



Moe Archambault...

# Service For Life!®

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

WARNING: Don't even think of selling your home without my Free Report titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 644-2227 to learn more...

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## Are You Driving A Safe Car?

No one wants to think about getting in an automobile crash. But every day there are over 25,000 vehicles involved in police-reported crashes in the U.S. alone. Look for these important safety features when you buy a new or used car, and some you can add to an existing car to protect yourself and your family.

Standard features on new cars (look for them on used cars):

- ◆ **Electronic stability control (ESC).** This helps keep the car under control during cornering and prevents it from skidding. Having it reduces the risk of rollovers by more than 70 percent.
- ◆ **Advanced air bags.** “Frontal” air bags work with lap/shoulder belts to protect the head and chest from hitting the steering wheel or windshield to avoid serious injuries. Most new models include “side curtain” bags to protect the head, and some have air bags for back seat passengers.
- ◆ **Anti-lock brake system (ABS).** This prevents lock-ups and skidding, even in slippery conditions. Anti-lock brakes have been proven to save lives by helping drivers keep control of a vehicle. Having the system can be the difference between stopping in time or rear-ending another car.

Features you can add to your current car to make it safer:

- ◆ **Blind-spot mirrors.** You stick these on your side rear view mirrors to see cars in your “blind spot.” Get them at WalMart for \$3 to \$10.
- ◆ **Bluetooth add-on.** This lets you talk through the car stereo so you can make hands-free calls and prevent distracted driving. Ask a local mobile-electronics shop or check on Amazon.com, and expect to pay about \$50 to \$150 for the adapter plus installation.
- ◆ **OnStar FMV (For My Vehicle).** OnStar lets you talk to a real person when you need help 24/7, and if air bags deploy, will notify emergency vehicles for you. To see if you can get it on your car (from \$19/month or \$200/year), go to [www.onstar.com](http://www.onstar.com).

### Save Thousands When Buying A Home!

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "8 Secrets For Saving Thousands When Finding and Buying Your Next Home," and it's great even if you're not planning to buy soon. Get your free copy by calling me at... 644-2227

## 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!)

**Munificent** (myoo-nif-uh-sunt) adj.

**Meaning:** liberal in giving; lavishly generous

**Sample Sentence:** The billionaire gave a munificent gift to his alma mater to build a new student center.

## Check This Warning Label

Tylenol has added a warning on the cap of new bottles of its Extra Strength product to make it clear it contains acetaminophen, which can cause sudden liver failure. Acetaminophen is safe when taken in the right amount (read the label!), but because it's also found in 600 other over-the-counter and prescription medicines, consumers may accidentally take an overdose. To see what other medicines contain acetaminophen, ask your pharmacist or go to [www.getreliefresponsibly.com](http://www.getreliefresponsibly.com).

## Witty Wisdom...

- If you're too open minded, your brains will fall out.
- Age is a very high price to pay for maturity.
- A balanced diet is a cookie in each hand.
- Bills travel through the mail at twice the speed of checks.
- My idea of housework is to sweep the room with a glance.

## Quotes To Live By...

Rule No. 1: Never lose money; Rule No. 2: Don't forget Rule No. 1.

—Warren Buffett

High expectations are the key to absolutely everything.

—Sam Walton

We are what we repeatedly do; excellence, then, is not an act but a habit.

—Aristotle

# Can “Crowdfunding” Help You?

Are you looking to launch a new product or service or raise money for someone with insurmountable medical bills? Check out these top “crowdfunding” sites to find the one to help you the most:

**www.kickstarter.com** – Tens of thousands of users have used this site to finance art, comics, fashion design, games and music. It has to be a specific project, and it's not for charities or personal financing needs.

**www.indiegogo.com** – This site approves donation-based fundraising for things like music, personal finance, and charities. One of the most funded projects was the “Let's Build A Tesla Museum.” Their goal was \$850,000 and they received \$1.3 million from 33,253 funders.

**www.rockethub.com** – This site welcomes art, science, business, and social good projects. It partners with A&E TV, which supports selected projects with contributions, in addition to potential national exposure.

**www.gofundme.com** – Patients and relatives are using this site to raise thousands to pay for such things as surgeries and cancer treatments. Each donation page must be linked to a valid Facebook profile.

## 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.

## 3 Skills To Help You Get Hired

What are employers looking for in today's market? Here are skill areas in demand according to top career specialists:

- ◆ **Project management.** This includes schedules, budgeting, and organizational expertise. To gain experience, volunteer to lead a project for a local non-profit and put it on your resume. If you're serious about the field, check into coursework offered by the Project Management Institute ([www.pmi.org](http://www.pmi.org)) or look online for “*A Guide To The Product Management Body Of Knowledge*.”
- ◆ **Sales experience.** Companies are looking for people with in-person or phone sales skills. If you don't have past experience, join a team that raises money for a charity you support.
- ◆ **Internet marketing.** Professionals who know how to use social media and other online promotional tools are in demand. Start by promoting a friend's business to get experience.

# Signs Someone Is Lying & How To Get The Truth

Let's be honest. Sometimes a coworker, employee, relative, or even an acquaintance doesn't give you a truthful answer. Here are three red flags that should tip you off if they're fibbing (and how to respond):

- 1. Fidgeting.** He or she may cross and uncross their legs, touch their mouths, clear their throat or move their hands. They're anxious and their nervous system takes over. Know that some people, however, are very good at managing their body language.
- 2. Avoiding eye contact.** On the other hand, some people who don't tell the truth increase their eye contact because they want to appear more sincere. Watch for expressions on a person's face that seem different from their normal personality. They may reveal that the person is not being honest.
- 3. Talking too little or too much.** He or she might give vague answers. Or they may get too chatty to try to change the subject. If they talk more or less than normal, they could be withholding the whole story or trying to gloss over something.

*If you suspect someone is lying, use these tips to get the truth:*

- **Listen and dig deeper.** Ask open-ended questions that can't be answered with a yes or no. For example, don't ask "Did you do your homework tonight?" Instead, say "What did you learn from your homework assignment?"
- **Let the person tell their story, but watch for inconsistencies.** Don't be accusatory. You may not have all the facts yourself. Be open and give the person a chance to own up.
- **Be willing to hear the truth.** The person may be trying to cover up something they think you don't want to hear.

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

### Brain Teaser...

If you were to spell out numbers, how far would you have to go before you used the letter "A"?

*(See page 4 for the answer.)*

### What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth analysis by calling me at: **644-2227**.

### Save \$\$\$ On Groceries

- **Canned goods.** The store knows these are staples and marks them up 50 percent. Stock up when they're on sale.
- **Pre-cut produce.** Little bags of cut-up carrots or fruit may be marked up 40 percent. Buy the original and cut it yourself unless time is short.
- **Supersized items.** Do you buy huge bottles of ketchup because it's on sale? It's better to check the shelf labels for the unit price (written in cents per ounce). A smaller size may be a better deal.

### Flight Tracker

Have friends who are flying and want to see exactly where their flight is? Go to [www.flightaware.com](http://www.flightaware.com), a cool site that tracks any commercial flight worldwide and shows you its progress on a map. There's also a free FlightAware app for iPhone, iPad, and Android devices.

### Cleaning Tip...

Do you have watermarks on your finished wood tables? Use a little petroleum jelly to remove the white stains. Rub the area with the jelly and let it sit for several hours (or overnight). Rub again with a soft cloth and the stain should disappear.

### Tricky Tongue Twisters!

Can you say these three times fast?

- Six sick hicks nick six slick bricks with picks and sticks.
- Willy's real rear wheel
- He threw three free throws.
- The big black bug bit the big black bear but the big black bear bit the big black bug back.

## 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:

One thousand!

## Did You Know...

The standard instruction has been for drivers to hold the steering wheel at the 10 and 2 o'clock position. Guidelines now say you should grip the wheel at 9 and 3. This is to prevent damage to your hands and prevent your hands from hitting your face if your airbag deploys. Experts say the "parallel" position makes for generally safer driving.

## But Aren't They Worth It?

The U.S. government says a middle-income family will spend \$241,080 to raise a child born in 2012 over the next 17 years (not including college). The biggest expenditures are for housing, child care & education, food, transportation and health care. Tailor the estimate for your family, using income and geographic location, by using the "Cost Of Raising A Child" calculator at [www.cnpp.usda.gov](http://www.cnpp.usda.gov).

**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...

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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 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: **Lisa DeBilio** of Litchfield, NH; **Richard Marlborough** of Bayshore, NY; and **Barbara Tousignant** of Goffstown, NH were the first three people to correctly answer my quiz question. Also, **Emilie Kaplan** of Manchester won the dinner gift card raffle.

### Which of these couples topped the list of the highest paid celebrity couples for the period May 2011 to May 2012?

- a) Gisele Bundchen & Tom Brady   b) David & Victoria Beckham  
c) Brad Pitt & Angelina Jolie   d) Beyonce Knowles & Jay Z

The answer is d) Beyonce Knowles & Jay Z. Forbes.com says the couple made \$78 million. So, let's move on to *this* month's trivia question.

### Who is the youngest player ever inducted into the Pro Football Hall of Fame?

- a) Gale Sayers (Chicago)   b) Troy Aikman (Dallas)  
c) Walter Payton (Chicago)   d) Jonathan Ogden (Baltimore)

***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, 2013. It's that EASY. CALL NOW!

***Call me at 644-2227 OR e-mail me at [moearchambault@yahoo.com](mailto:moearchambault@yahoo.com)  
And You Could Be One Of My Next Winners!***

## Real Estate Corner...

### Q. What should I know about owning investment property?

A. You can make a successful investment by avoiding these mistakes:

- **Being an absentee owner.** Visit the property often and talk to your tenants to get feedback. If you bought a house as a "passive" investment, you may want to hire a property management company.
- **Not having adequate insurance.** Work with an insurance professional who will see that you are covered.
- **Not charging fair rent.** A REALTOR<sup>®</sup> who is an Investor Specialist can help you decide what is reasonable for the property.
- **Selecting unreliable tenants.** Check all references and credit histories. Good renters will help you generate positive cash flow you can use to reinvest and lower the property payment.

For more information, ask for my Free Consumer Report called **"How To Avoid 8 Dumb Mistakes Even Smart Investors Make."**

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!