



Call me right now at 644-2227 and ask for my Free Consumer Guide to homeowner profits titled, "Make Your Home Show Like A Model Without Breaking The Bank" ...

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Moe Archambault...

Service For Life![®]

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

Is The Air In Your Home Safe?

The air you're breathing in your house and office may be more polluted than the air in a smog-filled city. You might be breathing in harmful mold, chemicals, pet dander, pollen, and bacteria, any of which can lead to asthma and allergy attacks or lung infections. Here are the four best ways to reduce your risk of health problems from dirty air:

- 1. Reduce indoor moisture.** Mold and bacteria particles in the air thrive in moist environments. Using ventilation fans in areas of the home with high humidity and running an air conditioner can help lower humidity. Water-damaged carpet or building materials should be completely dried or replaced. Don't forget the basement, attic, and crawl spaces – if you see water condensing on your walls, you may want to operate a dehumidifier in these areas.
- 2. Bring outside air in.** Sometimes the weather doesn't permit it, but opening a window can improve circulation and usher out airborne bacteria and chemicals. Running a window or attic fan and always using vent fans in kitchens, laundry rooms, and bathrooms will keep the air moving in and out of your home.
- 3. Keep things clean.** Vacuum carpets and sofas weekly if possible, with a vacuum that has a HEPA filter. Washing bed sheets in hot water reduces dust mites, pollen, pet dander, and other allergens. Allergy-sensitive people should use allergen-blocking pillowcases and mattress covers. Mattress protectors range from \$10 to \$40, or several hundred dollars for higher-quality fabric on Amazon.com.
- 4. Eliminate toxic chemicals.** You may want to consider an air purifier, but research varies on the effectiveness of products that filter the air. You're better off removing contaminants from your home rather than trying to filter them out of the air. Try finding non-toxic cleaners and using non-chemical pest control methods.

Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "7 Secrets For Saving Thousands When Financing Your Next Home." My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: 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!)

Crowdsource, verb

Meaning: a way of obtaining funding, labor, or ideas from a large group of people, often online.

Sample Sentence: The college students used Kickstarter.com to crowdsource the money to build a sculpture for our public park.

Blood Clot Warning Signs

If blood clots run in your family, you sit still for extended periods of time, live a sedentary lifestyle, smoke, or take birth control pills, you may be at increased risk for developing DVT, or deep vein thrombosis. DVT occurs when a blood clot forms in a deep vein, often in the legs. The blood clot can move to other areas of the body, like the lungs, and cause more serious conditions. Look for these warning signs:

- Tender or swollen calf.
- Red marks or painful area on your leg.
- Temperature differences between legs – a leg with a clot can be warmer to the touch.
- Odd lumps under the skin, generally along a vein.

Check with your doctor right away if you experience any of these symptoms.

Quotes To Live By...

It is not how much we have, but how much we enjoy, that makes happiness.
—Charles Spurgeon

A successful man is one who can lay a firm foundation with the bricks others have thrown at him.
—David Brinkley

Exercise is a dirty word. Every time I hear it I wash my mouth out with chocolate.
—Charles M. Schulz

6 Easy Tricks To Make Food Healthier

These little-known tips from nutritionists and food experts can actually boost the nutrients in food you already have – all you have to do is store or prepare them differently!

- **Let garlic rest after crushing or chopping.** It takes up to 10 minutes for prepared garlic to create an enzyme that studies show has cancer-fighting properties.
- **Tear up lettuce before storing.** When you tear it up and let it sit for a day, lettuce produces four times as many antioxidants, substances that protect our cells from damage.
- **Poke holes in your broccoli's plastic bag.** Letting the broccoli "breathe" means you'll get over 100 times the antioxidants.
- **Store asparagus in a vase.** Keeping asparagus spears upright with a little water in a jar or vase in the refrigerator. They will stay fresher, and be higher in nutrients.
- **Use avocados instead of butter or oil.** Did you know you can scoop an avocado right out of its shell and add to baked goods? The difference in taste is slight, and you'll be substituting unhealthy saturated fat for unsaturated fat. Substitute at a 1:1 ratio for butter, and if you're substituting the avocado for an oil then add a little more liquid.
- **Try sprouting beans or lentils before cooking.** Legumes will become more nutritious and easier to digest if sprouted. Soak them overnight in a covered jar or pot. Rinse them well every 12 hours, and you'll see tiny roots or tail appear in 2 to 3 days. You can eat them raw or add them to cooked or baked foods.

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...

During a visit to a mental asylum, a visitor asked the director what the criteria are that define whether a patient should be institutionalized.

“Well,” said the director, “we fill up a bathtub. Then we offer a teaspoon, a teacup, and a bucket to the patient and ask the patient to empty the bathtub.”

Okay, here's your test:

1. Would you use the **teaspoon**?
2. Would you use the **teacup**?
3. Would you use the **bucket**?

(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:
603-644-2227.

Ain't It the Truth...

A **clear conscience** is usually a sign of a bad memory.

Junk is something you throw out three weeks before you need it.

Artificial intelligence is no match for natural stupidity.

Bills travel through the mail at twice the speed of checks.

Find Fido Fast

Losing a pet is something no animal lover wants to think about. You can microchip your pet to identify them, but they still need to be found and brought to a shelter or vet's office to be scanned so your contact information can be retrieved. If your pet is a little escape artist, try one of these GPS trackers:

- The Tagg Pet Tracker is \$100 plus around \$10 per month for the use of the Verizon network. It clips to your pet's collar and you can track him via mobile device or web browser.
- The PocketFinder is \$130 plus \$13 per month, and features a well-designed app for mobile phones as well as a tiny clip-on tracker about the size of a cracker.
- RoamEO is another option at \$179, which includes a hand-held receiver and a special GPS-fitted collar.

Avoid Identity Theft When Using Your Smartphone

Shopping online or paying bills with your mobile device is convenient, but how can you make sure your financial data is secure? Here's how to safeguard your bank account information:

- ◆ **Be cautious with free Wi-Fi access points.** Don't use your phone over a public Wi-Fi network when handling financial matters. If it can't wait, create your own hotspot on your phone. Check with your mobile service provider to see how to enable a hotspot.
- ◆ **Use your bank's mobile app.** Your bank has the proper security settings for their smartphone applications. You can set up your bill pay options online using your home computer, and then use your mobile phone in the future to pay instantly.
- ◆ **Use trusted vendors for all apps.** Only download applications, even those not related to paying bills or shopping online, from well-known vendors such as Apple or Google. Hackers may have infected other apps with a program to steal your information.

If you suspect your identity was stolen, report the issue right away. The Electronic Fund Transfer Act protects your mobile payments but there are limits. Within two days, you're likely to be completely covered, but after that your liability may increase.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my “**Insider's Free Resources**” by calling me at:
644-2227

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Never Purchase These Items At Grocery Stores

These four items are more expensive at supermarkets:

- **Pre-packaged spices.** Often you can buy these in bulk from health or ethnic food stores, get just the amount you need, for half the cost.
- **Bottled salad dressing.** Try making your own dressing with pre-mix packages found in the same aisle, or one with oil and vinegar.
- **Pre-paid credit cards.** These are the gift cards with a credit card logo that take a big chunk for fees (it can be up to \$5 per card). You can buy a gift card from a store or restaurant directly and save.
- **Batteries.** You might be tempted to grab a pack as you're checking out, but buying at bulk stores can save you up to 70%.

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:

I'm afraid we may have to have you committed! "Of course, a sane person would pull the drain plug to empty the tub," says the director as he leads you to your new room.

Learn To Dance Online

www.ballroomdancers.com – Great free learning site with videos and to teach you dance positions for ballroom dance, including the tango, waltz, and cha-cha. You can even purchase music and participate in forums with other dance students and instructors.

www.idance.net – Nearly 2,000 lessons for all kinds of dance, from Bollywood to the Charleston. Lessons aren't free, but for about \$30 you can have around 18 short lessons on a particular style.

www.dancetothis.com – Learn basic steps and advanced moves for hip-hop, ballet, jazz and more, from instructors all over the world. Then, be brave and take a video of yourself dancing and upload to the site to share!

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: **Barbara Tousignant** of Goffstown, **Ed Shaughnessy** of Manchester and **Sharon Rammage** of New Boston were the first three people to correctly answer my quiz question.

What Scottish-born chef is known for his rants at aspiring chefs in a TV competition?

a) Gordon Ramsay b) Alton Brown c) Bobby Flay d) Rocco DiSpirito

The answer is a) Gordon Ramsay. He's most recently appeared on "Hell's Kitchen" and "Kitchen Nightmare." He also posts video recipes on YouTube. So, let's move on to *this* month's trivia question.

What news channel reported in April 1930 that “there was no news” and instead played piano music?

a) WNBC b) BBC c) CNN d) CBS

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, 2014. It's that EASY. CALL NOW!

Real Estate Corner...

Q. What key factors should I consider before selling my home?

A. Here are a few factors to consider:

- **Make sure you are ready.** You should be able to afford to get your house sale-ready as well as make the move to a new home.
- **Consider the condition of your home.** You may need to make upgrades or repair cosmetic defects because homebuyers may not be able to get past the look of an outdated home. Updating by bringing in new appliances, painting, and making exterior repairs can improve first impressions and increase the value of your home.
- **Finding the right price point.** You don't want to price your home too high or too low when it is first listed on the market. An experienced REALTOR[®] can help you find a price range that buyers might pay for your home.

Learn more about how to sell your home quickly and for the most money by calling and asking for my Free Consumer Report called “*How To Avoid 7 Costly Mistakes When Selling Your Home.*” 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 it in my next issue!

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