



If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." Call me right now at 644-2227 for details...

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Moe Archambault...

# Service For Life!<sup>®</sup>

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

## How to Save Hundreds of \$\$\$ Buying Refurbished Products

It's time to change your mind about refurbished items being "rejected" items. Many refurbished electronics and appliances are marked 30 to 50 percent off the original price, and work just as well as the originals. Refurbished products may have minor dings (due to shipping), could have been floor models, came in an open box, or had a minor defect that the manufacturer fixed. The key is to buy from a reputable source, look for the words "factory-certified," and get a good warranty.

### Here are the best refurbished products to BUY:

- **Computers and laptops** – These can be excellent choices. To get rid of overstocked and returned items, companies sell these products for a fraction of their original price, many with a "same-as-new" warranty. Examples of reputable sources are Apple, Dell Outlet, HP, Sony, and Best Buy. On Amazon, select your category and search for "factory-refurbished."
- **Cell phones and digital cameras** – Companies are always coming out with newer models of these products and lots of people want to buy the latest version. That's when older models go on sale or the companies refurbish those that are returned. For various brands, visit [www.dealnews.com](http://www.dealnews.com) (which also has refurbished appliances).

### Here are the refurbished products to AVOID:

- Stay away from those that sell "as is" with zero warranty and those that say "all sales are final." CNET.com blogger Rick Broida generally recommends that you don't buy refurbished **hard drives** (prices are already low), **printers** (unless it's been manufacturer recertified and has new ink/toner) and **TVs** (typical warranty is only 90 days and a comparable new model may not cost much more).

### Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, "6 Steps For Selling Your Home For TOP DOLLAR." 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](http://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!)

**Emoji** (e-moh-jee) noun

**Meaning:** a small digital image or icon used to express an idea, emotion, etc. in electronic communication

**Sample Sentence:** My friend texted me an emoji of "money with wings," which probably means she's out shopping.

## 5 Foods You Should Always Refrigerate...

- **Leafy greens** – Store them in the fridge away from fruits like peaches and apples, which emit gasses that cause greens to wilt.
- **Defrosting meats** – Leave them on the counter and they're exposed to bacteria. Defrost in the fridge.
- **Pure maple syrup** – Grocery store syrup is fine if left out but pure maple syrup will grow mold.
- **Nut oils** – Hazelnut and walnut oil in particular go rancid quickly.
- **Dijon mustard** – Unlike yellow mustard, dijon needs refrigeration to keep its tangy taste.

## What Are The Cheapest Days Of The Week To Fly?

Tuesdays, Wednesdays and Saturdays, according to [www.farecompare.com](http://www.farecompare.com). They say the most expensive days are Fridays and Sundays. So plan ahead!

## Quotes To Live By...

I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.

–Maya Angelou

Start where you are. Use what you have. Do what you can.

–Arthur Ashe

Nothing is impossible; the word itself says "I'm possible!"

–Audrey Hepburn

# These Personalized Gifts Are Unforgettable

Do you want your gifts to be received with a big smile and be remembered for years to come? Then consider giving one of these fun personalized items:

- ★ **Personalized wine bottles.** If the receiver drinks wine, give them a memorable bottle from their own vineyard! Upload a photo to [www.EtchingExpressions.com](http://www.EtchingExpressions.com) and they will create and ship an etched and hand-painted wine bottle to you. Various wines start at \$75. If the state prohibits shipping wine to residents (the website will tell you), you can order non-alcoholic products like olive oil.
- ★ **Bring novels to life.** Order a paperback, hardcover, or ebook where the main character is your loved one. Purchase the books at [www.YourNovel.com](http://www.YourNovel.com) starting at \$49.95. You also can visit [www.BookByYou.com](http://www.BookByYou.com) for books starting at \$19.95. Choose among various romance, classic, mystery, teen, and kids selections.
- ★ **Photo coasters to laundry bags.** From a set of coasters with pictures of people or places, to a laundry bag monogrammed with a college student's name, the websites [www.Zazzle.com](http://www.Zazzle.com) or [www.CafePress.com](http://www.CafePress.com) offer gift options for any occasion.

## 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](http://www.moehomes.com)

## Remove Common Stains Fast

Got kids, pets, or are you the accident waiting to happen? Here are some quick & easy tips for cleaning up frequent stains:

**Greasy spills.** Sprinkle the spot with a little cornmeal and let it sit for five minutes. Then sponge the area with a vinegar/water mixture.

**Pet stains.** Cover the stain with baking soda. It soaks the moisture up, making it easy to pick up the mess with a paper towel and dispose. Vacuum the baking soda. If there's still a stain, try a specialized pet spot remover.

**Chewing gum or crayon.** Use undiluted vinegar. Dip an old toothbrush in the vinegar to get the crayon stain out.

## Brain Teaser...

It runs and runs but can never flee. It is often watched, yet never sees. When long it brings boredom, when short it brings fear. What is it?

*(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!

## Pumpkin & What?

The items below complete this phrase in a different way than you might expect. Have you tried any of these?...

- Pumpkin tortilla chips
- Pumpkin spiced Greek yogurt
- Pumpkin pie soda
- Pumpkin walnut crunch bagel

## Have A Laugh...

Why can't you trust atoms?  
They make up everything.

## Websites For How Things Work & How To Fix Them

- **www.howstuffworks.com** – If you want to know how most everything works, from camshafts to kitchen appliances, this explains it all.
- **www.fixya.com** – Find common fixes to products in your home. You can ask a question or answer a question someone else may have.
- **www.instructables.com** – This is for people who want to make something and share it with the world. Check out the creative ideas (a hamster-wheel standing desk?) and enter one of the multiple contests.

# Reduce The Risk Of Alzheimer's

According to the Alzheimer's Association, you can do everything "right" and still not prevent Alzheimer's disease, a form of dementia. But promising research suggests that there are things you **can** do to help keep your brain healthier as you age and reduce your risk of getting it. Talk to your doctor about these health strategies:

- ◆ **Eat a diet low in fat and cholesterol.** Fruits, vegetables, whole grains, low-fat dairy, poultry, and nuts (almonds, pecans, and walnuts) provide the vitamins E, B12, D and folate your brain needs to protect itself. Increase your intake of omega-3 fatty acids found in fish such as salmon, mackerel, and tuna. For examples, research the DASH (Dietary Approaches to Stop Hypertension) diet and the Mediterranean diet. For those who don't like fish, Dr. Mehmet Oz suggests taking a DHA (docosahexaenoic acid) supplement. For more from Dr. Oz, search his website at: **www.doctoroz.com**.
- ◆ **Exercise your body.** If you exercise regularly, you'll maintain good blood flow to the brain and encourage development of new brain cells, an excellent weapon in fighting cognitive disease. Try aerobic exercise such as walking, bicycling, or yoga for 30 minutes a day. Check out "Growing Stronger: Strength Training for Older Adults" at **www.cdc.gov/physicalactivity/growingstronger**.
- ◆ **Exercise your brain.** Strengthen your "brain muscles" by being socially and intellectually active, from doing crossword puzzles to computer games – and enjoying them with friends! Read "stay mentally active" on the site **www.alz.org**.
- ◆ **Be a stress buster.** Stress leads to high levels of the hormone cortisol, which causes brain atrophy that affects your memory. Go to **www.helpguide.org** and search for "relaxation techniques." The first article shows you how deep breathing, muscle relaxation, and visualization can help relieve stress.

**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:

Time!

## How Would You Like To Live In...

- Boring, Oregon
- Cranky Corner, Louisiana
- Hell, Michigan
- Pie Town, New Mexico
- Brilliant, Ohio
- Peculiar, Missouri
- Hot Coffee, Mississippi

## You'll Probably Have To Explain This After You Do It

The next time you go to shake hands with someone, you should do a "fist bump" instead. Studies show that a handshake transfers twice as much bacteria as a "high five" and 20 times more than a fist bump. This is especially important during the cold and flu season or anytime you're visiting a hospital. For the sake of reducing the transmission of infectious diseases and improving public health, give it a try!

**THANK YOU** for reading my Service For Life.<sup>®</sup> 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: **Rick Roberge** of Manchester, **Judy Ellerin** of Cape Coral FL and **Bill Morrissey** of Litchfield were the first three people to correctly answer my quiz question.

### Which film won the 2012 Best Picture Oscar (in February 2013)?

- a) Les Miserables b) Argo c) Silver Linings Playbook d) Lincoln

The answer is b) Argo. Ben Affleck produced, directed and starred in the film. So, let's move on to *this* month's trivia question.

### What Scottish-born chef is known for his rants at aspiring chefs in a TV competition?

- a) Gordon Ramsay b) Alton Brown c) Bobby Flay d) Rocco DiSpirito

***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, 2014. It's that EASY. CALL NOW!

## Real Estate Corner...

**Q.** What should I know about FHA loans if I'm thinking about buying a home soon?

**A.** An FHA loan is a mortgage insured by the Federal Housing Administration (FHA) that offers favorable terms for those who qualify, particularly first-time homebuyers. Here are some important details:

- 1. Is mortgage insurance required?** Yes. Because only 3.5% of the purchase price is required as a down payment, FHA loans require you to pay private mortgage insurance. This protects the lender from a loss if the borrower defaults on the loan.
- 2. Can you use gift monies with FHA loans?** Yes, you may use a gift from a friend or relative for the 3.5% FHA down payment.
- 3. Do I get the loan directly from the FHA?** No. You need to get your loan through an FHA-approved lender. Costs, services, and underwriting standards vary, so it's important to shop around.
- 4. How do I find an FHA-approved lender?** Go to the Department of Housing and Urban Development site at **www.hud.gov** (then search for "Lender List"), or ask me and I'll refer you to a lender.

To learn more, ask for my Free Consumer Report called **"7 Secrets For Saving Thousands When Financing Your Home."**

Do you have a real estate question you want answered? Feel free to 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**