



Moe Archambault...

Service For Life!®

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

Learn how to get Top Dollar for your home in ANY market – See my enclosed insert for details.

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Spring Scam Alert!

Ah Spring! When thoughts turn to vacation planning, home improvement and even spring cleaning. Unfortunately, it's also time for scammers to take advantage of those thoughts. You think you won't be a victim, but you'd be surprised how many people get caught off guard by these seasonal scams:

“You're eligible for a free vacation.” You get a letter saying you could have a free vacation if you give a credit card number to pay for a deposit. It may look authentic (scammers copy company logos) but it may be a come-on for a bogus vacation club. Here's a tipoff: you're told to call a number that starts with 876, 868, 809, 758, 784, 664, 473, 441, 284 or 246. These are for Caribbean countries and Bermuda; chances are you'll be on hold a long time.

“This rental could be yours.” Scammers write phony ads (using real pictures they've copied from other sites) to get you to sign up for luxurious rental properties. Don't do the wire transfer they ask for. Instead, contact a travel agent or local real estate agent or use a web site that you have verified is legitimate (try one like www.homeaway.com).

“We were in the neighborhood.” You know those people who knock at your door and say they noticed your gutters need cleaning or your yard needs work? While that may be true, these people may not do the job properly. Check with the Better Business Bureau, go to a site like Angie's List or ask friends for references before you sign up for home improvement work.

“We're from the power company.” These scammers may ask if you want a free energy audit. They may even have IDs (anyone can print their own now). Beware of pairs or one diverts your attention while the other steals your stuff. Utility companies usually tell you in advance; call them immediately.

“Your grandson needs help.” AARP warns seniors about that call that says your grandchild has been arrested or hospitalized while on Spring break and needs money. Scammers get the names from social networking sites. The caller may claim to be a lawyer or police officer. Take the number and do an internet search. Better yet, call your grandchild directly.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the *“Homeseller's Guide To Money-Making Fix-Ups,”* and it's great even if you're not planning on selling soon. You can get a free copy by calling me at **644-2227**

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!)

Conundrum (ku-nun-drum) noun

Meaning: An intricate and difficult problem; anything that puzzles

Sample Sentence: I was faced with the conundrum of finding a good job without any solid work experience.

Education Innovation

Will students in the future use tablet computers instead of textbooks? Students, parents and teachers are helping to determine that as part of www.ischoolinitiative.com. Started by a student, the site includes some recommended apps and a social community that gives everyone a chance to discuss how schools can make the best use of technology.

Eat Here If You Have An Airport Delay

U.S. airport food is improving. Frommer's says these are the top 6 airport restaurants:

- Atlanta: One Flew South
- Baltimore: Obyckis
- Boston: Legal Sea Foods
- Chicago O'Hare: Tortas Frontera
- JFK: Deep Blue Sushi
- LaGuardia: Custom Burgers by Pat LaFrieda

Quotes To Live By...

As we look ahead into the next century, leaders will be those who empower others.

—Bill Gates

Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never, ever have enough.

—Oprah Winfrey

I don't know the key to success, but the key to failure is to try to please everyone.

—Bill Cosby

Stay Connected: Start A Family Blog

You don't have time to send e-mails, much less cards, letters and photos to keep your family in the loop. You can use Facebook, but why not create your own blog? It's easy, fun and you can do it as an individual or a group.

To get started, check out some of the free blogging hosts, such as www.wordpress.com, www.livejournal.com or www.blogger.com. Each one has templates, instructions and features like custom privacy settings and ability to post from your mobile phone. You can upgrade to a paid account later, if you need advanced features.

Here are some keys to success from experienced bloggers:

- ✓ Keep posts short and to the point (300 words or less).
- ✓ Include lots of photos (make sure to size them correctly).
- ✓ Don't use it to vent (unless it's entertaining).
- ✓ Set a date in your calendar so it's updated monthly (or weekly).

Another plus: You can even publish your blog as a book once a year!

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

Have You Had This Vaccination?

Vaccinations aren't just about *you*, they're also about protecting young, vulnerable children you may encounter. With the number of cases of pertussis (whooping cough) rising, the Centers For Disease Control and Prevention have updated their vaccination recommendations.

All adults need a one-time dose of the Tdap vaccine that protects against tetanus (lockjaw), diphtheria and pertussis. Pertussis is a highly contagious respiratory disease that commonly affects infants and young children and can be fatal, especially in babies less than 1 year old.

Since tetanus immunity decreases over time, you also need to get a booster every 10 years. If you're due for one, ask for the Tdap vaccine instead. Getting the Tdap is especially important for families with infants, child caregivers and adults over 65 who may be around infants. It's also recommended for adolescents who haven't had a booster shot.

Adults also can get immunizations to protect against other vaccine-preventable diseases such as shingles, seasonal flu, pneumonia and human papillomavirus. Talk to your doctor about what you might need.

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

Brain Teaser...

In Tibet they call it Chomolungma, mother goddess of the universe. The Nepalese call it Sagarmatha, goddess of the sky. What is it?

(See page 4 for the answer.)

Impress Your Friends With These Big Words

- **Bibliobibuli** (bib-li-o-bi-BU-li) ó those who read too much
- **Floccinaucinihilipilification** (flok-suh-naw-suh-nahy-hil-uh-pil-uh-fi-KE-shun) ó the categorizing of something as worthless
- **Sesquipedality** (ses-kwi-pi-DAL-i-tee) ó the practice of using long words

Funny Instructions

- ♦ Optional modem required. (On a computer software package)
- ♦ Do not drive with sunshield in place. (On a cardboard sunshield that keeps sun off the dashboard)
- ♦ Do not look into laser with remaining eye. (On a laser pointer)
- ♦ Watercraft riders may suffer injury due to the forceful injection of water into body cavities either by falling into the water or while mounting the craft. (In a jet ski manual)

Did You Know...

Someday plants may help protect us from terrorism. With grants from the Defense Department, a Colorado State University biologist has taught plant proteins how to detect explosives. In a few years you may see plants at airports that turn white when they sense certain chemicals. The biologist wants to get her plants as sensitive as a dog's nose!

Saving Site

Are you saving money for your kids' college education? Learn everything you need to know by going to www.savingforcollege.com

More Egg-citing News...

Eggs contain less cholesterol than they did 10 years ago! A large egg has 185 mg, down from 215 mg. The Egg Nutrition Center says the drop may be due to changes in hens' diets, the way the chickens are bred or other factors.

Read These Labels To Become A Smarter Shopper

Consumers should be able to make better buying decisions in the coming months, thanks to two new voluntary labels that will appear on U.S. products:

- **“Nutrition Keys.”** This icon will summarize important nutrition information from the Nutrition Facts Label and put it *on the front* of the package. It will display calories, saturated fat, sodium and sugar per serving and say how each serving contributes to overall diet based on recommended daily nutrition intake (expressed as percent of daily value). Other nutrients that may appear on some products are potassium, fiber, vitamin A, vitamin C, vitamin D, calcium, iron and protein. To see what this looks like, go to www.gmaonline.org.
- **“USDA Certified Biobased Product” seal.** This will identify products made from renewable resources composed wholly or significantly of biological ingredients ó renewable plant, animal, marine or forestry materials. As products get certified, you'll start seeing it on everything from trash bags and cleaning supplies to skin care products. The USDA hopes the seal will give the same consumer boost to biobased products as Energy Star did to energy-efficient appliances. See an example of the seal at www.biopreferred.gov.
- **But wait – there's more!** The Department of Agriculture announced that nutrition labels will be required on meat and poultry beginning Jan. 1, 2012. The labels will list calories, calories from fat, total fat, saturated fat, cholesterol, sodium, protein and vitamins for 40 commonly purchased cuts of beef, poultry, pork and lamb.
- **Still to come:** Requirements for chain restaurants and vending machine operators to post calorie information. Some restaurants (such as Subway) already make the information available.

**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:

Mount Everest!

Have A Laugh With Dave Barry...

- ◆ You can say any foolish thing to a dog, and the dog will give you a look that says, gosh, you're right! I never would've thought of that!
- ◆ Buying the right computer and getting it to work is no more complicated than building a nuclear reactor from wristwatch parts in a dark room using only your teeth.
- ◆ Scientists tell us that the fastest animal on earth is a cow that has been dropped out of a helicopter.

Grocery Shopping Tip

When you buy chicken, check two labels on the package: the "sell by" date on the front and the "package" date on the back. Chicken has a shelf life of 13 days from the packing date so try to buy a package that has at least 7 days left before the "sell by" date.

Before You Buy A Used Car

Check its history at:
www.vehiclehistory.gov

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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"Who Else Wants To Win Movie Tickets For Two at Cinemagic in Hooksett, NH?"

Guess who won last month's Trivia Question? I'm pleased to announce the two lucky winners of last month's quiz. And the winners are drum roll please: **Katie Graham** of Manchester and **Diana DeWitt** of Bedford were the first two people to correctly answer my quiz question and the winner for the \$50 dinner Gift Card raffle is **Lorna Auoud** of Manchester.

Which U.S. state has the smallest resident population according to the 2010 census?

- a) Wyoming b) Rhode Island c) South Dakota d) Delaware

The answer is a) Wyoming. It has a population of 563,626 (as of April 1, 2010). So, let's move on to *this* month's trivia 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 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 you 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. I'm in trouble with my mortgage. How can I get help?

A. If you don't know where to turn for reliable answers or need to sort through your options, turn to these experts for advice:

1. **Your REALTOR[®]** can determine the current value of your home and review your options if you owe more than the home is worth. Knowledgeable agents can also explain more about government programs available today.
2. **A Foreclosure Counselor** will help you evaluate your current financial situation by reviewing your monthly expenses and income. They can also identify assistance programs and serve as an advocate with your bank, free of charge.
3. **A Tax Expert** may be needed if you decide to do a short sale or deed in lieu of foreclosure as forgiveness of debt is sometimes considered taxable income.
4. **A Credit Counselor** can help develop a plan to avoid future financial difficulty and work to repair your credit score if you've already missed payments.
5. **An Attorney** can help if your lender has filed a foreclosure lawsuit. They can review the lender's paperwork and see if the loan servicing company made a mistake in applying payments or assessing fees.

If you have any questions, or need capable and trustworthy representation, please call me at **644-2227**.

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