



Orv Fillbrandt
ABR, CRP, CRS, SRS

"Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar!"

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

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

Provide your email if you desire future copies of the SFL Newsletter!!!

6 Sure-Fire Ways to Improve Your Memory!

Have you ever left your house or driven off and wondered, "Hmmm...Did I turn off the coffeemaker?" Or maybe it was the toaster oven or iron. And then, did you drive back to check? If you did, you're probably not alone. According to Dr. Aaron P. Nelson, author of *The Harvard Medical Guide to Achieving Optimal Memory*, there are simple mental exercises you can do to help you improve your memory at any age. Here are six sure-fire ways you can improve your memory.

- 1. Do you have trouble remembering people's names?** When you meet someone and want to remember their name, repeat their name to yourself three times. Then add a word to one of their character traits ("tall" Tom, "smiling" Sylvia, "silly" Sam). Also, use the person's name in the conversation. "Tom, what line of business are you in?" "Sylvia, where are you from?"
- 2. Do you frequently find yourself looking for your keys, eyeglasses, or wallet?** Make it a habit to keep things in a specific place — keys by the front door, wallet or purse with your keys, and glasses on your nightstand.
- 3. Do you forget whether you've turned off an appliance?** Talk to yourself aloud, and say "I'm turning off the toaster oven," or "I'm turning off the coffeemaker."
- 4. Do you sometimes miss appointments?** Carry a notebook with a calendar for your appointments, phone numbers, addresses, and medical information.
- 5. How can I remember PIN numbers and passwords?** Attach meaning to your PIN numbers. (Use a favorite person's birth date). Try using the first letter of your favorite song titles and important dates as passwords that will trigger your memory.
- 6. Do you find yourself forgetting things?** Minimize distractions and slow down. Do one thing at a time and give it your attention.

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.

Follow these easy tips and you'll greatly improve your memory.

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!)

raillery \ RAY-luh-ree (noun)

Meaning: *good-humored banter or teasing.*

Example Sentence: The professor's **raillery** and jokes are fun and bring a light-hearted spirit to the class.

Did You Know?

On any given day there are over 1,600 satellites orbiting the earth. There are about five that are looking at your head right now. Smile!

A Little Humor for Women

- I read this article that said the typical symptoms of stress are eating too much, impulse buying, and driving too fast. Are they kidding? That is my idea of a perfect day.
- I know Victoria's Secret. The secret is that nobody older than 30 can fit into their clothes.
- One of life's mysteries: how a two pound box of candy can make a woman gain 5 lbs.
- The nice part about living in a small town is that when you don't know what you're doing, someone else does.
- Women over 50 don't have babies because they would put them down and forget where they left them.

Quotes To Live By...

I don't know that there are any shortcuts to doing a good job.

Sandra Day O'Connor

It's easy to have faith in yourself and have discipline when you're #1. What you got to have is faith and discipline when you're not a winner.

Vince Lombardi

The most likely moment for something incredible to happen to me was the moment I was most certain that nothing ever would.

5 Steps To A Bigger Paycheck

Asking for a raise requires an ounce of courage and a pound of preparation. While you may have come to the realization that you deserve a raise, it all comes down to preparing a strategy and "timing."

1. **Evaluate Your Skills.** Make a list of your strengths, skills, and what you accomplished on the job. Show your boss how you've contributed to the company's bottom line.
2. **Prepare Yourself Mentally.** Be confident. If you know that you deserve a raise then have the facts in place that support your position and go for it!
3. **Dress for Success.** Clothes are important, so dress appropriately. You can add a splash of red (tie, scarf or accessory) to show power.
4. **Schedule An Appointment With Your Boss.** A morning appointment may be best before the workday begins. You'll have your supervisor's attention and won't be easily interrupted.
5. **Ask for the Raise.** If your boss turns you down, have an alternate plan ready. Be flexible, negotiate...maybe you can negotiate a raise for a specific date, flex time, or for more company benefits.

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!
Daniel and Vicki Miller – Bought, Tom and Kira Hilden – Sold, Brian and Danielle Kammermeier – Bought, Dolores Holl – Sold, Chad Brown – Buyer, and Bart Johnson – Buyer.

Thank You! Thank You!

The Key to Happiness?

Would you like to find the secret to a more satisfying life? According to bestselling author Rev. Rick Warren, it is the *purpose-driven life* that is the key to personal fulfillment.

Rev. Warren has been called the most influential pastor in America by *The Economist*, and even business and political leaders turn to Rev. Warren for guidance. He also is the author of *The Purpose Driven Life*. Warren says, "When you discover your purpose in life, and you focus on that part of your life, you'll find your answers." Your purpose could be becoming a better person, raising a family, building a business, supporting friends, or finding a cure for a disease. Whatever it is, it will lead you to a more satisfying and rewarding life.

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

Brain Teaser...

What has a mouth but doesn't eat, a bank with no money, a bed but doesn't sleep, and waves but has no hands?

(See page 4 for the answer.)

Country Music Song Titles

- I Sold a Car To A Guy Who Stole My Girl, But It Don't Run So We're Even.
- Mama Get a Hammer (There's a Fly on Daddy's Head).
- If The Phone Don't Ring, You'll Know It's Me.
- How Can I Miss You If You Won't Go Away.
- I Liked You Better Before I Knew You So Well.
- My Wife Ran Off With My Best Friend And I Sure Do Miss Him.
- Please Bypass My Heart.

Life's Little Lessons

- Any and all compliments can be handled by simply saying "Thank you" (though it helps if you say it with a Southern accent).
- Some people are working backstage, some are playing in the orchestra, some are on-stage singing, some are in the audience as critics and some are there to applaud. Know who and where you are.
- You need only two tools...WD-40 and duct tape. If it doesn't move and it should, use WD-40. If it moves and shouldn't, use the tape.
- When baking, follow directions. When cooking, go by your own taste.
- Being happy doesn't mean everything is perfect, it just means you've decided to see beyond the imperfections.

Politics Can Be Tough

A political candidate found his career destroyed by a newspaper that published a list of all the videos he had ever rented. *Could you pass this test?*

Virtual Paint

Do you want to paint your walls, but you're not sure how you want to change them? Here's an amazing website that analyzes your personality and refers you to colors that fit you. You can even upload a picture of your room and experiment online with color. Go to www.voiceofcolor.com to learn more.

Powerful Foods That Heal

Scientists continue to discover *incredible* information about the health benefits of the foods that we eat. Here are five powerful foods that can heal your body and dramatically improve your health:

- ✓ **Cherries.** Simple, easy, and they're good for you. Cherries are a natural pain reliever according to scientists at the Western Human Nutrition Research Center in Davis, CA.
- ✓ **Yogurt.** Live or active cultures fight illness and disease. Yogurt has been found to help fight pneumonia in recent studies.
- ✓ **Salmon.** Researchers have found eating salmon reduces your blood pressure and cholesterol.
- ✓ **Cabbage.** *Sulforaphane* in cabbage protects you from lung, stomach, colon and breast cancers. Try it in soups and salads.
- ✓ **Whole Grains.** Eating whole grain foods that contain *phytonutrients* is almost equal to that of fruits and vegetables.

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 names, addresses, phone numbers and email addresses and email or fax them 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 letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Affordable Decorating Tips

Brighten your home with these *fabulous* interior decorating tips:

- **Paint An Accent Wall.** Choose your favorite color. Make the accent wall the main focus of your decorating. You can hang framed art, a decorative mirror, photography, or place a nice piece of furniture against the wall.
- **Bring The Outdoors Indoors.** Add a few attractive plants. You can find beautiful plants that grow well indoors, that don't require a lot of work, and won't break the bank at your nearby nursery.
- **Invest In An Attractive Area Rug.** You don't need to spend a lot of money, just remember to select one that has colors in the room that'll tie the room together.
- **Jazz Up Your Space With Color.** Add colorful pillow accents to every room. This is an easy and inexpensive way to add personality and pizzazz to even the dullest of rooms.
- **Add A Few Decorative Lamps.** New lamps and lighting accents add a fresh, new look to any room. Go to bellacor.com for more tips.

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:

A river.

Clean Car Tip

Would you like an odor-free car? Here's a nifty tip. Place a few briquettes of charcoal under the seat of your car to absorb odors and keep it smelling fresh.

Make sure to buy the briquettes *without* starting fluid on them or your car will smell of fuel.

Witty and Outrageous

- I feel like I'm diagonally parked in a parallel universe.
- Remember, half the people you know are below average.
- He, who laughs last, thinks slowest.
- If you think nobody cares, try missing a couple of payments.
- Why do psychics have to ask for your name?
- The early bird may get the worm, but the early cat gets the bird and the second mouse gets the cheese.
- How much deeper would the ocean be without sponges?
- I drive way too fast to worry about cholesterol.
- How do you know when you're out of invisible ink?

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
952-884-3021 - FAX
E-MAIL: ORV@FILLBRANDT.COM
WWW.FILLBRANDT.COM,
WWW.ORVFILLBRANDT.COM**

**Other Fillbrandt Team Members: Assistants
Michelle Fillbrandt & Heather James**

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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: **Val Nelson of Bloomington** was the first person to correctly answer my quiz question...

Country singer Faith Hill is married to what country singer?

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

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

Who played the strict coach in "Hoosiers?"

- a) James Caan b) Craig Nelson c) Gene Hackman d) John Travolta

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

Real Estate Corner...

Q. It seems that more homes for sale include "home warranties." Do you think I should invest the money in getting a "home warranty" for my house when I put it on the market?

- A. It depends on the age of your home. If your home is relatively new, and the appliances are relatively new, you don't need a "home warranty" because those items may be under warranty. The builder warranty would cover any defects in a "newer" home.

If you own an older home, a "home warranty" can be a very good investment for you and a huge benefit to a potential buyer. It makes your house more marketable, and it gives the buyer peace of mind if something should need repair. There is an annual fee for coverage for one year, which can be renewed. The cost can vary, but an average cost is \$350-\$450. There are several companies that offer home warranties, but do your homework. Not all companies are equal. Ask me for reputable home warranty companies with an excellent track record. Companies vary in what they cover, so be sure to read the fine print. Standard warranties generally cover repair or replacement costs of appliances, plumbing, and cooling or heating units.

If you are buying or selling a home and need competent and caring representation, please call me at **952-887-1218**.