



“Get my Free Consumer Guide revealing 44 money-making secrets for “dressing” your home for top dollar!”

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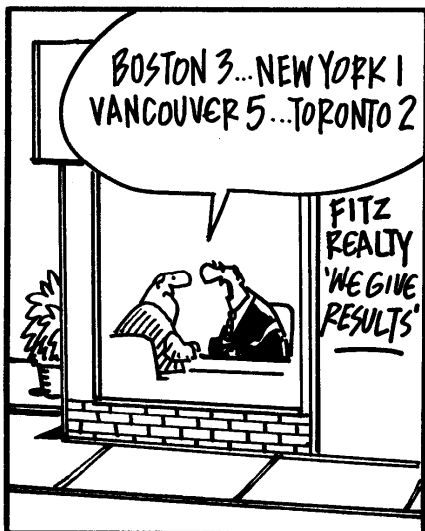
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Top 10 Job Interviewing Tips

Did you recently land an interview for a job you truly want? A successful interview is built on *three* principles: preparation, focus, and attention, say recruiters. All three are equally important...but you can prepare yourself and gain an edge over other candidates by following these 10 important job interview tips:

- 1. Research the Company.** You can find information on the Internet, the company's website, or at your local library. If it's a public company, check the company's financial reports before the interview.
- 2. Dress for the Interview.** Find out what the dress code is at the company, and dress a cut above. Carry a portfolio, small notebook, extra resumes, and a list of questions to ask the prospective employer.
- 3. Be On Time.** Check the name(s) of the people you'll be meeting with, and make sure to turn off your cell phone.
- 4. Practice Answering Interview Questions.** Have someone ask you interview questions about your previous jobs, skills, and your career goals.
- 5. Be Professional and Positive.** People often talk too much during an interview. Keep your answers concise and clear.
- 6. Show You Understand Your Industry.** Be prepared to market your skills and accomplishments, and show how these skills relate to the job.
- 7. Ask Good Questions.** Show that you are knowledgeable about the company by the questions you ask.
- 8. Demonstrate You Are Solutions-Oriented.** Provide work samples that illustrate your credibility in work-related situations. Employers want to hire a person who brings something extra to the job. Make sure to distinguish yourself from the crowd, and describe yourself appropriately.
- 9. Thank the Interviewer.** Thank the interviewer for taking time to discuss job opportunities with you. Make sure you show your enthusiasm for what you can do for the company, and why you're the best person for the job.
- 10. Follow-up.** Send a thank you letter. This illustrates your attention to detail, and lets the employer know that you're truly interested in the job.

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at **952-887-1218**. There's never any pressure or hassles - I'm here to help.

Word of The Month...

Studies have shown that 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!)

inimical \in-NIM-ih-kul\ (adj.)

Meaning: hostile, unfriendly

Example Sentence: Her **inimical** voice was cold and harsh like the outside air.

Ok Einstein...Make Me Laugh

As they were driving to *yet another* dinner, Albert Einstein mentioned to his chauffeur (who also happened to look like him) that he was very tired of making speeches.

The chauffeur said he'd heard that speech so many times, he could give it himself. So Einstein let him do it! At the dinner, Einstein wore the chauffeur's cap and jacket and sat in the back of the room. The chauffeur gave a nice rendition of Einstein's speech. Then a pompous professor asked a question about anti-matter formation.

Without missing a beat, the chauffeur said, "Sir, the answer to that is so simple that I will let my chauffeur answer it!"

Fascinating Q & A's!

Q. What is an activity performed by 40% of all people at a party?

A. *Snooping in your medicine cabinet.*

Q. Half of all Americans live within 50 miles of what?

A. *Their birthplace.*

Q. What do bulletproof vests, fire escapes, windshield wipers, and laser printers all have in common?

A. *All were invented by women.*

Quotes To Live By...

More than anything else, I believe it's our decisions, not the conditions of our lives, that determine our destiny.

Anthony Robbins

Many people think that if they were only in some other place, or had some other job, they would be happy. Well, that is doubtful.

So get as much happiness out of what you are doing as you can, and don't put off being happy until some future date.

Dale Carnegie

3 Surefire Tips to Make Your Money Grow...

Would you like to end this year in a better financial condition than last year? Well, now you can. Here are four simple steps you can take *today* that'll help *you* make your money grow:

1. If your employer contributes to your 401(k), contribute the *maximum* amount that the company will contribute. If you're unable to put in the maximum, contribute more than last year.
2. Increase your retirement savings by 1 percent. Chances are you won't even notice it...and it'll add up to more money over time.
3. Pay off your credit cards...especially the one with the highest interest rate. If you regularly make payments on time, request a lower interest rate from your credit card companies.
4. Invest wisely in stocks and bonds.

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 equity you have in your home. Or perhaps you're thinking of selling soon and want to know the current value of your home. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call at **952-887-1218** and I'll give you all the facts.

How To Survive A Stroke

There's good news on the horizon in the study of stroke. Every day there are new developments in the treatment of stroke, from emergency intravenous injection of *TPA*, a clot-busting drug, to a new technique of dripping *TPA* directly onto the clot.

Did you know that each year stroke kills over 160,000 Americans, and that it's the number one cause of disability? Yet, there are things you can do to assist someone who may be having a stroke, or help yourself if you notice any symptoms. Here are five important symptoms you should *never* ignore.

1. Sudden vision loss.
2. Weakness, numbness or tingling on one side.
3. Difficulty speaking or understanding.
4. Horrible headache.
5. Difficulty walking.

If you experience these symptoms, **call 911 immediately**. Two recent studies found patients taken by ambulance received stroke care more quickly than patients who were driven to the hospital. Medication must be given within three hours of the onset of symptoms to prevent further disability.

Brain Teaser...

I love to move around,
but usually not on the ground.
I'm quite strung out when way up high. I
like to sail, but I stay dry.
I need air, but not to breathe.
A helpful hand is all I need.
What am I?

(See page 4 for the answer.)

A Doctor, A Lawyer, And...!!!

A doctor, a lawyer, a little boy, and a priest were in a small private plane when the plane developed engine trouble and started to go down. The pilot grabbed a parachute and told the passengers they had better jump too, but there were only three parachutes remaining.

The doctor said "I save lives, so I must live," and bailed out. The lawyer said, "I'm a lawyer and lawyers are the smartest people in the world. I deserve to live." He grabbed a parachute and jumped. The priest said, "My son, I've lived a long, full life. Take the last parachute and live in peace."

The boy gave the parachute back to the priest and said, "Not to worry, Father. The 'smartest man in the world' just took off with my backpack."

Interesting Facts...

- ✓ All 50 states are listed across the top of the Lincoln Memorial on the back of the \$5 bill.
- ✓ Babies are born without kneecaps. They don't appear until the child reaches 2 to 6 years of age.
- ✓ Intelligent people have more zinc and copper in their hair.
- ✓ Women blink nearly twice as much as men.
- ✓ Each king in a deck of playing cards represents a great king from history: Spades - *King David*, Hearts - *Charlemagne*, Clubs - *Alexander, the Great*, Diamonds - *Julius Caesar*
- ✓ A crocodile cannot stick out its tongue. (*but who really cares???*)

Home Remedy Cures!

Depression: Eat 3/4 cup of cooked spinach a day to ward off depression, particularly if you're deficient in B vitamins.

Fatigue: Drink a glass of grapefruit and lemon juice in equal amounts to banish fatigue.

Overweight: Reduce fat by drinking 3 cups of green tea daily.

Are You A Luck Magnet?

Do you expect good fortune? If you do, you may be one of the "lucky" ones. According to psychologist Richard Wiseman, and author of *The Luck Factor*, there are principles that can help people create their own luck. Here are just four to help you become a luck magnet:

- 1. Lucky People Are Open To New Experiences.** They try new things and vary their routines. They initiate conversations with strangers.
- 2. Lucky People Expect Good Fortune.** They use and follow affirmations like, "I'm always in the right place at the right time." "I always get everything that is for my highest good."
- 3. Lucky People Act On Chance Opportunities.** Lucky people listen for opportunities. They are aware of what's going on around them. They join clubs and groups to enlarge their sphere of influence.
- 4. Lucky People Look For The Positive In Every Situation.** Lucky people look for the silver lining in difficult situations. Lucky people think and act in ways that focus on the positive results.

Wiseman's research found that lucky people were particularly open to possibilities. *That was the key to their luck...and it could be to yours!*

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is **Jon-Paul Gross & Melissa Olson**. I met them to show them a Foreclosure home late last fall. They weren't ready to buy then and didn't like some things about that home. Earlier this year, they started looking again. Although they missed out on their first offer, they were much more successful with the next one and their offer was accepted. As first time buyers, they were also eligible for the \$8,000 Tax Credit on either their 2008 or 2009 taxes. "Congratulations." They were both great to work with throughout the process. Thank you. You might be my next *Client Of The Month!* Watch for your name here in an upcoming issue.

Sleeping In The Dark...

Can sleeping in the dark lower your risk of breast cancer? According to a recent study published in the *Journal of the National Cancer Institute*, researchers found that women who had higher levels of *melatonin* in their bodies had a 40% lower risk of breast cancer.

While we sleep our bodies produce *melatonin*, a naturally occurring hormone. *Melatonin* increases while you sleep as your body responds to darkness and a restful sleep. Melatonin production decreases during daylight hours. Researchers also found that women who worked at night had a higher risk for breast cancer. Getting a good nights sleep in a dark room may help you more than you ever thought before.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Brain Teaser Answer:

A Kite!

Word with a Twist...

- “Stewardesses” is the longest word typed with only the left hand and “lollipop” with your right.
- The sentence: “The quick brown fox jumps over the lazy dog” uses every letter of the alphabet.
- The words ‘racecar,’ ‘kayak’ and ‘level’ are the same whether they are read left to right or right to left (palindromes).
- There are two words in the English language that have all five vowels in order: “abstemious” and “facetious.”

Do Blondes Really Have More Fun?

A highway patrolman pulled alongside a speeding car on the freeway. He watched with amazement to see that the blonde behind the wheel was knitting!

Realizing that she was oblivious to his flashing lights and siren, the trooper cranked down his window, turned on his bullhorn and yelled, “PULL OVER!”

“NO!” the blonde yelled back, “IT’S A SCARF!”

THANK YOU for reading my Service For Life![®] Consumer newsletter. I want to produce a newsletter that has fun content and is valuable and beneficial 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...

ORVILLE FILLBRANDT, ABR, CRP, CRS, SRS
RE/MAX ASSOCIATES PLUS, INC.
7300 FRANCE AVE SOUTH SUITE 410
MINNEAPOLIS, MN 55435-4544
952-887-1218 – DIRECT
1+800-878-8404 EXT 218
612-751-2943 - CELL
E-MAIL: ORV@FILLBRANDT.COM
WWW.FILLBRANDT.COM,
WWW.ORVFILLBRANDT.COM

Other Fillbrandt Team Members: Assistants
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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 winner of last month’s quiz. And the winner is...drum roll please: **Unfortunately, no one correctly answered the question. Therefore, no one** was the first person to correctly answer my quiz question...

What novel opens with the line: “There were 117 psychoanalysts on the Pan Am flight to Vienna and I’d been treated by at least six of them”?

- a) The Group b) Fear of Flying c) Catch-22 d) Cat’s Cradle

The answer is “B,” Fear of Flying. So let’s move on to this month’s trivia question...

What city located on the Niagara River is the seat of Erie County, New York?

- a) Rochester b) Albany c) Buffalo d) Tuckahoe

The first person to call me with the correct answer will win!
952-887-1218

Real Estate Corner...

Q. I’ve heard there is an \$8,000 tax credit for 1st time home buyers in 2009, how does it work?

A. 2009 First-Time Home Buyer Tax Credit Fact Sheet--Who is Eligible?

- The \$8,000 tax credit is available for first-time home buyers only.
- The law defines first-time home buyer as a buyer who has not owned a principal residence during the three-year period prior to the purchase.
- All U.S. citizens who file taxes are eligible to participate in the program.

Payback Provisions

- The tax credit is a true credit. It does not have to be repaid.
- The only repayment requirement is if the home owner sells the home within three years after the purchase.

Income Limits

- Home buyers who file as single or head-of-household taxpayers can claim the full \$8,000 credit if their modified adjusted gross income (MAGI) is less than \$75,000.
- For married couples filing a joint return, the income limit doubles to \$150,000.
- Single or head-of-household taxpayers who earn between \$75,000 and \$95,000 are eligible to receive a partial first-time home buyer tax credit.
- Married couples who earn between \$150,000 and \$170,000 are eligible to receive a partial first-time home buyer tax credit.
- The credit is not available for single taxpayers whose MAGI is greater than \$95,000 and married couples with a MAGI that exceeds \$170,000.

Effective Dates for the Tax Credit

- First-time home buyers would receive an \$8,000 tax credit for the purchase of any home on or after January 1, 2009 and before December 1, 2009. To qualify, you must actually close on the sale of the home during this period.

Tax Credit is Refundable

- A refundable credit means that if you pay less than \$8,000 in federal income taxes, then the government will write you a check for the difference.
- Buyers can take the tax credit on their 2008 or 2009 income tax return.