



Moe Archambault...

Service For Life![®]

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

Call me right now at 644-2227 and ask for my Free, definitive guide to home owner profits titled, “Home Seller’s Guide To Money-Making Fix-ups”...

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How To Save \$1,000 Off Your Annual Energy Bill

Rising electricity costs can be hard on your bank account, but by combining several cost-savings strategies you can save \$1,000* on your home energy bill each year. For the biggest savings consider these ways to reduce heating and cooling costs without sacrificing comfort:

- ◆ **Add new insulation to your attic.** It’s especially smart if your house is more than 25 years old. Sometimes the state will subsidize professionally installed insulation and other energy-efficiency improvements. Check with your gas and electric companies to see what subsidies are available and how to qualify.
COST: About \$750 for an 800 square-foot attic to do it yourself, or \$1,500 if you hire a professional
SAVINGS: \$600 per year
- ◆ **Seal air leaks around the house.** Weather strip your windows and doors by filling gaps and cracks with caulking, and use plastic window-insulation kits on older windows. Also, seal gaps from plumbing lines, recessed lighting, and crawl spaces.
COST: Tube of caulk is \$3 to \$6 (save by buying multi-packs), and a window-insulation kit is \$10 to \$20
SAVINGS: \$350 per year
- ◆ **Upgrade to a programmable thermostat,** which automatically adjusts your home’s temperature settings. You can buy a Wi-Fi model (\$100 to \$200) with more features that lets you remotely control it by using an app.
COST: \$25 to \$50 (Check for rebates with your utility provider)
SAVINGS: \$180 per year

Continued on Page 2...

Know Someone Having Trouble Paying Their Mortgage?

Please tell them not to work with their bank or sell their home without my Free consumer guide, “28 Facts Every Struggling Homeowner Should Know.” My exclusive report will explain all their options to avoid foreclosure and improve the situation fast. Just call 644-2227 anytime, to request a copy for a friend.

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!)...

Provenance (prov-uh-nance) noun

Meaning: the place of origin or earliest known history of something

Sample Sentence: The collectable your great grandmother gave you may have more value if you know its provenance.

Toss Old Plastic Containers

Containers with recycle codes 3 or 7 may contain BPA, a chemical that leaches into food as containers age or get heated in the microwave or dishwasher. Tupperware made before 2010 also can have BPA. Replace with new plastic or glass containers, which don't have BPA.

Your Breath May Help Doctors Diagnose Disease

It's several years away from patient testing, but researchers say doctors may be able to save more lives by asking you to exhale. Breath testing may help them diagnose diseases such as lung, breast and colon cancer; multiple sclerosis; and diabetes.

Makes Sense!

Q: What do you call a dinosaur with an extensive vocabulary?

A: a thesaurus!

Quotes To Live By...

A friend is one that knows you as you are, understands where you have been, accepts what you have become, and still, gently allows you to grow.

—William Shakespeare

Cleaning your house while your kids are still growing up is like shoveling the walk before it stops snowing.

—Phyllis Diller

Be who you are and say what you feel because those who mind don't matter and those who matter don't mind.

—Dr. Seuss

Money-Saving Energy Tips

...Continued from Page 1 – Here are the easiest ways to save:

- ◆ **Wash clothes in cold water.** Heating water is the single largest expense to run a load of laundry. Also, hot water shrinks and fades your clothes and should be used only when there are major stains.
COST: Free
SAVINGS: \$130 to \$300 per year on water heating costs, depending on the size of your family.
- ◆ **Unplug electronics when not in use.** Energy “vampires” include TVs, computers, video game consoles, phone chargers (basically anything that “glows”) and account for 5 to 10 percent of household electricity costs even when they're turned off. Save money by unplugging them, shutting them down, or attaching them to a single power strip than can be turned off.
COST: Free or \$10 to \$40 for a power strip/surge protector
SAVINGS: \$100 per year
- ◆ **Replace incandescent light bulbs with compact fluorescent bulbs (CFLs).** While they cost a bit more, CFLs use 75 percent less energy and last at least 6 times longer than standard incandescent light bulbs.
COST: \$5 to \$15 each (save by buying multi-packs)
SAVINGS: \$75 per year in electricity by replacing your five most frequently used bulbs. Savings potential increases since the average home has 30 light fixtures.

* All products are available at a home improvement store or online. Savings vary depending on home size, climate, electricity rates, etc. and are based on an average annual energy bill of \$2,200.

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service, people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

Brain Teaser...

What is the only sport in which the ball is always in the possession of the team on defense, and the offensive team can score without touching the ball?

(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!

Have A Laugh...

The teacher asked students to name an animal that begins with an "E." One boy said, "Elephant."

Then the teacher asked for an animal that begins with a "T." The same boy said, "Two elephants."

The teacher sent the boy out of the class for bad behavior. After that she asked for an animal beginning with "M."

The boy shouted from the other side of the wall: "Maybe an elephant!"

Mobile Shopping Tip

Never shop on unsecured Wi-Fi. It's fine to browse the web at Starbucks but if you buy something, you are leaving yourself open to identity theft. If you do shop on your smartphone, use your 3G or 4G internet connection instead.

Brain-Training Websites

- **www.fitbrains.com** – Enhance your memory, focus and brain speed by playing these brain games 10 minutes a day.
- **www.brainmetrix.com** – Designed like a fitness workout, these games will stretch and train your brain to the limit.
- **www.lumosity.com** – Build your personalized program on this popular site based on principles of human cognition.

Healthy Foods? Not Really

Some foods *sound* healthy, but they really aren't. Here are few that might fool you:

- ◆ **Bran muffins.** Most commercially-made ones contain 800 calories of sugar and fat. Read the label before you make your choice.
- ◆ **Premade smoothies.** They may have as much as 650 to 1000 calories from added fruit, sugars, and syrups. Make your own at home with soy milk or rice milk as the liquid instead of fruit juice.
- ◆ **Frozen diet meals.** It may look like a "lean" option, but they're also low in nutrients and loaded with sodium.
- ◆ **Frozen yogurt.** It contains less saturated fat than ice cream, but it makes up for it with calories, sugar, and toppings.
- ◆ **Fat-free cookies and cakes.** That doesn't mean "calorie-free." Guess what? The fat is replaced by sugar!

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**

Is Your Store Tracking You?

Online retailers have been tracking what you look at and what you purchase for years, and now some brick-and-mortar stores are gathering customer data using video surveillance, cellphone signals, and mobile apps.

While some people don't care or actually like it (stores may send coupons to your phone if you're in the store), others think it's an invasion of privacy. If you don't want to be tracked, do the following:

In the store:

- Turn off your GPS and Wi-Fi when you go into a store.
- Pay with cash, not credit card.

On the internet:

- Frequently clear your "cookies" (bits of information your browser sends back to the site each time you visit a page).
- Use guest check-out when buying an item online. If you register, the store has your address and credit card on file.

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:

Baseball

Did You Know...

The first lyrics to the Beatles song "Yesterday" were "scrambled eggs"? The tune evidently popped into Paul McCartney's head one morning and to remember it, he walked around the house humming "scrambled eggs...baby, I love scrambled eggs."

Fight Back On Bank Fees

WalletHub.com says the average checking account has some 30 potential fees built in, including ATM surcharges, overdraft fees, etc. Best advice? Call your bank's customer service line and ask questions. Experts say banks will often waive or reduce fees to keep your business. If they don't, shop around for an account at another bank.

Tennis Ball Trick

Rub a tennis ball on a wood floor to remove scuff marks. It works!

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

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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 Car Wash?"

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 Roberge** of Manchester and **Barbara Tousignant & Joe Talbot** of Goffstown were the first three people to correctly answer my quiz question.

Who is the youngest player ever inducted into the Pro Football Hall of Fame?

- a) Gale Sayers (Chicago) b) Troy Aikman (Dallas)
c) Walter Payton (Chicago) d) Jonathan Ogden (Baltimore)

The answer is a) Gale Sayers. The Chicago Bear was inducted in 1977 at the age of 34. So, let's move on to *this* month's trivia question.

Ken Jennings won over \$2.5 million as a contestant on what popular TV game show in 2004?

- a) Jeopardy b) Wheel of Fortune
c) The Price Is Right d) Deal or No Deal

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 December 31, 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. I'm seeking financing to purchase a home. What questions should I ask a mortgage lender to get the best deal on a home loan?

A. Before you meet with the lender, learn important financing terms such as origination fee, discount points, and lock period. This way you'll be prepared to ask relevant questions. Here are some examples:

- Will I be charged an origination fee? If so, how much?
- Will I be charged separate discount points? If so, how much?
- Will I be charged any of these separate fees: processing, document preparation, underwriting, tax service, or flood certification?
- Will there be additional fees at closing?
- Is there a lock period with this loan? If so, how long?

For definitions of these terms and more financing tips, ask for my Free Consumer Report called "**7 Secrets For Saving Thousands When Financing Your Home.**" I'll send a copy right to you.

Do you have a question you want answered?

Just call me at **644-2227**. Perhaps I'll feature it in my next issue!

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