



Orv Fillbrandt
ABR, CRP, CRS, SRS

Call me right now at **952-887-1218** and ask for my Free, definitive guide to homeowner profits titled, "Home Seller's Guide To Money-Making Fix-ups."

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

Service For Life![®]

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

10 Ways to Lighten Up When You're Under Pressure...

Do you find yourself feeling increasingly pressured with day-to-day demands? In today's complex and ever-changing world, it's easy to find yourself overwhelmed. But there is help. Try these 10 ways to lighten up when you're feeling under pressure:

- 1. Laughter is contagious.** It's also inexpensive medicine. When you need a chuckle, call a humor buddy or find people who make you laugh, says Allen Klein, best-selling author and humorist keynote speaker.
- 2. Go to the movies.** You can take a two hour mini-vacation just by going to the movies. Movies also can be a source of laughter, fun, and release, and give you a new perspective and energy.
- 3. Make humor a priority.** Look for humor in everyday situations. Ask yourself "How would a 6-year-old child deal with this? How would an 80-year-old person handle it? How would your dog or cat cope with the situation?"
- 5. Plan a vacation.** Take a mental vacation by planning a real vacation. It'll help you let off some steam, and give you a goal to work toward.
- 6. Take a drive to one of your favorite spots and breathe.** It's amazing what a small getaway to an enjoyable location can do to restore your batteries.
- 7. Create a good mood.** Listen to music that soothes you. Take some private quiet time to close your eyes and relax. When you're in a good mood you feel better and you can think more clearly.
- 8. Reduce your workload and delegate.** If you can't get all your work done, delegate what you can, and find extra help if necessary.
- 9. Reward yourself.** After you've finished one of your goals for the day, do something special for yourself (rent a movie, go for a bike ride, read).
- 10. Acknowledge your limits.** You may need to accept that you can't do everything you'd planned and that something needs to be postponed. It's not always easy to admit it, but it's important to know your limits.

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 Moneymaking 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.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!)

sedulous \SEJ-uh-luss\ (adj.)

Meaning: *diligent; careful perseverance*

Example Sentence: Peter's **sedulous** attempt to learn Italian kept him up late at night studying.

Health Care 101

Two patients limp into two different medical clinics with the same complaint.

Both have trouble walking and appear to require a hip replacement.

The first patient is examined within the hour, is x-rayed the same day, and has a time booked for surgery the following week.

The second sees his family doctor after waiting a week for an appointment, then waits eighteen weeks to see a specialist, then gets an x-ray, which isn't reviewed for another month and finally has his surgery scheduled for a year from then.

Why the different treatment for the two patients?

The first is a Golden Retriever.

The second is a Senior Citizen.

"Tying the Knot" Trivia

When people get married, why do we say they are tying the knot?

The Celts, Hindus, Egyptians, and others once tied the hands of the bride and groom with fancy cloth to symbolize commitment.

Quotes To Live By...

To be good, you need to believe in what you're doing.

Billy Crystal

In every passionate pursuit, the pursuit counts more than the object pursued.

Eric Hoffer

If I were given the opportunity to present a gift to the next generation, it would be the ability for each individual to learn to laugh at himself.

Charles M. Schulz

Online Education—Is It For You?

Did you know that today there are over three million people taking online classes? And the number is growing. How do you know if online education is for you? Here are four questions you should ask yourself before you take the plunge into cyber-education:

- ✓ **Do You Have Good Time-Management Skills?** The ability to manage your time effectively is essential to being a successful online student. You're responsible for your learning experience.
- ✓ **Are You Able To Balance Family, Work, and School?** It's important that you're able to create balance in your life. With more than 50% of online learners working full-time, the added demands of online courses can put a strain on personal relationships.
- ✓ **Can You Avoid Distractions?** Cyber education experts suggest you create a work environment free of distractions. A laptop is an essential tool that you can take wherever you need to go.
- ✓ **Are You Prone To Procrastinate?** Taking online courses requires that you stay ahead of schedule and accomplish assignments on time.
- ✓ *If you've answered yes to these questions you're well on your way to becoming a successful online learner.*

Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients into our real estate family.

Thanks so much for thinking of me with your referrals when you, your family or friends need a caring and competent REALTOR®:

Donald & Cheryl Seeman-Sold, Kristin Johnson & Trevor Christensen-Bought, Paul & Anne Brabant-Sold, Jim & Sarah Olbricht-Buyer's, Pat Jacobson referred Matt and Zenna Berg-Seller's and Buyer's, Thomas & Stephanie Charpentier-Sold & Bought, Daniel & Vicki Miller-Seller's and Shannon & Andrea Clark-Sellers.

Firm Your Abs While Sitting

Like most people, you're probably sitting too much, and running out of time trying to get all the exercise you need each day. Wouldn't it be great if you could strengthen your abs while you're sitting and working at your computer? Now you can.

To strengthen your abdominal muscles all you need is an exercise ball (*core stability ball*) to sit on while working. You can purchase a large exercise ball at your local sporting goods store or at Amazon.com for about \$20-\$30. Be aware that one size does not fit all...your height determines the size you need. How does the exercise ball work? Sitting on the exercise ball requires extra concentration and balance to stay upright. This builds core strength and a firmer waist. *You'll also gain some added benefits — better posture and a stronger back!*
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Brain Teaser...

What has a foot on each side and one in the middle?

(See page 4 for the answer.)

An OCD's Prayer...

Dear Lord,

- Help me to relax about insignificant details, beginning tomorrow at 7:41:23 a.m. EST.
- Help me to consider people's feelings, even if most of them are hypersensitive.
- Help me to take responsibility for the consequences of my actions, even though they're usually not my fault.
- Help me to not try to run everything - but, if you need some help, please feel free to ask me.
- Help me to be more laid back, and help me to do it exactly right.
- Give me patience, and I mean right now!
- Help me not be a perfectionist. (Did I spell that correctly?)
- Help me to keep my mind on one thing ...oh, look, a bird...at a time.
- Keep me open to others' ideas, misguided though they may be.
- Help me follow established procedures. Hey, wait...this is wrong ...
- Help me slow down andnotrushthroughwhatido.

Thank you, Lord. Amen

Thrifty Tips

- ✓ **Bathroom Odors:** Place an opened box of baking soda behind the toilet to absorb bathroom odors.
- ✓ **Ink Stains:** The best way I have found to get out ink stains is to put rubbing alcohol on the stain - it disappears!

Eco-Paints - No Fumes

Now you can paint it "green"...using eco-friendly paint. This is good news for people who are unable to tolerate the harmful toxins and fumes of new paint.

Decorators are using paints equal in quality and value, but that don't have the solvents called volatile organic compounds (VOCs).

Sherwin Williams offers *Duration Home* interior latex paint, and *GreenSure* paints in 1400 colors. Robert Redford's **Sundance Catalog** offers eco-friendly *Prairie Paint* in six different colors. The paints cost about \$3 a gallon more.

How To Avoid Food Poisoning

Food poisoning generally occurs when food is left out too long or proper food preparation techniques haven't been followed. Here are important tips to remember to prevent food poisoning.

- **Use a thermometer when cooking:** Cook beef to 160°F, poultry to 180°F, and fish 140°F. Cook poultry thoroughly so there is no sign of pink.
- **Ground beef:** E. coli bacteria can be present. Cook meat thoroughly to kill E. coli bacteria.
- **Deli meats:** Set your refrigerator just above freezing to store deli meats. Eat within five days to avoid *Listeria* bacteria.
- **Leftovers:** Discard any food left un-refrigerated for 2 hours.
- **Shellfish** - Do not eat shellfish exposed to red tides.
- **Honey**- Do not feed honey to children under one year of age.
- **Soft cheeses** - If you're pregnant, or have a weakened immune system, do not eat soft cheeses, or imported cheeses.

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 email me their name, address, phone number and email address 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!

6 Ways To Improve Your Eyesight

You can improve your vision by making a few changes in your daily diet and lifestyle. According to researchers at *The Eyecare Trust* in the United Kingdom, eating three portions of fruit a day reduces the risk of developing age related macular degeneration by more than 30%.

The following tips can help to improve your eyesight and vision.

- Eat more *apples* and *grapes*.
- Drink *cucumber juice*.
- Eat *spinach*. It contains iron, vitamins A, B, and C.
- Drink at least two liters of *water* per day.
- *Carrots* and *tomatoes* are a good source of vitamin A.
- Wear sunglasses and get regular eye exams.

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 yardstick.

Coffee Anyone?

A woman was on the witness stand, accused of poisoning her husband.

"After you put poison in the coffee, you sat at the breakfast table and watched your husband drink it. Tell me, didn't you feel the slightest bit of pity for him?" the defense attorney prompted.

"Yes," she replied, "I think there was one moment when I felt sorry for him."

"And when was that?"

"When he asked for his second cup."

Traveler's Delight!

Here are some funny English signs found in other countries...

- *In a Paris hotel elevator:* Please leave your values at the front desk.
- *In an Athens hotel:* Visitors are expected to complain at the office between 9 and 11 a.m. daily.
- *In a Leipzig elevator:* Do not enter the lift backwards or when not lit up.
- *Advertisement by a Hong Kong dentist:* Teeth extracted by the latest methodists.
- *In a Bucharest hotel lobby:* The lift is being fixed for the next day. During that time we regret that you will be unbearable.

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: <<names of winners and towns>> was the first person to correctly answer my quiz question...

What percentage of American men have not had a vacation in the past year?

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

The answer is "B," 72%. So let's move on to this month's trivia question...

To whiten your teeth, which of the following should you dip your toothbrush in and brush vigorously?

- a) mashed potatoes b) mashed bananas c) mashed strawberries

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

Real Estate Corner...

Q. We are getting ready to list our house for sale, but I'm concerned about what to do when the house is being shown?

- A. Plan to take your family (and your pets if possible) away during showings. It can be uncomfortable for you and potential buyers if you're there, which could result in a "no sale" for you.

Lock-up, or put in a safe-deposit box, any valuables (jewelry, cash, private financial information), while you are away from the house. Also, put prescription drugs out of sight.

Before the house is shown, make sure the home is clean and neat. Open all the blinds and shades, and turn on lights if you have dark rooms or corners. Make sure the kitchen and counters are sparkling clean and all dishes are put away.

Store children's toys in organized boxes and keep big items like bicycles, wagons, skateboards, and basketball hoops put away. Keep the house as clean as possible and remove all clutter. If need be, box up any clutter and store it off-site.

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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