



Moe Archambault...

# Service For Life!®

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

*Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. See my enclosed insert for details...*

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## Your Challenge: Get Your Family Fit In 2011

Do you start every new year by resolving to exercise more? You need a program like the President’s Challenge, which will help you and your family commit to daily physical activity, set realistic goals and track your progress during the year ó plus it’s free! Here’s what you can do to make your resolution a reality.

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**Study the program.** Go to [www.presidentschallenge.org](http://www.presidentschallenge.org). Talk to your doctor to see if it’s right for you and your family. Sign up as an individual, start a group (a school class) or join one (it’s a worldwide program).

**Know the goals.** Adults (over 18) need to be active 30 minutes/day at least five days a week for six out of eight weeks. Or, achieve 8,500 steps/day on a pedometer. Kids need to be active 60 minutes/day in the same time frame.

**Choose your challenge.** Take the Adult Fitness Test (on the website) to estimate your level of aerobic fitness, muscular strength and endurance, flexibility and body composition. Kids and teens take the Physical Fitness Test, which includes curl-ups, shuttle run and endurance run/walk. You’ll take these tests over again to see how your fitness changes during the program.

**Improve your fitness.** You’ll add exercises according to the FITT principle: F (Frequency); I (Intensity); T (Time) and T (Type).

**Choose from 100 activities, from biking or swimming to walking, dancing, yoga or skating.** You can even choose the interactive video game, Wii Sports.

**Move on** to the Presidential Active Lifestyle Award Challenge or the President’s Champions Challenge. These activities will help make physical fitness an integral part of your everyday life.

**Enjoy the benefits.** You’ll know you’re helping your heart, building stronger bones, maintaining a healthy weight and having fun with your family.

### 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 call 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



## 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!)!

**Dilatory** (dil-uh-tawr-ee) adjective

**Meaning:** tending to delay or procrastinate

**Sample Sentence:** I couldn't get the project done because my co-worker was dilatory in his work habits.

## Recycle Your Gadgets

Did you just buy a new smartphone, but don't know what to do with your old one? You can get money for it (or other items like iPods and gaming consoles) from such sites as [www.gazelle.com](http://www.gazelle.com) or [www.nextworth.com](http://www.nextworth.com). The more current the device (in good condition), the better deal you'll get.

## Have A Laugh

My husband finally got on the scale after avoiding it for a number of years. Unable to read the numbers, he got off to grab his glasses and stepped back on. "What do you know?" he said. "These glasses weigh 25 pounds."

## No More Empty Nest

Because of the tight job market, 85 percent of college seniors in a Twentysomething Research poll said they planned to move back home with their parents after graduation. Some plan to stay even after they get jobs!

## Quotes To Live By...

Home computers are being called upon to perform many new functions, including the consumption of homework formerly eaten by the dog.

—Doug Larson

The young man knows the rules, but the old man knows the exceptions.

—Oliver Wendell Holmes

It is better to be a failure at something you love than to be a success at something you hate.

—George Burns

# Know The Do's & Don'ts Of Travel Complaints

Have a bad travel experience over the holidays? Follow these tips to make your complaint heard:

## ***DON'T...***

- **Relate every little thing that went wrong.** You'll sound like a whiner and the travel company won't know which point to address. Just hit the high points that are most important to you.
- **Tell them a sob story.** It's unfortunate that you're on a fixed income and you need the refund, but so are lots of other travelers.
- **Copy everyone in the world,** including the CEO, the Better Business Bureau and your grandmother.
- **Threaten to sue or never to do business with the company again.** A) Your letter may end up in the Legal Department; B) you don't want to be labeled as a "difficult" customer; and C) you may have to use them again (for example, your family wants to take *that* cruise line).

## ***DO...***

- ◆ **Put your complaint in writing,** whether by email or letter, but keep it short and professional, without rage. Take the high road and tell them you're looking for reasons to do business with them again.
- ◆ **Include any documentation.** List exact times, places, names and dates. You'd be surprised how many people forget the most relevant details.
- ◆ **Give the system time to work.** You may have to write a second letter or email if you don't get a response in a reasonable period of time. But if you were legitimately disserved, the airline or travel company will take you seriously and want to make it right.

## Want 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 equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, I can help! — with no "sales pitches" or runarounds. Just give me a call at **644-2227** and I'll give you all the facts — quickly, easily, and professionally.

## Brain Teaser...

What do these phrases have in common?

Was it a car or a cat I saw?

Todd erases a red dot.

Race fast, safe car.

(See page 4 for the answer.)

## Shopping Tip

The Annual International Consumer Electronics Show runs the first week of January. Since retailers want to stock up on the newest gadgets, it's a good time to buy current models (if you didn't already buy over the holidays). Just do your research before you go.

## Visit These Movie Locations

- **Field of Dreams** Dyersville, IA
- **Twilight** movies Forks, WA
- **Harry Potter** many school scenes were filmed at Oxford University, Oxford, England.
- **Sex and the City**, **Breakfast At Tiffany's** you can tour many NYC locations used through a company like On Location Tours.

## Save \$\$\$ On Printing

Change the font! In a test of 10 fonts (including Arial, the most popular) on two kinds of printers (home & business), Printer.com says the winner was Century Gothic, which had 31 percent savings on both printers. A private user printing 25 pages/week would save \$20 in a year. A business-user printing 250 pages/week could save \$80 per printer. FYI another good performer was Times New Roman.

## Did You Know...

Spaceport America, a space launch facility near Truth or Consequences, NM, is expected to be fully operational at the end of this year. The main runway was dedicated last October. Anchor tenant for the \$212 million facility is Virgin Galactic, which plans to provide passenger trips to suborbital space.

## Make Friends With a Fungus

What's tasty *and* good for your skin? Mushrooms! They contain selenium, B vitamins and copper that all combine to give your skin a radiant glow. So pass the portobellos!

# 5 Foods That Fill You Up

If you're watching your weight, you can eat more than salad for breakfast, lunch and dinner. These foods will help fill you up, not out:

- **Oatmeal (not instant).** It's a healthy carb with a high fiber content.
- **Eggs.** Eat them for breakfast and you'll have about 330 calories less than usual throughout the rest of the day.
- **Dark chocolate.** Researchers say compounds in dark chocolate slow down digestion and make you feel full longer. But don't eat the whole bar!
- **Soup.** A Pennsylvania State study showed that people who had two servings of low-calorie soup daily lost 50 percent more weight than those who ate the same number of calories in snack foods. Choose broth or vegetables, not the creamy variety.
- **Pine nuts.** They contain pinolenic acid, which stimulates hormones that suppress your appetite. Plus, your mouth likes the crunch.

### 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. See my **Insider's Free Resources Page** in this newsletter, or call 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 100% 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!

# CPR Is Now Spelled C-A-B

If you saw someone in sudden cardiac arrest, would you know what to do? According to new guidelines from the American Heart Association, you should begin chest compressions immediately.

The Association has changed the order of cardiopulmonary resuscitation (CPR) from A-B-C (Airway-Breathing-Compressions) to C-A-B (Compressions-Airway-Breathing). Instead of tilting the victim's head back to open the airway first, you should start with chest compressions to help pump oxygen-rich blood to the victim's brain and heart sooner. The sequence change applies to adults, children and infants (excluding newborns).

If you see someone who suddenly collapses, the Association recommends Hands-Only CPR (CPR without breaths). Take the following steps: Call 9-1-1, and push hard and fast on the center of the victim's chest (at a rate of at least 100 times a minute) until professional help arrives.

Get Free money-saving home tips at my web site: [www.moehomes.com](http://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:

They're all palindromes. That is, they read the same backward as forward.

## How To Cut Out Junk Food

The next time you go to the grocery store, pay with cash! Studies show that people who use credit cards are less emotionally attached when they check out. Whereas those who use cash are more aware that they're handing over their hard-earned dollars to buy something they really don't need.

## A Sweeter Image?

Apparently many people are concerned that high-fructose corn syrup poses a health risk. To clear up confusion, the Corn Refiners Association petitioned to change the name to "corn sugar." If approved, label changes may take another 12-18 months. It's not the first time: low erucic acid rapeseed oil was changed to "canola oil" in the 1980s.

## Ever Wonder Why...

- You don't ever see the headline "Psychic Wins Lottery"?
- Doctors call what they do "practice"?
- The person who invests all your money is called a broker?

**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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## "Who Else Wants To Win A Car Wash at 2<sup>nd</sup> Street 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: **David Sherman** of New Boston NH, **Christine Williams** of Bedford NH and **Richard Marlborough** of Bayshore NY were the first three people to correctly answer my quiz question. Also, **John Hallaran** of Dunbarton was the lucky winner of the dinner gift card raffle. Congratulations!

### Who was the first baseball player featured on a U.S. stamp (in 1982)?

- a) Babe Ruth b) Roberto Clemente c) Lou Gehrig d) Jackie Robinson

The answer is d) Jackie Robinson. So, let's move on to *this* month's trivia question.

### What is the current population of the world?

- a) 4.7 billion b) 6.8 billion c) 9.5 billion d) a gazillion

*The first 3 people to call me with the correct answer will win! 603-644-2227*  
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 you to win a \$50 Dinner gift card raffle being drawn on March 31, 2011. It's that EASY.

**Call me at 644-2227 OR Email me at moearchambault@yahoo.com**  
**And You Could Be One Of My Next Lucky Winners!**

## Real Estate Corner...

**Q.** I'm planning to buy a "green" home. What do I need to look for?

**A.** Here are some of the features you should look for, according to the National Association of Home Builders (NAHB):

**Energy-efficient.** Look for appliances, windows and water heating systems with ENERGY STAR<sup>®</sup> ratings and efficient lighting fixtures and bulbs. Renewable energy sources further decrease energy consumption in the home.

**Water-efficient.** Look for programmed, low-volume irrigation systems, rainwater collection systems, wastewater treatment systems and hot water recirculation systems.

**Resource-efficient.** The home should use strategies to reduce heat gain in the summer and heat loss in the winter. It should contain renewable materials and recycled-content materials in carpets, tiles and concrete formulations.

**Indoor Air Quality.** The heating, air conditioning and ventilation system must be appropriately sized. Look for low-VOC (volatile organic compounds) paints and finishes.

To ensure the home is "green," look for the Green Certified mark issued by the NAHB Research Center.

If you have any questions, or need capable and trustworthy representation, please call me at **644-2227**.

Get Free money-saving home tips at my web site: [www.moehomes.com](http://www.moehomes.com)