

Anthony Farinelli's...

Service For Life!®

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Dear {FIRST_NAME|Friend}...

Keeping a clean house doesn't have to involve toxic chemicals. In today's *Service For Life!*® Free consumer newsletter, you'll learn four specific products you should replace for safer alternatives.

You'll also learn how to save a lot of money on dental care, what to do to take care of your home while you travel, websites for new music – plus fun facts, a trivia challenge, and lots more.

Anthony Farinelli

Anthony Farinelli, REALTOR®

Keller Williams Realty

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information I provide?

They may be people wanting to move into a smaller home. To help them learn important tips and strategies for getting a fast, top dollar sale, tell them about my Free Consumer Report called, "**Secrets**

For Selling Your Home For Top Dollar." Then give them my phone number - **856-266-4438**. Or, you can always request a copy for a friend by emailing me by [clicking here](#).

Today's Brain Teaser . . .

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

What are we? (2 answers)

(see answer below)

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, here are four you should replace now, and their 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 or Mrs. Meyers Clean Day products at 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.com

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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. To request your copy, email me by [clicking here](#).

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
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 or 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 or 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. Dental Lifeline at DentalLifeline.org provides free dental work to elderly and disabled patients who otherwise couldn't afford to pay.

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Thank You! Thank You! Thank You!
Thank You! Thank You!

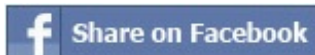
Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Fun Facts and Laughs

Fascinating Facts About Speed . . .

- 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.

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Traveling? 5 Clever Ways To Keep Your Home Safe . . .

✓ *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

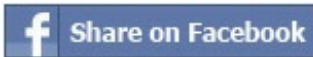
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Websites for New Music . . .

- 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.

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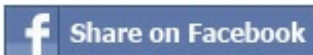
Have A Laugh – Bug Soup . . .

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.”

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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 **856-266-4438** and I’ll give you all the facts.

Trivia Challenge for the Month...

“Who Else Wants To Win ?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...(drum roll please): was the first person to correctly answer my quiz question.

Let's move on to *this* month's trivia question.

What famous skateboarder was the first person to perform a trick called the 900 – 2.5 rotations in the air?

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

EMAIL ME BY: [Clicking Here](#) OR Call Me At 856-266-4438 And You Could Be One Of My Next Winners!

Brain Teaser Answer:

Day and Night

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.

Real Estate Q & A . . .

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

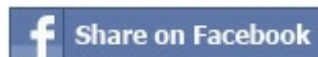
A. Here are three big things many people don't consider when buying a home:

- **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 of the screen 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.

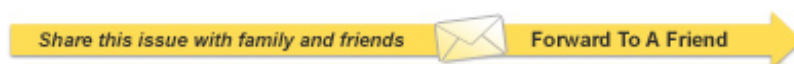
Want to learn more ways to save money? Ask for my Free Consumer Report called **“7 Secrets For Saving Thousands When Financing Your Home.”**

Do you have a real estate question you want answered? Feel free to call me at **856-266-4438** or email me by [clicking here](#). Perhaps I'll feature it in my next issue!

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