



Learn how to get more for your home in ANY market by requesting my Free Consumer Guide, "Secrets For Selling Your Home For Top Dollar" – Call me right now at 644-2227 for details...

February 2013
Bedford, NH

Inside This Issue...

How To Avoid A Car Wreck...Page 1

Use These Three Email Tips To Get More Done...Page 2

What To Do If There's A Gas Leak In Your Home...Page 2

Relieve Eye Pain In Seconds...Page 3

Save On Designer Clothes...Page 3

Beat This Trivia Question and You Could Win a Car Wash...Page 4

Who Do I Talk To If I'm About To Go Into Foreclosure?...Page 4



Moe Archambault...

Service For Life!®

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

Avoid The 4 Most Common Reasons For Car Accidents

Isn't it scary? You're driving along and all of a sudden you don't have control of your vehicle. You grip the steering wheel with both hands and with one violent thrust, press down on the brake pedal as hard as you can until you come to a complete stop.

You look up, then breathe a sigh of relief. No one was hurt. You were lucky! but what if there were another car around?

Most people rely on luck to save them when they get in a situation that could lead to a car accident. The feeling is, accidents on the road are unavoidable. Collisions from someone making a bad decision or being distracted, like running a red light or merging into your car, can and do happen even if you're the safest driver in the world.

But there are accidents you can avoid and they're actually the most common reasons why car accidents occur. Everyone will face one if not all four of these situations where you lose control of your vehicle. Here's exactly what to do if, and when, they happen to you:

- 1. Suddenly Swerving?** Do this: If you have to swerve to avoid hitting an animal or another car, turn your car first, then press the brake pedal.
- 2. Tire Blowout?** Do this: If you hear a loud pop and suddenly lose control, steer the car as straight as possible and don't turn or brake. Press the gas pedal slightly to accelerate, which helps keep the car under control. Then slowly decelerate by pressing the brake to stop your vehicle.
- 3. Running Off The Road?** Do this: If the side of your car drops off the edge of the road, steer straight and slow down gradually as you come to a stop on the shoulder. Then drive back onto the road.
- 4. Sliding On Pavement?** Do this: If the roads are wet or icy and your car starts to slide, turn in the direction of the slide and let off the gas. Don't slam on your brakes or they could lock up, press the brake slowly.

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 "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!)!

Histrionics: (his-tri-on-ics) noun

Meaning: Exaggerated dramatic behavior designed to attract attention

Sample Sentence: By now, Susan was accustomed to her teenager's frequent histrionics.

Three-Minute Meditation

One extremely refreshing getaway is meditation and best of all, you don't have to pack for it. Research from the University of California, Davis, suggests that regular mindfulness meditation may slow the rate of cellular aging and potentially giving you more precious time than you ever dreamed of.

Here's how to mediate in 3-minutes:

1. **Find** a peaceful place where you won't be interrupted.
2. **Gently rest** your palm over your heart. Concentrate on a person, place, song, or memory you cherish. The idea is to feel love and to concentrate it as energy in your mid-chest.
3. **Visualize** any thoughts as clouds drifting in the sky. Let them float by and out of your awareness.
4. **Observe** the sensations in your heart area: heat, coolness, bliss, compassion, release of pressure, vibration. Over time and with practice, you'll feel the positive energy in your chest that will flow into your body.

Quotes To Live By...

Do, or do not. There is no try.

—Yoda from Star Wars

If you can count your money, you don't have a billion dollars.

—J. Paul Getty

You got to be careful if you don't know where you're going, because you might not get there.

—Yogi Berra

3 Email Tips To Get More Done

These email tips will get more people to respond to your emails and help you get work done faster:

1. **State the content and purpose in the subject line.** This gives the recipient a chance to sort and prioritize their email. Be specific and if you need a response quickly, add "Action Required" or "Response Needed" to the subject line.
2. **Know when to use CC and BCC.** Use CC to copy people who are directly involved. This keeps them involved in the email conversation. Use BCC when you want to notify someone that an email was sent but you don't want the main recipient to see who you are notifying.
3. **Use "Forward" effectively.** When someone responds and you want to notify another person, simply Forward the email with a message that says, "FYI." If someone has not responded to your email after several days or weeks, go to your Sent Messages and Forward them your email but change the subject line to say, "FWD: Did you get this?"

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!

Do You Have A Gas Leak?

Use these senses to recognize a gas leak:

- ◆ **SMELLING** — If your house smells like rotten eggs, you may be in serious trouble. Natural gas suppliers add the scent to the gas as a warning that harmful vapors are leaking into the air.
- ◆ **HEARING** — a leak may make a hissing sound or a loud roar.
- ◆ **SEEING** — a leak may cause dust or debris to fly, create bubbling movement in water, or cause discoloration in green vegetation.

Here's how to respond to this deadly danger:

- ◆ Get everyone out of the house, move a safe distance away, call 911 and your local gas company for help.

To prevent electric sparks that could ignite an explosion, follow these tips:

- ◆ Don't turn on or off electrical switches.
- ◆ Don't start your car in the garage or use garage door openers.
- ◆ Don't strike a match.

Brain Teaser...

A mile-long train is moving at sixty miles an hour when it reaches a mile-long tunnel. How long does it take the entire train to pass through the tunnel?

(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:

<<888-8888>>.

Rock' And Roll' Muscles

You should stretch before you work out, right? Most people say yes, but it's not good to stretch cold muscles. First, you should release the muscles by using a foam roller (or anything round) to roll your calves, thighs and upper back. If you can't roll, warm up your muscles with some gentle cardio or a light jog.

Are You Playing These Games?

More people are playing games on mobile devices than ever before. Here are some top games for family fun:

- Hanging With Friends
- Words With Friends
- Chess Time
- Super Stickman Golf
- Draw Something

But Who Counted Them?

Astronomers have put together a 9-gigapixel picture that includes 173 million different objects, including 84 million that could be confirmed as stars. If printed with the resolution of a book, the image would measure 30 feet long by 23 feet tall.

Medication Warning

Researchers are finding that medications and supplements may contain or be coated with plasticizing chemicals (called phthalates) that can lead to health problems. Keep an eye out for delivery systems that are most likely to use phthalates, such as *delayed-release*, *time-release*, and *enteric coatings*. Best advice: Ask your pharmacist if a phthalate-free version of your medication is available.

Relieve Eye Pain In Seconds

Do you spend much of the day staring at a computer, sending text messages on your phone, and ending the evening by watching a movie on a high-definition TV? No wonder your eyes are tired! Here are four exercises to relieve eye pain and make them not feel dry, itchy, blurred, and strained:

- ❖ **Eye Roll:** While keeping your eyes open and head still, roll your eyes up to look at the ceiling, roll around clockwise slowly five times. Repeat the motion counter clockwise.
- ❖ **Palming:** Rub the palms of your hands together until they are warm. Cover your eyes and concentrate on your breath until your palms cool.
- ❖ **Massage:** Place your fingertips on your eyelids and gently move them in a circular motion for 60 seconds.
- ❖ **Temple Turning:** Place the knuckles of your thumbs on the sides of your eyes near the temples. Massage by circling the temples three times. Do the same above the midpoint of your eyebrows and both sides of the bridge of your nose.

It's also a good idea to give your eyes a rest every 25 minutes spent reading or sitting in front of back-lit screen (computer, tablet, phone, TV). Simply get up and look around the room at other objects for 5 minutes.

**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

Save \$\$\$ On Designer Clothes

Men have been renting tuxedos for decades, so why can't women rent a dress for a wedding or party? It's easy with online dress rental services like **RentTheRunway.com**. Simply pick the dress you want from over 25,000 available and have it delivered the next day. Then keep it for 4 or 8 days, and mail it back when you're done. The rental cost is usually 10% of the cost to buy a designer dress, with rentals from \$50 to \$350. Not to be left out, guys now have more options for neckwear with tie rental services. **TieSociety.com** lets you rent 3 ties with no return date for \$20 a month, and you can exchange any of your designer ties at any time.

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:

Two minutes! (The back of the train would be at the beginning of the tunnel after 1 minute, and would leave the end of the tunnel at the 2-minute mark.)

Why You Shouldn't Only Drink Bottled Water

Bottled water is fine but it contains no fluoride, which can lead to tooth decay. You can fill your glass with tap water (which contains fluoride) but use a Brita or PUR water filtration system to keep out other impurities.

Witty Wisdom

- Evening news is where they begin with "Good evening," and then proceed to tell you why it isn't.
- Hospitality is making your guests feel like they're at home, even if you wish they were.
- The sole purpose of a child's middle name is so he can tell when he's really in trouble.

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 and 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: **Rick Roberge** of Manchester, **Diana DeWitt** of Beaufort SC and **Stephanie Breton** of Andover MA were the first three people to correctly answer my quiz question.

Where can you stand in both the east and west at the same time?

- a) The International Date Line
- b) China
- c) The Prime Meridian
- d) Equator

The answer is c) The Prime Meridian. The line, which passes through Greenwich, England, is Longitude Zero, and every place on Earth is measured east to west from it. In the Greenwich Royal Observatory, you can have your picture taken straddling the line. So, let's move on to *this* month's trivia question.

What do the letters in Einstein's formula $E=mc^2$ stand for?

- a) E:energy, M:matter, C:calories
- b) E:electricity, M:matter, C:time
- c) E:energy, M:mass, C:speed of light
- d) E:energy, M:mass, C:celsius

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 **March 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. What experts should I talk to if my home is about to go into foreclosure?

A. Avoid scammers, and talk to one or more of these professionals:

- **Your REALTOR[®]** will help you review your options.
- **A Foreclosure Counselor** will help you evaluate your current financial situation and serve as an advocate with your bank, free of charge.
- **A Tax Expert** will advise you if you do a short sale or deed-in-lieu of foreclosure since forgiveness of debt may be considered taxable income.
- **A Credit Counselor** can help you develop a plan to avoid future financial difficulty as well as help you repair your credit score.
- **An Attorney** can help you if your lender has filed a foreclosure lawsuit.

For more information on avoiding foreclosure, call and ask for my Free Consumer Report called "**Options To Avoid Foreclosure.**" I'd be glad to 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'd feature your question in my next issue!

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