



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

December 2015
Bedford, NH

Inside This Issue...

Proven Ways To Deter Crime In Your Neighborhood...Page 1

Know These Grocery Store "Tricks" To Save \$\$ At Checkout...Page 2

How To Find More Free Time For Yourself...Page 3

Add More Space In Your Closet Without Breaking The Bank...Page 3

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

How Can I Find The Right Home With The Right Financing?...Page 4



Moe Archambault...

Service For Life®!

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

How To Make Your Neighborhood A Safer Place

Whether you've just moved in or you've been living in your home for years, you want your neighborhood to be safe from crime for you and your family. Take these actions to make it even safer.

- **Safety is a team effort, so get to know your neighbors.** Who works during the day? Who has kids? Who is retired? Maintain a list of home/cell/work numbers so you can call each other if you see something suspicious. For example, some thieves pose as movers. If you see someone at your neighbor's house putting flat screen TVs and computers in a truck, don't assume it's a legitimate activity. Call your neighbors to check, especially if they aren't home.
- **Work with your police or sheriff's office to launch a Neighborhood Watch Program.** It unites law enforcement and citizens to reduce residential crime. To find an existing program or learn how to start one of your own, go to www.nnw.org.
- **Improve your neighborhood lighting.** If you don't have adequate street lighting, join with your neighbors in turning on your outside lights every night. An effective and inexpensive idea is to place sensor-activated lighting around the outside of your home, especially entry doors and garages (\$20 – \$80 at Home Depot or Amazon).
- **Talk to your neighbors about home security systems.** Visit a site such as www.safewise.com for information on a variety of systems. You can get basic ADT monitoring, for example, for \$37 a month plus \$99 for installation. Some insurance providers offer a discount if you purchase a complete security system. The site also offers an excellent Home Security Checklist (click on Learn and Home Security Resources).

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

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!)...

Technobabble (TEK-no-bab-ul) noun

Meaning: technical jargon

Sample Sentence: I had trouble installing the computer program because the manual contained so much technobabble.

Prevent Pain While Standing

Do you stand all day in your job? That can cause low back pain. Try these tips:

- Sit down when you can, but use good posture when standing: keep your back straight and don't slouch.
- Do standing stretches: put one leg behind you or reach down and touch your toes for 10 seconds to stretch your hamstrings.
- Shift your weight often from one leg to the other. Or use a footstool to rest one foot, then the other.
- Wear cushioned shoes. And massage your feet at the end of the day.

Have A Laugh...

Two friends were hiking in a forest. Up ahead, they saw a grizzly bear ready to charge. One man took off his hiking boots and quickly put on his running shoes. His friend said, "Don't you know how fast grizzlies run? You'll never make it!"

"Outrun the grizzly?" the first man said. "I only have to run faster than you!"

Quotes To Live By...

You can't deny laughter; when it comes, it plops down in your favorite chair and stays as long as it wants.

—Stephen King

Success is how high you bounce when you hit bottom.

—George S. Patton

In a gentle way, you can shake the world.

—Mahatma Gandhi

Avoid These Sneaky Grocery Store Tricks To Save \$\$

Do you ever get to the checkout at a grocery store and realize you spent way more than you expected? What happened? Stores know how to get you to spend more money, so watch for these five "tricks":

Trick: Locating the dairy products and meat in the back of the store so you'll fill your cart with items from the inner aisles first.

Solution: Shop around the perimeter of the store first (including fresh produce) and then move to the inner aisles if you need canned and packaged products.

Trick: Putting the per-ounce or per-unit label in small print on the shelf price tag.

Solution: Always check that small print on the shelf price tag. Don't assume the larger package is more economical.

Trick: Placing "Sale" signs on the products displayed on the ends of the aisles (the "endcaps").

Solution: Read prices closely to see if the item is really on sale.

Trick: Putting certain (possibly more expensive) manufacturers' products at eye-level on the shelves.

Solution: Look high and low on the shelves for the lower-priced product you may want.

Trick: Displaying cheese in a beautiful "gourmet" section.

Solution: Check the dairy section first for items like mozzarella or feta. Save the expensive gourmet section for special occasions.

**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...

I am a word, of meanings three.
Three ways of spelling me there be.
The first is an odor, a smell if you will.
The second is money, but not in a bill.
The third is a past tense, a method of
passing things in or around.
Can you tell me these words that have
the same sound? (3 answers)

(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.

Newest Words In Oxford English Dictionary

- **Photobomb** – inserting yourself into someone else's photo.
- **Hot mess** – a person or thing that is spectacularly unsuccessful.
- **FOMO** – fear of missing out.
- **Meh** – expressing a lack of enthusiasm.
- **Staycation** – a vacation spent in one's home country or spent at home visiting local attractions.

Websites For Breathtaking Travel Photography

Check out these sites on the largest screen you have:

- **www.nationalgeographic.com** – Click on "Photography" to view spectacular images. Look for photo of the day or best of each month.
- **www.sidetracked.com** – View this online magazine featuring stories and photos of adventure travel.
- **www.nasa.gov** – Select "Galleries" for the ultimate travel images from space.

Want To Buy Organic Meat?

Make sure you see the "USDA ORGANIC" logo on the package. That means the animals were *not* given antibiotics. The words "Antibiotic free" are not approved by the USDA.

How To Find More Free Time

Where does the time go? Even if you work a normal schedule and get a full night's sleep, you still have about 50 free hours during the week – but most people say they still can't find free time for hobbies and passions. Take these steps to find more time for YOU:

1. **Map your current time use.** First track how you use your time. Keep a log for a week or two to get a good representation of how you spend your time now. Try the app Chronos for Android and iPhone for an easy-to-use and comprehensive time log.
2. **Create a list of things you really want to do.** Try to come up with a list of 50-75 things. Make some of them easy one-day things (visit a museum) that you can quickly accomplish and others things you tend to put off (practicing guitar).
3. **Cut out unnecessary time-wasters and replace with something from your list.** Cut out the time spent watching TV, surfing the internet, or attending too many functions. Start a new schedule and prioritize things that make you happy instead of time-wasters.

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!

Add More Space In Your Closet

Is your clothes closet (or your teenager's closet) a "hot mess"? (See definition in left column.) Try these ideas to make it more functional.

- **First things first:** Empty out your closet and donate or consign everything you haven't worn in the last two years.
- **Install closet organizing products** available at stores such as Lowe's and the Container Store. Sales people can help you choose the right pieces. Save time by inviting a friend to help!
- **Neatly stack folded clothes on shelves using inexpensive shelf dividers** (see stores above). Stack no higher than 10 inches.
- **Hang scarves/belts/purses on shower curtain rings** attached to a wooden hanger.
- **Get piles of shoes off the floor.** Try an under-the-bed container.
- **For a quick fix, buy a small dresser or a bookcase** from a garage sale or thrift shop and put it inside your closet.

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:

Scent, cent, sent!

Laundry Tip...

Did you know conventional fabric softeners contain animal fat and synthetic chemicals? If you must use a softener, look for eco-friendly, non-toxic products. Don't use any softener when washing fabrics that rely on absorbance and breathability, such as towels, microfiber cleaners or some athletic wear. Best bet? Just add ¼ cup vinegar to the rinse cycle.

Did You Know...

- Brushing your teeth right after eating can damage your enamel. It's best to wait 30 minutes.
- Lots of toothpaste contains sodium laurel sulfate, which desensitizes taste buds that pick up sweetness. That's why orange juice tastes so bitter after brushing.
- Be glad you didn't live in the 1800s to mid-20th century. That's when toothpaste contained soap!

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): **Lorna Aouad & Sandy Marcoux** of Manchester and **Terry Price** of Bedford were the first three people to correctly answer my quiz question.

What ancient city and UNESCO site is carved into a sandstone cliff?

- a) Ur b) Petra c) Palmyra d) Carthage

The answer is b) Petra. This prehistoric city was an important crossroads for trade among ancient nations. So let's move on to *this* month's trivia question.

What was the first item ever sold on eBay?

- a) A Superman lunchbox b) A Toyota Tercel c) A broken laser pointer
d) The original Hollywood sign

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, 2015. It's that EASY. CALL NOW!

Real Estate Corner...

Q. Are there any secrets to finding the right home at the right price with the right financing?

A. Lots of homebuyers waste time and money by not doing their homework before going home shopping. Here's what you should do:

- ◆ **Analyze your NEEDS before you start looking.** Make a list, including price range, size, general location, number of bedrooms, bathrooms, etc.
- ◆ **Know what you WANT in your next home.** List the features you'd like to have and rank them in terms of importance. If you have a spouse, set your priorities as a couple.
- ◆ **Understand how much home you can afford.** Become familiar with your "payment-to-income ratio" and your "debt-to-income ratio," two guides bankers and mortgage lenders use to determine how much loan you can afford.

For more home buying tips, ask for my Free Consumer Report called **"8 Secrets For Saving Thousands When Buying Your Next Home."** Call me and 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**