



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..."

How To Save On Home And Auto Insurance

If you just renew insurance policies each year rather than taking the time to review your coverage and discounts, you're likely paying too much. Shop around annually (set a date in your calendar to help you remember) to see if you're getting the best deal. You can contact a broker, or use sites like **Insure.com** or **QuoteWizard.com**. Ask your provider if they offer the following deals.

Vehicle Insurance

- **Safety devices:** Providers like State Farm and Geico offer a discount for daytime running lights, while Liberty Mutual and Travelers offer a discount for anti-lock brakes.
- **Young drivers:** Drivers under 25 in your household can mean your rates skyrocket, but good students usually warrant a discount because they're often safer drivers. Insurance companies may want to see proof of a B average in school.

Home Insurance

- **Multiple plans:** If you buy auto and home insurance from the same company, you can often get 5 to 15% off your rate.
- **Land value:** Don't mistakenly buy coverage for the price of your land in your homeowner's policy – only include coverage for the price of the home. Land is not at risk of theft or fire, which is what you're protecting from.
- **Modernizing/disaster prep:** Ask your insurer – You may be able to add storm shutters, better roofing material, or modernize your electrical or plumbing systems to help lower premiums.

Consider ways to get lower rates as soon as you purchase a new home or vehicle (homes in areas with lower crime rates or a professional fire department generally have lower rates. Vehicles with certain features like anti-theft devices can usually get a discount from auto insurers).

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!)

Lithe (lythe) adjective

Meaning: Graceful, limber

Sample Sentence: The lithe acrobat at the traveling circus show performed on the trapeze.

Homemade Flu Fighter

If you're trying to recover from the flu or a cold, doctors say to get plenty of fluids and electrolytes. Store-bought sports drinks contain processed sugar and artificial ingredients, though, so why not try making your own? This recipe is much healthier.

In a blender, combine:

2 cups of filtered water...

1/2 cup of fresh orange juice...

1/2 cup of fresh lemon juice...

1/8 teaspoon of sea salt...

and 2 – 4 Tbsp. of organic raw honey.

Cash Facts

- Bat hair has been used as money!
- There are giant gold coins in Canada worth \$1 million Canadian (\$790,000/US (as big as pizzas and about 200 lbs!))
- More Monopoly money (\$30 billion) is printed each year in the US than real money.
- Bob Marley's son says his father's last words were "Money can't buy life."

Quotes To Live By...

I believe things cannot make themselves impossible.

–Stephen Hawking

If you haven't seen your wife smile at a traffic cop, you haven't seen her smile her prettiest.

–Kin Hubbard

Life is a journey. When we stop, things don't go right.

–Pope Francis

3 Ideas For Happier Holidays

The holidays can get stressful in a hurry. Try these simple methods for celebrating the season – and make it easier for you and your family.

1. **Focus on the act of giving, not the presents.** Buy gifts for the kids, but get your kids involved in giving homemade gifts (cookies, picture books) to other family members.
2. **Start a family gift exchange.** One idea: have family members put books they'd enjoy on an Amazon.com wish list. Share those lists and choose the books you want to give them.
3. **Participate in (or donate to) a charitable activity.** Check out a site like www.volunteermatch.org, but start looking early to make sure you are matched with the organization you want. On a smaller scale, bake something special and deliver it to a fire station or senior citizens' home.
4. **To ease your own stress, remember to plan ahead.** Use a calendar to set aside days for exercise and rest, and learn to say no if you have too many commitments.

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

How Blue Light Affects You

The blue light emitted by fluorescent light bulbs, cell phones, laptops and tablets can affect your body, according to medical researchers. Here are some interesting ways (that you can use to your advantage):

- More than an hour of time in front of your device can delay sleep.** Exposure to all light at nighttime, but especially blue light, can disrupt your body's natural cycle. During the day blue light can wake you up immediately upon exposure, too, so use it to your advantage by turning up your screen for 15 minutes to stay more alert if you're feeling tired.
- Blue light during the day** can make you happier, but exposure to blue light at night is linked to symptoms of depression. Turn off all your devices at night to help you sleep better.
- It may make you hungrier.** Various studies suggest the level of the hormone in your body that makes you feel full is reduced after exposure to blue light. Have a romantic dinner by candlelight instead of in front of the TV.

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

What To Do If Someone Is Following You

The feeling that someone might be following you is terrifying. Though it's not likely, what would you do if the feeling became reality? Being aware of your surroundings is the best way to tell if someone is actually following you. Whether you're on foot or in a vehicle, here's how to know if someone's tailing you and then how to handle the situation:

How to Tell

- Try not to act as if you're looking for the person following you. Keep walking or driving at the same speed, and try not to look over your shoulder.
- Notice small details. Is the car behind you taking all of the same turns? Does the suspicious person take a turn away from you but re-appear minutes later?
- Walk or drive more slowly. If you're in a car, move to the right lane and drive a few miles under the speed limit. If you're walking, stop for a moment and notice if people around you stop as well.

What to Do

1. Stay calm. Don't speed or panic because you'll be more likely to cause an accident.
2. Be confusing. Change your route, stop, retrace your steps, take a quick exit or enter a store unexpectedly.
3. Call the police. It's better to let the professionals handle the situation. Let them know exactly where you are and describe the suspect person or vehicle in detail.
4. If you're being followed, don't drive home in case it's a criminal with bad intentions. You don't want them to know where you live. Instead, drive to the nearest police station or busy public area.

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!

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

Brain Teaser...

I can sizzle like bacon, I am made with an egg. I have plenty of backbone, but lack a good leg.

I peel layers like onions, but still remain whole. I can be long like a flagpole, yet fit in a hole.
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!

Cool Frames

Great-looking eyeglasses don't have to cost a fortune. Prada and Versace eyeglasses, which can be over \$350 a pair, are made by Luxottica but the same company also makes glasses for Target and LensCrafters for under \$100. Instead of buying from your eye doctor, see what's available at Pearle Vision, Target, Sears, and Costco.

SimplyEyeglasses.com and **LensesRx.com** offer prescription, name-brand lenses and glasses for lower cost and generally offer a larger selection than a storefront.

Up to Date Medical Advice Websites

These websites can help you do some research before a visit to your doctor.

www.webmd.com – Find credible, timely information from an award-winning site: helpful medical and health information, online support communities, and expert commentary.

www.mayoclinic.com – The non-profit, number-one-rated hospital has detailed information about healthy lifestyle, drugs and supplements, and tests and procedures.

www.nlm.nih.gov/medlineplus – The National Institutes of Health provide health reliable information for patients and family in understandable language.

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 snake

Business Card Tip

If you lose business cards that people hand you, here's a tip: Take a quick photo of the card with your smartphone. Create a "Business Cards" folder on your device, and periodically upload your images to your cloud storage or a free site like **Picasa.com** or **Shooboxapp.com**. You'll never lose another important contact.

Boat Tales...

A riverboat captain was bragging to his passengers about how long he'd been captaining boats. "I've been on this river for so many years, I know each and every sandbar personally!"

Just then the boat rammed into a sandbar so hard, the entire boat and all its passengers were shaken violently.

"Look, there's one of them now!" shouted the captain.

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: **Carol Andersen** of Allenstown, **Bill Morrissey** of Litchfield, **Sharron Rammage** of New Boston were the first three people to correctly answer my quiz question and **David St. Pierre** of Goffstown won the dinner gift card raffle. Congratulations!

What country has the fastest Internet?

a) Japan b) USA c) Switzerland d) South Korea

The answer is d) South Korea, with an average download data rate of 22.2 Mbps (megabits/second), according to the State Of The Internet report by Akamai Technologies in 2014. The U.S. ranked 16th with 11.1 Mbps and Canada ranked 20th with 10.7 Mbps. So let's move on to *this* month's trivia question.

What ancient city and UNESCO site is carved into a sandstone cliff?

a) Ur b) Petra c) Palmyra d) Carthage

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 31, 2015. It's that EASY. CALL NOW!

Real Estate Corner...

Q. What do I need to know about negotiating when I sell my home?

A. Revealing too much information to buyers when you're negotiating the sale is a common, costly mistake. To get the most for your home:

- **Work with a professional REALTOR[®]** who knows questions to ask potential buyers that determine their motivation for buying and what price they can afford.
- **Don't mention the "appraisal" value of your home at a showing** to try to persuade a buyer to pay more for it. An appraisal may not be accurate and is not the best indicator of the value of a home.
- **Don't tell a buyer why you're selling** (especially if you need to sell it quickly). Just say your housing needs have changed.

You can learn about six more costly mistakes in my Free Consumer Report called "**How To Avoid 7 Costly Mistakes When Selling Your Home.**" 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 your question in my next issue!