



Moe Archambault...

Service For Life!®

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

4 Hidden Toxins Might Be In Your Home Right Now

Whether your home is new or old, it may contain hidden toxins. Here are four common toxins and how to make your home healthier:

- 1. Mold**, a musty-smelling, black or greenish fungus that thrives on moisture, and irritates your eyes and skin plus makes you cough.
What To Do: Keep your house clean, dry, and well ventilated especially in basements, kitchens, and bathrooms. Remove minor mold with a mixture of vinegar and baking soda. If you find a large amount, it may be inside a wall, so talk to a professional mold removal service about cleaning it up.
- 2. Chemical compounds**, including *formaldehyde* (in carpets, upholstery, glues) can make your eyes and throat burn; *benzene* (in plastics, synthetic fibers, pesticides) can cause dizziness; and *trichloroethylene* (in paint removers, adhesives) can cause fatigue.
What To Do: Read labels and buy household products wisely. Store hazardous products on corrosion-resistant shelves and learn how to safely recycle them at: www.earth911.com.
- 3. Lead paint**, especially in homes built before 1978, can cause brain damage in young children.
What To Do: Check the paint in homes, particularly if you're planning to renovate. For details, go to: www.epa.gov/lead.
- 4. Radon**, an odorless gas that comes from the breakdown of soil and rock under your home is the second leading cause of lung cancer.
What To Do: You can buy a radon test kit at a hardware store or contact the state radon office for a list of qualified testers. To find a certified radon contractor to fix a problem, go to this directory: www.epa.gov/radon/whereyoulive.html

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

Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me right now at 644-2227 to get a copy...

June 2013
Bedford, NH

Inside This Issue...

4 Common Toxins In Your Home And How To Remove Them...Page 1

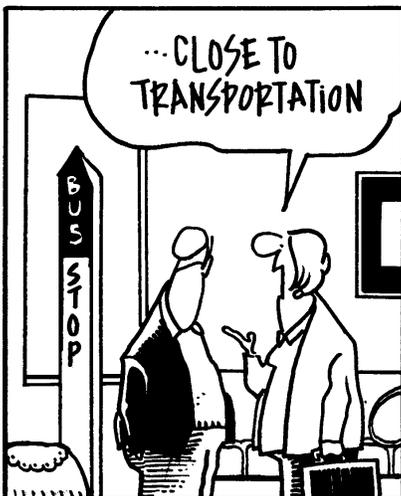
Do You Make These Mistakes On Your Resume?...Page 2

Restaurant Menu Tricks...Page 2

Can A Hybrid Car Save You Money?...Page 3

Answer This Trivia Question and You Could Win Movie Tickets For Two...Page 4

What Should I Know About Negotiating When I Sell My Home?...Page 4



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!)

Ephemeral: (ih-FEM-uh-rul) adj.

Meaning: lasting a very short time

Sample Sentence: The young pop star's fame turned out to be ephemeral.

Eat These Superfish

Salmon is great for you but here are other fish that may also help your heart:

- **Rainbow trout** – a 3 oz serving has 20 grams of protein and almost 1,000 mg of omega-3 fatty acids.
- **Catfish** – provides 100% of the daily requirement for vitamin B12.
- **Mackerel** – one of best sources of vitamin D (good for bone health).
- **Pollock** – a serving provides 73% of the daily requirement of selenium, which may lower your risk of diabetes.

Trivial But True...

- ✓ It takes 3,000 cows to supply the NFL with enough leather for a year's supply of footballs.
- ✓ The first toilet ever seen on TV was on "Leave It To Beaver."
- ✓ Reno, Nevada, is west of Los Angeles, California.
- ✓ The longest recorded flight of a chicken is 13 seconds.

Quotes To Live By...

In theory, there is no difference between theory and practice. But in practice, there is. —Yogi Berra

I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.

—Maya Angelou

When you do the common things in life in an uncommon way, you will command the attention of the world.

—George Washington Carver

Do You Make These Mistakes On Your Resume?

Are you looking for a job but not getting interviews? Even if you have experience, you may not be communicating what a potential employer wants to see on your resume. Here's exactly what to change:

- **Your "Objective."** Replace it with a "career summary" that describes your achievements and what you have to offer this specific employer. The exception is if you are changing careers.
- **"References available on request."** Remove this line; if the employer wants references they will ask you for them. Add a statement from a mentor or co-worker about the quality of your work, your character, or something else relevant to the job.
- **"Job duties include" or "Responsible for."** Instead, use action verbs to state concrete achievements that include numbers. Which of the following statements sounds more compelling?
 - ❖ Responsible for new equipment acquisitions
 - ❖ Led a technical committee that successfully justified \$5 million in new computer equipment acquisitions.

For examples of outstanding resumes for specific jobs, look for "Sample Resumes By Industry" at career-advice.monster.com.

Here's A Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At www.moehomes.com

Sneaky Restaurant Menu Tricks

The next time you go to a restaurant, see if you can spot how many times the menu uses these tricks to get you to spend more:

No dollar signs. More restaurants are removing them entirely so you don't see a column of \$\$\$.

Flowery descriptions. The dish sounds so elaborate that you don't focus on the fact that it's really chicken with a sauce for \$25.

Clever placement. Some restaurants will list an expensive item (a \$40 steak) after a more expensive item (a \$70 lobster tail dinner) so the steak doesn't seem so expensive by comparison.

Bundling. Some restaurants may offer a prix-fixe (fixed price) meal. It may be a good buy, but the cost of individual items is hidden and you're also likely to get food you wouldn't normally order.

Brain Teaser...

What three-letter word completes all of the following words?

C _ _ _ ing
Rec _ _ _
_ _ _ ocate
G _ _ _ ery

(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 analysis by calling me at: **644-2227**.

What Are The Hot Jobs?

Seeking a new career path? Here are in-demand jobs and their predicted growth rate from 2010-2020:

- Market Research Analyst – 41%
- Medical Assistant – 31%
- Personal Financial Advisor – 32%
- Physical Therapy Assistant – 46%
- Software Developer – 30%

Avoid Those Hotel Germs

What is probably the germiest thing in your hotel or motel room? The TV remote. Everyone touches it, so before you do, cover it with a baggy or the hotel shower cap.

Have A Laugh...

A guy finds a sheep wandering in his neighborhood and takes it to the police station. The sergeant says, "Why don't you just take it to the zoo?"

The next day, the sergeant spots the same guy walking down the street with the sheep. "I thought I told you to take that sheep to the zoo," the sergeant says. "I know," the guy responds. "Yesterday I took him to the zoo. Today I'm taking him to the movies."

Top Organizing Websites

- **www.containerstore.com** -- great storage variety, plus free video clips.
- **www.solutions.com** -- for big fixes, such as garages and attics.
- **www.organize.com** -- features home storage plus specialty organizers.

Can A Hybrid Save You Money?

Almost every automaker now has a hybrid option, but is a hybrid (a car with a gas engine and an electric motor) right for you? The main factors to consider are how many miles you drive and how long you plan to keep the car.

You'll have to calculate the annual gas savings and compare it to the extra price you'll pay to get a hybrid car. On average, hybrid cars can cost \$2,000 to \$6,000 more than the non-hybrid car of the same make and model, and they average 40 mpg compared to an average of 25 mpg for non-hybrid vehicles. With this in mind, see which of these scenarios matches your driving pattern:

Scenario 1: You drive about 20 miles per day (7,500 per year). If you use your vehicle primarily to go between home and work, you may not drive enough to make back your extra investment with a hybrid. With this amount of driving, it will take you about 8 years to "break-even" where gas savings offset the higher purchase price.

Scenario 2: You drive about 40 miles per day (15,000 per year). If you use your vehicle to take several more trips during the week than simply to and from work, you may want to consider a hybrid car. With this amount of driving, it will take you about 4 years to break-even.

Scenario 3: You drive about 80 miles per day (30,000 per year). If you use your vehicle to frequently drive long distances, a hybrid vehicle may be a great option for you because it will take you about 2 years to break-even.

Keep in mind, these scenarios are based on current gas prices and hybrid technology. If gas prices continue to rise and new innovations create vehicles with even higher fuel efficiency, it may take less time to break-even.

Beyond the gas savings, you can factor in potentially lower insurance rates, possible tax credits, lower maintenance due to less wear and tear on the engine and brakes. You can do more research by specific make and model at: **www.fueleconomy.gov**.

**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:

ALL

Great Educational Camps

These summer camps aren't cheap but the experience may be invaluable.

- **Walking Mountains Science Center** – Kids 8-16 enjoy backcountry adventures in Vail, CO.
- **Whale Camp** – Kids 10-17 study ocean life on an island in the Bay of Fundy off the Maine coast.
- **Girls Rock Camp** – Girls 8-18 play rock and roll. Started in Portland but expanded to cities across the U.S.
- **EAA's Air Academy** – Kids 12-18 learn about flight in Oshkosh, WI.
- **Concordia Language Villages** – Campers 7-18 live in a foreign village in Bemidji, MN.

Great Videos In Seconds

Tired of searching YouTube for something amazing? Check out www.devour.com. It gives you 15 top videos daily for your viewing pleasure.

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 and 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 Movie Tickets For Two at Cinemagic in Hooksett, NH?"

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: Barbara Tousignant of Goffstown, Rick Roberge & Emilie Kaplan of Manchester were the first three people to correctly answer my quiz question.

Which of these classic movies was originally a box office flop?

- a) Ben-Hur b) Casablanca c) The Grapes Of Wrath d) The Wizard of Oz

The answer is d) The Wizard Of Oz. Released in 1939, MGM's musical fantasy barely broke even and wouldn't make a profit until the 1949 re-release put it in the black. The movie piled on the profits with a re-release in 1955 and television airings, which started in 1956. So, let's move on to *this* month's trivia question.

Oceans cover more than 70 percent of Earth's surface.

How much of the oceans have humans explored?

- a) 17% b) 1% c) 5% d) 60%

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 June 30, 2013. It's that EASY. CALL NOW!

Call me at 644-2227 OR e-mail me at moearchambault@yahoo.com

And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. What do I need to know about negotiating when I sell my home?

A. Revealing too much information to buyers when you're negotiating the sale is a common, costly mistake. To get the most for your home:

- **Work with a professional REALTOR[®]** who knows questions to ask potential buyers that determine their motivation for buying and what price they can afford.
- **Don't mention the "appraisal" value of your home at a showing** to try to persuade a buyer to pay more for it. An appraisal may not be accurate and is not the best indicator of the value of a home.
- **Don't tell a buyer why you're selling** (especially if you need to sell it quickly). Just say your housing needs have changed.

You can learn about six more costly mistakes in my Free Consumer Report called "***How To Avoid 7 Costly Mistakes When Selling Your Home.***" Call me and 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 your question in my next issue!

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