



Moe Archambault...

Service For Life![®]

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

Call me right now at 644-2227 and ask for my Free Consumer Guide to homeowner profits titled, “Make Your Home Show Like A Model Without Breaking The Bank”...

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Are Your Investment Savings Protected From Cybercrime?

Cybercrime is everywhere, but the financial industry has been a primary target. The U.S. Securities and Exchange Commission is increasing its enforcement efforts, but here are steps you can take yourself to improve your protection:

- ◆ **Research the “online fraud policy” on your investment firm’s website.** Or talk directly to an individual in the firm about their policies. Ask if they have “online security guarantees” and anything you might have to do to qualify.
- ◆ **Ask your investment firm if they offer any additional protection.** For example, Charles Schwab will send you a free token that basically changes your password every time you log in.
- ◆ **Change your username, password and security questions every 6-12 months.** Make them strong passwords, not the names of your children or pets. Don’t even give this info to your financial advisor.
- ◆ **Only check your accounts from your home computer.** Make sure you have up-to-date anti-virus and firewall protection. Be aware of scams, like bogus emails from financial institutions.
- ◆ **Consider spreading your retirement savings** between two or three different institutions.

Check to see if your institutions have a history of any hacks. Go to www.privacyrights.org and click on “Data Breaches timeline since 2005.” Enter the company’s name in the box “Search the entire database for a company or organization by name.”

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

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!)

Intrapreneur (in-tra-pruh-nuhr) noun

Meaning: An employee who is given the authority to develop new enterprises or products within an established company.

Sample Sentence: We have several intrapreneurs in our company who are adept at conceiving and implementing new ideas.

5 Things You Should Rent Instead of Buy

- **Musical instruments for your kids** – Don't invest until your child is committed to an instrument.
- **RVs** – See if you like this lifestyle first before you spend big bucks.
- **Medical equipment** – Google "medical equipment rentals" for things like wheelchairs that you may only need temporarily.
- **Boats** – It's cheaper to charter.
- **Textbooks** – Try **BookRenter.com** or **Chegg.com**.

Having Car Problems?

You can learn the basics (and at least know what questions to ask a mechanic) at www.howacarworks.com. The site has color illustrations of all the major car parts and systems. Plus, if you've lost your owner's manual, you can search a database to see if you can find the one you need.

Tips For Better Health Care

- **Build a relationship with your primary-care doctor.** Choose a doctor you can be open with.
- **Consider a second opinion before major surgery.** Doctors are used to it. The more knowledge the better!
- **Consider traveling to a larger hospital if you have a special condition.** Your condition may warrant going to a hospital or clinic that specializes in it.

Surprise: Coffee Is Good For You

Studies show that black coffee – in moderation (no more than 5 cups a day) – can be good for your health. Here are four benefits you probably haven't considered:

1. **Coffee contains nutrients and antioxidants such as riboflavin, pantothenic acid, manganese, potassium, magnesium and niacin.** These are all things your body needs to function well.
2. **It also contains caffeine.** Caffeine speeds up your metabolism and aids in fat burning. **Health.com** says it may protect brain cells from damage that contributes to the development of Parkinson's, dementia, and Alzheimer's. Avoid it, however, at least four hours before bedtime, or if you have caffeine sensitivity.
3. **Drinking one or two cups per day can reduce your risk of cardiovascular and liver disease,** as well as lower your risk of developing type 2 diabetes.
4. **Coffee may fight depression and make you happier.** But, seriously, try to hold off on the venti white chocolate mocha lattes.

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.

Great Garage Sale Tips...

Ready to get rid of clutter? Use these tips to hold the best garage sale ever:

- **Plan ahead and publicize everywhere.** Use **Craigslist.org**, word-of-mouth, emails to friends, and spend some time on legible signs that guide people to your home.
- **Get your kids to donate items and participate in the sale.** Team up with neighbors so you'll have more to offer.
- **Arrange items by category (books, clothes, etc.)** and put some of your sure-to-sell items up front (in the driveway) to draw customers in.
- **Make sure every item is clean and reasonably priced.** A rule of thumb is one-half to one-third of the original price, depending on the item. Be prepared to negotiate – everyone wants a bargain.
- **Get some music going (plus snacks) to keep things lively.**

Brain Teaser...

What belongs to you, but other people use it more than you?

(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!

Guess These Sounds...

Do you reminisce about the sound of dialing up the internet, playing PacMan, or tapping on typewriter keys? Me neither. But someone is preserving them for posterity. Go to www.savethesounds.info and have fun asking your friends to guess what the sound is.

Top Websites For Learning

www.duolingo.com – Learn a new language on this site or the app, the most downloaded app in the Education category on Google Play and iTunes.

www.khanacademy.org – Called “the largest school on planet Earth,” it offers free online courses on everything from math to art and economics.

www.coursera.org – Access more than 1,800 courses from top universities and organizations, including Duke, Stanford, and the Museum of Modern Art.

Toss Those Old Batteries?

It's not great to throw single-use batteries in the trash but they don't contain the poisons they did before 1996. (California does require that you recycle them.) Tips:

- Don't bag them up in bunches.
- Putting tape on both ends prevents terminals from sparking when they touch metal.

Make Extra Income By Renting Your Home Or A Room

With thousands of hotel rooms available that offer the same amenities, many travelers now prefer a more personal experience – staying with a host by renting a room or an entire house through sites like **AirBnB.com**, **Homeaway.com**, and **VRBO.com**. As a host, you can make significant extra income by renting your space. Here are key questions you should ask if you are considering hosting:

- **Is it safe?** Check with the site you might list with for specifics. AirBnB provides hosts with insurance and “Verified ID,” which means they have verified guests' information. It's wise to speak with your guests on the phone before you book the reservation. Plus, guests and hosts are both subject to reviews from other guests/hosts on most sites.
- **How much can you earn?** Hosts who rent out a room make anywhere from \$70 per night on AirBnB in a city like Houston, to over \$100 in San Francisco. The most profitable locations are places with beaches like Miami and San Diego, mountain towns, or cities with summer festivals. HomeAway reports that homeowners charge an average weekly rate of \$1,520 for an entire home.
- **How much time does it take?** Hosts who are more hands-on have higher occupancy rates. Cleanliness, an accurate description and pictures of your property, and developing a relationship with your guests will help you book more often, and get you better reviews. HomeAway says its hosts spend an average of 9 hours per week marketing and managing their properties.
- **Can I do it in my neighborhood?** Understand the laws in your town. Call your local zoning/planning office to make sure it's legal to rent a room to short-term renters.

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!

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:

Your name!

Why You Should Be Nice To Airline Personnel

The weather was awful. The flight was behind schedule. One passenger was giving the gate agent a hard time, complaining about everything. The agent remained cool and polite. After the obnoxious passenger was checked in, the next passenger complimented the agent on her behavior. "No problem," she said, "He doesn't know it, but this guy is going to New York and his bag is going to Paris."

A Sticky Solution

Still trying to get that label glue off a jar you want to use for other purposes? You may have tried Goo Gone, but here's a homemade solution: Make a paste of equal amounts of baking soda and cooking oil. Rub on the sticky parts, leave on for 30 minutes, wipe off with a scrubber and wash with soap and water.

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

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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: **Terry Price** of Bedford, **Doris Labbe** of Hooksett, **Siva Maradapu** of Manchester were the first three people to correctly answer my quiz question and **Andrea Basso** of Manchester won the dinner gift card raffle. Congratulations!

What is Scotland's national animal?

- a) Red squirrel b) Unicorn c) Loch Ness Monster
d) Highland cattle

The answer is b) Unicorn. So let's move on to *this* month's trivia question

Who is the most nominated male actor in Academy Award history?

- a) Paul Newman b) Jack Nicholson c) Spencer Tracy
d) Laurence Olivier

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

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?

A. There are ways to get a down payment, including the following:

- Look into local or federal government programs. They expire or change frequently, so ask your REALTOR[®] about any programs that may apply to your area and situation.
- Have the seller finance you. Some sellers may be willing to help you buy their homes in something called a "seller take-back."
- Use a financial gift from a friend or relative. Tax law allows gifts of up to \$14,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$28,000.

For more information and tips on how to get a down payment to purchase a home, ask for my Free Consumer Report called "**4 Quick Ways To Buy A Home With Little Down.**"

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!