



Moe Archambault...

# Service For Life!®

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

Call me at 603-644-2227 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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## How To Save Money On Gas

With the price of gas rising, you need to get the most out of every gallon. If you can't afford to buy a more fuel-efficient car, use these tips to be more gas savvy.

- **Shop for the best price.** You can see current average gas prices in the U.S. and Canada at a site such as [www.gasbuddy.com](http://www.gasbuddy.com). For your local area, type in your address at <http://gasprices.mapquest.com>.
- **Look for the right station.** There's a price leader in your area. That may be a wholesale club or grocery store that wants to get you in their store to shop for other items. Buy in the morning before competitors have a chance to match each other's price increases. Avoid gas stations near major freeway exits and stations that have an auto repair shop on site, since they can be more expensive.
- **Modify your driving habits.** Don't drive too slow or too fast (most cars are set to achieve optimal fuel economy around 55 mph) and use cruise control on the highway. Try to combine your driving trips. Don't carry excess weight in the trunk. Cut down on your air conditioning use.
- **Maintain your car.** Fixing a car that's out of tune or has failed an emissions test can improve its gas mileage by 4 percent. Replacing a clogged air filter on an older car will improve fuel economy 2-6 percent.
- **Keep your tires inflated to the proper pressure for your car.** You can improve your MPG by up to 3.3 percent. Check your owner's manual.
- **Get smart.** Know that these are misconceptions:
  - *Using premium gas improves fuel economy.* Most cars don't need it; again, check your owner's manual.
  - *It takes more fuel to start a car than it does to idle.* Modern fuel-injected engines start efficiently. Idling can use a quarter to half gallon of fuel per hour.
  - *“Gas saving” devices or additives will save you money.* The Environmental Protection Agency says they may damage your engine.

### Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, *644 Money-making Tips For Preparing Your Home To Sell.* 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.

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!)

**Broadband** (broad-band) noun

**Meaning:** telecommunication in which a wide band of frequencies is available to transmit information; frequently used as a term for high-speed Internet access.

**Sample Sentence:** Broadband includes such technologies as Digital Subscriber Line (DSL), cable modem, fiber optic, wireless and satellite.

## Have A Laugh

Did you hear about the woman who bought 10 gallons of milk at the grocery store? When the clerk asked her why she needed so much milk she replied, "I heard taking milk baths is good for your skin." "Do you like it pasteurized?" asked the clerk. "No," she said, "just up to the neck."

## You Can't Use These Colors

Why? Because they're trademarked:

- UPS Brown
- Barbie Pink
- Target Red
- Whiffle Ball Yellow
- Home Depot Orange

## Are You A Crafter?

If you're looking for a place to sell your items, check out [www.etsy.com](http://www.etsy.com). You'll find a community of people to share your talents with.

## Quotes To Live By...

Life is partly what we make it, and partly what is made by the friends we choose.

—Tennessee Williams

It usually takes more than three weeks to prepare a good impromptu speech.

—Mark Twain

I was going to thrash them within an inch of their lives, but I didn't have a tape measure.

—Groucho Marx

# Need More Time? Learn To Read Faster

You can add hours to your day by learning speed reading and you don't have to take an expensive course to do it. Follow these steps, and practice, practice, practice.

**Determine your current reading speed.** Time how long it takes you to read a certain number of words on a page. Or do an internet search for a "reading speed test" that also tests your comprehension level. You'll need it to measure your progress.

**Before you start reading, scan the material** for headings, bullet points and sentences in bold. This will help you select the parts you want to focus on.

**Change your reading habits.**

- ◆ Don't read "a-word-at-a-time" as you learned in school. Teach yourself to read groups of words and expand the number as you go along.
- ◆ Don't move your lips as you read or say the words in your head (not easy habits to break). We talk at about 250-350 words/minute whereas an efficient scanner may increase the rate to between 400-500 words/minute. Plus, by not saying the words, you don't have to think about pronunciation.
- ◆ Draw your hand or a card down the page as you read. Move it consistently and your eyes will follow the motion.

**Build your vocabulary.** You won't be slowed down by words you don't understand.

**Don't try to read and multitask.** Turn off the TV, find a quiet place and focus on learning this new skill.

**Adjust your reading speed to suit your reading purpose.** Speed reading is not suitable if you're reading a book for the beauty of the words, perusing a legal document or studying specific material for a test.

**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!

## Brain Teaser...

What animal can take off with more than 30 times a space shuttle's acceleration and jump 38 times higher than the length of their bodies?

(See page 4 for the answer.)

## Words Of Wisdom

- ◆ If the grass is greener on the other side, you can bet the water bill is higher.
- ◆ The Five Stages of Acquisition: Infatuation, Justification, Appropriation, Obsession & Resale
- ◆ Books have knowledge, knowledge is power, power corrupts, corruption is a crime, and crime doesn't pay! so keep reading and you'll go broke!

## Lost Your Remote? Look Here First

A Logitech survey says you have nearly a 50 percent chance of finding a lost remote between the cushions in the couch. Here are the other places people found them:

- 8 percent in the bathroom
- 8 percent in a dresser drawer
- 4 percent in the fridge/freezer
- 2 percent outside or in the car

## New Child Seat Guidelines

The National Highway Traffic Safety Administration has revised its child restraint guidelines categorized by age instead of type of child seat. To see which seat is right for your child, go to [www.nhtsa.gov/Safety/CPS](http://www.nhtsa.gov/Safety/CPS)

## Good Advice

Passwords are like underwear. You shouldn't leave them out where people can see them. You should change them regularly. And you shouldn't loan them out to strangers.

## What's On Your Pizza?

Americans eat 350 slices of pizza a second and the most popular topping is pepperoni. Favorite toppings in India are pickled ginger, minced mutton and paneer cheese. In Japan, Mayo Jaga (a combination of mayonnaise, potato and bacon), eel and squid are the favorites. Green peas are tops in Brazilian pizza shops and Russians love red herring pizza.

# Safety Tips For Kids & Pets...

Did you just get a new pet? The ASPCA offers these tips to teach your younger children how to get along with this new member of the family.

- ◆ Talk to your children about your pet's body language. A dog's growl, a cat's hiss or a swipe with a paw are warning signs to leave the pet alone.
- ◆ Make sure your children don't bother the pet when it goes to its bed, crate or safe spot.
- ◆ Teach your children and pets to respect each other and play nice. For fun activities by age, go to [www.asPCA.org/pet-care/kids-and-pets](http://www.asPCA.org/pet-care/kids-and-pets).
- ◆ Train your dog to respond to the word "stop." Teach your kids to use that word (instead of screaming or running away) if the dog gets overexcited.
- ◆ Don't let your pet play with your child's toys or vice versa.
- ◆ If your children are old enough, let them take some responsibility for caring for the pet. Set reasonable consequences if they neglect their pet duties.

### 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. See my "Insider's Free Resources Page" in this newsletter, or call 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 10% 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!

# You Can Rent Almost Anything

You rent a car when you're on vacation, but did you ever think about renting other items you might need at home or away? Here are some possibilities from the practical to the more unusual.

**Tools.** Save money by renting everything from a miter saw to a paint sprayer or a hole digger for a few hours or up to a month from big home improvement stores.

**Camping equipment.** You can rent tents, mountaineering gear and camping stoves from companies like REI. Go online to see what some of the parks themselves have available. A sleeping bag at the Grand Canyon or Yosemite goes for \$10-\$13 a night.

**Designer clothes.** At a site such as [www.renttherunway.com](http://www.renttherunway.com) you can rent a gown from over 95 designers for up to 90 percent off retail prices.

**Friends.** Go to <http://rentafriend.com> to find a friend to hang out with or show you around a new city. 417,000 friends are available worldwide.

**Goats.** To clear some land (near Seattle), try [www.rentaruminant.com](http://www.rentaruminant.com).

## 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 flea!

## It's True!

OMG, LOL, muffin top, oto heart, wassup and couch surfing are now officially listed in the Oxford English Dictionary Online. They join other entries such as IMHO, TMI and BFF. If it's possible that you don't know what these mean, ask your kids!

## I Guess We're Not Alone

NASA scientists in Pasadena say there may be two billion Earth-like (meaning located within the habitable zone of their local stars) planets in our galaxy. There could be intelligent life on some of them, but we won't meet them soon. The 100 nearest stars are dozens of light years away!

## Storage Tip

The best way to store ground coffee or whole beans is to put them in an opaque airtight container on a shelf away from light, heat and moisture. If you buy a quantity of whole beans, you can divide them into smaller airtight bags and store them in the freezer for up to a month.

**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 oHi, I'd love to hear from you!

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## “Who Else Wants To Win a Car Wash at 2<sup>nd</sup> Street Car Wash?”

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: Debbie Connolly of Hooksett, Megan Kenney of Manchester and Estel Andersen of Allenstown were the first three people to correctly answer my quiz question.

### Which of these famous films did *not* win an Oscar for Best Picture?

- a) West Side Story b) Citizen Kane c) Rocky d) Casablanca

The answer is b) Citizen Kane. Considered by many as the greatest film of all time, Citizen Kane lost to How Green Was My Valley in 1941. So, let's move on to this month's trivia question.

### What is the largest known animal to exist on Earth?

- a) African elephant b) Giant squid c) Sauropod Argentinosaurus  
d) Blue whale

*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 June 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.** What information do I need to know about home appraisals and home inspections?

**A.** In general, a home appraiser determines the value of a property and a home inspector determines the condition of a structure. While appraisals are primarily for lenders, they also ensure that buyers don't overpay for a property. Home inspections are for buyers.

A home appraisal includes details about the house, a description of the neighborhood and side-by-side comparisons of similar properties. It also contains an evaluation of the area's real estate market, notations of major problems with the property that will affect its value and an estimate of the expected time it will take to sell the property. You should have your lender order the appraisal, and you are entitled by law to get a copy of it.

A home inspection is an evaluation of a home's condition that may identify improper building practices or the need for major repairs, as well as fire, safety and health hazards. You should always include an inspection contingency in your purchase offer. The information will help you determine how much you're willing to pay for a home, what repairs will be necessary and whether or not you want to walk away from the deal.

If you have any 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](http://www.moehomes.com)