



If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." Call me right now at 644-2227 for details...

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Moe Archambault...

Service For Life!®

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

Is Opening A Store Credit Card Worth It?

That store card the clerk offers you at the checkout line sounds great, but is it a good choice? Store credit cards are branded with the store's name and they often come with a large discount off your first purchase, a percentage off all purchases, 0% financing, or other incentives like free shipping at online storefronts. Here are the pros and cons to see what's best for you...

Reasons why a store card would BENEFIT you:

- *If you're saving 20% each visit at a store you visit often, and pay off purchases so you don't carry a balance, the higher interest rate won't affect your savings.*
- *If you have a low credit score, stores are more likely to approve your application than regular credit card companies. It can be a good way to start rebuilding your credit.*
- *Some store cards can be used at places outside the store. If you qualify for a card that also has a MasterCard, Discover, Visa, or American Express logo, it can be used anywhere you shop outside the store. For example, Costco and Sam's Club credit cards offer cash back on any dining and at any gas stations.*

DRAWBACKS to store cards:

- *Store credit card interest rates are high – regular cards are around 15%, and store cards are over 20%. If you carry a balance, you can pay much more for purchases in the long run. You may even have money to pay off the balance but forget to pay the bill for a card you don't use often.*
- *Store cards can negatively impact your credit score. If you plan to apply for large loans like auto or home loans in the next few months, it's not a good idea to apply as opening the card may temporarily lower your credit score.*
- *Some are only good for purchases at the store. If you can't use the store card at other places like a regular credit card, you may be better off getting a card that you can use anywhere with a lower interest rate.*

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, "6 Steps For Selling Your Home For TOP DOLLAR." 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

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!)

Osculate (os-kyoo-late) adj.

Meaning: To kiss! (or, alternately, a mathematical term)

Sample Sentence: Excuse me while I osculate the sky – Jimi Hendrix

Geese?...

A zookeeper decides to order a new mongoose for an exhibit the zoo has just built. But he realizes that the mongoose would be very lonely by himself. So he sits down to write an email to request another one.

He starts "We need two mongeese..." but that didn't seem right. "He tried "mongooses" but that didn't look right either. Finally he decides to delete and start over. "We're going to need a mongoose for our new exhibit. While you're at it, please send another one!"

Most-Used Restaurant Review Websites

www.yelp.com – Read and place honest reviews regarding local restaurants — you can even post pictures of your food.

www.urbanspoon.com – Find restaurant rankings and sort based on the location, cuisine, times, etc.

www.opentable.com – Reviews and rankings of top restaurants and you can make a reservation right from your mobile phone.

Quotes To Live By...

Don't let the fear of striking out hold you back.

–Babe Ruth

Find something you're passionate about and keep tremendously interested in it.

–Julia Child

They say marriages are made in Heaven. But so are thunder and lightning.

–Clint Eastwood

Best Substitutes If You Know Someone With Food Sensitivities

It seems like everyone has a food allergy or sensitivity these days, especially kids. But what do you prepare instead to get the same nutritional benefits of a food you or guests at your dinner party can't eat?

- **Can't eat fish?** Fish is high in protein, low in fat, and provides omega-3 fatty acids: necessary for your body, and can help with joint pain, asthma, possibly brain function, and lower your blood fats. Luckily, this important nutrient is available from: walnuts, canola oil, flax seeds, chia seeds, soy beans, and pumpkin seeds. Try to eat a variety of these foods.
- **Can't have dairy?** Dairy foods like cheese and yogurt are high in protein and contain lots of calcium, which is great for your bones. The good news is, stores now offer lots of options including: soy milk, coconut milk, and even cashew milk. Find one you like and you'll get most of the same health benefits.
- **Staying away from gluten?** Whole grains are high in fiber, contain important vitamins, and may reduce your risk for heart disease and digestive problems. Grains that are gluten-free and provide similar benefits include: rice, oats, and quinoa. With the popularity of the gluten-free diet, there are many more options for gluten-free foods that contain other grains.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.moehomes.com

4 Surprising Cleaning Supplies You Already Own

You probably know baking soda can be used to clean almost anything, but do you know about these uncommon cleaning solutions with common household supplies?

1. **Ice cubes.** Clean your garbage disposal with a handful of ice cubes and citrus peel to keep your kitchen fresh.
2. **Dryer sheets.** You probably haven't thought to use these for other things, but they're great for cleaning pots and pans with stuck-on food. Just put one in a dirty pot, fill with water, and leave for 12 hours. The stuck on food will be unstuck.
3. **Play-doh.** You can use it to pick up tiny shards of glass if you break something.
4. **Paintbrush.** A soft-bristled paintbrush is perfect for dusting collectibles and furniture with nooks and crannies.

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

Brain Teaser...

Mary takes her car to the hotel, and immediately upon arriving is declared bankrupt. How has Mary gotten herself in this situation?

(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!

Funny Real-life Ads

FOR SALE: Complete set of Encyclopedia Britannica. 45 volumes. Excellent condition. \$1,000.00 or best offer. No longer needed. Got married last weekend. Wife knows everything.

Three-year-old teacher needed for pre-school. Experience preferred.

Nordic Track \$300 hardly used, call Chubby.

Free puppies: ½ cocker spaniel, ½ sneaky neighbor's dog.

Sleep Better With Your Smartphone

Hate that morning alarm wake -up? There's an app for that!

Sleep Cycle monitors your movements to determine what sleep phase you are in. Then, you are awakened during your lightest sleep phase so you can wake refreshed. Sleep Cycle is available on iTunes or Google Play for \$0.99.

Sleepbot can act as a simple time log or track your every movement and record sound! Sleepbot is available on iTunes and Google Play for free.

Sleep As Android is a sleep cycle tracker and an alarm clock. It provides sleep deficit stats and lets you know when it's time for bed. It even plays nature sounds to help you sleep. The trial version lasts for two weeks. If you want to continue to use it, you can unlock it on Google Play or Amazon App Store for \$2.99.

Break These 3 Bad-Dog Habits

Most dogs have at least one bad habit, but breaking them can be easier than you think. Be consistent, reward your pet for good behavior, and remember that punishment doesn't work with dogs as they don't understand why they're being punished. Try these three tips to help your pet behave.

Bad habit 1: Jumping on people.

Dogs jump up when they're excited and want attention, and most owners do the exact opposite of what you should do. The best way to deal with jumping is to ignore it completely so the dog doesn't get his reward: your attention. Sometimes when you give him enough attention to tell your dog to get down, that's what he is looking for! Try turning your back and walking away *every time* your dog jumps.

Bad habit 2: Begging when you're eating.

Those woeful eyes can make anyone cave to the begging dog, but that's the wrong reaction. If a dog gets fed by anyone at all during mealtime, the habit will be impossible to break. Make sure anyone who visits your home *never* feeds your dog at the table, and give him something else to do like a favorite toy during meals. Firmly tell him "No" and turn away when he comes to the table.

Bad habit 3: Pulling through the whole walk.

Walks can be stressful and tiring for both you and your dog if he pulls the whole time! Plus, when you let your dog pull you're teaching him that is the normal way to take a walk. Next time, try stopping and standing still *every time* your dog pulls. When he turns to see what you're doing, give him a treat. You can reinforce this with praise or a clicker, which you can pick up at a pet store or find online by searching "clicker training" at www.Petsmart.com or www.Petco.com. For instructions on how to clicker train, search www.aspca.org for "clicker training."

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:

Mary is playing the board game Monopoly and her game piece is the car. She landed on a hotel spot and didn't have enough money to pay the rent, so she's bankrupt!

Affordable Artist Portraits

Ever thought about having a family portrait painted? Keepsake paintings can last for generations, and can cost thousands. But there are less expensive ways to have a painted family heirloom:

Find a local artist. Ask at universities or art schools. Galleries may also have suggestions for a good artist that works at a lower cost.

Start with a set budget. When you find an artist you like, let them know what you can spend. An artist may be able to work with you in a medium that will cost less, or may be able to spend less time on a background.

Purchase online. Websites like www.paintmyphotonow.com have set fees for hand-painted portraits, and you just upload your photo and wait for your masterpiece to be delivered.

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 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: **Vern Boisvert** of Bedford, **Rick Roberge** of Manchester and **Carol Andersen** of Allenstown were the first three people to correctly answer my quiz question.

What actor played Perry Mason in the show of the same name in the '50s and '60s?

- a) Stuart Erwin b) Raymond Burr
c) Henry Kendall d) George Montgomery

The answer is b) Raymond Burr. So, let's move on to *this* month's trivia question.

What does S.O.S. stands for?

- a) Save Our Souls b) Save Our Ship c) Send Out Succor
d) SOS does not stand for anything

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, 2015. It's that EASY. CALL NOW!

Real Estate Corner...

Q. How can I “stage” my home so it sells quickly for the price I want?

A. Make sure you address both the outside and the inside of the house by cleaning and de-cluttering everything, from the front yard to the garage to the kitchen, bathrooms, and basement. Put away your personal items so buyers can imagine themselves living there.

One way to take years off your home is with paint. Check the home's exterior paint job, and don't forget the front door, mailbox, garage doors, and walkways. In the interior, remove the pictures from the walls (as well as old wallpaper) and paint the walls in a neutral color.

Also, consider these tips if you want to sell your home fast for a good price: a) Hire professional cleaners to do the work; b) Get a home inspection before you put it on the market; and c) Make your landscaping look sharp.

For a list of the specific steps you should take, ask for my Free Consumer Report called “*4 Steps To Stage Your Home For A Fast Sale.*” I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call 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