



Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me right now at 644-2227 to get a copy...

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Moe Archambault...

# Service For Life!<sup>®</sup>

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

## "Is My Donation Used Well?"

At this time of year you may be approached by charities to make an "end of year" contribution. Here's what to look for to evaluate charities, along with a few creative ways to make your contribution go further:

- ◆ **Spend time on these websites:** [www.charitynavigator.org](http://www.charitynavigator.org), [www.bbb.org/charity](http://www.bbb.org/charity), [www.greatnonprofits.org](http://www.greatnonprofits.org). Search for a charity and look at complaints, reviews, and ratings (5-star, etc.).
  - **Check for IRS 501(c) 3 status**, which makes your contribution tax deductible and holds the charity to a non-profit standard.
  - **Look at the overhead ratio** (the percentage of expenses that goes to administrative and fundraising costs) to see if it raises any "red flags." The majority of charities evaluated by Charity Navigator spend 10 percent or less on fundraising fees and 15 percent or less on administrative costs.
  - **Check the charity's financial health by visiting its website and looking at its annual report.** For the charity's results, look for its Charting Impact report at [www.chartingimpact.org](http://www.chartingimpact.org). The report gives the charity's answers to five basic questions, such as "What have and haven't you accomplished so far?"
  - **Beware of charities that won't share information.** These might be scams (usually by phone or email).
  
- ◆ **Look for other ways to give.** Ask your tax advisor for any financial implications but consider the following:
  - **Create a scholarship** at your high school or college. They may require \$100 to \$1,000 a year or more, and larger institutions have higher minimums.
  - **Give a designated contribution to a hospital.** Work with the hospital's development office to donate money for new equipment or a specific project like breast cancer research.
  - **Give to your child's school.** Ask them to designate your donation for a specific department, such as the music program.

### 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

## 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!)

**Probity** (pro-bi-tee) noun

**Meaning:** integrity and uprightness; honesty

**Sample Sentence:** The association president was known for his intellect and indisputable probity.

## Gourmet Food Websites

- **www.goldbely.com** -- Have famous dishes (Like Chicago's Lou Malnati's deep dish pizza) shipped right to your door.
- **www.igourmet.com** -- Great for specialty items, cheeses, olive oils, and gift baskets.
- **www.abesmarket.com** -- Features organic or natural foods, including gluten-free, vegan and kosher. Prices are comparable to your supermarket.

## Good News For Flyers

Now you can play "Angry Birds" on the runway. The FAA says passengers may now use electronic devices to listen to music, read and play games in all phases of flight (except during the safety briefing). You still won't be able to use your phone to text and talk. And you can't browse the web and check email until the Wi-Fi network is turned on (usually above 10,000 ft). Check with your airline for details.

## Quotes To Live By...

A moment's insight is sometimes worth a life's experience.

—Oliver Wendell Holmes

Let me win, but if I cannot win, let me be brave in the attempt.

—Special Olympics Motto

The best way to find out if you can trust somebody is to trust them.

—Ernest Hemingway

# Heart Attack Symptoms For Women

Common heart attack symptoms for both men and women are chest pain, shortness of breath, dizziness, and cold sweats. But studies show **women** are more likely to experience these additional symptoms:

- **Pain in the arm, back, neck, abdomen, or shoulder blades.** The pain radiates to many places, feeling like a tightness or ache.
- **Jaw and throat pain.** It may feel like someone's choking you.
- **Nausea and vomiting.** Women are more likely to think they have a stomach flu.
- **Unusual fatigue.** Beyond feeling tired, this is an overwhelming feeling of fatigue and exhaustion.

If you have chest pain or any of these other symptoms of a heart attack that last longer than five minutes, call 911 and ask for an ambulance. You're more likely to get faster treatment at a hospital if you arrive by ambulance than by private car.

## Here's A Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At [www.moehomes.com](http://www.moehomes.com)

## Was Your Mom Right?

Here are three "myths" your Mom might have told you growing up. Was she right or wrong?

### "Turn down the music or you'll lose your hearing."

She was right! Prolonged loud music and noise can lead to ringing in the ears or some hearing loss. Tip: If you can hear the music from your headphones when you're not wearing them, it's too loud.

### "Going out in the cold with a wet head will make you sick."

No! You do lose heat from the top of your head but covering it won't protect you from catching a cold. A cold is a virus you catch from someone else who is infected.

### "Spicy foods will give you ulcers."

Close! Spicy foods can aggravate ulcers you may already have but they don't cause them. Ulcers are a bacterial infection you can get from contaminated food or water, or frequent use of pain medication.

## Brain Teaser...

You can have me but cannot hold me.  
Gain me and quickly lose me. If treated  
with care I can be great, and if betrayed  
I will break. What am I?

(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.

## What's The Safest Seat In Your Car?

The middle seat in the back! It offers  
the most distance from impact during a  
collision (the "crumple zone"). It's also  
safest for kids, but you want to have a  
full 3-point seat belt, not just a lap belt  
in the middle seat.

## More Tongue Twisters!

Can you say these three times fast?

- Irish wristwatch
- Lesser leather never weathered  
wetter weather better
- Preshrunk silk shirts
- Six slippery snails slid slowly  
seaward
- Which witch wished which wicked  
wish?

## What To Do If Your Cell Phone Drops In The Toilet

Apparently it happens frequently.  
Here's what you can do to save your  
phone:

**STEP 1:** Turn the power off, and don't  
turn it back on. Don't try to charge it.

**STEP 2:** Remove the battery if you can.

**STEP 3:** Try putting it in a bag of  
uncooked rice to absorb the moisture  
overnight. That's not always enough to  
fix it.

**STEP 4:** Take it to a phone repair shop  
ASAP (within 24 to 48 hours).

# Avoid These 4 Annoying Fees

Are you tired of paying fees on practically *everything*? Here are 4  
fees you might have paid and what you can do to avoid them next time.

- 1. Out-of-network ATM fee.** The average fee is \$4, including the fee  
from the owner of the ATM and from your bank.  
**Avoid it:** Find ATMs in your network by checking your bank's  
website. Or switch to a bank that belongs to the ATM surcharge-  
free Allpoint network. Learn more at: [www.allpointnetwork.com](http://www.allpointnetwork.com).
- 2. Cell phone texting fee.** Most big carriers charge 20 cents per text  
sent or received (OK if you use it infrequently).  
**Avoid it:** Buy a fixed or unlimited text plan for \$10 to \$20 a month.  
If you use texting as your primary means of communication, you  
and your friends can download a free app such as WeChat,  
WhatsApp Messenger or TextFree (all iPhone and Android). These  
apps work over your phone's existing data plan or any Wi-Fi  
connection to send text messages for free.
- 3. Hotel Wi-Fi fee.** Many luxury hotels and resorts charge \$10 to \$20  
for in-room Wi-Fi.  
**Avoid it:** Many hotel chains now offer free Wi-Fi, such as Holiday  
Inn and Best Western. But you can also join a hotel's loyalty  
program to get free Wi-Fi.
- 4. New car dealer fee.** Some dealers charge vehicle or dealer-prep  
fees, advertising fees, and administrative fees.  
**Avoid it:** If the fees are listed on the factory "invoice sheet," pay  
them since they come directly from the manufacturer. If they aren't  
listed, negotiate to have them removed or buy the car from another  
dealer.

## 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®.

## 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:

Trust

## Have A Laugh

In class one day, Mr. Smith said, "Johnny I think you cheated on your test. The first question was, 'Who was our first president?' and Mary who sits next to you put George Washington, and so did you. The next question was, 'Who freed the slaves?' Mary put Abraham Lincoln and so did you."

"Well, I read the history book last night," said Johnny. "Wait," said Mr. Smith, "The next question was 'Who was president during the Louisiana Purchase?' Mary put 'I don't know,' and you put 'Me neither.'"

## Did You Know...

A survey found that almost 40 percent of American babies under age 2 use a smartphone or tablet before they can speak full sentences! The American Academy of Pediatrics recommends that children this age should have no screen time at all.

**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...

**Moe Archambault**

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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: **Dan Sullivan** of Auburn, **Terry Price** of Bedford and **Kathy Rose** of Manchester were the first three people to correctly answer my quiz question.

**Ken Jennings won over \$2.5 million as a contestant on what popular TV game show in 2004?**

- a) Jeopardy   b) Wheel of Fortune  
c) The Price Is Right   d) Deal or No Deal

The answer is a) Jeopardy. So, let's move on to *this* month's trivia question.

**What beverage was originally known as "Brad's Drink"?**

- a) Coca-Cola   b) Mountain Dew   c) Pepsi   d) Dr Pepper

***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  
And You Could Be One Of My Next Winners!***

## Real Estate Corner...

**Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?**

**A.** There are ways to get a down payment, including the following:

- **Look into local or federal government programs.** They expire or change frequently, so ask your REALTOR<sup>®</sup> about any programs that may apply to your area and situation.
- **Have the seller finance you.** Some sellers may be willing to help you buy their homes in something called a "seller take-back."
- **Use a financial gift from a friend or relative.** Tax law allows gifts of up to \$14,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$28,000.

For more information and tips on how to get a down payment to purchase a home, ask for my Free Consumer Report called **"4 Quick Ways To Buy A Home With Little Down."**

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!

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