



Orv Fillbrandt,
ABR, CRP, CRS, SRS

Here's free advice if you're buying or re-financing your home. My Free Report, "7 Secrets For Saving Thousands When Financing Your Home."

Volume IV, Issue 76
Monday, 8:56 AM
Minneapolis, MN

Inside This Issue...

How to Protect Yourself from Natural Disasters...Page 1

Advice for Dealing with Difficult People...Page 2

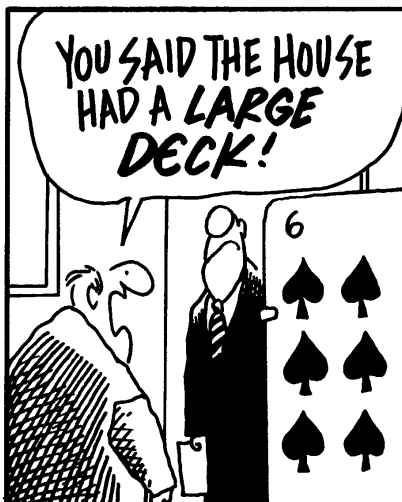
Is Your Bathtub Toxic?...Page 2

Do You Have SYNDROME X?...Page 3

Fast Food and Kids: A Bad Combination...Page 3

Beat This Trivia Question And You Could Win A \$250 Transferable Certificate...Page 4

How To Find The Right House For You?...Page 4



Orv Fillbrandt, ABR, CRP, CRS, SRS...

Service For Life![®]

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

How to Protect Yourself From Natural Disasters

It can happen to anyone, anywhere and at any time. Hurricanes, tornadoes, earthquakes, house fires, and floods are just a few of the disasters that can strike without warning. The best way to avoid losing your valuable possessions is to be prepared in the event of a disaster. Here are five steps you can take to protect yourself and your possessions:

1. Protect Your Important Items.

- **Open a safe-deposit box** at the bank. Keep all original documents in your safe-deposit box: passports, birth and marriage certificates, loan documents, appraisals, deeds, credit card information, insurance policies, stocks, bonds, and other certificates.
- **Purchase a waterproof/fireproof home safe.** Keep valuables: coins, jewelry, extra keys and keepsakes in your home safe. Make copies of digital and scanned photos, family recipes, love letters, and children's artwork and store off-site.

2. Prepare A Plastic Grab and Run Box.

- Keep copies of important documents, a contact list with phone numbers (family, friends, physicians, attorney, financial advisor, insurance agent, banker), a list of prescriptions, valuables from your home safe, and emergency cash.

3. Make a Household Inventory.

- Make a list of household items. Keep purchase receipts of expensive household items, including serial number and date of purchase. Photograph or videotape your valuable possessions. These include furniture, artwork, jewelry, and equipment. Store these photos or videotape in a safe-deposit box or off-site.
- Store family heirlooms in waterproof portable boxes marked, "Take." Keep them portable and accessible.

4. **Regularly Back Up Your Computer Data.** Protect your records by backing up to a CD, DVD or portable hard drive, and store the backup disks or drive off-site (at work or safe-deposit box).

5. **Prepare A Duffle Bag With Emergency Items.** Store a flashlight and battery-powered radio (*with extra batteries*), first aid kit, water (*one gallon per person*), non-perishable food, a change of clothing for each household member, and any medical equipment you might require.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesperson or unwanted obligations.

Just call me at **952-887-1218**, and I'll tell you...with no hassles and no obligation.

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

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!)

skookum SKOO-kuhm (adjective)

Meaning: Powerful; impressive, first-rate.

Example Sentence: Joe Cook may be a rookie player, but he's a **skookum** one.

A New Computer Trick:

Do you ever have trouble reading the small print on your computer...well, here's an easy tip! Hold down the *Ctrl* key on your keyboard, then turn the small wheel in the middle of your mouse away from you or towards you. The print size will change depending on which way you turn the wheel.

Just Doesn't Make Sense...

- ✓ Why do drugstores make the sick walk all the way to the back of the store to get their prescriptions while healthy people can buy cigarettes at the front counter?
- ✓ Why do people order double cheeseburgers, large fries, and a *diet* coke?
- ✓ Why do banks leave both doors open and then chain the pens to the counters?
- ✓ Why do we leave cars worth thousands of dollars in the driveway and put our useless junk in the garage?
- ✓ Why do we buy hot dogs in packages of ten and buns in packages of eight?
- ✓ Why do they have drive-up ATM machines with Braille lettering?

Quotes To Live By...

Boldness be my friend.
William Shakespeare

In prosperity, our friends know us. In adversity, we know our friends.
John Churton Collins

Conflict cannot survive without your participation.
Wayne Dyer

Three Tactics for Dealing with Difficult (or nasty) People...

Psychotherapist Alan McGinnis, author of *Bringing Out the Best in People*, says passive people are the most likely target of those who are mean or aggressive. Being assertive can stop mean-spirited behavior. Here are three tactics to help deal with difficult people at work and in your life:

1. Expose the behavior. Tell the person outright what he or she is doing. Frequently people don't overtly realize they're being nasty.
2. Use diplomacy. Give the person the benefit of the doubt, even if they're targeting you with their behavior. It's possible they may be having a bad day. But stay firm and strong in the process.
3. Use your humor. Humor can diffuse a situation. Using humor diminishes the power of an aggressive person, and shows that you are not bothered by their mean-spirited behavior.

Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See, 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 just couldn't do it without you!

Randy and Polly Johnson referred Kristin Johnson and Trevor Christensen - Buyers; Jon-Paul Gross and Melissa Olson Bought; Andrea Turgeon - Buyer; Sherwood (Wood) and Mary Quiring referred Scott Quiring - Buyer; Tom and Stephanie Charpentier - Sellers and Buyers; Milan and Noreen Broughton - Sellers; and James Fitzgerald - Seller.

Toxic Soup In Your Bathtub?

Do you have a whirlpool bathtub in your home? If you do, the water you're relaxing in could be hazardous to your health. A recent study at *Texas A&M University* found that whirlpool baths can contain dangerous bacteria, from fungi (82%), staphylococcus (34%), to fecal derived bacteria (95%). These bacteria can lead to diseases including serious skin infections, septicemia, pneumonia, or urinary tract infections just to name a few.

What's causing the bacteria to breed? Researchers found the problem was in the whirlpool pipes of the tub, where stagnant water gets trapped (sometimes for a *long* time) and bacteria forms. When the jets are turned on, the bacteria are pushed through the tubes into your tub water. The best advice is to either use a regular antibacterial rinse through your tub system, or have your pipes professional cleaned at least twice a year.

Brain Teaser...

I'm always old, but sometimes new.
Never sad, but sometimes blue.
Never empty and sometimes full, I never
push, but always pull.
What am I?

(See page 4 for the answer.)

The Latest In T-Shirt Humor

- “Frankly, scallop, I don’t give a clam.”
(as seen in Cape Cod).
- “Just give me the chocolate and nobody gets hurt.”
- “60-year-old, one owner, needs parts, make offer.”
- “That’s it. I’m calling Grandma!”
(As seen on an 8-year-old.)
- “Procrastinate now”
- “Rehab is for quitters”
- “My dog can lick anyone”
- “Upon the advice of my attorney, my shirt bears no message at this time.”

On The Other Hand...

- ✓ I wish the buck stopped here. I could use a few.
- ✓ You can’t have everything; where would you put it?
- ✓ The only cure for insomnia is to get more sleep.

Hospital Humor 101

A sweet little old grandmother telephoned Mount Sinai Hospital.

Timidly she asked, “Is it possible to speak to someone who can tell me how a patient is doing?”

The operator said “I’ll be glad to help, dear. What’s the name and room number?”

The grandmother in her shaky little voice said, “*Heidi Clare*, room 504.”

The Operator replied, “Let me check. Oh, good news. Her records say that *Heidi* is doing very well. Her blood pressure is fine; her blood work just came back as normal and her physician, Dr. Milton, has scheduled her to be discharged Thursday.”

The grandmother said, “Thank you. That’s wonderful! I was so worried! God bless you for the good news.”

The operator replied, “You’re more than welcome. Is *Heidi* your daughter?”

“The grandmother said, “No, I’m *Heidi Clare* in 504. No one tells me anything!”

What Every Person Should Know About ‘Syndrome X’

Also known as *Metabolic Syndrome*, Syndrome X is a health condition associated with insulin resistance. The condition can significantly damage your organs and increases your rate of aging.

What are the indicators of Syndrome X? **High triglycerides** (above 150 mg.), **high blood pressure** (130/85 or more), **low HDL** - the good cholesterol (lower than 40 mg for men; 50 mg for women), **high fasting blood sugar** (110 mg or above), and **too much fat tissue around your mid-section** (40” waist for men; 35” for women).

How can you reverse the effects? 1) Reduce or eliminate refined carbohydrates (*cookies, soft drinks, desserts, fruit drinks, breads, cereals, and pasta*). 2) Exercise daily (*walk, bike, swim, or dance*). 3) Strength Training (*Start lifting weights every other day*).

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop into Open Houses, even when you’re busy? You’re not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself “why?” You might just find that, even though you’re happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, I can help. My computerized “Home Search” system can scour the market finding the *exact* home you want – automatically. I can get you daily updates on the newest homes on the market, and there’s never any pressure when working with me, just great service. Even if you’re just “thinking” and want to know what’s “*out there*,” call me at **952-887-1218**.

Is Fast Food Making Kids Fat?

Children who eat fast food gain more weight, and are at a greater risk for insulin resistance later in life, according to a 15-year study, funded by the National Heart, Lung, and Blood Institute (NHLB). *NHLB is part of the National Institutes of Health.*

The study, published in *Lancet*, found that kids who ate fast food two times a week gained an extra 10 pounds and had a greater increase in insulin resistance. Insulin resistance has been found to be a risk factor for Type 2 diabetes, which can lead to heart disease. The study found that males ate fast food much more frequently than females. Researchers attributed the weight gain to the high calories in a single fast-food meal...sometimes the meal was enough to use up the entire caloric requirements for an entire day!

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:

The Moon!

Believe It or Not...

- Donkeys kill more people annually than plane crashes.
- Venus is the only planet that rotates clockwise.
- Apples, not caffeine, are more efficient at waking you up in the morning.
- Most dust particles in your house are made from DEAD SKIN!
- Walt Disney was afraid OF MICE!
- Pearls melt in vinegar.

Wacky Sports Quotes:

Greg Norman, Pro Golfer: "I owe a lot to my parents, especially my mother and father."

Ringside Boxing Analyst: "Sure there have been injuries and even some deaths in boxing - but none of them really that serious."

Baseball announcer: "If history repeats itself, I should think we can expect the same thing again."

Grand Prix Race Announcer: "The lead car is absolutely, truly unique, except for the one behind it which is exactly identical to the one in front of the similar one in back."

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
Michelle Fillbrandt & Heather James

Copyright 2009, Orville Fillbrandt

Who Else Wants To Win A \$250 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 winner of last month's quiz. And the winner is...drum roll please: **Dennis Cummings of Eagan** was the first person to correctly answer my quiz 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 answer is "C," Buffalo. So let's move on to this month's trivia question...

What TV news anchor wrote about his career in, *The Camera Never Blinks: Adventures of a TV Journalist*?

- a) David Brinkley b) John Chancellor c) Dan Rather d) Sam Donaldson

The first person to call me with the correct answer will win!

952-887-1218

Real Estate Corner...

Q. How Do I Find The Right House And Make An Offer?

A. I recommend that you make a wish list of everything you would like to have in a new house. Then make a list of everything you don't like in your current home. These two lists will give you a good idea of where to start, and help you analyze your needs.

Buying a home requires making some compromises. You may not get everything you want, but make sure to get what you need. For example, when buying a home, the neighborhood should be your main consideration. Is the house in a neighborhood that you like and feel safe? Will you have a reasonable commute to work? Does it have a good school system? (Not only is this important if you have children; it will impact the resale value of your home down the road.) Does the area have the amenities that you're looking for (parks, stores, and library) within a few miles?

Buying a house is a big financial investment and commitment for many years. Before you make an offer, ask yourself if you can afford the house? Be cautious. If you are buying or selling a home and need competent and caring representation, please call me at **952-887-1218**.