



*Moe Archambault...*

# Service For Life!<sup>®</sup>

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

*Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 644-2227 to get a copy...*

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## **How To Protect Yourself From Hospital Infections**

People check into hospitals to overcome illness, but these supposedly sterile environments can also expose you to many germs. Luckily, there are several things you can do to protect your health if you happen to land in the hospital:

1. **Research your chosen hospital.** Educate yourself about laws in your state designed to create safer, healthier hospitals ([hospitalinfectionrates.org](http://hospitalinfectionrates.org)), then find out what your hospital has done to control infections. Your state's health department can advise where you can find specific hospital statistics.
2. **Practice appropriate hand washing.** Ask that your doctors, nurses, and visitors wash their hands before touching you or items in your room. Gloves offer a false sense of security and can be contaminated if put on by germ-infested hands.
3. **Eat from clean plates.** Consume food that has only touched the clean plate on which it is delivered. Don't set food on a meal tray or any other surface.
4. **Avoid contact with sick people.** This includes not just other patients but also family and friends who may be ill.
5. **Keep tubes to a minimum.** Catheters, IVs, and other tubes offer a direct line into your body. If possible, skip them; but also ask to have all tubes removed as soon as possible after surgery.
6. **Go home.** The longer you stay in the hospital after surgery, the more likely you are to develop an infection. Before being admitted, work with your doctor to create a recovery plan you can tackle right away in order to get out of the hospital as soon as possible.

Find more information about staying safe at [safepatientproject.org](http://safepatientproject.org).

### **How To Get Top Dollar Selling Your Home...**

If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy by calling me at...644-2227

Get Free money-saving home tips at my web site: [www.moehomes.com](http://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!)

**Vex** (veks) verb

**Meaning:** to annoy, irritate, or provoke

**Sample Sentence:** The teacher was vexed by the student's inability to follow instructions.

## Good Night, Sleep Tight

You spend one-third of your life in bed. Here's how to choose the best mattress: Buy a new mattress and box spring every **eight to ten years**.

Choose a comfortable mattress, not necessarily one that is on sale. **Try them all out** in the position you normally sleep.

Price and brand names **do not always reflect the quality** of a mattress.

## Fun Things You Can Mail

Apply a label and sufficient postage, and the USPS will mail these odd items:

- A coconut, the perfect mail from Hawaii!
- A flip-flop with a note written on the bottom.
- A decorated rock.

## Date Night At Home

Spending quality time with your significant other doesn't have to cost a fortune. Take advantage of these fun (and inexpensive) at-home date ideas:

- Put together a **self-created beer or wine tasting**.
- **Play** a new board game.
- **Watch** a new-to-you movie (check out [afi.com](http://afi.com) for inspiration).

## Quotes To Live By...

Always borrow money from a pessimist. He won't expect it back.

—Oscar Wilde

Creativity is contagious. Pass it on.

—Albert Einstein

Be like a duck, my mother used to tell me. Remain calm on the surface and paddle like hell underneath.

—Michael Caine

# Roadside Assistance Plans

Being stranded on the side of the road with a flat tire or some other mechanical problem can happen to anyone at any time. A roadside assistance plan is the kind of purchase you hope you'll never have to use, but having the right one when you need it most can save hundreds of dollars and a massive headache. Here's what you need to know to choose the one right for you:

- Many new cars (and some certified used cars) come bundled with assistance from auto manufacturers. Though they are often valid for the length of the warranty, check with the dealer when you purchase.
- Popular roadside assistance carriers include AAA ([aaa.com](http://aaa.com)), Better World Club ([betterworldclub.com](http://betterworldclub.com)), AARP Roadside Assistance ([aarproadside.com](http://aarproadside.com)), and Good Sam ([goodsamroadside.com](http://goodsamroadside.com)). However, add-on plans are also available from cell service carriers, credit card companies, and insurance providers, though the services they cover vary. Some may have restrictions on towing distance, the number of roadside assistance calls allowed each year, and out-of-pocket costs you may incur by using these services.
- Because some coverage plans are for specific vehicles (such as those affiliated with a warranty), you may need additional plans for other family vehicles. However, other plans, such as cell phone-related assistance, cover certain people. In choosing coverage, make sure all relevant parties and vehicles in your family are appropriately protected.

**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...

A tea cup and saucer cost \$1.10. The tea cup costs one dollar more than the saucer. How much does the saucer cost?

(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**

## Don't Put These In The Drain

Plumbers will tell you to avoid putting these items down your kitchen sink drain – they're the biggest causes of drain blockages that can cost you hundreds of dollars (or more) per professional visit to remedy:

1. Coffee grounds. Granular waste combines with other items to form a clog.
2. Grease/oils will stick to the inside of drains and pipes and can contribute to sewer overflows (yuck!)
3. Fibrous materials like onion skins or corn husks. These can get snarled in your disposal blades.

## Have A Laugh...

A mom and a son come home from the grocery store and mom tells her child he can have a snack. The boy immediately empties out a box of animal crackers onto the table. "What are you doing, son?" the mother asks.

The boy says, "The box says you should not eat if the seal is broken, so I'm looking for the seal."

## Websites For Relocation

Getting ready to move? Choose the city that suits you best!

**my.teleport.org** – Browse basic information about 100+ international cities.

**www.findyourspot.com** – Personal preferences like culture and religion narrow down options.

**www.taxfoundation.org** – Detailed information on state and local sales tax.

# Manage Digital Photo Overload

Smartphones have made it easier than ever to shoot photos at a moment's notice, but with this ease comes a new problem: What to do with all of those images? Organize them with these simple tips:

- **Junk the bad photos as soon as you take them.** Don't save anything you won't print, use, or look at later.
- **Upload photos to your computer regularly and sort them into organized folders.** Create folders for each year, and within each year, make sub-folders for specific events or holidays. Use simple names, like "Family Reunion." Move relevant photos into the folders, and delete them from your phone.
- **Share as appropriate.** Don't overload email messages with data-heavy images. Instead, upload select photos to a photo-sharing site like Picasa ([picasa.google.com](http://picasa.google.com)) or Flickr ([flickr.com](http://flickr.com)) and distribute a link to family and friends. Continue to print your favorite photos for framing or create an annual photo book.
- **Invest in a cloud service or use an external drive to back up photos.** Services like Mozy ([mozy.com](http://mozy.com)) and Carbonite ([carbonite.com](http://carbonite.com)) automatically backup copies of computer files.

## Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At [www.moehomes.com](http://www.moehomes.com)

## Find The Cheapest Airfare

With so many airlines, routes, connections, and extra fees, it can be hard to unearth the cheapest airfare for your needs. Follow these suggestions to book your next flight with confidence:

- ✓ Search far in advance (but not too far). A study by **CheapAir.com** suggests that, on average, booking seven weeks out for domestic flights and 11-12 weeks in advance for international flights is best.
- ✓ Flights are cheapest on Tuesdays, Wednesdays, and Saturdays.
- ✓ Be a flexible traveler by searching with a couple extra days or weeks on either side of the preferred departure date. Many flight booking sites such as **kayak.com** offer flexible travel as an option when you search for flights.
- ✓ Delete cookies from your computer before looking up flights online a second time. Sites store your search data and know you're a potential buyer, so prices are likely to be higher than originally posted.
- ✓ Fly into a different city. Look at flights into nearby airports or within the destination's region. In Europe, for example, it may be cheaper to fly into a nearby city then take the train to your destination.

Get Free money-saving home tips at my web site: [www.moehomes.com](http://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:

The saucer costs 5 cents. One dollar more is \$1.05. Together the two cost \$1.10.

### Easy Ways To Save A Few Bucks

When you're coming up just a bit short month after month, or just need some help getting through a financially tight time, try the following:

- Lowering your thermostat by only one degree can save 1% on your annual heating bill, according to the U.S. Department of Energy.
- Take a bagged lunch to work. And brew your own coffee in the morning instead of stopping by your favorite cafe.
- Pay with cash. According to a study by Dun & Bradstreet, people tend to spend 12-18% more when they pay with credit cards instead of cold, hard money.

**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**  
**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: **Rick & Terry Roberge** of Manchester and **Diana DeWitt** of Beaufort SC were the first three people to correctly answer my quiz question.

### Who was the world's highest paid celebrity in 2015?

- a) Floyd Mayweather b) Robert Downey Jr. c) Katy Perry  
d) Roger Federer

The answer is a) Floyd Mayweather. According to Forbes.com, the boxer earned \$300 million in 2015, with \$250 million coming from his May 2 victory over Manny Pacquiao, who was #2 earning \$160 million. So let's move on to *this* month's trivia question.

### What country has the most official languages?

- a) China b) India c) Zimbabwe d) Singapore

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

## Real Estate Corner...

### Q. What should I know when buying my first home?

**A.** Buying your first home is a big step, and making mistakes can cost you thousands of dollars. Here are three you should avoid:

- **Not having a professional home inspection.** Review the report carefully so you don't buy a home with serious issues, such as pests, mold, or water damage.
- **Not doing a “walk-through” before closing.** Visit the property after all the furnishings have been removed so you won't have any surprises later.
- **Not understanding the contract.** A REALTOR<sup>®</sup> who serves as your “Buyer's Representative” will help you understand your responsibilities and guide you through the process.

Want to learn more? Ask for my Free Consumer Report called **“Top 10 First-Time Homebuyer Mistakes To Avoid.”**

Do you have a real estate question you want answered? Feel free to call me at **644-2227**. Perhaps I'll feature your question in my next issue!