



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...

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Moe Archambault...

Service For Life!®

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

How To Create A Home Inventory Just In Case

Do you know every single item you own – and would you be able to remember it all if you had to recall from memory? Taking a detailed home inventory requires making a thorough list of everything you own including a description, serial number, and estimated value. Having this inventory can save lots of time and headaches after a home fire, robbery, flood, or other disaster, but it's also a good exercise to make sure you have enough home insurance and for tax purposes, if necessary.

Taking The Inventory: Walk through every room in your house. Write down, take pictures or video, and/or create an audio recording of every single item. A visual inventory provides a more detailed overview of your belongings. Expensive items like jewelry and collectibles should be photographed from several angles.

Get Technical: A number of apps make it even easier to keep track of your personal items using photos, bar codes, and sorting options. These apps include American Family Insurance's DreamVault (Android/iOS), Sortly (iOS), The Home Inventory (Android), and Know Your Stuff (Android/iOS). For Android, go to play.google.com/store/apps and for iOS, go to itunes.apple.com.

Note Prices And Serial Numbers: Keeping purchase receipts makes it easier to record how much you paid for each item. Look up the prices of those items for which you are unsure, and don't forget to make a note each time something new is added to your home.

Store The List: Keep your list updated and stored in a safe or bank deposit box. Don't forget to keep a digital back-up in an accessible location as well.

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!)...

Lucid (loo-sid) adjective

Meaning: Easily understood or comprehensible

Sample Sentence: The teacher's explanation of the complicated judicial system was lucid.

Weird Weather Facts

- Sometimes snow in the Sierra Nevada Mountains in California is pink due to a special type of algae.
- The average cumulus cloud weighs 1.1 million pounds.
- The largest hail stone recorded was 8 inches in diameter and weighed almost 2 pounds.

Save Money Exchanging Currency

Exchanging money when you travel abroad has the potential to be expensive because of hidden fees. Save money by doing the following:

1. Use your bank ATM card overseas at a partner bank that won't charge a transaction fee. Find out what financial institutions your bank partners with before leaving home. Ask if your bank is part of the Global ATM Alliance.
2. Use credit cards that have low or no transaction fees. Chase (chase.com) and Capital One (capitalone.com) both have favorable cards available for frequent travelers.

Quotes To Live By...

"You can never get enough of what you don't really need."

–Eric Hoffer

"Tomorrow is the busiest day of the week."

–Spanish Proverb

"Good judgment comes from experience, and experience comes from bad judgment."

–Barry LePatner

How To Help Kids Save Money

All adults know that money doesn't grow on trees, but that's not necessarily true for kids. Help your kids, grandkids, or other children in your life tuck away their extra nickels and dimes for a rainy day.

1. **Bank it.** Encourage kids to decorate four separate piggy banks – one each for Saving, Spending, Investing, and Giving – to help teach about setting money-related goals. Investing money will be used for future investments and Giving money can be donated to a charity of the kids' choice.
2. **Offer an allowance.** Assuming you are helping your own children save money, provide a small allowance so there is something to put into the piggy banks. Give the allowance in small bills or coins so kids can physically hold and drop equal amounts of cash into each piggy bank.
3. **Make goals.** If there are certain things kids want to buy, or if they are expected to save a certain amount of money toward larger items such as bikes, explain that they'll need to use the Saving piggy bank to collect the needed money. And, if they choose not to spend money out of the Spending piggy bank right away, they'll be able to buy the items they're saving for faster.
4. **Go shopping.** When you go to the store, let the kids take their Spending money with them. If they want to buy something, count out change in the store. Feel free to remind them that, if there is something more expensive they'd like to buy, they'll have to continue to save for it – and they'll reach their goals faster by moving Spending money into the Saving piggy bank. However, if they want to buy something, that is their choice as this is their money.

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 that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

Thank You! Thank You! Thank You!
Thank You! Thank You!

Brain Teaser...

What has cities but no houses, forests but no trees, and lakes but no water?

(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

Eliminate House Smells

Smell: Musty or "old home."

Problem: Mold that may be due to poor ventilation in rooms, leaking plumbing, or condensation buildup on windows.

Solution: Small amounts of mold can be cleaned with soap and water.

Smell: Smoke, sour milk, pet urine, and similar smells.

Problem: A variety of smells become absorbed by carpets and paint.

Solution: Deep clean carpets and walls. Consider repainting walls. Replace air filters on a frequent basis.

Smell: Rotting animal.

Problem: Common areas in the home where animals may have snuck in and died are in the attic, wall, or chimney, or under the house.

Solution: Remove the carcass yourself or call a pest control company (follow your city's sanitation guidelines). Use a commercial product to help eliminate lingering odors.

Avoid Over-Eating

A paper published by the Personality and Social Psychology Bulletin found that participants eating with their non-dominant hand ate up to 30% less food.

Skill Building Websites

Spend 30 minutes or less to learn a skill.

www.SkillShare.com – On-demand courses on cooking, photography, and more for \$10/month.

www.CodeAcademy.com – Website building and coding basics.

www.KhanAcademy.com – Brush up on academic skills like algebra.

Anyone Can Meditate ... Yes, Even You!

Meditation has long been touted for reducing stress and increasing mental clarity, but it's also been shown to help with physical ailments like fibromyalgia, inflammatory bowel disease, and rheumatoid arthritis. Making a conscious effort to clear your mind can be easier said than done, but even the unconvinced can start a meditation practice today.

- **You don't have to sit still.** If you feel restless when sitting, try walking while meditating. Take slow, calculated steps. Remain aware of the sensation in your feet each time you lift and set them back down.
- **You don't need a silent location.** If there are noises around you, then notice and acknowledge sounds you hear while meditating.
- **You don't have to go it alone.** Many apps help guide beginners through the meditation process. Headspace (**headspace.com**) and Calm (**calm.com**) lead users through a daily 10-minute sessions.

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!

Quarterly Maintenance Checklist For Your Home

Keeping your home in tip-top shape requires regular maintenance. Keep this list handy for tasks that should be done every three months. Next month we'll feature some *seasonal* tips. (Save these lists!)

- ✓ **Test smoke and carbon dioxide detectors.** If the alarm doesn't sound, change the batteries.
- ✓ **Let water run in unused sinks and flush unused toilets.** This helps flush out built-up grime.
- ✓ **Clean out gutters.** Removing leaves and other blockages keeps build-up from molding and allows water run-off to flow properly.
- ✓ **Check water softener.** Add salt if necessary.
- ✓ **Trim trees and bushes.** Keep hanging branches clear from house walls, the roof, and the air conditioner.

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:

A map

Famous Internet "Firsts"

We don't think twice before hopping online today, but it wasn't always that way.

- 1971: Ray Tomlinson sent himself the first email.
- 1985: The first domain was registered to Symbolics Computing Company.
- 1991: The first website on the World Wide Web is created to provide information about the World Wide Web.
- 1994: The first blog, Justin's Links from the Underground, is a guide to top websites.
- 1995: Classmates.com is the first social networking site. Also, Amazon sells its first item – a book.
- 2005: The first YouTube video and Reddit post are published.

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: **Terry Price, Christine Williams** of Bedford and **Brett Rickenbach** of Danvers MA, were the first three people to correctly answer my quiz question.

What movie cast Kevin Spacey just two days before filming began?

- a) Se7en b) American Beauty c) The Usual Suspects d) 21

The answer is a) Se7en. Spacey asked that his name not appear in the opening credits of the movie, to surprise viewers as to the identity of the killer. So let's move on to *this* month's trivia question.

**How many different animals have been featured in
Barnum's Animal Crackers?**

- a) 18 b) 26 c) 37 d) 43

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 30, 2016. It's that EASY. CALL NOW!

Real Estate Corner...

Q. I just took my home off the market because it didn't sell. What can I do now to try to sell it again?

A. The biggest things to consider are the home's price and its condition.

You may have set the price too high, keeping buyers and real estate agents away. If you lowered your price in increments, it may have been too late since it was already viewed as an "overpriced" home. Also, look at your home's condition from a buyer's perspective. Is there more you can do to make it stand out from other homes for sale?

It may be time to hire not just a REALTOR[®], but a Home Marketing Expert. This is an agent who understands your needs and can use their expertise to re-evaluate the price plus share easy ways to make your home appear more attractive to buyers.

To learn more about how to sell your home quickly, call and ask for my Free Consumer Report called "**4 Tips To Guarantee Your Home Sells The Second Time.**" 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!