



Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 644-2227 for details...

January 2016
Bedford, NH

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Moe Archambault...

Service For Life![®]

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

How To Stick To A Budget

Having a budget is more important than ever before, but sticking to one takes time and discipline. Here are ways to help you become a better money manager.

- **Track your spending.** Most people spend their money on food, housing and transportation, but there are many other categories, like household costs, debt payments and entertainment. Try this: Write down every dollar you spend in a two-week period and see what you can cut on the list. Doing this with your spouse and your family members will turn up even more surprises.
- **Account for your cash.** Does it just "disappear" from your wallet? Try tracking where it is spent. Sometimes, using debit or credit cards for expenditures can help with accounting.
- **Understand your debt (mortgage, student loans, credit cards) and set goals to reduce it.** Federal Reserve statistics say the average household owes \$7,529 on their cards. For *indebted* households, the average is \$16,140. This is a major undertaking, but check out sites like www.creditcards.com for ideas on how to deal with high debt (for example, negotiate lower interest rates).
- **Have a savings goal, including an emergency fund, as part of your budget.** What if you need major car repairs or a new furnace? Start small and add to this category gradually or you'll have to fall back on those credit cards. For long-term planning, review your investments and consult an expert if you need one.
- **Use a tool like Mint.com, Quicken or Google Docs spreadsheets.** They're inexpensive or free and make it easier to track and categorize your expenses, set budgets, create reports and more.

Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "*How To Avoid 7 Costly Mistakes When Selling Your Home.*" My exclusive report will give you all the facts for a fast, top dollar sale. Just call **644-2227** anytime, 24 hours, and I'll rush a copy out to you for free.

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!)

Podcast, noun or verb

Meaning: a program (of music or talk) made available in digital format for automatic download over the Internet

Sample Sentence: I frequently download podcasts on various subjects that I find on my favorite web sites or through the iTunes store.

Feel A Cold Coming On?

Here are the first two things you should do:

- **Drink water consistently.** That means a tall glass every 1-2 hours. You want to keep the mucus production (ick) flowing.
- **Sleep a couple of hours more than usual.** That lets your body focus energy on supporting your immune system.

Stressed Out?

Apply firm pressure for 30 seconds to the fleshy place between your index finger and thumb. It's called the "hoku" spot in traditional Chinese medicine. If you're stressed, take a deep breath and give it a try.

Quotes To Live By...

Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like.

-Will Rogers, humorist

The secret of change is to focus all of your energy, not on fighting the old, but on building the new.

-Socrates

Trust your hunches. They're usually based on facts filed away just below the conscious level.

-Dr. Joyce Brothers

Spice Up Your Health!

You already know about the positive affects of eating garlic, but here are three "super spices" that have amazing health benefits:

Sage. Did you know the name (*salvia officinalis*) comes from the Latin verb meaning "to be saved"? It's high in vitamin K, which helps with blood clotting and building strong bones, and it may improve memory. Here's some sage advice: Use it in dishes with meat and poultry.

Peppercorns. They contain piperine, a pungent substance that is anti-inflammatory (it may reduce arthritis symptoms). Buy whole ones, grind them, and add to food at the end of cooking or at the table. Smelling black pepper oil also can ease the pain of aching muscles.

Oregano. The name is from Greek, meaning "mountain of joy." WebMD says oregano contains chemicals that might help reduce cough and spasms. It also helps fight some bacteria and viruses. Use one teaspoon daily of dried oregano in salad dressings and many recipes.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at 644-2227 and I'll give you all the facts.

Things To Keep In Your Car

You never know what can happen on the road, so you need to be prepared. Here's a checklist of supplies you should carry in your car:

- Your owner's manual. Become familiar with it.
- A functional spare tire (if your car is equipped with one) and tire-changing equipment.
- A First Aid kit, flashlight and batteries, jumper cables, multi-purpose utility tool, cable ties, emergency whistle and duct tape. You can buy these separately or purchase an AAA Road Assistance Kit from Amazon.com for \$25-\$60.
- A charger for your mobile phone.
- Road flares.
- Fire extinguisher. Buy one specifically made for cars at a store like Home Depot or AutoZone.
- Blankets and bottled water.
- Emergency cash in small bills (\$50).
- A tire gauge.
- Foam tire sealant. Check out: www.fixaflat.com

Five Annoying Habits And How To Deal With Them

We all have odd habits that may drive our families (particularly spouses), friends and co-workers crazy. Here are some common ones and how you might try to change your behavior:

Habit: Always looking at your cell phone or tablet.

Change: Whether it's email or Facebook, you may be a little addicted. Best advice is to acknowledge the problem and make an agreement with your spouse or friends to set limits on your online time. You probably already do this with your kids so maybe you can do this together.

Habit: Clearing your throat all the time.

Change: You may not even know you do this. The problem, however, may be medical (allergies, acid reflux). Try an over-the-counter cough suppressant or talk to your doctor.

Habit: Selective listening.

Change: Maybe you just tune people out when you're thinking about something else. Try this: Pick a code word (not "HELLO!" – that's annoying) for your spouse/kids/friends to use when they really want your attention.

Habit: Being a back-seat driver.

Change: Focus on something else (a conversation on another subject, something you did that day), not on what the driver is doing.

Habit: Interrupting conversations.

Change: If you're interrupting, learn to be more patient and listen. If someone is interrupting you, perhaps you are rambling and should get to the point. Or, just ask the interrupter to let you finish your thought.

**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 so small, and sometimes missed.
I get misplaced, misused, and help you
when you list.
People usually pause when they see me,
so tell me, what could I be?
(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much
your home is worth. Or maybe you just
need a recommendation for a
handyman, carpet cleaner or plumber...

Either way, I love hearing from all of
my good friends and clients. And I'm
happy to help answer questions you
might have about anything relating to
real estate or home-ownership.

If you have a question, tip or idea, call
me at **644-2227**. I'm here to help!

Some Quick Laughs...

What is a spider's favorite TV show?
The newly web game!

What do you do when two snails have a
fight?
Let them slug it out!

How do you know if you are up against
a tough mosquito?
You slap him and he slaps you back!

Websites To Protect Your Online Presence

StaySafeOnline.org – Read updated
information on everything you can do to
protect yourself online, including
securing your accounts to preventing
malware, ID theft and fraud.

JustDelete.me – Links you to the
cancellation pages for a big list of social
media sites, retailers and other
businesses that might have data on you.

MailDrop.cc – Allows you to create a
free email address that disappears 24
hours after it's used. Great for one-time
deals or downloads.

Food Safety Tip

The cloth bags you re-use to carry your
groceries can be loaded with bacteria.
Wash them frequently in the washing
machine using hot water.

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 comma!

A Future Doctor?

On the way to pre-school, the doctor let his daughter look at his stethoscope. She picked it up and began playing with it. This thrilled the father as he thought, "Perhaps one day she will follow in my footsteps and become a doctor."

Then he heard her speak into the stethoscope "Welcome to McDonald's. May I take your order?"

Clean Those Dusty Blinds

Make this job easier by putting your hand in a sock and dipping the sock in a mixture of 50/50 water and vinegar. Use it like a sock puppet to clean each individual slat.

It's True!

There's a basketball court above the U.S. Supreme Court. It's known as the highest court in the land!

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: **Dana Jendraszek** of FL, **Richard Adams & Terry Boyer** of Manchester were the first three people to correctly answer my quiz question and **Terry Price** of Bedford won the dinner gift card raffle. Congratulations!

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 answer is c) a broken laser pointer. In 1995 Founder Pierre Omidyar listed the laser pointer to test his new site "AuctionWeb." He listed it for \$1 and sold it for \$14.83. The other items were also sold on eBay but were not the *first*. So let's move on to *this* month's trivia 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 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. Can I use a financial gift from a friend or relative as a down payment when buying a home?

A. Yes. In fact, 1 out of 4 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 is adjusted annually so check **IRS.gov** publication 950 for the current figure.)

You could get a gift from two parents or two friends (for \$28,000) without the givers paying a gift tax. Using a gift for a down payment helps you buy a home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a knowledgeable REALTOR[®] and discuss this subject before you start looking for homes.

For more information, 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 question you want answered? Feel free to call me at **644-2227**. Perhaps I'll feature your question in my next issue!