d) 20-30 feet. Wow! So, let’s move on to *this* month’s trivia question.

**Which country has the longest coastline?**

- a) Russia b) Greenland c) Canada d) Australia

***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. Who determines the value of my home?

**A.** When you’re ready to sell your home, you may be wondering what price to ask and how much you’ll get. There are two main people who determine the initial and final price of a home.

1. **Appraisers** will look at recent comparable sales. You can look online and see what homes have sold for in the last 6-12 months. Sold prices are a stronger indication than “asking” prices. How similar are the homes that sold to your home in size and features?
2. **Buyers** will make an offer based on their ability to pay and how much they like your home compared to other homes for sale.

Did you notice I left someone important out? What about you, the seller? Only the market determines the final price at which your home will sell, however, as the seller you can influence how *long* it will take to sell by offering a reasonable price.

To learn more, ask for my Free Report called “**6 Steps For Selling Your Home For TOP DOLLAR.**” 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!