



Moe Archambault...

# Service For Life!®

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

Buying A Home Soon? Get my Free Consumer Guide, “8 Secrets For Saving Thousands When Buying Your Home.” Call me right now at 603-644-2227 for details...

March 2013  
Bedford, NH

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## Top 10 First Aid Mistakes & The Correct Response

According to the Red Cross, these are the 10 most common first aid mistakes and what to do for each situation. By knowing the correct response in an emergency you can help someone survive until help arrives, and make recovering from personal injuries faster.

**Mistake #1:** Putting butter or ice on burns.

**Do This Instead:** You should rinse the area with cool water and cover with a sterile dressing so you don’t damage the skin tissue. If the burn is severe, see a doctor.

**Mistake #2:** Inducing vomiting with your finger or by taking “syrup of ipecac” when a **poisonous substance is swallowed.**

**Do This Instead:** Call the Poison Control Center at 1-800-222-1222 or your doctor. Inducing vomiting can be even more harmful. Don’t eat or drink anything unless directed by a medical professional.

**Mistake #3:** Treating a **bleeding limb** by applying a tourniquet.

**Do This Instead:** Pad the wound with sterile gauze, apply direct pressure and wrap the wound securely. Get medical help if the bleeding doesn’t stop, the wound is deep, or is caused by an animal bite.

**Mistake #4:** Applying heat to a **sprain, strain, or fracture.**

**Do This Instead:** Put an ice bag on the injury for 20 minutes to reduce swelling, and use a barrier between the ice and skin.

**Mistake #5:** Moving a **car accident victim** away from the scene.

**Do This Instead:** Leave the injured person in place until paramedics arrive – unless the car is on fire, in an unsafe location, or the person is not breathing and you have to perform CPR on a flat surface.

Continued on Page 2...

### Thinking Of Selling Your Home Soon?

Don’t attempt to sell your home without my Free consumer guide, “44 Money-making Tips For Preparing Your Home To Sell.” My exclusive report will give you all the facts for a fast, top dollar sale. Just call 644-2227 anytime, 24 hours, and I’ll rush a copy out to you.

# Top 10 First Aid Mistakes & The Correct Response

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**Mistake #6:** Rubbing when there's a **foreign substance in your eye.**

**Do This Instead:** Rinse the eye with tap water. Rubbing it could scratch the eye.

**Mistake #7:** Using hot water to thaw a **cold extremity.**

**Do This Instead:** Gradually warm the extremity by soaking it in lukewarm water. Drastic temperature change can cause further damage.

**Mistake #8:** Rubbing alcohol on the skin to **reduce a fever.**

**Do This Instead:** Lower the fever by giving ibuprofen. If a high fever continues for several days, see a physician or go to the ER. Using alcohol may cause alcohol poisoning, especially in young children.

**Mistake #9:** Treating an allergic reaction to **bee stings** at home.

**Do This Instead:** Call an ambulance if the victim has breathing problems, tight throat, or swollen tongue. Delaying professional treatment for a respiratory reaction could be fatal.

**Mistake #10:** Applying ointment to a **cut or scrape**, then covering it with a bandage, and leaving it untended to heal for a few days.

**Do This Instead:** First, wash the wound with soap and water. Bandage it and change the dressing twice a day. Since fresh air allows the wound to heal, it's best not to use ointment, which can keep the wound moist. Use a looser dressing at bedtime so the wound can get air.

**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!

## 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!)

**Voracity:** (vor-as-a-tee) noun

**Meaning:** eager to consume, having an insatiable appetite for an activity or pursuit

**Sample Sentence:** She is a voracious reader of novels.

## You Know It's Going To Be A Bad Day When...

- People give you the senior citizen discount and you're only 37.
- You put both contacts in the same eye.
- Your doctor tells you that you're allergic to chocolate.

## Happiness Habits

Do you fuel your life and your work with fun?

That's one of the secrets to happiness you'll read about at the website:

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

## Quotes To Live By...

Change is the law of life. And those who look only to the past or present are certain to miss the future.

—John F. Kennedy

If you don't get everything you want, think of the things you don't get that you don't want.

—Oscar Wilde

Happiness is an attitude. We either make ourselves miserable, or happy and strong. The amount of work is the same.

—Francesca Reigler

### Brain Teaser...

A butcher stands 5 feet, 11 inches tall and wears size 11 shoes. What does he weigh?

(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 always looking to 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!

### Odd Interview Questions

Glassdoor.com reports that companies are getting creative in asking job interview questions. Prepare yourself in case you get asked something like this:

- "If you were to get rid of one U.S. state, which would it be and why?"  
*Forester Research*
- "How many cows are in Canada?"  
*Google*
- "How many quarters would you need to reach the height of the Empire State Building?" *Jet Blue*
- "What songs best describe your work ethic?" *Dell*

### Are You A Shopaholic?

You may be addicted to shopping if you show these warning signs:

- ◆ You get a high from buying things
  - ◆ You buy things you don't need
  - ◆ You lie about what you bought or how much you spent
  - ◆ Your spending habits cause relationship issues
  - ◆ You feel guilty about your shopping
- Online help is available at such sites as [www.debtorsanonymous.org](http://www.debtorsanonymous.org) or [www.shopaholicsanonymous.org](http://www.shopaholicsanonymous.org).

### Save Money For Retirement

Save your age plus two zeros every year. If you're 30, save \$3,000. Have your bank automatically transfer the amount to savings each year.

## Smart Financial Moves For Soon-To-Be Parents

About to add to your family? Here are insurance and savings tips:

- **Review your health insurance before you get pregnant (if possible).** Most group health plans must cover maternity care, but 87 percent of individual plans do not. Under health care reform, in 2014, maternity and newborn services must be covered by all new plans sold to individuals and small businesses and by plans sold on state-based insurance exchanges. If you don't have insurance for the child, see options at [www.insurekidsnow.gov](http://www.insurekidsnow.gov).
- **Purchase adequate life insurance.** Experts suggest you want to have around \$250,000 of life insurance per child. Estimate how much you'll need at [www.lifehappens.org](http://www.lifehappens.org).
- **Invest in a 529 savings plan for your child's education.** A "moderate" college budget for an in-state public college is between \$15,000 and \$20,000 per year, while a moderate budget at a private college can be up to \$45,000 each year. Learn about 529 plans and use the college cost calculator at [www.collegesavings.org](http://www.collegesavings.org).

### Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At [www.moehomes.com](http://www.moehomes.com)

## Prevent A Home Electrical Fire

According to the U.S. Fire Administration, home electrical problems cause more than 26,000 fires a year, half of which involve electrical wiring.

### Call an electrician if you have any of the following:

- ◆ Problems with blowing fuses or tripping circuit breakers.
- ◆ Discolored, cracked, or warm wall outlets or switches (if you see sparks, make the call as soon as possible).
- ◆ A burning smell or rubbery odor from an appliance.
- ◆ Flickering lights.

### Take these precautions:

- ◆ Make sure your smoke detectors are working properly.
- ◆ Replace old or damaged appliance cords immediately.
- ◆ If buying a used appliance, ask if it has been tested for safety.

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:

Meat!

## Things Your Plumber Won't Tell You

- Monday is a busy day – that's when wives call to get help repairing what their husbands did over the weekend.
- Loose toilet handles are an easy fix. The part costs under \$5. A plumber will charge \$100 just to show up.
- If your garbage disposal jams, it is easy to follow instructions in the manual to reset it.

## Useful Education Websites

- [www.scholaready.com](http://www.scholaready.com) -- Learn how to take your child to the next level.
- [www.time4learning.com](http://www.time4learning.com) -- Help your child with interactive lesson demos.
- [www.kulsara.com](http://www.kulsara.com) -- Check out the math and science videos for kids.

**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**

**Moe MARKETING Realty**

**603-644-2227**

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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: Phil Percoski of Goffstown, Joanne DeStefano of Londonderry and Therese Roberge of Manchester were the first three people to correctly answer my quiz question.

### What do the letters in Einstein's formula $E=mc^2$ stand for?

- a) E:energy, M:matter, C:calories    b) E:electricity, M:matter, C:time  
c) E:energy, M:mass, C:speed of light    d) E:energy, M:mass, C:celsius

The answer is c) In Albert Einstein's famous formula, it's energy, mass and speed of light. Don't try to explain it – it's impressive that you know what the letters stand for! So, let's move on to *this* month's trivia question.

### What famous singer was told that he should "stick to driving a truck, because you'll never make it as a singer"?

- a) Johnny Cash    b) Elvis Presley    c) Rod Stewart    d) Brad Paisley

***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 March 31, 2013. It's that EASY. CALL NOW!

***Call me at 644-2227 OR e-mail me at [moearchambault@yahoo.com](mailto:moearchambault@yahoo.com)  
And You Could Be One Of My Next Winners!***

## Real Estate Corner...

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

A. Here are three big tips 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 the how much they will loan to you: payment-to-income ratio and debt-to-income ratio.
- **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 question you want answered related to real estate or home ownership? Feel free to call me at **603-644-2227**. Perhaps I'll feature your question in my next issue!

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