



Orv Fillbrandt
ABR, CRS, GRI, SRF, CDPE

Call me right now at **952-887-1218** and ask for my Free, helpful guide for saving money when buying titled, "49 Essential Tips Every Home Buyer Should Know"...

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Orv Fillbrandt, ABR, CRP, CRS, CDPE... Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Provide your email if you desire future copies of the SFL!!!

The #1 Money Secret of The Rich

Ever wonder how the rich get richer? It's simple. They spend less than they earn, and invest the difference. If you're not born into money, here are five tips for spending less so you can invest more and build wealth this year.

- 1. Track Your Spending.** It's hard to tell where you're spending too much if you don't write anything down. But who wants to save receipts, log a checkbook register, or use a spreadsheet? New online tools help you automatically track all your financial information in one place, for free. At www.mint.com you can set up a free account to see exactly where your money is going.
- 2. Use a Budget.** This financial practice of the rich has enormous power. You may prefer to call it a "spending plan" but the idea here is to know how much you can spend on different categories so you don't overextend yourself. Include savings as a category and "pay yourself first" each month by putting money aside into a designated savings account.
- 3. Rein in Expensive Habits.** Smoking and eating out are expensive. Statistics show that the pack-a-day smoker spends nearly \$260,000 over a lifetime – and that does not include increased insurance costs and other factors. Or, you may enjoy eating at nice restaurants each week, which is another budget killer. What habits can you reduce to save money?
- 4. Pay Down Debt.** As you free up more of your income it can be smart to pay down high-interest debt. For example, taking extra money to pay down a loan with 10% interest can be better than putting money in a savings account at 3% interest.
- 5. Pay In Cash.** Credit card companies know you spend more when there's not an immediate withdrawal from your bank account. Try to pay for everything in cash (or debit card). If you want a new computer, to take a vacation, or even buy a car, try to save up and pay for it in cash instead of getting a loan. Remember, the key here is it to not take on more debt.

The secret to building wealth is to reduce your spending and debt so more of your income can work for you. Follow these tips to free up more money for savings and investments. And may you have a prosperous New Year!

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 called 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...952-887-1218

Free Multiple Listing Service Info: www.OrvFillbrandt.com or www.Fillbrandt.com

How To Never Forget Important Facts

Do you have trouble remembering important facts? Whether you're a student or simply need to recall information for your professional or personal life, it can be embarrassing to not remember critical data when needed. The following techniques are simple ways to boost your brain power and help you recall important details when you need them.

- ◆ **Repetition** is the age old method of remembering important facts. Take out a piece of paper and write the things you need to recall 5 to 7 times. Some people will need to write them more times, others less depending on the individual need for repetition.
- ◆ If you are **auditory** (or verbal) you will probably need to hear them to make the facts stick in your brain. Take the notes you have written multiple times and read them out loud. Repeat the reading several times to embed the facts for later recall.
- ◆ **Visually**, you can stimulate your memory by using color codes in your notes. Perhaps you will use RED for the urgent tasks and BLUE for important reminders. Drawing objects that relate to the material can also be useful for quick mental retrieval.
- ◆ If you learn through **music**, try composing your own "lyrics" using the material you need to remember. Then you can add those words to an common song like *Row, Row, Row Your Boat*. Combining the facts with something familiar will make it easier to remember later.
- ◆ One more method is to use a **mnemonic device**. Try using the first letter in each word of the main points to create an easy to remember word or sentence. It's a great way to aid your memory.

Everyone has a different way of learning and recalling information. Try multiple methods until you find what works best for you.

"Thanks For Thinking Of Me!" I'd appreciate getting your completed form. I Love Referrals! Thanks to all!

Orville Fillbrandt, I'd like to introduce someone who is thinking of buying, selling, relocating, or building soon...or maybe just has questions about real estate. I know you'll provide them with an outstanding level of service as a caring and competent agent. Here's their information...

Name: _____

Address: _____

Phone: () _____ - _____

Email Address: _____

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!)

Circadian (sur-KAY-dee-an) adjective

Meaning: Recurring naturally on a 24 hour cycle, even in the absence of light fluctuations.

Sample Sentence: It is much easier for you to get a good night's sleep if you follow your own natural circadian rhythm.

Little-Known Animal Facts

- Starfish don't have brains.
- The Housefly hums, middle octave, key of F.
- The eye of an Ostrich is bigger than its brain.
- Butterflies taste with their feet.

Sugar Craving Fixes

Addiction to sugar is not a sweet habit to kick. However, there are things that you can do to curb the urge to splurge on sugar.

Keeping your protein/sugar balanced can do wonders for achieving freedom from sugar cravings. Eating several small meals and snacks with a source of protein in each will help. Substitute the high calorie sweets with herbal tea or fresh fruit.

Quotes To Live By...

Searching is half the fun: Life is much more manageable when it is thought of as a scavenger hunt as opposed to a surprise party.

—Jimmy Buffett

Life is partly what we make it, and partly what is made from the friends we choose.

—Tennessee Williams

Life is about not knowing, having to change, taking the moment and making the best of it, without knowing what is going to happen next. Delicious ambiguity.

—Gilda Radner

Brain Teaser...

Other than being colors, what do silver, orange and purple have in common?

Top 7 Recalled Kid Products

Be careful when purchasing resale children's products. Here are the most dangerous according to www.cpsc.gov:

1. Playskool Travel-Lite play yards
2. Evenflo Happy Camper play yards
3. Baby Trend Home and Roam portable cribs and play yards
4. Magnetix magnetic building sets
5. Easy Bake Ovens
6. Polly Pocket Dolls with magnets
7. Simplicity drop side cribs

Why Do We Dream?

Dreams seem to be a reflection of our inner lives. That is why Freud claimed that our dreams make us all poets, whether we intend to be or not. Here are a few modern theories on dreaming given at www.psychologytoday.com:

Some believe we are "defragmenting our hard drive" like a computer.

Others see dreaming as a way to develop our wisdom. We are practicing for future threats is another theory.

However, many scientists will tell you there is no reason for dreams at all. It's simply random firing in the brain.

Bounce Basics

You probably have seen the claims of all the things that a Bounce dryer sheet can do. According to www.snopes.com, some are true and some aren't.

These are *TRUE*:

- TV screen static remover
- Deodorize Sneakers
- Freshen a drawer or closet

These are *FALSE*:

- Repels mosquitoes
- Clean baked on cooking pans
- Collect cat hair

Overheard On The Beach

"I've discovered that I scream the same way whether I am about to be devoured by a great white shark or if a piece of seaweed touches my foot."

With Eye Injuries, Do This, Not That...

Many everyday things can harm your eyes. Here are two common eye injuries, what you should and should NOT do if you experience these risks.

- **Eye Scratches** can come from something as innocent as a baby's fingernails or something as common as being brushed with a tree branch. These seemingly minor abrasions can cause the eye to become susceptible to infection or fungus. Do not rub your eye and don't cover it with a patch. Keep the eye closed and see your doctor as soon as possible because you can experience serious harm in less than 24 hours.
- **Chemical Exposure** is common with paints or household cleaning products. Some substances are very harmful and some may only cause temporary discomfort. Do not use eye drops to flush your eyes, instead put your head under running lukewarm water for 15 minutes to remove the chemical substance. Call your doctor immediately and let them know the exact chemical exposed to the eye and when it occurred.

Of course prevention is always the best medicine, so be sure to wear safety glasses when working with tools or in any situation where bits of metal, glass, plastic, or dirt are flying around. For more eye health information, go to www.allaboutvision.com.

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. Just email at Orv@Fillbrandt.com or call me at 952-887-1218

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 energy 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!

Tips To Reduce Auto Emissions

According to www.epa.gov, the typical vehicle releases an equivalent of 5.5 metric tons of carbon dioxide emissions annually. Here are a few actions you can take to reduce your carbon footprint.

Drive only when necessary. The time spent driving doubles every 20 years. Look for options like carpooling, public transportation, combining errands, bicycling and walking to reduce time driving.

Proper car maintenance goes a long way to reducing emissions. Follow the owner's manual to help the environment while you also extend the life of the auto, increase value at resale and minimize the cost of gasoline.

Use common sense to avoid pollution. Don't let your engine idle more than 30 seconds. Be careful not to spill gas when refueling. Also take heavy items out of the car whenever they are not needed immediately.

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:

There is no word in the English language that rhymes with them.

What Happened in Atlanta

A tough looking biker had been at the bar all night when he decided it was time to hit the road. He went out the front door and instantly noticed his bike was missing from where he parked it. "All right" he said gruffly, coming back into the busy bar. "I'm going to have a shot of whisky and if my hog ain't back up front by the time I'm done, what happened in Atlanta will happen here too!"

The other bikers frantically ran out of the bar and within seconds one came back in to tell the tough biker his hog was now parked in front of the bar waiting for him.

As the tough biker got up to leave the bartender asked, "Excuse me mister, but what happened in Atlanta?"

The tough biker sheepishly replied, "I had to walk back to my hotel!"

THANK YOU for reading my Service For Life![®] personal newsletter. I want 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 \$200 Transferable Certificate?

(Only one to apply to each real estate transaction with Orv Fillbrandt)

Call NOW! Your chance to win MAY be better than you think!

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

What country has the longest life expectancy at birth?

- a) Australia b) Canada c) Switzerland d) Japan

The answer is d) Japan. According to a 2009 United Nations report, the life expectancy for those in Japan is 82.6 years. Canada's life expectancy at birth is 80.7 and the United States it is 78. So, let's move on to *this* month's trivia question.

Who won the first World Series in 1903?

- a) Yankees b) Red Sox c) Americans d) Giants

Call Me At 952-887-1218 OR Email Me At Orv@Fillbrandt.com

And You Could Be My Next Winner!

Real Estate Corner...

Q. What natural scents can make my home appealing to buyers?

A. This is a common question asked of real estate agents and it is a little surprising how easily mistakes can be made that turn buyers off.

Generally, fragrant candles and aerosol room fresheners are too strong to be used just before your guests arrive. Few things can make a buyer more suspicious than an overly strong smell. They may think you have something to hide if a pleasant odor is overwhelming. If you want to freshen up the smell of your home with these products, use them at least 4 hours ahead of time.

Most people will feel comfortable in a home that smells clean and welcoming with the scent of **coffee, tea or cookies**. If you are not preparing these foods, you can simulate the smell with a few drops of **cinnamon oil** with water in a pie plate placed in a warm but not hot oven. Also, herbs like **rosemary, lavender** and **mint** offer a really pleasant natural fragrance whether you place them in vases or simmer them in a saucepan.

If you're thinking of selling soon, ask about my Free Consumer Report "**44 Money-making Tips To Sell Your Home Fast**," which includes an easy checklist of inexpensive ways to make buyers instantly attracted to your home.

If you have any questions, or need capable and trustworthy representation, please call me at **952-887-1218**.

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