



Orv Fillbrandt
ABR, CRP, CRS, SRS

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying and financing your home. Call me at 952-887-1218

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

"Insider Tips For Healthy, Wealthy & Happy Living..."
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How to Successfully Handle a Household Emergency

Would you know how to handle a household emergency if you came face-to-face with one? An emergency requires action. First and foremost, teach your children how to call 911. Here are three common household emergencies that you can prepare for...just in case it happens to you:

How Do You Know if You Have a Gas Leak?

- Teach your family about gas safety. If you (or anyone else) smell an *instantly recognizable rotten-egg odor* or you *hear a hissing sound* and you can't find the cause, **leave the house immediately**. Don't turn on the lights, light a match, or smoke. In case of a leak, know where the main gas shut-off is located and turn off the valve.
- Check the gas connections to your stove and other gas appliances to ensure they aren't split or worn. If you plan to dig outdoors, contact the utility company to mark where the gas lines are located. To be sure, you can also install a natural-gas detector.

How to Plan for or Prevent a Home Fire

- Install smoke alarms in all sleeping areas and on each level of your house.
- Check the batteries every month and replace them once a year.
- Keep fire extinguishers on hand, inspect them regularly, and know how to use them. Buy several extinguishers. Keep one in the kitchen, one in the garage, and one near the furnace and water heater.
- Plan at least two escape routes. Choose a safe place for your family to meet that's away from your house.

How to Prevent a Home Power Outage

- Don't plug too many kitchen appliances into the same outlet or nearby outlets, otherwise you will overload the circuit.
- If you do lose power in one part of the house and not the other, you've probably overloaded a circuit.
- Store working flashlights, candles and matches in at least two areas of your home.
- Keep a battery-operated AM/FM radio available for news updates.
- Buy a DC-to-AC auto adapter if you use a laptop computer. Most laptops (12 volts or less) can operate from the cigarette lighter of a vehicle.

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!)

festinate \FESS-tuh-nut\ (adj.)

Meaning: *hasty*

Example Sentence: The Company's decision to merge with its competitor was **festinate** and unwise.

Teenage Humor

Here are actual answers given by 16-year-olds on tests:

- Name the four seasons: *Salt, pepper, mustard, and vinegar.*
- What is a fibula? *A small lie.*
- What is a seizure? *A Roman Emperor.*
- What is a terminal illness? *It's when you get sick at the airport.*
- What does "varicose" mean? *Nearby.*
- What are steroids? *Things for keeping carpets still on the stairs.*
- What happens to a boy when he reaches puberty? *He says goodbye to his boyhood and looks forward to his adultery.*
- Name a disease caused by cigarettes. *Premature death.*
- How do you delay milk from turning sour? *Keep it in the cow.*

Factoids

- "I am" and "I do" are the shortest English-language sentences with a subject and verb.
- *Floccinaucinihilipilification* (to estimate as worthless) is the longest word in the *Oxford English Dictionary*.

Quotes To Live By...

Failure is only the opportunity to more intelligently begin again.

Henry Ford

Love isn't what makes the world go 'round. Love is what makes the ride worthwhile.

Franklin P. Jones

The height of foolishness is to discard an idea without proper investigation.

Benjamin Franklin

How to Eliminate Your Debt

Are you struggling with mounting debt? If you are, here's a great trick debt counselors use. It's called "*the snowball strategy*," and it's really quite simple. First, make a list of all your debts beginning with the smallest balance first. Then, continue listing your debts from smallest to largest. Don't fret or concern yourself with your payment amounts or interest rates.

Then, begin by starting to pay off the smallest debt first (of course while continuing to make your minimum monthly payments on the other debts). Once the smallest debt is paid off, then take that payment and combine it with the payment for the next smallest debt. You'll double your payment power and pay off that debt more quickly.

After you pay off the second debt, you'll combine that payment with the payment for the next smallest debt and continue on the process, creating a "*snowball effect*." You'll pay off your debt faster and easier, and it'll keep you motivated at the same time!

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. Perhaps you're thinking of selling soon and want to know how much your home has increased in value. 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.

The Dangers of Drinking Soda

Liquid candy...that's what it's been called as far back as 1942. Here we are, over a half a century later, and scientists continue to study the effects of soda drinks on the body. Now there's mounting medical evidence that drinking even one sweetened soda drink a day can be harmful to your health...not to mention your children's health.

The National Soft Drink Association reports that the average soda consumption is 600 servings (12-oz) per person per year. That number has tripled for boys and doubled for girls since 1978.

In a study conducted at the Harvard School of Public Health, researchers found that women who drank one sugar soda drink a day had an 85% greater risk of developing Type 2 diabetes. The researchers also found that soft drinks contributed to weight gain and obesity in the women in the study.

The danger doesn't stop there. Add to that, additives like caffeine stimulants, phosphoric acid (which can cause calcium loss), artificial flavors, fructose (hard on your liver), and you have a recipe for disaster.

Brain Teaser...

What phrase is described below?

79 S 34 A 92 F 185 E 376 7 T 27 Y 12

(See page 4 for the answer.)

New Designer Dogs

- *Kerry Blue Terrier + Skye Terrier* = *Blue Skye*, a dog for visionaries.
- *Pointer + Setter* = *Poinsetter*, a traditional Christmas pet.
- *Cocker Spaniel + Water Spaniel* = *C-Span*, a dog who likes TV.
- *Labrador Retriever + Curly Coated Retriever* = *Lab Coat Retriever*, the choice of research scientists.
- *Newfoundland + Basset Hound* = *Newfound Asset Hound*, a dog for financial advisors.
- *Bloodhound + Labrador* = *Blabador*, a dog that barks a lot.
- *Malamute + Pointer* = *Moot Point*, owned by...oh, well, it doesn't matter anyway.
- *Collie + Malamute* = *Commute*, a dog that travels to work.
- *Deerhound + Terrier* = *Derriere*, a dog that's true to the end.
- *Pekingnese + Lhasa Apso* = *Peekaso*, an artistic dog.
- *Great Pyrenees + Dachshund* = *Pyradachs*, a puzzling dog.
- *Irish Water Spaniel + English Springer Spaniel* = *Irish Springer*, a dog fresh and clean as a whistle.
- *Terrier + Bulldog* = *Terribull*, a dog that makes awful mistakes.

Daffynations

Alarms: What an octopus is.

Dockyard: A physician's garden.

Incongruous: Where bills are passed.

Oboe: An English tramp.

Pasteurize: Too far to see.

Propaganda: A gentlemanly goose.

Toboggan: Why we go to auctions.

In Truth...

Greatness comes not when things go good for you. The greatness comes when you're really tested, when you take some knocks, some disappointments, and when sadness comes. Because only if you've been in the deepest valley can you ever know how magnificent it is to be on the highest mountain.

Richard Nixon

Latest News About Fluoride

Fluoride in our drinking water...is it safe...or not? Recent studies have found that fluoride in drinking water may not be as safe as we once thought.

In a recent study conducted by the National Academy of Sciences (NAS), high levels of fluoride in drinking water were found to cause tooth discoloration and tooth weakness. A National Research Council study found fluoride in drinking water was linked to hyperthyroidism. And a third study at Harvard linked fluoride in water to bone fractures and cancer. Clearly, more research is needed, but for now you may want to limit the amount of fluoridated water you drink.

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 **Thomas and Stephanie Charpentier**. I met Stephanie in a Chamber Networking Group a few years ago. I worked with Tom and Stephanie when they bought their first home. This year they sold their home and bought a new home. They were great to work with on all of their transactions. "*Congratulations.*"

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Can Optimism be Learned?

Did you know that optimism can be learned? Yes, say doctors at Harvard Medical School. Researchers found that even the most difficult pessimist can change, adding to better health and happiness. Here are four recommended tips for increasing your optimism:

- 1) Meet your challenges head-on. Doctors found that mild forms of depression (even when a patient's life is going well), responded well to treatment. Seek out medical help if you find yourself depressed. *Don't get used to feeling the blues...you don't have to.*
- 2) Be action-oriented. Seek out enjoyable activities: *play sports, music, exercise, join a club, or get involved in a political campaign, church or community project.* Be creative. Find out what gets your blood moving, and you'll discover what makes you happy.
- 3) Don't put off being happy until a future time. Do it today. Don't say, "I'll really be happy when" Your "when" is now.
- 4) Don't compare yourself or what you have to people you know, your neighbors, or people you see in magazines or on television. Focus on what you enjoy in your life.

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:

Safety in numbers

Famous Aliases

Ferdinand Lewis Alcindor, Jr.: **Kareem Abdul-Jabbar**
Allen Stewart Konigsberg: **Woody Allen**
Israel Isador Baline: **Irving Berlin**
Ralph Lifshits: **Ralph Lauren**
Annie Mae Bullock: **Tina Turner**
Milton Hines: **Soupy Sales**
Susan Tomaling: **Susan Sarandon**
Ehrich Weiss: **Harry Houdini**
Reginald Kenneth Dwight: **Elton John**
Roger Short: **Alan Arkin**
Deloreese Patricia Early: **Della Reese**

Think Big...

Here are 11 ways to grow a big and happy life:

- ✓ Pray big
- ✓ Think big
- ✓ Believe big
- ✓ Act big
- ✓ Dream big
- ✓ Work big
- ✓ Give big
- ✓ Forgive big
- ✓ Love big
- ✓ Live big
- ✓ Laugh big

Dr. Norman Vincent Peale

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: **Unfortunately, no one** was the person to correctly answer my quiz 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 answer is "C," mashed strawberries. So let's move on to this month's trivia question...

Country singer Faith Hill is married to what country singer?

- a) Alan Jackson b) Tim McGraw c) Marty Stuart d) Randy Travis.

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

952-887-1218

Real Estate Corner...

Q. We are getting ready to buy our first home and we want to make a smart investment. What are the biggest mistakes new homebuyers make?

A. Probably the biggest mistake is looking at homes that you can't afford. You could end up buying a house that you really can't afford. You'll need to figure in all the extras like utilities, homeowner fees and taxes. Or you could feel a little let down in what you can afford. You need to be realistic.

Another big mistake is not planning for your future. What are your needs for the next 5-10 years? Is the house large enough? Also, think about the location. Is the house located in a good school district? (Always a plus.) Does it have amenities nearby? Is the area relatively quiet? Do you like the neighborhood and neighbors?

When you're looking at houses, make sure you look at several of them. Don't buy on impulse. Take time to really look at the houses, and evaluate the properties before making an offer. Hire a home inspector for a professional opinion about condition.

Lastly, educate yourself about the buying process particularly financing and escrow. If you are buying or selling a home and need competent and caring representation, please call me at **952-887-1218.**