



**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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**Orv Fillbrandt, ABR, CRP, CRS, CDPE...**

# Service For Life!®

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

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

## 10 Tips for Curing Allergies Naturally...

Do you suffer from sneezing, runny nose, and itchy eyes? If so, you may be one of millions of people plagued by allergies. Before you reach for the medicine cabinet, why not try treating your allergy symptoms *naturally*. You'll avoid the harmful side effects associated with some allergy medicines, and you'll even save a little money. Try these helpful tips for curing your allergies:

- 1. Focus on your environment.** Dust is one of biggest triggers of allergies, so keep your home environment clean. Vacuum frequently.
- 2. Avoid these foods.** Avoid eating corn, tomatoes, chocolate, wheat, dairy products, and alcohol if you're having trouble with allergies.
- 3. Eat more garlic and onion.** These contain *quercetin*, which reduces histamine in the body and can help to eliminate allergies.
- 4. Use air filters and dehumidifiers.** Both help to filter and purify the air and prevent mold, a common allergen.
- 5. Take vitamin supplements.** Calcium (citrate) balances your body's acid and alkaline levels and reduces the production of histamine.
- 6. Drink green tea.** Rich in *phytonutrients*, green tea has been found to contain effective anti-allergenic agents.
- 7. Eat more citrus fruits.** Citrus has been found to be very effective in treating allergies. Vitamin C helps to build your immune system.
- 8. Don't eat processed foods.** Eliminate sugars, MSG, white flour, aspartame, hydrogenated oils, and fast food from your diet.
- 9. Drink apple cider vinegar** (2 tablespoons) mixed in a glass of water, two times a day. Rinse afterwards to protect your teeth.
- 10. Reduce stress by meditating or practicing yoga.** When you successfully manage your stress, you'll minimize your allergy symptoms.

### 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**

## 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!)

**apposite** \AP-uh-zit\ (adj.)

**Meaning:** *relevant, very applicable, apt*

**Example Sentence:** Sonia found it difficult to imagine a less **apposite** conclusion to the story.

## Who Knew?

WD-40 can help you in ways you've probably never imagined. Take for example...WD-40:

- Removes lipstick stains.
- Untangles jewelry chains.
- Loosens stubborn zippers.
- Keeps glass shower doors free of water spots. (It even works on plastic doors as well!)
- Removes splattered grease on stove.
- Keeps bathroom mirrors from fogging.
- Removes all traces of duct tape.
- Gets rid of most stains that occur in stainless steel sinks.

What's the magic ingredient in WD-40? Fish oil!

## Interesting Facts

- ✓ Chicago has the only post office in the world where you can drive your car through.
- ✓ The hummingbird is the only bird that can fly backwards.
- ✓ Woodrow Wilson was the only U.S. president to earn a doctorate.
- ✓ The only lizard that has a voice is the Gecko.

## Quotes To Live By...

The beautiful thing about learning is that nobody can take it away from you.

*B.B. King*

Happiness is a decision.

*Andy McKnight*

In the end, the poem is not a thing we see; it is, rather, a light by which we may see - and what we see is life.

*Warren Buffett*

# New Information About 401(k)s

It's an alarming trend, but did you know that only one-third of eligible workers sign up for their company's 401(k) plan? And most of those who do sign up for the company's plan don't save enough to get the company's full matching funds.

The first 401(k) tip is, if your company offers a 401(k) plan, sign up for it. Secondly, you should be saving enough to get your company's full employer match. In 2006, **New Pension Protection** was signed into law that will help employees starting in 2007:

- 1) **Employers with 401(k) plans will be allowed to take 3% out of an employee's paycheck** and invest it in a plan (employees can opt out of the plan or modify the amount).
- 2) **By law, 401(k) plans will be required to offer investment advice** by qualified advisors to employees who have a company plan.
- 3) **Children or other beneficiaries who inherit a 401(k)** can roll it into an IRA without paying tax until it is withdrawn.

These changes were enacted to help employees build retirement savings. Make sure to contribute enough money to get your employer's full matching contribution and you'll build your savings quickly.

## 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®:

Nicole Schoenecker – Buyer, Tom and Kira Hilden – Buyers, Jim and Sarah Olbricht – Buyers, and Bart Johnson – Bought

Thank you! Thank you! Thank you!

# Amazing Health Fast Facts

**Did you know that eating curry could help protect you from Alzheimer's disease?** According to a recent study published in the *Journal of Biochemical Chemistry*, eating curry was found to break down the damaging plaque found in the brains of Alzheimer's patients. Eating curry was also shown to prevent the growth of the damaging plaques that form in the brain. *Curry chicken anyone?*

**Chocolate....it's oh so good for you...let me count the ways.** Researchers at *Cornell University* have found that chocolate (the darker the better) improves circulation by relaxing the linings of the blood vessels. The scientists also found that it lowered blood pressure, and reduced the risk of heart disease by preventing the buildup of cholesterol from forming on the walls of the arteries. And because chocolate has protective *flavonoids* (antioxidant chemicals), it also protects the body from harmful pollutants. *That's good news!*

## Brain Teaser...

What is everything to someone and nothing to everyone else?

(See page 4 for the answer.)

## The Power of One

Does being an only child hamper a child's development? You decide. Here are a few notable only children:

Ansel Adams, Carol Burnett, Eric Clapton, Charlton Heston, James Earl Jones, Ted Koppel, Ivan Lendl, Barry Manilow, Maria Montessori, Jack Nicholson, Pres. Franklin D. Roosevelt, Jean-Paul Satre, Frank Sinatra, Robin Williams, and Tiger Woods.

## Handy Household Tips!

**No More Soggy Pizza** - Heat up leftover pizza in a non-stick skillet on top of the stove. Set heat to med-low and heat till warm. This will keep the crust crispy.

**Say Goodbye to Mosquitoes** - Place a dryer sheet in your pocket. It'll keep the mosquitoes away.

**Bed Sheets Trick** - After drying your sheets, fold neatly in a square. Put both sheets and one pillowcase in the other pillow case. When you change your sheets, just take the one pillow case everything's inside. No more searching for matches.

**Broken Glass Hint** - Use a dry cotton ball to pick up little broken pieces of glass. The fibers catch the little pieces you can't see.

**Fruit Flies Be Gone** - Get rid of fruit flies by filling a glass with ½ c. Apple Cider Vinegar and 2 drops of dishwashing liquid, mix well. The flies are drawn to the cup and gone forever!

**Great Beach Tip** - Keep a small bottle of baby powder in your beach bag. When you're ready to leave the beach sprinkle yourself and kids with the powder and the sand will slide right off your skin!

## Make Me Laugh

**Visiting son:** "Mom, why is a picture of a bathing beauty taped inside the fridge?"

**Mom:** "To remind me not to eat too much."

**Son:** "Is it working?"

**Mom:** "Yes and no. I lost 15 pounds, but your dad gained 20."

...now that is funny!

# The High Cost of Neighbor Disputes

What do you think is the most common neighbor dispute? Well, if you guessed "noise," you'd be right. Whether it's barking dogs, loud music, noisy cars...even wild birds, most cities have laws that protect you from noise above a certain level. And if you live in a community governed by CC&Rs there are restrictions on noise levels.

Trees are the second big problem that cause neighbor disputes. Generally, if the tree's trunk is on your property, you own it and you're the responsible party. Some states have laws that require that you trim a tree that grows on your neighbor's property.

Another common homeowner dispute —"views." Trees can impact views, but new buildings can block views. Make sure there are zoning or building rules on the books to protect you. If not, your neighbor or a developer can build an addition or a new building even if it blocks your sunlight and/or your views.

Know your legal rights before you purchase a house with views, otherwise one day those gorgeous views could vanish!

## 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. Or 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.

## Do Brain Aerobics Work?

What are brain aerobics? In a recent study published in the *Journal of Gerontology*, scientists found that participating in aerobic activity may be the key to keeping our brains in top condition and help prevent the aging process. The researchers found that physical exercise increased brain volume.

Typically, the brain starts to decline as we age, particularly when people reach middle age. As people age, the brain begins to process information more slowly. Researchers at the University of Illinois found that adults 60-79 years old who participated in aerobic exercise grew gray matter in the frontal lobes where memory and higher order thinking is found.

What does this mean for you? Participating in an aerobic exercise at least three hours a week could improve your brain function and slow down the aging of your brain. Why not take a brisk walk, swim, or bike. It'll increase the blood flow to your brain, and it'll keep you young at the same time.

## 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:

Your mind

### Stuck in Traffic?

Here are some interesting facts to ponder the next time you're stuck in traffic:

- Washington D.C. Beltway police delivered more than 12 babies to women who got stuck in traffic.
- In San Francisco, morning traffic backups for traffic heading out of the city are more serious.
- In Orange County, CA freeway traffic reports are a feature on midnight newscasts.
- 80 percent of people say they do not take public transportation because they need their car before, after or during their workday for short errands.

### Daffinitions

- ✓ Allergy doctor: Antisneezeologist
- ✓ Policeman's barbeque: Steak-out
- ✓ Flat tire replacement: Despair
- ✓ Church singing group: Acquire
- ✓ Student snack: Cramberries
- ✓ Propaganda: A gentlemanly goose.
- ✓ Toboggan: Why we go to auction.
- ✓ Incongruous: Where bills are passed.
- ✓ Bowler's dinner: Spare ribs

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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 winners are...drum roll please: **Jake and Evelyn Hanley of Bloomington** were the first people to correctly answer my quiz question...

### What female country singer had a #1 song in 1978 with "Talking In Your Sleep"?

a) Crystal Gayle b) Tammy Wynette c) Dolly Parton d) Loretta Lynn

The answer is "A," Crystal Gayle. So let's move on to this month's trivia question...

### What film director shouted "I'm the king of the world!" after his Oscar win?

a) James Cameron b) Clint Eastwood c) Jonathan Demme  
d) Barry Levinson.

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

## Real Estate Corner...

### Q. We're thinking of remodeling our home with the possibility of selling it in the next 5-10 years. What advice do you have?

**A.** Most importantly, think about how it will make your home more livable for YOU, rather than spending money on features that may interest a future buyer. There are few remodeling projects that actually add more value to the house than they cost...so keep that in mind when planning your projects.

If you're planning to resell your home, stick to some basic rules. A conventional home sells much more quickly than a home that is unusual. Think like a potential buyer when you plan to remodel. That way you'll be making a good investment in your home.

Do talk with a real estate agent or an architect before moving forward with a remodeling project. They will give you a realistic appraisal of the cost and whether it's worth the investment. If it's worth it, then contact a reliable contractor with good references.

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