



Moe Archambault...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Selling Your Home Soon? You'll need my Free Report titled, "44 Money-making Tips For Preparing Your Home To Sell." Call me right now at 644-2227 and get all the facts for a fast, top dollar sale...

July 2013
Bedford, NH

Inside This Issue...

4 Ways To Save Money On Insurance...Page 1

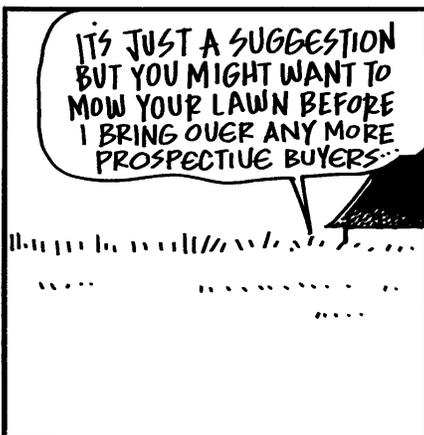
How To Sell Things Fast On Craigslist.org...Page 2

What To Eat Or Avoid To Fight Inflammation...Page 3

Keep Your Teen Driver Safe!...Page 3

Answer This Trivia Question and You Could Win a Dunkin' Donuts Gift Card...Page 4

Can I Use A Financial Gift From A Friend As A Down Payment On Buying A Home?...Page 4



How To Save \$\$\$ On Insurance

You can save money on home, auto, or life insurance by being a savvy shopper. Here are the four best tips that an insurance agent may not tell you:

- ❖ **Raise your deductibles.** According to the Insurance Information Institute, raising your homeowner's deductible from \$500 to \$1,000 could save up to 25% on your annual premium and 40% savings by raising your car insurance deductible from \$200 to \$1,000. Put this extra money into a savings account for emergencies.
- ❖ **Ask for a list of available discounts.** For example, tell a home insurer if you've installed a home alarm system or a car insurer if you carpool. Also, see if there's a discount for bundling your home and auto insurance with the same company.
- ❖ **Shop for insurers when you have a change in your life (marriage, new car, etc.), or a rate hike on your present policy.** Search online to compare rates or look at: www.carinsurance.com, www.homeinsurance.com, or www.intelliquote.com for life. Also, there are consumers guides for home, auto, and life insurance under Consumer Resources at www.naic.org. The auto guide, for example, gives you a list of questions to ask an insurer and suggests checking the state insurance department's website, which has a tool to help you compare specific providers and premiums.
- ❖ **Make sure you're not under or over-insured.** For example, you need enough insurance to completely rebuild your home and replace all of your belongings in case of a disaster. For \$7.95 you can get a rebuilding cost estimate by going to: www.accucoverage.com. Compare this value to your current homeowner's insurance policy.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...603-644-2227

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!)...

Machination: (ma-ka-nay-shen) noun

Meaning: a crafty and involved plot to achieve usually sinister ends

Sample Sentence: Every James Bond villain uses a complicated machination to get what they want.

Have A Laugh...

When a squirrel slipped into my house, I did the logical thing: I panicked and called my father.

"How do you get a squirrel out of a basement?" I asked.

Dad advised me to leave a trail of peanut butter and crackers from the basement to the outside. It worked—the squirrel ate his way out of the house. Unfortunately, he passed another squirrel eating his way into the house!

Household Tips

- **Salt cleans rust.** Sprinkle salt on a sponge and clean coffee pots, mugs or glassware better than a dishwasher can.
- **Boiling water cleans grease.** Dip a cloth in boiling water and wipe down your stovetop or microwave. For extra sticky messes, mix a little baking soda with boiling water to make a paste and scrub away.

Quotes To Live By...

Outside of a dog, a book is man's best friend. Inside of a dog it's too dark to read.

—Groucho Marx

It is not a lack of love, but a lack of friendship that makes unhappy marriages.

—Friedrich Nietzsche

If you can't explain it to a six year old, you don't understand it yourself.

—Albert Einstein

6 Secrets To Sell Things Fast On Craigslist.org

If you're moving or just want to get rid of some extra things around your home, here are six tips to help you make the most of the online marketplace at www.craigslist.org:

1. **Look at the "wanted" section to see if anyone wants what you're selling.** You may sell your item before creating an ad!
2. **Research competition to see if your price is right.** Search for similar items to set a competitive price, but leave room to negotiate.
3. **Use your ad's title to bring traffic.** Be specific and state the price to get more people to click on your ad. "Nice brown couch" is not as good as "Lightly used Brown 60 inch Crate & Barrel couch \$500." Research similar products advertised and be more descriptive to make your ad stand out.
4. **Include pictures or people may skip your ad.** You don't need a lot of pictures, but use at least one. Also, give specific details in the description (dimensions, attachments, etc.) to encourage serious buyers to contact you. And, specify "cash only," "pick up only," "all sales final," "price is firm" or "OBO" (Or Best Offer).
5. **Respond quickly by phone or email.** Buyers have a lot of options and may move on to the next seller in the same day.
6. **Keep your ad near the top.** Every time you post an ad it appears at the top of the page, pushing other ads down. Check again tomorrow and it's far down the page. Repost the ad every other day, or at least weekly, to increase the chance it gets noticed.

**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...

If you put me up on a *hanger*, I will transform things.

If you cause me *harm*, I become lucky!

If you want to go out on a *limb*, I can get you up the tree.

When you *enter*, I'll find the middle for you.

What am I, to have such abilities?

(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 always looking to 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!

Sunscreen Benefits

It doesn't just keep your skin from burning. A new study shows that using sunscreen every day decreases skin aging by 24 percent. Plus, look for the words "broad spectrum" on the new FDA-required label. That means the product will protect you against both UVA and UVB radiation. If a label has a high SPF but doesn't say "broad spectrum," then it's not necessarily screening your skin from the longer UVA wavelengths. Sunscreens that aren't broad spectrum, or have an SPF lower than 15, now have to include a scary warning on the label.

Top Babysitting Websites

- ◆ **www.sittercity.com** - a nationwide service that partners with the Red Cross.
- ◆ **www.care.com** - post an ad to get pre-screened candidates for babysitters, nannies, and senior care.
- ◆ **www.babysitters4hire.com** - it's endorsed by Dr. Phil himself.
- ◆ **www.enannysource.com** - a well established company that does background checks.

Eat THIS, Not THAT To Fight Inflammation

Inflammation, swelling of body tissue, has been shown to cause asthma, allergies, and autoimmune diseases. Here are foods that increase inflammation (BAD), and some that help fight it (GOOD):

- ◆ **BAD – Baked goods made with white flour** have starches that turn to sugar, which spikes insulin and brings on inflammation. **Gluten**, a protein found in wheat, causes inflammation in many people.
- ◆ **BAD – Cola** has high amounts of sugar, and the **caramel coloring** contains a chemical (4-MI) shown to cause cancer in animals.
- ◆ **BAD – Candy** sometimes has artificial "dyes" that disrupt body chemistry. Look for "no artificial colors" on the label.
- ◆ **GOOD – Fruits and vegetables.** **Berries** contain flavonoids; **zucchini** contains salicylates; and **red grapes** are ripe with quercetin. All of these are natural phytonutrients that fight tissue inflammation.
- ◆ **GOOD – Orange juice** is loaded with vitamin C and flavonoids that help prevent blood vessel damage.

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.

Keep Your Teen Driver Safe!

If you have a teen driver in the family, you may have safety concerns. Although good parental guidance may be all you need, here are three tracking tools that might help ease your mind:

OnStar's Family Link. More than 23,000 subscribers use this to check where their teen is during a car trip. Its GPS-based location alert sends out 800,000 texts and emails a month. This feature can be added for \$3.99 to an existing service from OnStar of \$20 to \$30 a month. Go to **www.OnStar.com/FamilyLink** to learn more.

Cell phone locators. For \$9.99 extra a month, Verizon offers arrival and departure alerts and estimates how fast a driver is traveling. Go to a Verizon Wireless store to ask about adding this service.

DriveCam. This camera films your teen and records risky maneuvers. It's free for American Family Insurance policyholders.

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 letter C.

C + HANGER = Changer

C + HARM = Charm

C + LIMB = Climb

C + ENTER = Center

See If This Works For You

Psychologist Ruth Propper says clenching your right hand for 90 seconds will help you memorize facts; clenching your left hand for 90 seconds will help you recall them. The next time you park your car, make a right-hand fist to remember where you parked it, and a left-hand fist when you want to find it.

Restaurant Reservations

Want to make sure you have a reservation at your favorite restaurant? Reserve a space online by using www.opentable.com.

It includes 28,000 restaurants in the U.S. Canada, Germany, Japan, Mexico, the Caribbean, and the UK.

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...

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: **Lisa DeBilio** of Litchfield, **Trudy Morris** of Manchester and **Barbara Tousignant** of Goffstown were the first three people to correctly answer my quiz question and the winner for the \$50 dinner Gift Card raffle is **Carol Andersen** of Allenstown.

Oceans cover more than 70 percent of Earth’s surface.

How much of the oceans have humans explored?

a) 17% b) 1% c) 5% d) 60%

The answer is c) 5%. The National Oceanic & Atmospheric Administration says 95 percent of our oceans remain unexplored. We have better maps of Mars than for most of the seabed. So, let’s move on to *this* month’s trivia question.

What country has the most lakes in the world?

a) Russia b) Finland c) Canada d) United States

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 September 30, 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. 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 home buyers uses a gift to make the down payment.

Tax law allows gifts of up to \$13,000 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 \$26,000) without 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!

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