



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..."

How To Protect Your Valuables From Thieves

Do you hide your cash and valuables (jewelry, credit cards, files with social security numbers or bank information) in a box on the top shelf of your closet, in a file in your office or even in the kitchen cookie jar? Those are the first places (particularly in the master bedroom) a burglar will look. Try these four ideas to keep your valuables safer:

- ◆ **Fake a stash of goodies a burglar will immediately grab.** Put inexpensive but flashy jewelry and cash in a jewelry box on your dresser. Leave an old laptop out on the table. Put some useless papers in a folder labeled "important" in your office file cabinet. Put things in a cheap safe in your closet. Sounds obvious, but burglars will tear your house apart until they find something, so give them something to "grab and get out fast."
- ◆ **Put your valuables in a quality, heavy safe (preferable fire-proof) that you can bolt to the floor or wall,** perhaps in a child's bedroom among all the toys. You can buy a safe for \$150 to \$300 at stores like Home Depot or Lowes.
- ◆ **If you're handy, store valuables in a fake version of permanent house fixtures,** such as an electrical junction box, air vent, electrical outlet, fake PVC pipes, false-bottom drawer or hollowed-out book. For "how-to" information, go to www.familyhandyman.com and search for "13 secret hiding places."
- ◆ **For valuables you can't hide (flat screens, computers, paintings), consider buying wireless asset protection sensors to attach to them.** The sensors are available from home security companies or sites like Amazon and are generally under \$100.

Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. 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

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!)

Laudable (law-da-bul) adj.

Meaning: Deserving praise

Sample Sentence: Improving our education system is a laudable goal.

Have Headaches? Avoiding These Foods May Help

- Anything fermented (pepperoni, salami), pickled or marinated
- Aged cheeses: brie, cheddar
- Soy products: soy and teriyaki sauce
- All nuts (and peanut butter)
- Chocolate
- Excessive amounts of tea, coffee and cola

For details, go to www.headaches.org, click on "Learn About Headaches" and the topic "Diet and Headache."

Great Uses For Coconut Oil

- Hydrate your hair by rubbing some on the ends, then shampooing.
- Mix it with baking soda and use it to brush your teeth.
- Warm some up, add your favorite essential oil and use it to massage your skin.
- Use it as a stir-fry oil.
- Add to tea if you have a sore throat.
- Rub some on wooden utensils or furniture to condition them.

Quotes To Live By...

Opportunity is missed by most people because it is dressed in overalls and looks like work.

—Thomas Edison

You can't be the kid standing at the top of the waterslide, overthinking it. You have to go down the chute.

—Tina Fey

You cannot have a positive life and a negative mind.

—Joyce Meyer

Take Better Smartphone Pictures

Smartphone cameras are easier to carry than a bigger camera, and their capabilities and quality have improved greatly over the last few years. Here's how to make your smartphone pictures even better:

- ❖ **Hold the phone horizontally.** You'll get more people in the picture and the "landscape" view looks better on a computer or television monitor.
- ❖ **Avoid the digital zoom.** Moving in closer to your subject highlights facial features and gives you more control over the light. If you can't move in, take the shot but crop it later.
- ❖ **Use natural light and not the flash.** If it's too dark, position the subject near a light source, such as a lamp.
- ❖ **Take candid.** Don't always put your subjects in the middle of the frame. Moving the camera right or left makes the shot dynamic.

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!

Make Your Meals Healthier

Follow these tips to eat healthier without sacrificing taste:

Steam vegetables. To help preserve the vitamins and minerals in vegetables, steam them instead of baking, pan frying, or grilling.

Reduce the meat. Cut a third or half of the meat and add diced vegetables or cooked grains as a filler. For each pound of meat you are substituting, add 1 cup of diced vegetables, such as mushrooms or peppers, or 1 cup of cooked brown rice.

Cook with extra-virgin olive oil. It contains unsaturated fats and also keeps your metabolism from slowing down.

Substitute the butter. Use low-fat sour cream, Greek yogurt, mashed avocado, or applesauce when baking. Top your food with salsa or seasoned mushroom slices instead of butter.

Brain Teaser...

What is so delicate that even mentioning it breaks 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 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!

Know Your Scam Terms...

- **Phishing** – the use of authentic-looking emails (e.g. from a bank) to trick you into responding with your personal data.
- **Pharming** – the use of software that diverts you to a look-alike destination, even though you typed in the correct address of a site you want to visit.
- **Skimming** – the capturing of information from the magnetic stripe on your ATM and credit cards by using portable “skimmer” devices secretly installed on card-reading machines.

Beautiful Museum Websites

You can explore the collections at these famous art museums, take virtual tours, shop in their museum stores...and more.

www.guggenheim.org – The Guggenheim Museum in NYC is devoted to art of the 20th century and beyond. Site also offers audio, video and e-cards online.

www.louvre.fr/en – The world's biggest museum, the Louvre in Paris, has an audio guide as an app for iPhone and Android.

www.rom.on.ca/en – The Royal Ontario Museum focuses on the cultures and history of Canada.

Top Decorating Do's & Don'ts

Here are a few common do's and don'ts from decorating experts that are guaranteed to improve the look of your rooms.

Don't: Put too much furniture in a room and line most of it up against the walls.

Do: Bring the furniture in to create a conversation area. Define the space with a sizeable area rug and anchor the furniture on the rug.

Don't: Rely too much on overhead lighting.

Do: Use a combination of the three types of lighting: **general** (ceiling and wall fixtures, table lamps); **task** (pendant lighting or desk lamps that help you read or do homework); and **accent** (fixtures that spotlight things such as architectural features, paintings or plants).

Don't: Hang artwork too high.

Do: Place it so the middle of the picture is at eye level of an average sized person. If the art is placed above a sofa, make sure the bottom edge is six inches above the top of the sofa.

Don't: Ignore window treatments.

Do: Add appropriate curtains that lighten up the room, not darken it. Hang them two inches above the frame of the window or all the way to the ceiling to make a room with a low ceiling seem bigger.

Don't: Be afraid of color on the walls.

Do: Neutrals are fine but try adding an accent wall. Test color samples at different times of the day before you paint all the walls.

Don't: Load the room with too many family pictures and knickknacks.

Do: Be selective. Group a few items together and change the groupings periodically.

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:

Silence!

Have A Laugh...

Mr. and Mrs. Brown had two sons. One was named Mind Your Own Business and the other was named Trouble. One day the boys played hide and seek. Trouble hid, while Mind Your Own Business counted to 100.

Mind Your Own Business looked for his brother behind garbage cans and bushes. He looked in and under cars until a policeman saw him and asked, "What are you doing?" "Playing a game," he replied. "What is your name?" asked the officer. "Mind Your Own Business," the boy replied.

Furious, the policeman asked, "Are you looking for trouble?" The boy quickly answered, "Why, yes!"

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: **Scott Tickler** of Auburn, **Trudy Morris** of Manchester and **Sharon Rammage** of New Boston were the first three people to correctly answer my quiz question.

Where was the Titanic launched from on its first and last voyage?

- a) Southampton, England b) London, England
c) New York City, U.S. d) Sag Harbor, U.S.

The answer is a) Southampton, England. The Titanic's first and last voyage began there and was supposed to have ended in New York City in April of 1912. So let's move on to *this* month's trivia question.

What country has the fastest Internet?

- a) Japan b) USA c) Switzerland d) South Korea

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, 2015. It's that EASY. CALL NOW!

Real Estate Corner...

Q. What are some mistakes I should avoid when I invest in real estate?

A. Even smart investors make mistakes. Here are three common mistakes and what you should do instead:

- **Not doing your homework.** Evaluate your financial situation and understand the right numbers to calculate. Learn the basics about cash flow, appreciation, and loan amortization.
- **Not finding the right property.** Do a thorough search, including "off MLS" deals and best buys, to find the right property for you. Work with a REALTOR[®] who is an Investor Specialist. He or she can help find a good investment property.
- **Failing to get a professional inspection.** You need to know if there have been problems with the property and that they've been properly addressed.

To learn more about owning investment property, call and ask for my Free Consumer Report called "**How To Avoid 8 Dumb Mistakes Even Smart Investors Make.**" I'll be glad to send a copy right 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!