



Orv Fillbrandt
ABR, CRP, CRS, SRS

WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home."

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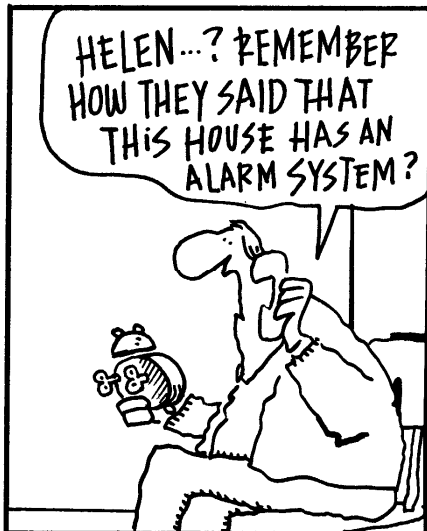
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Orv Fillbrandt, ABR, CRP, CRS, SRS... **Service For Life!**[®]

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

6 Important Self-Defense Tips That Can Save Your Life...

Your personal safety is important. People and lights are your best defenses when you're out at night. Knowing basic self-defense tips can help you avoid or prevent an assault. These tips can also help you defend yourself against a potential assailant. Commit these six important self-defense tips to memory:

- 1. Know Basic Self-Defense Moves.** Screaming is your best weapon if you ever find yourself in trouble. Here's an important fact: your elbow is the most powerful point on your body. If you ever need to use it, jab using your elbow. Another good self-defense move: use your fist or the palm of your hand in a fast, upward motion to hit the attacker's nose. The eyes are also a vulnerable spot. Use your fingers and poke hard. This can give you the seconds you need to get away.
- 2. Always Be Aware of Your Surroundings.** Know where you're going and what is going on around you. Walk with confidence; walk tall with your head up, and your arms free. Travel in groups; avoid dark areas or isolated places...*and don't walk alone at night.*
- 3. Parking Lot Safety.** Carry your keys in your hand to and from your car. *If you see anyone suspicious in the parking lot or near your car, return to the business or mall and have someone escort you to your car.* Keep your doors locked, windows up, and leave the parking lot. Don't wait and make phone calls, eat, read, or sit in your car.
- 4. Elevator vs. Stairs.** Take the elevator, not the stairs...and if you're alone in an elevator with someone who makes you feel uncomfortable, get off as soon as possible.
- 5. Trunk Safety.** If you're ever locked in a trunk, kick out the back tail lights, stick your arm through the hole, and wave your hand. Someone will see you. This trick has saved many lives. *(Teach this to your kids).*
- 6. Survive Getting Mugged.** If a robber wants your wallet or purse, toss it away from you and run hard in the opposite direction. If the assailant has a gun and you're out of reach, **RUN AWAY.** It's harder to hit a moving target, especially when you run in a zig-zag pattern.

Remember your best defense is to be alert and aware of your surroundings.

Thinking Of Selling Your Home Soon?
Don't attempt to sell your home without my Free consumer guide, "**44 Money-making Tips For Preparing Your Home To Sell.**" My helpful report will give you all the facts for a fast, top dollar sale. Just call **952-887-1218** anytime, 24 hours, and I'll rush a copy out to you.

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!)

ab initio \ab-uh-NISH-ee-oh\ (adverb)

Meaning: *from the beginning*

Example Sentence: The contract was void **ab initio** when the judge found the plaintiff lied.

Life's Little Lessons...

- Never give yourself a haircut after three margaritas...
- Never continue dating anyone who is rude to the waiter...
- If you tell a lie, don't believe it deceives only the other person...
- The only really good advice that I remember my mother ever gave me was "Go! You might meet somebody!"
- Work is good but it's not that important...
- Never underestimate the kindness of your fellow man.

The Friendly Skies

Recently, I called to make reservations on a small charter plane that departs from our equally small airport. I knew that I would be flying in a very small plane, so I wasn't surprised when the clerk said, "The plane is very full with baggage and passengers." Then she asked, "How much do you weigh, sir?"

Not thinking clearly I answered, "With or without clothes?"

"Well," said the clerk, "How do you intend to travel?"

Quotes To Live By...

Talent alone won't make you a success. Neither will being in the right place at the right time, unless you are ready. The most important question is: "Are you ready?"
Johnny Carson

Live a balanced life—learn some and think some and draw and paint and sing and dance and play and work every day some.
Robert Fulghum

When you don't know what you want, you often end up where you don't want to be.
Bob Greene

5 Tips For Getting Ahead

Are you looking for a promotion, to land a better job, or gain more perks at work? Here are five steps to help you advance your career:

1. **Evaluate Your Image.** Focus on the impression you have on others. Dress neatly and appropriately, conduct yourself professionally, and avoid office politics and gossip.
2. **Do Your Best Job Every Day.** Do what is expected of you. Let your boss know what you're doing, the skills you're developing, and goals you are achieving. Learn the art of self-promotion at www.bragbetter.com
3. **Take On A Leadership Role.** The ability to motivate people and oversee projects are transferable skills that can move you ahead quickly, according to a poll conducted by *Accountemps*.
4. **Show You Perform Well Under Pressure.** Demonstrate you have initiative and step up during a crisis—bosses remember this.
5. **Ask To Take On More Responsibility.** Let your boss(es) know that you want to grow in your position and that you're ready to take on new responsibilities.

Don't wait for it to happen...take the initiative and toot your own horn.

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. 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 generate good clients. Instead, I dedicate 100% of my time and energies 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!

Important News About Caffeine

Could drinking too much caffeine put you at risk for a serious heart attack? A recent University of Toronto study published in the *Journal of the American Medical Association* (JAMA), found that caffeine affects people quite differently...and you could be at risk.

Researchers found that some people have a genetic trait (*CYP1A2*) that causes their body to metabolize caffeine much more slowly and keep it in their system much longer. In the study of 4,000 people, of those who metabolized caffeine slowly, 36% were more likely to have a heart attack when they drank 2-3 cups a coffee per day. That number jumped to 64% if they drank more than 4 cups of coffee per day.

If you drink more than 2 cups of coffee per day, and you're one of the people who metabolize caffeine slowly, you could be at a much greater risk for a heart attack.

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

Brain Teaser...

What gets whiter the dirtier that it gets?

(See page 4 for the answer.)

Prison vs. Work...

In the event you ever get these two places confused, I thought I'd point out some of the differences:

*IN PRISON...*you spend the majority of your time in a 10x10 cell.

*AT WORK...*you spend the majority of your time in an 8x8 cubicle.

*IN PRISON...*you get three meals a day.

*AT WORK...*you get a break for one meal and you have to pay for it.

*IN PRISON...*you get time off for good behavior.

*AT WORK...*you get more work for good behavior.

*IN PRISON...*you can watch TV and play games.

*AT WORK...*you could get fired for watching TV and playing games.

*IN PRISON...*you must deal with sadistic wardens.

*AT WORK...*they are called managers.

How to Eliminate Junk Mail

To stop unwanted junk mail, you can opt-out from receiving credit card offers and insurance solicitations. Call the *Consumer Credit Reporting Industry* at 1-888-567-8688 and follow the prompts to stop unwanted junk mail.

Why It's Cool Being A Guy...

- ✓ Phone conversations are over in 30 seconds flat.
- ✓ A five day vacation requires only one suitcase.
- ✓ You can open all your own jars.
- ✓ Hair cutters don't rob you blind.
- ✓ You can go to the bathroom without a support group.
- ✓ You get extra credit for the slightest act of thoughtfulness.
- ✓ Wedding plans take care of themselves.
- ✓ If someone forgets to invite you to something, you can still be friends.
- ✓ If you are 36 and single, nobody notices.
- ✓ Everything on your face stays its original color.
- ✓ Three pairs of shoes are more than enough.
- ✓ Car mechanics tell you the truth.
- ✓ Same work, more pay.
- ✓ Gray hair and wrinkles add character.

Is Your Microwave Dangerous?

Cooking with microwave ovens may not be as safe as we once thought. Researchers at *Stanford University School of Medicine* found that microwaved human breast milk broke down antibodies that can fight disease.

In a separate study, published in *the Journal of the Science of Food and Agriculture*, researchers found that microwave cooking destroyed 97% of antioxidants in broccoli. And well-known health expert, Dr. Andrew Weil, has written that microwave cooking can alter the chemistry of protein foods that are cooked for long periods of time. Is microwaved food safe? Healthy? You be the judge.

Why My Practice Is "Referral-Driven"...

Referred clients are the very best clients. They're fun to serve.

They become good friends. And they refer others just like themselves. What could be better! My goal is to become a 100% referral business. But I can only accomplish this with *your help*. The next time you're on the phone with a friend...or responding to a nice email, why not mention my name and number, or simply refer people to my web site for valuable free consumer information about buying or selling. You can reach me at...

My Phone: 952-887-1218 or 612-751-2943

My Web Site: www.Fillbrandt.com.

It's a win-win for everyone. Thanks for thinking of me!

Spinach: The Cancer-Fighting Food

Your grandma was right...eating all your spinach was good for you. In fact, she may have saved your life. Researchers have found that eating spinach, and particularly drinking spinach juice (now there's a stretch) can prevent cancer cell formation. According to a report, published in *Food, Nutrition, and the Prevention of Cancer*, 30 to 40% of cancers are directly linked to dietary choices.

Spinach contains powerful antioxidants (*Vitamin E and lutein*), and can protect you from liver, ovarian, colon and prostate cancers. In a second study, presented at the *American Association for Cancer Research*, researchers found that people who ate one cup of spinach daily had significant cancer prevention protection. Eating spinach was found to destroy dangerous free radicals in the body.

And, in an *Iowa's Woman Health Study*, women who ate more green leafy vegetables showed a 44% lower rate of breast cancer. Researchers found that the *carotenoids* in spinach helped to inhibit the formation of cancers.

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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 chalkboard.

10 Signs You're Getting Older...

- You got cable for the weather channel.
- You take a metal detector to the beach.
- You wear black socks with sandals.
- You buy a compass for the dash of your car.
- Your back goes out more than you do.
- Your arms are almost too short to read the newspaper.
- You can't remember the last time you laid on the floor to watch television.
- You get into a heated argument about pension plans.
- People call at 9 p.m. and ask, "Did I wake you?"
- You have a party and the neighbors don't even realize it.

Awkward Moment!

After I had purchased movie tickets for myself and my girlfriend, she went inside to find seats while I got some popcorn. By the time I was served, the previews were being shown. I stumbled my way through the dark, sat down and gave my girlfriend a kiss.

Then I heard a familiar voice say, "John...I'm back here."

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 \$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 winner of last month's quiz. And the winner is...drum roll please: **Andrea Turgeon of Bloomington** was the first person to correctly answer my quiz 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 answer is "A," Illinois Avenue. So let's move on to this month's trivia question...

How many American men have not had a vacation in the past year?

- a) 62% b) 72% c) 82% d) 40%

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

952-887-1218

Real Estate Corner...

Q. I'm looking for a house with good resale value. What should I look for in a house that I plan to sell within a couple of years?

A. If you're looking to buy a house to turn a profit, or "flip" in a short period of time, do the research on the current home buying market trends upfront. First, find out what neighborhoods are currently the most sought-after in your city. Where is there new growth or new planned communities? Look at the potential buyers market. Are buyers mostly young families, retirees, or singles?

Ask a real estate agent for areas showing the greatest short-term growth and other positive features, such as neighborhood amenities, average annual price increases, and available parks and recreation.

Look at potential houses that need inexpensive repairs: new paint, new carpet and tile, skylights, new appliances, and updated landscaping. Avoid any houses that have either functional or mechanical obsolescence (one bath, poor floor plan, or houses requiring costly plumbing or electrical repairs).

Although this is a very good time to buy a property for resale, be very cautious, and don't underestimate your expenses, including holding costs.

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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