



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...

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Moe Archambault...

Service For Life!®

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

4 Ways To Save Green By Being Green

These tips have dual benefits – helping the Earth and your pocketbook at the same time. Here are some things you can do right now and how much they can save you:

Carpooling: The average commute to work in the U.S. is 25 minutes, and up to 20 miles each way. Combined with the savings on the costs of maintaining your vehicle when you're driving to work every day, you can cut your current gas costs in half if you share the ride. Check sites like www.CarPoolWorld.com or Craigslis.org to help you plan a carpool (see the Rideshare forum under Community.)

Energy Audit: Most households spend around \$1,300 annually on energy bills. You can save up to 30% on these costs by making your home more efficient, and many of those upgrades are inexpensive and easy to do – replacing your thermostat with a programmable one, sealing cracks with caulk, and sealing around windows can make a big difference. Conduct a home energy audit yourself or hire a contractor to do it for you (search energy.gov for "Home Energy Audit.") You may even be eligible for a tax credit (check energy.gov/savings).

Water Heaters: The Department of Energy says the average annual water heating bill is \$400 to \$600. Turning down the water heater and washing clothes in cold water can save you 6%. A tankless water heater can save up to 30% annually.

Re-use (everything): Check Freecycle.org before you buy supplies for that one-time project. It's free to join, and people give away everything from tools and building supplies to appliances they no longer need. You might also want to rent power tools if you won't use them regularly (search HomeDepot.com or Lowe.com for "Tool Rental.")

Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "7 Secrets For Saving Thousands When Financing Your Next Home." My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: 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!)

Crepehanger (krap-hanger) noun

Meaning: Killjoy, pessimist

Sample Sentence: My crepehanger neighbor always expects the worst.

How To De-Skunk Fido

Skunks hang out almost everywhere people do, so there's a chance your dog may someday have a run-in with the smelly animal. Don't douse him in tomato juice – try this recipe instead:

- 2 cups hydrogen peroxide
- 1/8 cup baking soda
- Several drops of dish soap or dog shampoo.

Wear gloves, and rub the mixture throughout your dog's fur. Rinse out within a few minutes or the peroxide will lighten fur.

Avoid Sneaky Bank Fees

Save money by watching for these fees:

- Many banks charge a monthly fee for a checking account, but you may be able to **avoid that by banking exclusively online and at ATMs**. Check with your bank.
- Regulations require that you either opt in or out of overdraft protection for ATM/debit cards. If you opt out, the bank will decline your card and **not charge an overdraft fee for an attempted transaction**.
- Before closing an account, check to make sure there isn't an **account closure fee** first.

Quotes To Live By...

Freedom lies in being bold.

–Robert Frost

If you can't make it good, at least make it look good.

–Bill Gates

A trophy carries dust. Memories last forever.

–Mary Lou Retton

Two Free Alternatives to Microsoft Word

Microsoft Office at one point was really the only option for word processing software, but these days, you have free options with powerful capabilities that allow you to share your files with just about anyone. Here are two of the best:

1. OpenOffice Writer (Windows, Mac OS X, Linux): Download completely free at www.openoffice.org/download.
Pro: *Opens Word documents and simple to install.*
Con: *Dated interface and sometimes slow.*
2. Google Docs: This web-based set of programs through Google Drive is accessible from anywhere. You'll have to set up a Google account first. Learn more here: www.docs.google.com.
Pro: *Great sharing features with real-time editing among groups.*
Con: *Tied to Google servers, the company controls your files.*

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 Drink Too Much Water?

Drinking enough water to keep your body hydrated is essential for health, but too much can make you sick if your body can't process all the fluid. Here's a quick guide to know you're drinking the right amount:

- You're drinking enough water if your urine is light-colored and you rarely feel thirsty – doctors say you should expel about 6.3 or more cups per day.
- If you're exercising, try to drink before and during exertion so you don't drink too much at once. Too much fluid too quickly can deplete your body's salt levels. A sports drink with electrolytes can help replenish the lost salts, but the real danger is too much water. Drink only when you feel thirsty.
- More than one liter of water an hour is too much for most people. You can buy a liter water bottle and keep that with you during the day to better monitor your water intake.

Brain Teaser...

The beginning of eternity,
the end of time and space.

The beginning of every end,
and the end of every place.
What am I?

(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!

Ironic Inventions

- A dentist invented **cotton candy**.
- The inventor of the **parachute** died testing it when he jumped from the Eiffel Tower.
- The founder of the dating website **Match.com** encouraged everyone he knew to sign up – including his girlfriend, who left him for someone she met on his site.

Comparison Shopping Search Engines

www.google.com/shopping – Google has the most traffic and often the most results. You can save items to a list if you have a Google account. The ability to search by images or shipping options makes this one of the easiest sites to use.

www.pricegrabber.com – You can often find the lowest prices here in an easy-to-view format. Shipping is calculated when you enter your zip code. (Also look for Pricegrabber apps for both Android and Apple devices).

www.nextag.com – Click “Shop” for specific items or “Deals” to find deals across the web. Prices and savings are easy to see with the uncluttered page format.

Thinking Positively Can Make You Healthier

How you approach life can affect your health, according to several studies by medical professionals. Positive people tend to have fewer health problems and live longer lives than pessimists. The good news is if you're not typically the bubbly type, you can learn an optimist's skills to help improve your health and how you feel.

How to do it:

- 1. First, determine the things that make you feel the happiest.** It might be spending time with positive friends or favorite family members, walking the dog, or watching a funny TV show. Helping others tends to help you feel better too.
- 2. Next, schedule one of those things in every day's agenda.** Make it a necessary part of your day.
- 3. Focus on positive thoughts.** When a negative thought arises, pause and find a way to spin it to the positive. Even if you don't believe it at first, just thinking it or saying it aloud can affect your outlook. For example, change “No one wants to talk to me” to “I'll find a way to talk to others at least once today.”
- 4. Make being healthier a priority.** Exercise boosts your mood and has been proven to reduce stress, which can increase negativity in your life. A healthy diet makes your body and mind feel better, making it easier to be positive.
- 5. Avoid negative people.** Nothing sidetracks a positive day like someone who always has something negative to say.

It won't happen overnight, but after practicing positivity for a few weeks you're sure to have a better outlook.

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:

The letter "e"

There's An App For... Your Doorbell?

Now you can answer the door using your smartphone. This 5-inch tall device installs easily at your door and uses your wifi to talk to your phone. You can see a live video of your visitor, and communicate with them via the built-in speaker whether you're home or not. The Ring Video Doorbell is priced at \$199 at Ring.com.

This Side Up...

The factory foreman was inspecting a shipment of lightbulbs ready to leave the plant, and smiled and nodded at his new packer.

"I see you did just what I asked and stamped each box with THIS SIDE UP, HANDLE WITH CARE."

"Yes, sir," the worker replied. "And just to make sure it arrives safely I stamped it on the bottom too."

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: **Don Daigle** and **Terry Price** of Bedford and **Donna Lotterhand** of Manchester were the first three people to correctly answer my quiz question.

What country has the most official languages?

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

The answer is c) Zimbabwe. The Guinness World Records organization recognized Zimbabwe as the country with the most official languages – 16. So let's move on to *this* month's trivia question.

What is the only state that can be typed on one row of a standard keyboard?

- a) Iowa b) New Hampshire c) Louisiana d) Alaska

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. I tried to sell my home but didn't get any good offers. What should I do differently to get it sold?

A. After re-evaluating your home's price and condition, you need to revisit your marketing plan.

Do the pictures of your home on the Internet really show your home to its best advantage? Did your home get seen by as many potential buyers as possible? To help you pump up the plan, you should hire not just a REALTOR[®] but a home marketing expert who knows how to show your home's greatest features and how to get your home more exposure. A Home Marketing Expert knows the best strategies to sell homes fast and for the most money possible.

To learn more about how to sell your home the second time, call and ask for my Free Consumer Report called "**4 Tips To Guarantee Your Home Sells The Second Time.**" I'll 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'll feature your question in my next issue!

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