



Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 644-2227 to get a copy...

August 2016
Bedford, State

Inside This Issue...

Safer Outpatient Surgery...Page 1

Car Dealership Tactics You Need To Know...Page 2

Beware Of This \$1 Credit Score Scam...Page 3

Dealing With Unlikeable People...Page 3

Answer This Trivia Question and You Could Win A Dunkin' Donuts Gift Card.....Page 4

How Can I Make More Money Selling My Home?...Page 4



Moe Archambault...

Service For Life![®]

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

Four Ways To Make Outpatient Surgery Safer

Simply by its nature, outpatient surgery sounds like it would be less invasive and safer than procedures that require overnight care in the hospital. However, unintended consequences can happen. Here are tips for keeping yourself safe and healthy during outpatient surgery.

1. **Select your surgeon carefully.** Even if your procedure seems minor, your doctor should be board certified in the field that is relevant to your condition, and his or her certifications should be up-to-date.

Also, ask how many similar operations he or she has performed in the past year, and see how this compares to peers. Check a surgeon rating website such as www.checkbook.org/surgeonratings/ to find out how your surgeon ranks.

2. **Disclose all current medications and supplements.** Your surgeon and anesthesiologist need to know about every prescription and OTC medication and supplement you are taking, as some can cause complications during and after surgery. Have this conversation well in advance of your procedure, because you may need to stop taking certain meds two weeks or more before the operation.
3. **Prepare in advance.** Put your body in the best possible condition by eating well, getting enough sleep and exercising regularly. Stop smoking and drinking prior to your surgery. And don't let anxiety get the best of you. Deep breathing (greatist.com/happiness/breathing-exercises-relax), positive thinking, and meditation help put you in the right state of mind.
4. **Ask all questions.** Make sure you fully understand your procedure and what you can expect afterward. Have a plan for your recovery, and make arrangements ahead of time if you need to hire human help or implement mobility and dietary changes in your life.

How To Get Top Dollar Selling Your Home...

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." This report will be your secret weapon to maximize the net profits from the sale of your home. 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!)...

Haughty (haw-tee) adjective

Meaning: Disdainfully proud, snobbish

Sample Sentence: The aristocrat's haughty dismissal of the servants showed that he thought highly of himself.

Inexpensive Pest Control

Before you call in a top-dollar professional to handle your pest invasion problem, try one of these cheaper options:

- If you have ants, make a spray of vinegar and water (one part vinegar to one part water). Spray at their entrance into the house, whether it's at a door, window, or baseboard. Spray their trail completely.
- Make homemade ant bait with a mixture of Borax and sugar. Place the mix in small containers. If sugar doesn't work, mix Borax with something fatty or oily.
- If gnats are a problem, let soil in indoor plants dry out completely. This kills any larvae that are nested there.

How Big Is One Billion?

Relatively speaking, there is a huge difference between one million and one billion.

1 million seconds = 12 days

1 billion seconds = 31 years

Quotes To Live By...

"If you want a happy ending, that depends, of course, on where you stop your story."

—Orson Welles

"As you slide down the banister of life, may the splinters never point in the wrong direction."

—Irish saying

"Everyone must take time to sit and watch the leaves turn."

—Elizabeth Lawrence

What Car Dealers Don't Want You To Know

Car salespeople have a reputation for sneaky sales tactics – and rightfully so! There are deceitful tricks throughout the entire car-buying process, so it is always best if you know what to watch out for before stepping foot on the car lot.

- **You hold the power.** Buyers used to walk into car buying blind, but today there is a lot of information online to inform you before you purchase. Do your research in advance and have a general idea about what you want to buy and how much it should cost with websites like edmunds.com, autotrader.com, and consumerreports.org.

And, if you know what you want to buy, don't be persuaded by dealers to upgrade or try something else if it's not what you want.

- **Negotiating does not end with the price.** You might want to breathe a sigh of relief once you've agreed on a price, but don't let your guard down yet. Car dealers make a commission on extended warranties and extra features like sealants and fabric protectants – features you either don't need or can get a better deal for elsewhere – so just say no.
- **Don't fall for the "today only" price pitch.** These high-pressure tactics are designed to force you into a decision before you are ready. Very rarely is a price available *only* today. Always take your time when making a big decision like buying a car.

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 is a word made up of four letters, yet is made up of three? Although is written with eight letters, and then with four... Rarely consists of six, and never is written with five?

(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 home value analysis by calling me at: **644-2227**.

Double Trouble: Fun Facts About Twins

- Mothers of twins have, on average, longer lifespans.
- Taller women are more likely to have twins.
- You can tell identical twins apart by their belly buttons.
- Twins are twice as likely to be left-handed.

Be Ready In An Emergency

It's always a good idea to have an emergency preparedness kit ready to grab at a moment's notice. Some items are standard, regardless of who you are or where you live, such as a flashlight, first aid kit, and multi-purpose tool. Consider the specific needs of those in your family and geographical location as well. Find pre-made lists and help in building an emergency kit at ready.gov/kit and redcross.org.

Outdoor Adventure Websites

Why sit inside when a world of adventure waits out your front door?

www.rei.com – In addition to selling gear, REI offers an array of classes (many of them free) to help prepare you for everything from cycling and hiking to camping and climbing.

www.geartrade.com – Gear can be pricey, but you can buy it used for a fraction of the price at this site.

www.nps.gov – Find a U.S. National Park near you to begin exploring today.

Is That \$1 Credit Report Too Good To Be True?

The Fair Credit Reporting Act (FCRA) requires that Equifax, Experian, and Transunion – the three nationwide credit reporting companies – give you access to your credit report for free once a year. To drum up business, these agencies (and Experian in particular) sometimes offer your score for only \$1, a service that can cost upwards of \$20 per month outside of the one free annual report.

People who sign up for this \$1 credit report are roped into a bait-and-switch outlined in the fine print. It is often tied to a trial period (sometimes only five days long) before the company begins charging its monthly fee for a credit-monitoring service.

Instead, take advantage of the three free credit reports you receive annually from **AnnualCreditReport.com**, which details your credit history. Report any fraudulent purchases or suspicious activity to **consumer.ftc.gov** and click on "Report Identity Theft" for information on how to put a stop to inappropriate debt collection.

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 To Deal With Unlikeable People

Despite your best intentions to get along with the people you meet, occasionally you'll encounter someone you simply do not like. If this happens to you, here are a few tips on how to proceed with tact.

- ✓ **Focus on the positive.** Even though this person has habits or characteristics that drive you crazy, don't focus too much on these negative attributes. Try to find something positive to focus on instead. Though this might be difficult, it will likely help you tolerate this person a bit better.
- ✓ **Be kind.** It's true what they say: Act the way you would like to be treated. You don't need to go out of your way to be friends with an unlikeable person, but at least be nice. If you are polite and kind to him, perhaps his actions will eventually reflect yours. Also, don't talk badly about him behind his back. Try to be truly kind. This is to help you stay positive and perhaps let go of the negative feelings completely.

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

“What” has four letters, “yet” has three letters, “although” has eight letters, “then” has four letters, “rarely” has six letters, and “never” has five letters.

Weird Worldly Festivals

- Bloomsday in Dublin, Ireland: Every June 16, locals follow the scenes of the book *Ulysses*, which takes place in a single day on June 16, 1904.
- Night of the Radishes in Oaxaca, Mexico: On December 23, sculptors turn average radishes into works of art.
- International Hair Freezing Contest in Yukon, Canada: Using only water and the cold air, contestants compete to create the craziest hairstyles every March.
- Gilroy Garlic Festival in Gilroy, California: Held every July, this garlic-themed event is supposedly one of the largest food festivals.

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...

Moe Archambault
Moe MARKETING Realty
603-644-2227

Email:
moearchambault@yahoo.com

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: **Lisa DeBilio** of Litchfield, **Donna Lotterhand** and **Marc Beaulieu** of Manchester were the first three people to correctly answer my quiz question.

Who is the most nominated male actor in Academy Award history?

- a) Paul Newman b) Jack Nicholson
c) Spencer Tracy d) Laurence Olivier

The answer is b) Jack Nicholson. He has had 12 nominations (three wins), followed by Laurence Olivier with 10, Spencer Tracy with 9, and Paul Newman with 9. So let’s move on to *this* month’s trivia question.

What was the last movie rented at a Blockbuster store before the chain closed its doors?

- a) Gone With the Wind b) Monsters University
c) The Hangover Part III d) This Is the End

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 September 30, 2016. It’s that EASY. CALL NOW!

Real Estate Corner...

Q. How can I net more money selling my own home?

A. Here are three important tips:

- **Set the right price from the start.** Homes that sell for the most money are priced right when they go on the market.
- **Create a comprehensive plan to market your home.** You can target buyers through flyers and open houses, but your home should be listed in the official MLS database by a REALTOR[®] so more buyers see it and you get a price closer to what you’re asking.
- **Hire an experienced Home Marketing Expert.** A REALTOR[®] who knows how to effectively market your home can net you more money. Plus, they can save you time by assisting you with every aspect of the sale, from pricing your home to coordinating the closing process.

You can learn about these tips and more in my Free Consumer Report called “**7 Insider Tips To Net More Money Selling Your Own Home.**” Ask me for a copy and I’ll send it right over.

Do you have a question you want answered? Just call me at **644-2227**. Perhaps I’ll feature it in my next issue!