



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..."

## College Savings Errors to Avoid

Saving for your kids' college education can be confusing, but it doesn't have to be a daunting task. Learning the best ways to save can help you avoid costly mistakes – and increase your yield.

### Mistake #1 – Choosing a plain old savings account

When you're concerned about losing money on an investment, a standard savings account might feel safer. The interest on that account, however, won't even keep up with inflation, let alone the rapidly rising cost of college.

- **The Fix** – If an aggressive investment isn't right for you, at least choose a 529 plan, specifically designed for college expenses. Money in a 529 plan grows tax-free until your child uses it to pay for school. And if you're lucky enough to get lots of grants and scholarships, you can transfer a 529 to another child.

### Mistake #2 – Believing savings count against you

Some parents choose not to save for their children to go to college because they (erroneously) believe a robust savings will hinder their ability to get financial aid.

- **The Fix** – The truth is that it's primarily what you're earning – not saving – that colleges take into consideration when granting financial aid, so save away.

### Mistake #3 – Setting and forgetting it

Everyone's financial situation changes over time, as do tax laws and investment options. But too many people set up savings plans once and never revisit them.

- **The Fix** – It's important to review your investments on a regular basis, and that's especially true if your goals are in the shorter term. College investments that get more conservative over time are preferable, as they reduce risk as the child gets closer to college age.

### 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: [moehomes.com](http://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!)

**gallimaufry** (gall-uh-MAW-free) noun

**Meaning:** a hodgepodge, diverse mix

**Sample Sentence:** The museum's collection has a gallimaufry of items, from Rodin sculptures to antique doll houses.

## Cleaning With Cola

Did you know the cola in your fridge is also a great household cleaner? Here are some everyday uses for it:

- Remove rust stains by scrubbing with cola using aluminum foil, then wipe clean.
- Remove oil stains from pavement by soaking them in cola for 15 minutes, then scrubbing.
- Remove gum from surfaces by soaking it with cola for a few minutes, then scraping it with a blunt knife.

## Unscrewing Stripped Screws

Place one of the larger, flat rubber bands between a stripped screw head and your screwdriver tip to give yourself some added grip.

## Homemade Stainless Steel Cleaner

Mix equal parts white vinegar and water in a spray bottle. Spray on stainless steel appliances and wipe clean. Rub with olive oil afterward for extra shine.

## Quotes To Live By...

"Great minds discuss ideas; average minds discuss events; small minds discuss people."

—Eleanor Roosevelt

"Feet, what do I need you for when I have wings to fly?"

—Frida Kahlo

"In order to be irreplaceable one must always be different."

—Coco Chanel

# 5 Ways to Reduce Stress Quickly

When we're stressed, we're less able to focus and we're doing damage to our overall health. Here are some science-based methods for de-stressing quickly.

- **Breathe** – Stress makes us take short breaths. Concentrate on deep breaths through the nose, exhaling through the mouth, for several minutes to increase oxygen flow and reduce tension.
- **Pattern Reset** – Forcing your brain to focus on something else, such as the repetitive task of doing dishes or knitting, can help get your mind off whatever's bothering you.
- **Go for a Walk** – Not only will a 10-minute walk physically remove you from any stressful situation, the exercise releases stress-relieving endorphins in your brain. Dancing to your favorite song works, too.
- **Take an e-Break** – We love technology, but it can also cause a huge amount of stress. Turn off your phone or computer to increase your ability to relax, and don't leave your email inbox open all day.
- **Have a Snack** – It's important to be mindful about snacking (stress eating is nobody's friend), but some nibbles can be helpful. Potassium can help modulate blood pressure, which can in turn reduce stress levels, so have a banana. Something like a handful of nuts offers a satisfying crunch and the energy your brain needs to get past the stress.

## 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...

A boy is walking with a doctor. The boy is the doctor's son, but the doctor is not the boy's father. Who is the doctor?

(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**.

## Poaching the Perfect Egg

1. Simmer a small pot of water.
2. Crack egg into a bowl and add ½ tsp vinegar. Let stand for 5 minutes.
3. Add egg to the water and stir gently to keep egg from sticking. Leave alone to poach, 3-5 minutes for an extra large egg.
4. Remove with a slotted spoon and serve hot.

## Hide Your Home's Ugly But Necessary Electronics

A simple hinge on one side of a picture frame will hide the ugly thermostat on your wall, yet keep it easy enough to access when you need it.

Building a three-walled box to look like a row of books can hide your router and modem on a shelf.

## Fashion Subscription Websites

Two of the most popular clothing subscription services online are Stitch Fix and Trunk Club. Here's a brief overview of each.

**www.stitchfix.com** – For a \$20 styling fee, you'll get a box with five items chosen for you by a stylist. The \$20 fee can be applied to anything you purchase from the box. Send back whatever you don't want, and get a 25% discount if you keep everything.

**www.trunkclub.com** – Unlike Stitch Fix, Trunk Club has boxes for both men and women. There's no styling fee, and you receive 12-15 items per box on average. There's no discount for buying everything, and items tend to cost a bit more overall than Stitch Fix.

# Exercise: Saving vs. Splurging

It's common wisdom that staying fit is a good idea, but physical health can sometimes come at a hefty price. Here are some tips to help you stay both physically and fiscally fit at the same time.

## Worth the Splurge

- **Shoes:** Cheap or ill-fitting shoes can cause long-term damage to your feet, legs, and back, negating any up-front savings.
- **Sports Bras:** Especially for larger-chested women, a good sports bra can prevent chafing and back pain.
- **Personal Trainers and Nutritionists:** One-on-one time with a pro can be the motivation you need to work toward your goals.

## Save on These Things

- **Most Workout Clothing:** Inexpensive athletic tank tops and tees abound at discount retailers, and don't overlook the gently used options at Goodwill or other thrift stores.
- **Fitness Trackers:** Chances are, these offer many more features than you truly need. There are plenty of free smartphone apps that track calories, miles run, and even provide free fitness classes.

### 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!

# How to Stop Procrastinating

Procrastinating is a learned behavior. The good news is that it can be combated, as long as you're focused on how to prevent it. Here are 5 steps to help you stop procrastinating and get in gear.

1. **Get Rid of Distractions** – Turn off the phone, shut the door, put on headphones, whatever it takes to drown out tempting diversions.
2. **Break Tasks Into Chunks** – Things like "wash dishes, do laundry, and vacuum" are more specific, and chances are you'll be more apt to tackle those tasks than the gargantuan-sounding "clean the house."
3. **Do Your Hardest Task First** – The sense of accomplishment when you complete the biggest item on your list first will help propel you forward toward crossing off more things on your list.
4. **Perfect is the Enemy of Done** – Keep in mind that if you're only striving for perfection, you're less likely to even start a project.
5. **Reward Yourself** – Give yourself a pat on the back for getting stuff done, whether the reward is a night out or simply a favorite treat.

## 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:

*The doctor is the boy's mother.*

### Veggies You Can Re-Grow With Water Only

You don't necessarily need a garden to grow your own vegetables. Put the bottoms of the following vegetables in a bit of water on your windowsill and you'll grow another whole one.

- Celery
- Bok Choy
- Lettuce
- Fennel
- Green Onion
- Cabbage

It's a good idea to check your water garden daily to make sure there's enough water in each container and nothing icky is building up on the container itself.

**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 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: **Tony Basso** and **Alan Kaplan** of Manchester and **Sharon Rammage** of New Boston were the first three people to correctly answer my quiz question.

**Baby animals born together are collectively known as a litter. What is another name for a group of kittens born to the same mother cat?**

- a) Catalog b) Kindle c) Bundle d) Cluster

The answer is b) Kindle. Other collective terms for kittens include "intrigue" and "clowder." So let's move on to *this* month's trivia question.

**Who is the only President of the United States to be sworn into office by his father?**

- a) George W. Bush b) Calvin Coolidge c) John Quincy Adams  
d) William Taft

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, 2017. It's that EASY. CALL NOW!

## Real Estate Corner...

**Q. Can I use a financial gift from a friend or relative as a down payment on buying a home?**

**A.** Yes. In fact, one out of four first-time homebuyers uses a gift to make the down payment.

Tax law allows gifts of up to \$14,000 a year without tax consequences to the giver or recipient. (The amount may be adjusted annually so check IRS publication 950 for the current figure.) You could get a gift from two parents or two friends (for \$28,000) without paying a gift tax.

Using a gift for a down payment allows you to buy the home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a well-connected REALTOR<sup>®</sup> and discuss this subject before you start looking for homes.

For more information and some tips to avoid costly mistakes when buying a home, ask for my Free Consumer Report called "**4 Quick Ways To Buy A Home With Little Down.**" I'll send a copy right 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!