



Moe Archambault...

Service For Life![®]

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

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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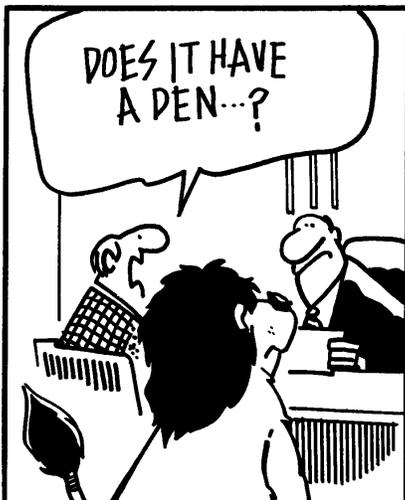
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“Can Solar Save Me Money?”

Buying solar panels to generate electricity from the sun used to be too expensive to save you money, but prices have dropped drastically. Plus, tax credits and rebates can save you hundreds of dollars per year off your electric bill, even if your home doesn't get a lot of sunlight. Here's how to find out if “going solar” could save you money:

- STEP 1: Determine how much electricity you use monthly.** Look at your current power bill and see how many kilowatts you use each month – the bill will show a number in **kWh** next to the price you paid. See how much you could save by going to www.FindSolar.com (then click on “Solar Calculator”). You'll see the calculator on the right side and you can enter your zip code, power company, and the electricity percentage you want to offset. It's set at 50% as a default, which means half of your electricity could come from solar power.
- STEP 2: See what tax credits and rebates exist in your area for solar power systems.** On the Solar Calculator, click on the “Incentives” tab to see what tax credits and rebates are offered. This should show the Investment Tax Credit of 30%, which is a federal credit for homes or businesses that convert to solar before the end of 2016. To find all potential renewable energy incentives, rebates, and credits you can search this website: www.dsireusa.org.
- STEP 3: Calculate how long it would take to break even.** Back on the Solar Calculator, there's a tab labeled “Savings.” This tool estimates the date that your investment would pay for itself in electricity savings. Remember, you may need to factor in rebates or incentives not calculated by this tool.
- STEP 4: Does it make sense for you?** According to the National Renewable Energy Laboratory, homes with solar power can sell for up to 17% more. You'll have to see if the value it adds to your home is worth it, or if you'll own your home long enough for solar to pay off.

Another option is to lease – where the solar panels are placed on your home for little or no up-front cost and you can save money immediately on your monthly bill. Keep in mind, partial systems like solar hot water heaters or attic fans also qualify for the federal tax credit.

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**

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!)...

Upcycle (up-sikel) adj.

Meaning: Reuse or repurpose an item to create a new item of higher value

Sample Sentence: The purse I bought at the farmer's market was made of upcycled license plates.

Communicate Better With Someone Who Has Hearing Loss

Get their attention. Say their name, move closer to their "good" side, or touch their arm or shoulder. Keep eye contact so they can see your facial expressions and body language.

Speak clearly and naturally. Keep your hands away from your mouth so your mouth is visible and your sounds carry. Avoid exaggerating, and don't shout or mumble because this distorts your words. Make sure to speak at a normal pace and pause in between sentences so they can process what you are saying.

Be visible. The person you're speaking to may be accustomed to reading lips, so make sure you are in good lighting so they can see your face clearly.

Eliminate background noise. If you're in a restaurant, ask to be seated away from the entrance door or large groups. If at home, step into a quieter room or away from other conversations.

Quotes To Live By...

It is never too late to be what you might have been.

– George Eliot

It is always the simple that produces the marvelous.

– Amelia Barr

Asking is the beginning of receiving. Make sure you don't go to the ocean with a teaspoon. At least take a bucket so the kids won't laugh at you.

– Jim Rohn

Instant Neck & Head Pain Relief

Have a headache or stiff neck? Before you pop another aspirin, try these stretches to relieve tension and relax your muscles:

- **Head stretch.** Keeping a straight posture, align your left arm behind your back. Reach over the top of your head and cover the left side of your head with your right palm. Gently pull your head towards your right shoulder. Hold for 10 seconds and breath. Release and repeat on the other side.
- **Front to back stretch.** While sitting up straight and pulling your shoulders down away from your ears, tilt your head straight back, eyes toward the ceiling, and hold for 10 seconds. Next, tuck your chin down towards your chest and hold 10 seconds.
- **Shoulder shrugs.** Raise your shoulders up toward your ears and hold for 3 seconds. Slowly release and relax. Perform 10 times.
- **Neck rolls.** Start with your eyes facing forward. Slowly tilt your head forward, then leading with your chin, roll your head all the way around your neck in a circle. Do 5 times, then roll your neck slowly in the opposite direction 5 times.

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!

3 Entertaining Outdoor Games

Make family reunions, picnics, and gatherings memorable with these fun games you've probably never heard of...

1. **Quoits** – Originating in ancient Greece, this game is similar to horseshoes but players throw circular rings instead, making it more difficult. The first player to reach 21 points wins. You can find sets at **www.QuoitsDirect.com** from \$50 and up.
2. **The Silly Game.** This fast-paced game is fun for teams. Two large inflatable dice are rolled – one tells you something silly to do (like leapfrog or whistling) and the other gives the number of times to perform it, all while racing to the finish line. The Silly Game can be purchased for \$19.95 at **www.flaghouse.com**.
3. **Giant Snakes and Ladders Game.** You may remember this childhood game, but it's much more fun when you're physically moving on the board. Players actually walk on the mat as their own game pieces. You can find this classic game for less than \$60 at **www.mastersgames.com**.

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

Brain Teaser...

A man who lives on the 10th floor of a building takes the elevator down every morning. When he returns from work in the evening on a rainy day, or if there are other people in the elevator he takes the elevator straight to his floor. Otherwise, he takes the elevator to the 7th floor and walks up three flights to his apartment. Why?

(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!

It Pays To Be A Chicken!

Maine: A three-year-old broad-breasted turkey named Paxo escaped becoming Thanksgiving dinner by pretending to be a chicken. Paxo found an abandoned nest of chicken eggs, adopted them, and has been sitting on them ever since. Paxo was going to be Thanksgiving dinner for the staff at Horse World Equine Rescue Center. The chicks are due to hatch soon and staffers said Paxo can be mom to the chicks as long as he wants. They stated Paxo will never be a Thanksgiving turkey and will live out the rest of his days in safety at the Rescue Center.

Fun Websites For Kids

www.funbrain.com – For kids from preschool age to 8th grade, this site offers games, comics, and books to read online to boost skills in math, literacy, and problem solving.

www.animalfactguide.com – Learn facts about amazing animals from all over the world, and print off coloring book images of a child's favorite animals.

www.spaceplace.nasa.gov – Photo galleries from space, activities, and information from parents and educators along with downloadable phone games makes this a fun site for kids of all ages.

Fix Common Problems Fast Using The Internet

You may not need to call the plumber or the tech wizard after all! Using a search engine like Google or Bing can identify a quick video or tutorial to fix something yourself. Try these tips for common problems:

- **Clogged drains or other household annoyances.** Find specific articles or videos on your favorite site by typing “problem:website” into the search bar. Example: “unclog drain:youtube.com.” If you have an idea what might be causing the problem, type the tool you will be using into the search as well for more specific instructions: “unclog drain with plunger:youtube.com.”
- **Printer or computer errors.** If you see an error message, search for that exact message in quotes, along with the printer brand name. Example search phrase: “align print cartridges” Epson printer. Someone else probably had the same error message and shared how to fix it. If you don't have an error message, try searching “fix Epson printer” to find the error and possible solutions.
- **Car sounds or minor problems.** Do a search using the manufacturer's name and the problem. For instance, if you're looking for the dipstick in your Mercury you may not even realize there is no dipstick if you haven't searched “Mountaineer transmission fluid” and found a page with that information. You can search “Nissan knocking sound” and find discussion forums of other car owners whose cars may be making the same noise.
- **Missing parts to appliances or gadgets.** If you need a replacement part, search for the model number and the name of the part like “MB1048 blender seal.” This way you can find suppliers, compare costs, and get the best price.

**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!

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

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 man is too short to reach the button in the elevator for the 10th floor. If there are other people in the elevator, he asks them to push the button. If it's raining, he can use his umbrella.

How To Help Your Body Digest Greens

Adding lime, lemon, and orange juices to vegetables such as kale, spinach, and broccoli helps your body break down these foods more easily. Along with adding a yummy citrus flavor, your body will be better able to absorb the nutrients.

Wacky Bumper Stickers

Here are a few strange but true bumper stickers seen on cars...

- CAUTION: I drive like you...
- They're not hot flashes, they're POWER SURGES...
- I still miss my ex-husband, but my aim is improving...

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 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: **Dana Jendraszek** of Goffstown, **Bill Morrissey** of Litchfield and **Don Daigle** of Bedford were the first three people to correctly answer my quiz question.

Who was the original bassist for the Beatles, sometimes called the “fifth Beatle”?

- a) Keith Richards b) Ringo Starr c) Pete Best d) Stu Sutcliffe

The answer is d) Stu Sutcliffe. Though others have been called the fifth Beatle, Stu was the original bassist of the Beatles when there were still 5 members. He passed away in 1962 shortly after leaving the band. So, let's move on to *this* month's trivia question.

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

Real Estate Corner...

Q. What do I need to do to sell my home?

A. Here's a list of important things you'll need to do:

- **Set a realistic price.** Homes that are over-priced can linger on the market for months, while homes that are priced correctly usually sell faster and for the most money possible. Look at recent listings in your area and their actual sales prices, and visit homes for sale in the neighborhood before deciding on a price.
- **Get your home ready to show.** Clear out clutter, freshen paint, and clean up landscaping. Remember buyers notice everything!
- **Review the promotional plan of a Home Marketing Expert.** An experienced REALTOR[®] can help you sell quickly by advertising your home in more ways than simply creating a MLS description. Plus, they can help you avoid costly mistakes on contracts and disclosures required by law to sell real estate.

Want to learn more? Ask for my Free Consumer Report called “7 Insider Tips to Net More Money Selling Your Home.” 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**