



WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 644-2227 to learn more...

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Moe Archambault...

Service For Life!®

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

How To Protect Yourself During A Home Burglary

Do you know what you'd do if someone broke into your home while you were there? A recent FBI Crime Report says about two out of three residential burglaries happened during daylight hours, when many people are usually not at home. However, the U.S. Justice Department also reports that 27 percent of home break-ins occur when someone is at home, either during the day or in the middle of the night. Here are some tips to keep in mind for your personal safety:

- **Don't confront an intruder with a bat, flashlight or weapon because the intruder is more likely to react violently.** Your property isn't worth risking your life so only do this as a last resort.
- **Quietly move to a pre-arranged safe place.** If you can get out of the house without being seen, go to a neighbor's house and get help. If you can't leave, take your cell phone, get into a closet (preferably one you can lock from the inside) and call 911. Tell the dispatcher where you are in the house and stay on the line until help arrives.
- **If the intruder comes into your space, remain calm, cooperative and don't look him/her in the eye.** Many burglars will flee if you aren't confrontational. If they don't flee, let them take your possessions and call 911 as soon as you can. If the situation becomes life threatening, attract attention by screaming and try to escape. Never agree to go with the burglar to another location because you may be unable to call for help.

Prevention is the best protection. Install a home security system or consider buying an alarm monitoring system. On www.alarm.org click "Locate A Security Company" to research options. Having a monitored system can reduce your homeowners' insurance by up to 20 percent.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "**Make Your Home Show Like A Model Without Breaking The Bank**" and it's an essential guide to homeowner profits. You can get a free copy by calling me at...644-2227

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

4 Uncommon Superfoods That Fight Disease

You may already know a few foods that are so packed with nutrients they're sometimes called "superfoods." Acai and goji berries are good examples because they're rich in cancer-fighting antioxidants. But do you know about any of the following foods that may help prevent cancer, heart disease, and aid in digestive health?

- **Maca** – High in protein and fiber, it contains more than 20 amino acids and helps increase your strength, energy, and endurance. Maca is a root vegetable and part of the cruciferous family, like kale and cabbage. You can purchase it in the U.S. mainly in its powder or extract form and add it to fruit smoothies, yogurt, or cereals. Look in any health food or drug store or on Amazon.
- **Spirulina** – This is a type of freshwater blue-green algae that is 65% complete protein, greater than both red meat and soy. As little as 3 grams per day can help you increase energy and fight sickness. Buy it in capsules, powders, and flakes in health food stores but make sure it is "certified organic." It doesn't have the best taste, so add it to a smoothie or take as a supplement per directions on the bottle.
- **Kohlrabi** – You get plenty of potassium, vitamin C, and fiber out of this antiviral vegetable, which is a blend of cabbage, turnips, and radishes. Find them at your farmer's market or grow them at home. To eat them, try pickling the bulbs or sauteing them.
- **Chia** – Yes, the same Chia Pet commercial seeds are healthy and edible. You can get as much fiber out of chia as you can from your bowl of oatmeal. It also has plenty of iron, calcium, and omega 3s. Buy it in stores such as Walmart, the Vitamin Shoppe, and GNC. It blends well in soups, salads, stir-fries, and cereal.

**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!

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!)

Hashtag (hash-tag) noun

Meaning: a word or phrase preceded by a hash or pound sign (#) and used on social media to identify messages on a specific topic.

Sample Sentence: You can search #ClassicJokeWednesday (started by Ellen DeGeneres) on Twitter to read or post short, silly jokes.

Take These Courses To Land A Job

What courses should students take if they want to get a job after college? Employers say to include STEM classes. That means Science, Technology, Engineering and Mathematics. Even if the student is a liberal arts major, these courses will teach them to logically approach advanced problems, which is a good skill to have in any job.

Do You Know Your Stuff?

The Insurance Information Institute offers free software that lets you maintain a home inventory (artwork, furniture, valuables), which is invaluable if anything ever happens to your home. It's available at www.knowyourstuff.org as well as a mobile app for iPhone and Android devices.

Quotes To Live By...

All of our dreams can come true - if we have the courage to pursue them.
-Walt Disney

Genius is 1 percent inspiration and 99 percent perspiration.
-Thomas A. Edison

Do not let what you cannot do interfere with what you can do.
-John Wooden

Brain Teaser...

I know what my job is,
The point has been made.
You say I have a big head,
And you're right, I'm afraid.
Put me in my place,
And then leave me alone.
What I need most,
Is someone to drive me home.
What am I?
(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling me at: **644-2227**.

True Or False?

Humans only use 10 percent of their brains. It's a myth. Brain-imaging technology has revealed that even during sleep, all parts of the brain show some level of activity. Ironically, it's not that we only use 10 percent of our brains, but that we only understand about 10 percent of how it functions!

Have You Used These Oxymorons?

They're figures of speech in which contradictory terms appear side-by-side.

- Almost exactly
- Seriously funny
- Act naturally
- Awfully nice
- Clearly misunderstood
- Found missing
- Original copies
- "I can't recall having a more memorable time."

Kitchen Tip

You wouldn't dare put your wooden utensils, bowls, or cutting boards in the dishwasher, but you may not know that you should oil them several times a year. Best bet is to use walnut oil, which can't turn rancid. Warm it up first to help it penetrate the wood.

6 Unusual Car-Cleaning Tricks

Here are some handy tips to use if you're on a road trip or in a hurry and can't make it to a car wash:

1. **Clean your windshield.** To remove bugs and dirt from your windshield, pour some Coca-Cola on a rag then wipe off the hard to get off spots. Rinse the windshield and avoid getting it on the paint!
2. **Eliminate foul odors.** Place a small bag of charcoal or coffee grounds in your car and leave it open overnight to absorb odors.
3. **Cleaning windows.** Use baby wipes to clean windows to a streak-free shine.
4. **Clean up spilled coffee stains.** Blot the stain with paper towels. In 1 quart of water, mix one-half teaspoon of laundry detergent and 1 tablespoon of white vinegar. Apply mixture to the stain and let it sit for 15 minutes. Wipe clean with warm water.
5. **Cleaning vomit.** Simply dilute the area with club soda. Allow it to sit, and then blot dry with a towel.
6. **Remove sticky items.** Use WD-40 to get gum off your carpet and to peel off a stubborn bumper sticker. If you have bird droppings on your car, spray the WD-40 and rinse away with soapy water.

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.

Secret Price Tag Codes?

Some people say there are "secret price codes" at Target, Kohl's, Sam's Club, and other stores that you can learn to get the best deal. Most retailers say pricing codes are common but whether the price ends in a 4 at Target or an 8 at Sears doesn't necessarily mean it's a final markdown.

If you research it on www.snopes.com, Costco confirms the codes exist but they are just a way of moving merchandise. They say prices ending in .97 are a special price and those ending in .00 are the best deals because the store wants to move them out. An asterisk in the top right corner means the product won't be restocked so buy it now.

Best advice for bargains? **Talk to the employees.** They're likely to give you the straight scoop. For example, ask the employees at Whole Foods if buying organic chicken that's been pre-packaged is cheaper than buying it from the meat counter. They may tell you, "Everyone who works here buys the organic meat that's already packaged because it's the same meat for less because it's sold in bulk."

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:

A nail!

Websites For Consumer Product Reviews

- **www.epinions.com** – Read comments and recommendations from people who have purchased products or services and used online stores.
- **www.ConsumerReports.org** – Get ratings from this well-known research organization that tests a wide variety of products. Some information is available for free online, but you need to subscribe (or buy the magazine) for complete details and ratings.
- **www.cnet.com/reviews** – Get expert opinions on tech devices from computers and cameras to phones and high-tech cars.

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: **Bill Morrissey** of Litchfield, **Emilie Kaplan** and **Terry Roberge** of Manchester were the first three people to correctly answer my quiz question and **Terry Price** of Bedford won the dinner gift card raffle. Congratulations!

Where was the first Winter Olympics outside of Europe held?

- a) Nagano, Japan b) Vancouver, Canada
c) Lake Placid, United States d) Calgary, Canada

The answer is c) Lake Placid, United States. Seventeen nations and 252 athletes participated in the third Winter Olympics games in 1932. So, let’s move on to *this* month’s trivia question.

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

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

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. How much money do I need for a down payment?

A. Your down payment will be based on the cost of the home and most likely one of the following popular loan programs...

1. **Conventional financing** – For conventional financing, you need a minimum of 5% up to a maximum of 20% down.
2. **FHA financing** – You will need a minimum of 3.5% down.
3. **USDA financing** – You may not need a down payment.
4. **VA financing** – You also may not need a down payment.

Here are a few more things to know if you go with conventional financing. If you put less than 20% down, you may be responsible for paying private mortgage insurance. Also, the lower your down payment on a home, usually the higher your interest rate and monthly payment. Mortgage lenders tend to offer better terms to those with a high credit score, a higher down payment, and a stable employment history.

Learn more about down payments by calling and asking for my Free Consumer Report called **“4 Quick Ways To Buy A Home With Little Down.”** 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 it in my next issue!

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