



Orv Fillbrandt
ABR, CRP, CRS, SRS

Learn how to get Top Dollar for your home in ANY market...

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

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How To Prevent Portion Distortion

Your mother’s old adage “finish your plate” isn’t the best advice anymore. Whether you eat out (restaurant portions are up 40 percent over the last 30 years) or eat in at home, serving sizes have grown out of proportion, causing many of us to consume extra calories and add unhealthy pounds. Here’s how to prevent portion distortion and help control your weight.

Know your terms. A *portion* is the amount of food you choose to eat for a meal. Big or small – the choice is up to you. A *servings* is a measured amount of food or drink, such as one slice of bread or 8 ounces of milk.

Read the Nutrition Facts Label. The Food and Drug Administration puts it there to tell you how many calories and how much fat, carbohydrate, sodium and other nutrients are in one serving of the product. You may think the 3-ounce bag of chips is one portion, but the label says it contains 3 servings.

Gradually reduce your portions. Try relating one serving size to everyday objects such as these offered by the National Heart Lung and Blood Institute:

- 1 cup of cereal = a fist
- 2 tsp of peanut butter = a ping-pong ball
- 1/2 cup of ice cream = 1/2 baseball
- 1 medium fruit = 1 baseball
- 3 ounces of meat, fish or poultry = 1 deck of cards

Use the “New American Plate” guide. The American Institute for Cancer Research says to look at your plate and aim for meals made of 2/3 (or more) of vegetables, fruits, whole grains or beans, and 1/3 (or less) animal protein.

Repackage products. Buying large-size bags or boxes may save you money, but divide the items into single serving packages when you get home.

Don’t “supersize” at fast-food restaurants. It may sound like a good value but you know you’re eating more than you should. If you go for the larger-sized meal at any restaurant, be sure to share it with a friend or take half of it home for another meal.

Thinking Of Selling Your Home Soon?

Don’t attempt to sell your home without my Free consumer guide, “44 Money-making Tips For Preparing Your Home To Sell.” My exclusive report will give you all the facts for a fast, top dollar sale. Just call **952-887-1218** anytime, 24 hours, and I’ll rush a copy out to you.

Get Free Multiple Listing Information at www.Fillbrandt.com.

Word of the Month...

Studies have shown 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!)

Redoubtable (re-dowt-a-bul) adj.

Meaning: formidable; arousing fear or awe

Sample Sentence: Serena Williams is a redoubtable opponent on the tennis court.

It's Nothing To Sneeze At

What do you handle every day that might give you the flu? Money! Paper currency is touched by many hands and loaded with germs. The ink on fresh U.S. dollars contains a fungicidal agent that can inhibit bacteria growth, but its strength weakens the more the bill is used. Best bet: Wash your hands frequently and use more coins. Metals like nickel and copper fend off viruses.

Try It...It Works!

Are you a member of the WD-40 fan club? Try these amazing uses:

- ◆ Untangle jewelry chains
- ◆ Lubricate window tracks
- ◆ Loosen stubborn zippers
- ◆ Clean scuff marks off floors
- ◆ Keep pigeons off balconies (they hate the smell)
- ◆ Protect silver from tarnishing
- ◆ Remove tar & grime from cars

Quotes To Live By...

In the long run, the pessimist may be proved to be right, but the optimist has a better time on the trip.

--Daniel L. Reardon

It is one of the blessings of old friends that you can afford to be stupid with them.

--Benjamin Franklin

The world is a looking glass and gives back to every man the reflection of his own face. Frown at it and it will in turn look sourly upon you; laugh at it and with it, and it is a jolly, kind companion.

--William Makepeace Thackeray

Free Trial? Maybe Not!

The next time you sign up for a free trial offer, be sure to read the fine print. While these offers can be a great way to try out a product, you might be agreeing to buy additional products and services if you don't cancel within a specified time.

It's called the "negative option feature," and it requires the customer to cancel or opt-out of a recurring charge for future products. While it's not illegal, some questionable online merchants pre-check the consent box or bury the details under terms and conditions, making returns difficult.

If this has happened to you, you're not alone. A Visa survey showed 29 percent of American consumers have been victims of this option. The Better Business Bureau says it has received thousands of complaints from people who learned the hard way by signing up for online trial offers for acai berry supplements, detox products, teeth whiteners, free government grants and debt consolidation services.

Best advice? Before you buy, read the offer carefully, pay attention to pre-checked boxes and check out the business at www.bbb.org.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Call me at **952-887-1218**

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 100% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Become A Smarter Patient

What's the one thing you can do right now to become a smarter, more empowered patient? Get copies of all your test results, even for routine check-ups. Here's what you should know:

- You're entitled to this information according to the Health Information Portability Accountability Act (HIPAA). Note, however, that you may be denied access to records (often involving mental health) that the provider deems may be harmful to you.
- You must be the patient or guardian of the patient to get the records. Caregivers may get records if the patient provides written permission.
- You probably need to ask. Doctors' offices are busy places.
- You may be asked to pay an administrative fee for stored records, depending on the state.

Brain Teaser...

What do Miga, Quatchi and Sumi have in common?

(See page 4 for the answer.)

It Saves on Alimony

A Japanese man recently married his virtual girlfriend from a dating simulation game, complete with a wedding reception. The good news: If he fails to make her happy, the game restarts in 100 days.

Good Guidelines

Need a copy of a birth, death, marriage or divorce certificate? Use the tool and guidelines provided by the National Center For Health Statistics. Go to www.cdc.gov/nchs and look for "Where To Write For Vital Records."

Good News...& Bad News

The National Insurance Crime Bureau reports that car thefts have been declining for the past few years to less than one million in 2008. The bad news is thieves are still stealing an average of 2,650 vehicles every day in the U.S., or one every 33 seconds. Two of the busiest days for reported thefts in 2008 were New Year's Day and Labor Day.

Most Watched TV Episodes Of The 2000s

- 2004: The "Friends" finale, 52.5 million viewers
- 2000: Richard Hatch wins "Survivor," 51.7 million
- 2003: "Joe Millionaire" finale, 40 million
- 2000: Dr. Carter fights for his life on "ER," 39.4 million
- 2007: "American Idol" kicks off sixth season, 38.1 million

Too True

When my friend's printer wasn't working, he called a repair shop and the clerk told him it probably just needed to be cleaned, which would cost \$60. "But you might try to do the job yourself," he added. "Does your boss know you're sending business away?" asked my friend. "It's his idea," the clerk admitted. "Most of the time we make more money on repairs if we tell people to try to fix things themselves first."

Energize Your Life With These Tax Incentives

Are you making the most of energy tax incentives? You can save energy and money by qualifying for these rebates and tax credits:

- ◆ **Cash for Appliances.** It's the 2010 version of "Cash for Clunkers" but you get the rebate when you buy new energy-efficient appliances. Funded with \$300 million from the stimulus package, the program is conducted at the state level. Visit your state's energy office web site for details.
- ◆ **Home Energy Efficiency Improvement Tax Credits.** If you install certain products, such as energy-efficient windows, insulation, roofing, and heating and cooling equipment in an existing home, you can receive a federal tax credit for 30 percent of the cost (up to \$1,500) for improvements "placed in service" from Jan. 1, 2009 through Dec. 31, 2010. Go to www.energystar.gov for specifics.
- ◆ **Residential Renewable Energy Tax Credits.** Install a solar energy system (including solar water heaters) and receive a 30 percent tax credit if it's placed in service before Dec. 31, 2016. (The previous tax credit cap no longer applies.)
- ◆ **Auto Tax Credits.** If you buy or lease a new hybrid gas/electric car or truck, you're eligible for an income tax credit for vehicles placed in service from Jan. 1, 2006 to Dec. 31, 2010. This will be phased out for each manufacturer when they sell 60,000 eligible vehicles. Tax credits also are available for alternative-fuel vehicles, diesel vehicles with advance lean-burn technologies and fuel-cell vehicles. See the IRS web site for vehicle specifics.

For more information on local, utility and federal incentives that promote energy efficiency, check out the Database of State Incentives for Renewables & Efficiency at www.dsireusa.org.

Please Welcome New Clients And Good Friends Into My Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks for everyone who thought of me with your referrals!

Elaine Sherman – Seller, Daniel and Vicki Miller – Sellers, Lyle and Phylliss Landstrom – Sellers, Donald Peterson Estate – Sold, Bruce and Jackie Schmiedlin – Sellers, Will Hart referred John Otte – Buyer, and Tom Velasquez – Sold.

Thank you! Your referrals are warmly appreciated!

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

They are the official mascots of the Vancouver 2010 Winter Olympics.

Raise Smart Consumers

Want to teach your kids to be smarter consumers? Check out www.ftc.gov/youarehere/. Aimed at students in 5th through 8th grade, the site uses a virtual mall to teach them about advertising techniques, supply and demand and how to spot scams.

Have A Laugh

A little girl walked up to the library counter to check out a book entitled *Comprehensive Guide for Mothers*. "Are you getting this for your mother?" asked the librarian. "No," said the girl. "So why are you checking it out?" asked the librarian. "Because I started collecting moths last week."

Exchange Your Gift Card

Did you receive a gift card over the holidays that really doesn't work for you? Search the internet for "gift card exchange" to find sites that let you sell or trade for a card that might better fit your needs.

THANK YOU for reading my Service For Life.[®] personal newsletter. I want to produce a newsletter that has great content and is fun and valuable 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:

Dick DeGonda of Bloomington was the first person to correctly answer my quiz question.

Who is the highest paid athlete in the world (including salaries, bonuses, prize money and endorsements)?

- a) Michael Jordan b) Kobe Bryant c) Tiger Woods d) David Beckham

The answer is c) Tiger Woods. So, let's move on to this month's trivia question:

Which of the following is a new medal event at the Vancouver 2010 Winter Olympics?

- a) Women's hockey b) Ski Cross (men's & women's)
c) Biathlon mixed relay d) Women's ski jumping

**Call Me At 952-887-1218 OR Email Me At Orv@Fillbrandt.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

Q. How can I protect my home from water damage?

A. Water damage is one of the most common problems affecting homeowners today. In fact, the Insurance Information Institute reports that in 2007 it accounted for 22 percent of all U.S. homeowners' insurance claims, with the average claim being \$5,531. That's why you need to have the right amount and type of insurance coverage.

The Institute says standard homeowners insurance covers burst pipes, wind-driven rain, and damage resulting from ice dams on your roof. Some policies cover sewer and drain backups, but many don't.

In general, water coming from the top down (such as rain) is covered by a standard homeowners policy. Water coming from the bottom up (such as from a river) is covered by separate flood insurance. You can buy this from the National Flood Insurance Program and from some private insurers.

The best way to prevent water damage is proper maintenance. For some excellent tips on such subjects as avoiding frozen pipes, replacing and maintaining bathroom fixtures and installing an emergency pressure release valve in your plumbing system, see the water damage section at the web site for the Institute for Business & Home Safety, www.disastersafety.org.

If you have any questions, or need capable and trustworthy representation, please call me at **952-887-1218**.

Get Free Multiple Listing Information at www.Fillbrandt.com.