



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!<sup>®</sup>

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

## How To Get The Most Out Of Your Credit Card Rewards

These days most credit cards offer some kind of rewards to entice you to use them. Here's how to use them to your best advantage:

- **Get the right card for you, and use it for most of your purchases.** Do you want airline or hotel points, merchandise points, or cash back? Do your research and choose what meets your needs. Be sure to compare potential annual fees, interest rates, limited time offers, etc.
- **Keep track if and when your points expire.** Redeem the points as soon as you can, or you may forget you even have them.
- **Check out the card's other perks.** You may be focused on earning points, but the card may offer other things like purchase protection.
- **Read the terms and conditions.** Credit card companies may change their terms and notify you by a letter you might not pay attention to. Read it, and if you don't like the changes, get a different card.
- **Pay off your balance on time every month.** The rewards won't be worth it if you're paying interest or late fees on your purchases.
- **Make sure you understand the rewards program.** If you get confused (you aren't alone!), call the company's Customer Service Department for clarification. Ask for help to make sure you are getting the benefits you are entitled to.
- **Go to the card company's web site and follow them on social media.** You may get tips on special promotions or points for participating in surveys.

### 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](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!)

**Mercurial (mer-kyur-e-al)** adj

**Meaning:** Changing of mood or mind quickly and often

**Sample Sentence:** My friend's temperament is so mercurial that I never know how she's going to react to what I say.

## Yikes: Data Overload

According to TheWeek.com, every second there are...

- 7,173 tweets
- 53,766 Google searches
- 120,607 YouTube videos viewed
- 2,481,685 emails sent
- 35 million megabytes of internet traffic (1 megabyte is 1024 kilobytes; all of Shakespeare's works would fit in a 5 megabyte file)

## Goat Joke

Two goats wandered into the junkyard and starting munching on junk. One of them nibbled on an old reel of film. When he was done, the other goat came over and asked, "So, did you enjoy the movie?"

"Actually I liked the book much better," the goat replied.

## Quotes To Live By...

"You've got to get to the stage in life where going for it is more important than winning or losing."

—Arthur Ashe

"Management is doing things right; leadership is doing the right things."

—Peter F. Drucker

"My therapist told me the way to achieve true inner peace is to finish what I start. So far I've finished two bags of M&Ms and a chocolate cake. I feel better already."

—Dave Barry

# Reduce Your Diabetes Risk

You may not be able to totally prevent type 2 diabetes, but there are steps you can take to lower your chances of getting the disease.

- ◆ **Talk to your doctor about your personal risk factors**, such as age, weight, cholesterol level, blood pressure and family history. Make a personal lifestyle plan.
- ◆ **Choose healthier foods.** Add these foods to your diet: broccoli, fish, blueberries, olive oil, spinach, walnuts, and dairy. For details, search for "Top 10 Super-foods For Type 2 Diabetes" at [www.webmd.com](http://www.webmd.com).
- ◆ **Avoid sugary beverages**, including soda and energy drinks. One 12-ounce can of regular soda has 150 calories and 40 grams of carbs. That's the same amount of carbs in 10 teaspoons of sugar!
- ◆ **Exercise every day.** Everything counts: walking, swimming, gardening. Just keep moving.

### 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 Room Look Larger

Short of knocking down the walls, you can make a small space look larger with these clever ideas to fool the eye:

- **Use vertical instead of horizontal elements.** Tall bookcases and a floor lamp will raise the eye up.
- **Paint the walls and ceiling different shades of the same color (preferably light).** Make the ceiling lighter than the wall color (avoid pure white) but add a darker floor and trim.
- **Let natural light in by minimizing window treatments.** Extend the rods beyond the width of the window so the entire window is visible.
- **Go for mirrors.** Consider an oversized mirror or glass tables.
- **De-clutter your surfaces.** Choose accent pieces carefully. Store collectibles and magazines in decorative boxes and baskets.

## Brain Teaser...

What do you have to give before you can keep 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!

## Good/Bad Foods For Your Dog

### Good:

- **Unsalted peanut butter (without xylitol)** – an occasional tablespoon
- **Cooked, unseasoned chicken** – especially if you're out of dog food
- **Raw carrots** – fiber & vitamins
- **A scrambled egg** – a protein boost

### Bad:

- **Chocolate** – causes vomiting, diarrhea and may be life threatening
- **Onions** – damages red blood cells
- **Grapes & raisins** – can cause kidney failure

## Websites For Internships & Volunteer Work

- **www.internships.com** – Search for internships by city or use the "Internship Predictor" to evaluate your interests and skills.
- **www.idealists.org** – Look for jobs, internships or volunteer opportunities worldwide.
- **www.volunteermatch.org** – Find a cause in your community that needs your help.

## Have A Laugh...

What do you get when you cross an elephant and a kangaroo?

*Big holes all over Australia*

# Good Ways To Break Bad Habits

Do you procrastinate, complain too much, over-shop, or maybe over-eat? We're all creatures of habit (some major, some minor) and sometimes we don't even know we do these things. Here are seven strategies to help you break some of those repetitive habits:

- ❑ **Think about things you do and write them down.** Consider asking your friends if you do things that annoy them (text too much?) and solicit their support for changing your behavior.
- ❑ **Focus on one habit at a time.** See if you can figure out what triggers that habit. For example, shopping may give you instant gratification. Or maybe you do it because you are stressed or bored. If you can understand **why** you do something repeatedly, you are one step further towards making a change.
- ❑ **Start small.** Instead of saying, "I will no longer procrastinate," say "I will spend 30 minutes working on this project today." Use a timer and then take a break.
- ❑ **Find out how to implement a healthier routine that will give you the same reward.** If you have the urge to eat, look at all your eating habits and make a commitment to a healthier diet. Avoid temptation: Get rid of the junk food in your house. Make eating healthier your new habit.
- ❑ **Do it with a friend or a group.** Try a new activity, such as running or yoga. Groups and friends hold each other accountable.
- ❑ **Consider meditation.** Once you know what triggers a behavior (especially stress), meditate to distract yourself when you're in that situation.
- ❑ **Be your own coach.** Be patient. Don't beat yourself up if you make mistakes.

**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:

Your word!

## Beware Of "Like-Farming"

If you "Like" or share a lot of posts on Facebook, you may end being a victim of a scam. The scammer may start with a post that isn't dangerous. After so many likes, that person edits it and adds something malicious (like promoting a product to get your credit card data).

Be wary of these:

- Emotional stories (unless you know the person who posted it)
- Posts that say "Like this post and have a chance to win a new iPad."
- Brain teasers.

Best advice: If the post promises you anything for liking or sharing it, don't do it.

## Complaints Made Easy

Want to file a complaint about a product or service but don't know exactly what to say? Go to [www.USA.gov](http://www.USA.gov) and search for their Consumer Complaint Letter Wizard.

**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: **David Sherman** of New Boston, **Donna Lotterhand** and **Terry Roberge** both of Manchester were the first three people to correctly answer my quiz question.

**What was the last movie rented at a Blockbuster store before the chain closed its doors?**

- a) Gone With The Wind   b) Monsters University  
c) The Hangover Part III   d) This Is The End

The answer is d) This Is the End. The movie was rented at a store in Hawaii in 2013 at 11 p.m. So let's move on to *this* month's trivia question.

**On what holiday did the show ER's pilot episode supposedly take place?**

- a) Christmas   b) New Year's   c) St. Patrick's Day   d) Valentine's Day

***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, 2016. It's that EASY. CALL NOW!

## Real Estate Corner...

### Q. What should I do to find the right home at the right price?

**A.** The first step is to be financially prepared *before* you start house hunting. Here are two key points:

- **Find a motivated lender.** Ask your REALTOR<sup>®</sup> (choose one who is an experienced Home Buyer Representative) to refer you to one or two reputable lenders. Study up on basic terms so you'll be able to choose the loan that will be the best deal for your situation.
- **Get pre-APPROVED, not just pre-QUALIFIED for a loan.** You'll have more power to negotiate because the sellers know you can close on the transaction.

You can find more tips on saving money when buying your next home in my Free Consumer Report called "**8 Secrets For Saving Thousands When Buying Your Next Home.**" Call or email me and I'll send you a copy.

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!