



Moe Archambault...

# Service For Life!®

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

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 603-644-2227 to learn more...

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## 4 Dangerous Chemicals You May Have In Your Home

You'd like to think that the cleaning products you use are making your house cleaner, and therefore safer – but many common cleaning supplies can be dangerous to your health.

According to the *Environmental Working Group*, one of the world's leading toxic research organizations, here are four you should replace now, along with safer alternatives:

- **Simple Green All-Purpose Cleaner.** Until recently, this cleaner contained the chemical 2-butoxyethanol. Check your product labels; this ingredient can damage your blood cells. **Try:** Make a solution of one part white distilled vinegar/nine parts water for a cheap and safe cleaner.
- **Scrubbing Bubbles (Antibacterial Bathroom Cleaner and Extend-a-Clean Mega Shower Foamer).** Both of these products contain another substance banned at high concentrations in Europe: the solvent DEGBE, which can irritate your lungs. **Try:** Baking soda works amazingly well when scrubbing the bathroom, tub, and shower. It also won't inflame your lungs. Try mixing it with a little salt and water to make a paste.
- **Mop and Glo Multi-Surface Floor Cleaner.** This also contains the chemical DEGBE at a concentration (15%) far beyond what's allowed in Europe (3%). **Try:** Make your own floor cleaner with a mixture of 50/50 vinegar and water, or 1/2 cup vinegar and 1 tsp. vegetable oil for wood floors. Also try Branch Basics at [branchbasics.com](http://branchbasics.com) or Mrs. Meyers Clean Day products at [mrsmeyers.com](http://mrsmeyers.com).
- **Drano Professional Strength Kitchen Crystals Clog Remover.** This product can cause blindness or even death if ingested. It can stay in the drain after use, and become even more hazardous when mixed with other chemicals. **Try:** Use a toilet plunger or drain snake when faced with clogs and skip the chemicals.

You can check other products you have in your home at: [ewg.org](http://ewg.org)

### Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "7 Secrets For Saving Thousands When Financing Your Next Home." My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: 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!)

**Chide** (ch-eyed) verb

**Meaning:** to voice disapproval

**Sample Sentence:** Mom chided Jennifer over her decision to spend her allowance on candy.

## Re-Open Tabs Fast

Don't you hate it when you accidentally close an Internet browser tab? Use these keystrokes to re-open the tab (works with Firefox, Chrome, and Internet Explorer):

**Mac:** Command+Shift+T

**PC:** Control+Shift+T

## Fascinating Speed Facts

- Women's hearts beat faster than men's.
- A skydiver falls at a speed of about 120 mph.
- The fastest fish in the sea is the swordfish (nearly 70 mph!).
- Fingernails grow faster than toenails.

## Don't Strain Your Back

Movers have a secret tool that you can use at home to move heavy objects – they're called "hump straps."

Hump straps are worn over the shoulders and put the weight on large muscle groups in your body, leaving your hands free. You can find these straps at home stores or online at:

[www.uscargocontrol.com/](http://www.uscargocontrol.com/)

**Moving-Supplies**

## Quotes To Live By...

Life is really simple, but we insist on making it complicated.

–Confucius

Middle age is when your age starts to show around your middle.

–Bob Hope

Some painters transform the sun into a yellow spot, others transform a yellow spot into the sun.

–Pablo Picasso

# Save Money On Dental Care

Even with health insurance, dental care costs can add up fast. Dentists will sometimes discount your bill if you ask (especially if you don't have insurance), and if you're over 55 there may be a senior discount program. Here are four more ideas to help you save:

1. **Use a dental school.** You can find accredited schools for most dental work, where a student will perform the work overseen by an experienced instructor. Find schools here: [ADA.org/dentalschools](http://ADA.org/dentalschools)
2. **Consider a dental discount plan.** Sometimes using a dental plan may save you more than actually having dental insurance. You generally pay a yearly fee to join a discount plan and use dentists that are members of the plan to get lowered rates on services. To find a plan available in your area visit: [www.dentalplans.com](http://www.dentalplans.com) or [www.dentalcareadvantage.com](http://www.dentalcareadvantage.com)
3. **Choose a dentist with a payment plan.** Many dentists will work with you to set up a payment arrangement if you don't have insurance. There are also special credit accounts you can get just for dental and medical bills, which allow you to make payments instead of having to pay the sum in full before you can be treated – check with your bank or at: [unitedmedicalcredit.com](http://unitedmedicalcredit.com) or [carecredit.com](http://carecredit.com)
4. **Low-income dental care options.** For low-income patients, there are many options that vary by state. Find locations that provide free or low-cost health and dental care in the U.S. at the following website: [FindAHealthCenter.HRSA.gov](http://FindAHealthCenter.HRSA.gov). Dental Lifeline at [DentalLifeline.org](http://DentalLifeline.org) provides free dental work to elderly and disabled patients who otherwise couldn't afford to pay.

**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!

## Brain Teaser...

One of us falls but never breaks and the other breaks but never falls.

What are we? (2 answers)

(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**

## Natural Energy Boosters

Try these to boost your energy without caffeine:

- Drink more water. Often your body tells you you're tired when you're just dehydrated.
- Have a protein-rich snack, like an egg, mixed nuts, beans, or tofu.
- Listen to the right music. Upbeat music that you love will keep you awake and mentally energized.
- Tug your hair. Surprisingly, pulling your hair gently helps release tension (which can make you tired) and gets the blood flowing to your scalp.

## Have A Laugh...

A boy asks his father, "Dad, are bugs good to eat?"

"That's disgusting. Don't talk about things like that over dinner," the dad replies. After dinner the father asks, "Now, son, what did you want to ask me?"

"Oh, nothing," the boy says. "There was a bug in your soup, but now it's gone."

## Websites For New Music

Tired of your music library? Check out these sites:

- **www.themusicninja.com** - Website for discovering new music in many different genres.
- **www.amoeba.com** - Read reviews of the latest new music and hear it all from the West Coast.
- **www.othermusic.com** - Preview new releases and obscure tunes on the East Coast.

# Help A Child With Homework

Whether you were the child or the parent, you've probably experienced the parent-child struggle with homework. Help your child learn to be responsible for their choices and foster a good work ethic that will last a lifetime:

1. **Know your child's teachers**, and check with them weekly on assignments and homework policies.
2. **Schedule a regular time every day** that your child knows is homework time. Make sure everyone at home is quiet and there are no distractions.
3. **Never fight over homework**. You both lose when there's a power struggle. The child gets to push your buttons, the homework isn't done, and you both end up tired and defeated. Remind the child free time will not happen until the task is done.
4. **Consider a reward schedule**. If the child completes homework on time for a week, let them pick a fun activity (going to a movie or playing at a friend's house) as a reward. On the flip side, enforce consequences if your child's grades drop as a result of not getting homework done – they can't study alone, or you have to watch them more closely.

## 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.

# Home Care While You Travel

Traveling? Keep your home safe and come home to a house that looks as if you've been there all along.

- ✓ *Make sure your food in the refrigerator is still safe to eat.* If there's a power outage while you're gone, you may not know if frozen food has thawed. Here's a tip: Put a plastic zip bag full of ice cubes in the freezer. If you come home and the ice is a solid block (because the cubes melted and refroze), throw out the food.
- ✓ *Prevent a musty house by placing small bowls of vinegar in each room to keep the air fresh.* The vinegar smell will rapidly clear.
- ✓ *Put fabric softener sheets in bedding.* Linens will stay fresh.
- ✓ *Set up light and appliance timers* (find them at your local hardware store) to make it look like someone is home.
- ✓ *Have plants? Move them to the bathtub* – place plastic bags down, then soak towels and place your plants on top (make sure they have drain holes). Water thoroughly. Also try self-watering glass globes like these: search "watering globe" at **www.uncommongoods.com**

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:

Day and Night

## How To Explain Gaps In Your Resume

Many people are unemployed for a period of time, and employers often will ask about that period during interviews. Instead of waiting for the interviewer to ask, open with a quick explanation when asked to tell about yourself. Think about what you learned during that time, maybe volunteering or learning a new skill. Keep the explanation brief (don't over-explain or you'll seem nervous), and say something like: "The time off helped me re-energize and feel ready to transition back to work."

## More Muscles, Less Risk

A recent study in *The American Journal of Medicine* found that people over age 55 with lower muscle mass had a higher risk of cardiovascular disease and cancer than those with the highest muscle mass. You can build muscle with resistance and dumbbell training three times a week, about 30 minutes each session.

**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...

**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 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: **Carol Andersen** of Allentown, **Bill Morrissey** of Litchfield, **Sharron Rammage** of New Boston were the first three people to correctly answer my quiz question and **David St. Pierre** of Goffstown won the dinner gift card raffle. Congratulations!

### What country has the fastest Internet?

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

The answer is d) South Korea, with an average download data rate of 22.2 Mbps (megabits/second), according to the State Of The Internet report by Akamai Technologies in 2014. The U.S. ranked 16<sup>th</sup> with 11.1 Mbps and Canada ranked 20<sup>th</sup> with 10.7 Mbps. So let's move on to *this* month's trivia question.

### What famous skateboarder was the first person to perform a trick called the 900, which is 2.5 rotations in the air?

a) Tony Alva b) Ryan Sheckler c) Shaun White d) Tony Hawk

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

## Real Estate Corner...

### Q. What homework should I do before I get a loan to buy a home?

**A.** Here are three big things many people don't consider when buying a home:

- **Understand how much home you can afford.** Calculate the two numbers bankers and mortgage lenders use to determine how much they will loan to you: payment-to-income ratio and debt-to-income ratio (visit Bankrate.com and click "Calculators" at the top for examples).
- **Understand the basics of home financing.** Your ability to afford a home will be related to its price, your down payment (and the amount you'll finance), the interest rate and points of your loan, the term and the type of your loan. Study these items and the relationship between them.
- **Save thousands by making your own mortgage acceleration payment schedule.** Take your current monthly mortgage payment of principal and interest and multiply that number by 13. Divide that total by 12 to get your new "accelerated" monthly payment.

Want to learn more ways to save money? 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**