



Orv Fillbrandt
ABR, CRP, CRS, SRS

Learn how to get Top Dollar for your home in ANY market!

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

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

7 Tips for Getting Healthy and Adding Years to Your Life

Is there a magic bullet for living a healthier, longer life? According to anti-aging and longevity experts, we are on the verge of extending human life. Researchers have found that there are simple steps you can take to improve your health and add years to your life. Here are seven you can use today:

- 1. Reduce Your Refined Sugar Intake.**
Sugar causes premature aging. It weakens your body's cells and increases insulin levels in your blood. High sugar intake is associated with an increased risk of diabetes, cardiovascular disease, and cancer.
- 2. Take An Aspirin A Day.**
Scientists have found that taking 162 mg. of aspirin (equal to 2 baby aspirin) a day can reduce your risk of heart attack, and colon, stomach, and throat cancers. (Ask your doctor before you begin this regime.)
- 3. Eat An Anti-Inflammation Diet.**
Inflammation has been associated with tissue damage and disease. Don't eat hydrogenated oil, margarine, and vegetable shortening. Try to eat more fresh fish, walnuts, spinach, broccoli, avocados, and extra virgin olive oil.
- 4. Have More Tomatoes and Spaghetti Sauce.**
Researchers found tomatoes contain *lycopene*, which boosts your immune system reducing your risk of prostate and breast cancers.
- 5. Floss Your Teeth Daily.**
Flossing prevents periodontal disease, which has been linked to an increase in coronary artery disease and stroke. Periodontal disease is also linked to complications associated with diabetes and lung disease.
- 6. Drink In Moderation.** Researchers have found having a glass of wine or an alcoholic drink three times a week reduces the chance that the blood platelets will form clots in arteries, which is a leading cause of heart attacks.
- 7. Practice Relaxation Techniques.** Make daily stretching a part of your life. Yoga, tai chi, and simple stretches have been found to help improve your balance, reduce your risk of joint and pulled muscle injuries, and prevent falls, which can cause serious injury or a disability.

How Much Of Your Personal Net Worth Is Sitting In Your Home?
You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at **952-887-1218** and I'll give you a Free Market Analysis, based on valid, real-world home sales history.

You can add many years to your life just by making a few simple changes.

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!)

undulate UN-juh-layt (verb)

Meaning: To form or move in waves; fluctuate.

Example Sentence: The actor's voice seemed to **undulate** when he spoke loudly in front of the crowd.

Flirting At 10,000 Feet...

Does flying at high altitudes foster flirting? Yes...one in five travelers admits to flirting with a seatmate, according to a survey by Chase United Mileage Plus Visa Card. And of these travelers, 20% exchanged their telephone numbers.

What do people like to talk about? They talked most often about travel plans (51 percent), jobs (34 percent), hobbies (24 percent), and pets (13 percent).

The survey revealed 40% of travelers had shared a drink or meal with a fellow traveler in an airport. *(And, of course, there were the 30% of travelers who tried to totally ignore their seatmate.)*

Thrifty Tips!

Water Rings on Wood Furniture: Rub mayonnaise onto the stain, let it sit overnight, then wipe with a dry towel.

Air Freshener: Place a bowl of white vinegar on the counter for a few hours. Odors will disappear for good.

Clean Cast Iron Skillets: Wipe out any excess food and dry with a paper towel. Sprinkle salt inside the pan, and wipe with a clean, dry paper towel.

Quotes To Live By...

All who wander are not lost.

JRR Tolkien

Life isn't about finding yourself. Life is about creating yourself.

George Bernard Shaw

No arsenal, or no weapon in the arsenals of the world is so formidable as the will and moral courage of free men and women.

Ronald Reagan

Beware Credit Card Scams...

Scammers are targeting consumers at a record pace. Here are two credit card scams you should know about:

- 1) Credit card scammers call you and act as agents from your credit card company. They may tell you your card has been used fraudulently and they want to verify some information. **DO NOT give them any information!** They may then read off your credit card number, name, and address. *(What they want is your 3-digit security code.)* **DO NOT give them the numbers.** Once they have that number, they can use your card to purchase products over the telephone or Internet using your information. *(Call your credit card company before giving out any information over the telephone.)*
- 2) Scammers are sending emails to consumers (pretending to be from your bank). The emails look legitimate. They use your bank's logo, name and address information. The email has your name but wants you to update your information on-line using their attachment. **DO NOT.** *Call your bank first to verify it's not a scam.*

A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 100% of my efforts on giving such outstanding service, people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®. I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Chuck and Sylvia Woldum referred Danielle and Brian Kammermeier – Buyers, Gene Burns referred Alice Hanson – Seller, Daniel and Victoria Miller – Buyers, Sally Adams Trust-Daniel Adams Executor – Seller, Sue and Steve Simon referred Sarah and Joe Wagner – Buyers, Donald and Cheryl Seeman – Sellers and Andrea Turgeon - Bought.

A Tip For Preventing Depression

Want to keep the blues away? Psychiatrists at the National Institutes of Health have found the omega-3 fatty acids in fish oil are like a neuronal fertilizer that helps the brain build more connections and increase cell membrane development.

The researchers found that taking omega-3 acids may benefit people with depression, bipolar disorder, or other psychiatric conditions. This increase in cell membrane development also boosts levels of *serotonin*, “the feel good” brain chemical. Good sources of omega-3 fatty acids can be found in salmon, cod, and other seafood, plus enriched eggs, walnuts, canola oil, and leafy greens. You can also purchase supplements with omega-3 fatty acids, including EPA and DHA acids.

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Brain Teaser...

What goes up and never comes down?

(See page 4 for the answer.)

And The Moral of the Story...

In 1923, these men were considered some of the world's most successful: the president of the largest steel company; president of the largest gas company; president of the New York Stock Exchange; greatest wheat speculator; President of the Bank of International Settlement; Great Bear of Wall Street.

Now, 80 years later, history tells us what became of them:

- The president of the largest steel company, **Charles Schwab**, *died a pauper*.
- The president of the largest gas company, **Edward Hopson**, *went insane*.
- The president of the NYSE, **Richard Whitney**, *was released from prison to die at home*.
- The greatest wheat speculator, **Arthur Cooger**, *died abroad, penniless*.
- The president of the Bank of International Settlement, *shot himself*.
- **Cosabee Livermore** The Great Bear of Wall Street, *committed suicide*.

In that same year, 1923, the PGA Champion and the winner of the U.S. Open, was **Gene Sarazen**. What became of him? He played golf until he was 92, died in 1999 at the age of 95. And he was financially secure at the time of his death. What's the moral of the story? Stop working so hard and play more golf!

American Humor in Action

An American woman was touring *Yellowstone National Park* with a male friend from Czechoslovakia when suddenly an angry bear approached.

The bear pounced on the man and ate him up. The woman ran away as fast as she could and soon found a park ranger. The two went to look for the bear.

From a short distance they saw two bears standing where the incident had occurred. The ranger asked which bear did it, and she said it was the male.

The ranger took aim and shot the female. They cut the bear open and found the man in its stomach. The woman asked why he shot the female; the ranger said... (*are you ready?*), "I never trust anyone who says the Czech is in the male!"

Create Your Own Miracles

Miracles are extraordinary events or phenomenon that simply happen and cannot be explained by rational thought (like medical miracles of physical healing, coincidences that change your life). There are also the everyday miracles of being in the right place at the right time where something wonderful happens. You can create your own *miracles* by following these five simple steps:

1. **Be Optimistic.** We attract what we expect. Expect that everything is working towards your highest good.
2. **Open Your Mind To Possibilities.** Positive solutions can come through unexpected channels. Be open to new ways of thinking.
3. **Imagine Yourself As You Want To Be.** Visualize how you want something to be (better health, new job, new house, relationship).
4. **Be Clear About What You Want.** Focus your attention on specifically what you desire. Many times people are vague about what they want.
5. **Meditate or Pray.** Allow yourself daily quiet time and space to meditate or pray, whether it is for you or someone you care about.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives or business-acquaintances to receive a FREE subscription, just provide their name, address, phone number and email address and send or fax it to me, OR just call me at **952-887-1218** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Relieve Your Allergies Naturally

Here's a simple allergy health tip—eat honey! If you're one of the thousands of people plagued by allergies and hay fever, honey is a natural way you can inoculate yourself against allergies. It's recommended that you eat locally-produced honey, which has the specific pollen allergens that you're exposed to.

You can use about a teaspoonful on your cereal, toast, or put some in your tea. This natural remedy goes right to the source of your allergies (*your body's immune response to the allergens*), whereas nasal sprays, and antihistamines only mask the symptoms. And because it's natural it doesn't have the side effects that are sometimes associated with allergy medications.

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

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:

Your age

Skinny-Dipping?

An old farmer owned a large farm in Canada, which had a big pond in the back, with picnic tables, horseshoe courts, and some apple and peach trees. The pond was perfect for swimming.

One evening the old farmer decided to go down to the pond for a walk. He grabbed a five gallon bucket to bring back some fruit. As he neared the pond, he heard voices and laughing. As he got closer he saw it was a bunch of young women skinny-dipping in his pond.

He made the women aware of his presence; they all went to the deep end.

One of the women shouted to him, "We're not coming out until you leave."

The old man replied, "I didn't come down here to watch you ladies swim naked, or make you get out of the pond naked."

Holding the bucket up he said, "I'm here to feed the alligator."

Heaven Is Where...

- the police are British,
- the cooks are French,
- the mechanics are German,
- the lovers are Italian,
- *and all is organized by the Swiss!*

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...

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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: **Unfortunately no one** correctly answered my quiz 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 answer is "C," Dan Rather. So let's move on to this month's trivia question...

According to a computer analysis of the game of Monopoly, what square are you most likely to land on?

- a) Illinois Avenue b) B&O Railroad c) Marvin Gardens d) Go

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

Real Estate Corner...

Q. Are Rent-To-Own Homes A Good Idea?

A. If you're interested in owning a home, but you're having some difficulty obtaining conventional financing, renting a home with the option to buy may be a good alternative. In this scenario, a portion of your rent goes toward the purchase of the home. It's important to carefully read the contract, and consult an attorney if you have any questions or concerns before entering into a contract.

Typically, you will sign a lease with an option to purchase for an agreed price over a specific time (1-2 year lease, at which time you'll need to obtain financing from a lender). To acquire the option, the renter/buyer pays a one time, **non-refundable fee**, called the *option consideration* (2-7% of the purchase price). A percentage of all your rent payments (at least 50%) should be applied toward the purchase of the home. Rent payment must be on time; otherwise it won't count towards the purchase price.

You'll be required to handle most of the home maintenance. Make sure you have the house inspected by a professional before entering into a contract. If you are buying or selling a home and need competent and caring representation, please call me at **952-887-1218**.

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