



Orv Fillbrandt
ABR, CRP, CRS, SRS

Here's free advice if you're buying or re-financing your home. My Free Report, "7 Secrets For Saving Thousands When Financing Your Home."

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

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

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Can Happiness Be Enhanced by Following a Simple Formula?

Would you like to live a happier, more fulfilled life? New research suggests you may be able to find greater happiness...just by following a simple formula.

In a recent study by Professor Ed Diener, psychologist at the University of Illinois, people rated how happy they were based on a number of questions. Diener compared the answers across the spectrum of age, sex, marital status, income, and health. Strong evidence showed that happiness leads to better health and a longer life - no surprise there.

But what did come as a surprise is that levels of happiness changed based on age and social involvement. Here are a few of the specific factors researchers found that made people feel happier:

- **Family and Friends.** The better and more fulfilling the relationships with family and friends, the happier people felt. Having friendships was shown to have a protective element against illness. Researchers found that friendship actually had a bigger effect on the average person's happiness than a person's income.
- **Marriage.** Being married also seemed important. Marriage added an average seven years to a man's life, and four years for women.
- **Meaning in Life.** People who felt there was a larger purpose to their life - religion, philosophy, or spirituality were happier.
- **Goals.** Happier people had pleasing long-term goals they worked toward and enjoyed achieving.

In several supporting studies, Dr. Martin Seligman, professor at the University of Pennsylvania, found that practicing simple exercises can increase a person's level of happiness and decrease depression. Dr. Seligman has designed "Happiness Building Exercises" to increase people's happiness and well-being. You can find out more information about these exercises at www.reflectivehappiness.com

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 Free Market Analysis, based on valid, real-world home sales history.

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!)

mellifluous \muh-LIFF-luh-wus\ (adj.)

Meaning: *having a smooth, rich flow*

Example Sentence: The well-known radio announcer was known for her *mellifluous* voice.

Fast Facts About Water

- ✓ Lack of water is the #1 trigger of daytime fatigue.
- ✓ A glass of water shuts down hunger pangs by 100%, according to a recent study at the University of Washington.

Today's Stock Market News

- *Helium was up.*
- *Feathers were down.*
- *Paper was stationary.*
- *Knives were up sharply.*
- *Cows steered into a bull market.*
- *Pencils lost a few points.*
- *Hiking equipment was trailing.*
- *Elevators rose, while escalators continued their slow decline.*
- *Weights were up in heavy trading.*
- *Light switches were off.*
- *Mining equipment hit rock bottom.*
- *Diapers remained unchanged.*
- *Shipping lines stayed on an even keel.*
- *The market for raisins dried up.*
- *Coca Cola fizzled.*
- *Caterpillar inched up.*
- *Balloon prices were inflated.*
- *Scott Tissue touched a new bottom.*
- *Batteries exploded in an attempt to recharge the market.*

Quotes To Live By...

The most wasted of all days is one without laughter.

e.e. cummings

The discipline of writing something down is the first step toward making it happen.

Lee Iacocca

It is in your moments of decision that your destiny is shaped.

Anthony Robbins

How to Be More Confident

Power schmoozing is what experts call it. Here's what you need to know when you want to look more confident at a meeting, interview, or you want to make a great impression:

- ❖ **Get Closer.** Stand up straight, or sit up with good posture and lean a little forward...you'll command more attention. People who are uncertain or fearful have a tendency to lean back in their chairs to create distance, says author Terri Mandell.
- ❖ **Look People in the Eye.** Averting your eyes or not making good eye contact can broadcast insecurity.
- ❖ **Give a Compliment.** Nothing commands attention like making someone feel good.
- ❖ **Ask For a Favor.** When you ask for something, whether it's a glass of water or a copy of a report, it helps to break the ice, and gives you an opportunity to connect. It also can help you to level the playing field says Pam Zarit, a New York media trainer.

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!

Thomas Velasquez – Seller, Alice Hanson – Sold, Bart Johnson – Bought, and Chad Brown - Bought

Is It Nagging Or Connecting?

You be the judge. Does your mother (or someone else) call too often to check on you? Do you call it nagging? Words can have power. By changing the words you use, you can change your perception of yourself, those around you, and even how you look at situations, say psychologists. Here are just a few amazing examples:

- **Nagging or Connecting?** So your mother calls too much. Instead of calling it nagging, call it connecting...she wants to connect with you. You call her first, make her feel good, and control the conversation.
- **Pushy or Direct?** You think a co-worker is pushy. Change the word to direct and you can react to the person in a straightforward manner.
- **Impulsive or Spontaneous?** Are you irritated by your mate's impulsive behavior? Choose to admire his or her spontaneity.
- **Moping or Coping?** Moping is a way of coping when someone needs help rebuilding confidence after a difficult time. Give a helping hand.

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Brain Teaser...

Different lights do make me strange, thus
into different sizes I will change. What
am I?

(See page 4 for the answer.)

What If God Had Voice Mail?

We have all learned to live with it as a necessary part of modern life. But you may have wondered, "What if God decided to install voice mail?" Imagine praying and hearing this:

"Thank you for calling *The Lord's House*. Please select from the following options:"

- Press 1 for General Requests.
- Press 2 for Thanksgiving.
- Press 3 for Complaints.
- Press 4 for Healing.
- Press 5 for Help with the IRS.
- Press 6 for Rain or No Rain.
- Press 7 for Miracles.
- Press 8 for Lottery Winning Numbers.
- Press 9 for All other inquiries or just to say "Hi."
- Press 0 to hear this menu again.

Did You Know?...

- Abraham Lincoln was the only U.S. president who was ever granted a patent. He invented a hydraulic device for lifting ships over shoals.
- Australia is the only country that is also a continent.
- Baskin Robbins once made ketchup ice cream.
- Hawaii is the only U.S. state that grows coffee.
- James Buchanan was the only U.S. president never to be married.
- Only one foreign country – Liberia in Africa – has a capital city named after an American president. The capital is Monrovia, named after James Monroe.

Funny Security Tricks

Here are a few sure-fire ways to discourage anyone who would want to enter your home without permission:

Mr. Butcher: On your next delivery, leave 8 lbs. of meat for Champ; 6 lbs. only makes him angry.

Mr. Postman: Be sure not to put your arm in the mail slot. Any sign of the book we sent for, "*Care and Feeding of Wild Jungle Cats?*"

Ruthie: Don't come in! The boa constrictor is loose again.

7 Tips For Being A Better Parent

Helping kids grow up successfully is every parent's goal. Here are 7 valuable tips to help parents prepare their children for the future:

- ✓ **Let your child work things out without your help.** At an early age, let your child find solutions to challenges he or she may face.
- ✓ **Support your child's interests and passions.** Praise your child for who he/she is becoming...*not what you want them to be.*
- ✓ **Teach your child how to manage money.** Teach them about saving (start with piggy banks and savings accounts), allowances, and earning money from doing household jobs.
- ✓ **Let your child learn how to deal with disappointment.** Playing sports and board games teach kids how to handle disappointment.
- ✓ **Teach your child how to negotiate conflicts.** Teach your kids how to negotiate using words and how to resolve conflicts.
- ✓ **Encourage your child's dreams.** Be supportive of your child's dreams, but help them set achievable goals along the way.
- ✓ **Support their independence.** Increase your child's responsibility a little bit each year. It'll build a strong foundation for their lifetime.

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You might just find that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, I can help. My computerized "Home Search" system can scour the market finding the *exact* home you want – automatically. I can get you daily updates on the newest homes on the market, and there's never any pressure when working with me, just great service. Even if you're just "thinking" and want to know what's "*out there,*" call me at **952-887-1218**.

A Cure For Your Headaches?...

No more headaches. You can avoid getting a headache just by changing a few things in your diet. The worst culprit is *caffeine*.

The good news is now there are many tasty non-caffeinated drinks. Scientists have found that high fat foods (fast foods and high fat dairy) increase the frequency of headaches. Limit your fat intake to 20% of your calories. *Avoid any foods that contain hydrogenated oils* (usually found in margarine, snack foods, and many bakery foods). You'll want to avoid wine, aged cheeses, and deli meats. These are high in *tyramine*, which can cause vascular spasms. Lastly, stay away from foods with additives like MSG (monosodium glutamate), nitrates and nitrites, which dilate blood vessels and can trigger migraine headaches.

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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:

The pupil of an eye

Billions and Billions...

The next time you hear a politician use the word "billion" in a casual manner, think about whether you want the "politicians" spending your tax money.

A billion is a difficult number to comprehend, but one advertising agency did a good job of putting that figure into some perspective in one of its releases.

- A billion seconds ago it was 1959.
- A billion minutes ago Jesus was alive.
- A billion hours ago our ancestors were living in the Stone Age.
- A billion days ago no one walked on the earth on two feet.
- A billion dollars ago was only 8 hours and 20 minutes, at the rate our government is spending it.

Household Tips...

✓ Are Your Photos Stuck Together?

Use your hair dryer on the low setting and *slowly* melt them apart.

✓ Want To Get Rid of Stickers, Decals, and Glue? Here's how to remove the stuck items from your furniture, walls, glass, and plastic. Just saturate with vegetable oil and rub off.

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, GRI
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: **Sandy Cleland of Minneapolis** was the first person to correctly answer my quiz question...

Who played the strict coach in "Hoosiers?"

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

The answer is "C," Gene Hackman. So let's move on to this month's trivia question...

What drink is traditionally served to the winner of the Indianapolis 500?

- a) Champagne b) Orange juice c) Milk d) Brandy.

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

952-887-1218

Real Estate Corner...

Q. What are the new trends in home building?

- A. Every new home buyer has their own personal preferences, but according to a recent survey conducted by the National Association of Home Builders, there are some new trends in the new home building market.

Buyers surveyed wanted spacious garages with lots of storage, and many buyers wanted space for a workshop. New home buyers want high-tech wiring for sound systems, computer networks, and entertainment. One of biggest shifts is buyers are looking for fewer open floor plans, and preferred partial walls that separate areas. Activity rooms were also important to new buyers. This included space for a home office, game rooms, exercise areas, home entertainment areas, or a family room/den.

Storage areas (kitchen pantry, walk-up attic, large closets, and special cabinets) were particularly important to new buyers. New home buyers also wanted homes with lots of natural light. Fewer buyers were interested in two story homes and preferred the master suite on the main floor with a walk-in shower stall. 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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