



**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!!!**

## **Learn Almost Anything Online For *FREE***

You don't have to *pay* for a college degree program to learn over the internet. Whether you want to fix a leaky faucet, speak Chinese, or listen to a lecture on world history, there's plenty of educational material available for *free*. Here are some good places to start:

- **YouTube.** It's not just for funny videos any more. You can find tutorials on sports and home improvement as well as how to do the moonwalk! YouTube also has an education channel where you can view content from universities and other institutions. Go to [www.youtube.com/edu](http://www.youtube.com/edu) and click on a category from Business to Social Science.
- **The History Channel.** On their site at [www.history.com](http://www.history.com) you'll find videos on such subjects as the Civil War, Great Inventions and Space Exploration. Check out the videos under "Topics" and "Great Speeches."
- **DiscoveryEducation.com.** Go here for videos on math, science, social studies and more that you can use to help your kids with their homework.
- **University of California-Berkeley.** Go to [webcast.berkeley.edu](http://webcast.berkeley.edu) to download hundreds of video or audio courses and on-campus lectures.
- **The BBC.** Visit [www.bbc.co.uk/languages](http://www.bbc.co.uk/languages) to study everything from Italian to Chinese. Taking a trip? Learn essential phrases in 36 languages.
- **AcademicEarth.org.** Watch lectures on subjects from Computer Science to Mathematics and Law given by professors from universities such as Harvard, MIT and UCLA.
- **OpenCulture.com.** This site is a guide to thousands of hours of the latest educational content on the web. Readers will be especially interested in the section on free e-books you can read on your computer.

### **Are You Feeling Scrunched In Your Current Home?**

Maybe you just had a child and you need more space. Or perhaps you have that nagging claustrophobic feeling. Maybe you just need a positive change in your environment. Whatever your situation, I can help. My service programs can help you find the perfect home. It's easier than you think. Just give me a call at **952-887-1218**. My promise: there's never any pressure or hassle – I'm here to help!

## 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!)

**Probity** (pro-bi-tee) noun

**Meaning:** honesty, integrity

**Sample Sentence:** Abraham Lincoln was a model of the utmost probity.

## Are You Ready For Some Football?

Football season may be over but here's a fascinating fact: A Wall Street Journal study found that the average amount of time the ball is in play during an NFL game on TV is about 11 minutes! Commercials take about an hour. The rest of the time is spent on replays and shots of players huddling or just standing around.

## Household Tip

You may be showering yourself with germs. Researchers who examined shower heads in 9 cities found a third of them had bacteria that can cause respiratory disease. The solution: Clean your shower heads frequently or take a bath if you tend to get nasty colds.

## April 15th Is Coming

For 2009 tax changes, go to the IRS web site and search for Publication 17 or click on "What's New For 2009."

## Quotes To Live By...

The person who says it cannot be done should not interrupt the person doing it.  
--Chinese proverb

It is never too late to be what you might have been.

--George Eliot

Try a thing you haven't done three times. Once, to get over the fear of doing it. Twice, to learn how to do it. And a third time, to figure out whether you like it or not.

--Virgil Thomson  
Composer/critic

# Protect Yourself: How Credit Card Changes Affect YOU

The new rules for credit card companies that mean more consumer protection went into effect on Feb. 22, 2010. Here's what they mean for you:

Your credit card company has to tell you:

- ◆ **When they're increasing your rate or other fees, giving you 45 days notice.** Also, they can't raise the interest rate on an existing balance unless you're more than 60 days late with a payment. And they can't increase your rate for the first 12 months after you open an account (with some exceptions).
- ◆ **How long it will take to pay off your balance.** It will say on your bill how long it will take if you only make minimum payments, and how much you'd need to pay each month to pay off your balance in three years.

Monitor your cards closely and follow these tips to protect yourself:

- ✓ **Pay on time.** Companies are required to mail or deliver your bill at least 21 days (instead of 14) before your payment is due. Plan accordingly.
- ✓ **Stay below your credit limit.** You will, however, be given the choice to "opt-in" to over-the-limit transactions. If you opt-in and go over your limit, your credit card company can impose only one fee per billing cycle.
- ✓ **Try to make more than the minimum payment.** You'll pay less interest in the long run.
- ✓ **Shop for the best deal.** Don't forget to check out local banks or credit unions when you're looking for a card with the best rate.
- ✓ **Read your mail.** They may give you 45 days notice on a rate change, but you won't know if you don't open the envelope that may look like junk mail.

## Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! 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 couldn't do it without you!

**Jerolyn Klement – Seller and Paul Schoenecker referred Andy and Michelle Stans – Sellers**

## Thank You! Thank You!

## Brain Teaser...

At what point on the thermometer do the Fahrenheit and Celsius scales converge?

(See page 4 for the answer.)

## Wanted: Skilled Hackers

Did you know that today's hacker may be tomorrow's cybersecurity specialist? The nation's top hackers recently competed in the U.S. Cyber Challenge in Washington D.C. The purpose was to find and develop 10,000 potential specialists who can use their unique skills for the nation's good rather than for illegal purposes.

## Things Actually Auctioned On eBay

- A piece of French toast Justin Timberlake took a bite of.
- Thirty days of ad space on a man's forehead.
- A cornflake in the shape of the state of Illinois.
- A man's liver (until eBay canceled the auction).
- A month of "friendship" (emails, phone calls every week).
- A Gulfstream private jet.

## Give It A Try

Can you say the #1 tongue twister? Say this three times fast (or maybe even once):

*"The sixth sick sheik's sixth sheep's sick."*

## Do You Know These Real Names of Celebrities?

- Jon Stewart -- Jonathan Stuart Leibowitz
- Ralph Lauren -- Ralph Lifshitz
- Bob Dylan -- Robert Zimmerman
- Elton John -- Reginald Dwight
- Hannah Montana -- Destiny Hope "Miley" Cyrus
- Ringo Starr -- Richard Starkey

## That's Funny!

A man's son sat down in the driver's seat in anticipation of his driving lesson. "The first thing you should do is make adjustments so you feel ready to drive," the father said. "What's the first thing you think you should do?" he asked. "Change the radio station," his son said.

# Are You Talking To Your Kids About The News?

We're all exposed to a barrage of news from the media and internet 24/7. While access to information is good, many of the stories and images -- from school violence to natural disasters like the earthquake in Haiti -- may be disturbing to kids. Here are tips to help allay their fears and put the news in perspective:

- **Be aware of what they're watching and monitor age appropriateness.** Kids between the ages of 6 and 10 are most vulnerable to the news.
- **Watch the news together.** Discuss current events and listen to what your child has to say about them.
- **Be sensitive to how you respond to a news event.** Kids are always listening, even if they're in the other room.
- **Talk about how you can help,** particularly in the case of natural disasters.

For information and guidance, go to [www.pbs.org/parents](http://www.pbs.org/parents).

## Here's A Free, Valuable Resource...

Now you can search the home market, get helpful community information, AND receive important resources for saving time and money when buying or selling at [www.Fillbrandt.com](http://www.Fillbrandt.com).

## Why You Should Learn To Text

Do you think texting is just for kids? It's more important than you think. Here's why you should learn how to send and receive text messages (just don't do it while you're driving!).

**It improves your chances of communicating when it counts.** During an emergency, such as a natural disaster, voice networks can get congested and calls may not go through. Texts, which use less bandwidth, have a higher likelihood of being transmitted. Plus, if you're texting, you are freeing up the voice lines for emergency officials to use.

**You may soon be able to receive Presidential alerts on national emergencies, imminent threat alerts on things such as hurricanes or tornadoes, and child abduction alerts.** The government is developing a nationwide system to allow participating wireless service providers to send these texts to their subscribers. A number of colleges and universities already have systems.

**Your kids are used to communicating this way.** You should know how to speak their language on a basic level. If you don't know how, look online or ask them for a lesson.

## 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 converge at minus 40 degrees.

### Records Are Back!

Only now they call them "vinyl." You can buy them new online at Amazon or Borders. Or buy them used at sites like [www.gemm.com](http://www.gemm.com). For a turntable, check out a big box store or go to a thrift store and buy back the one you gave them a few years ago.

### Have A Laugh

Did you hear the executive who was talking loudly on his cell phone as the flight attendant started the preflight safety instructions? Annoyed, since the PA system was drowning out his voice, he muttered, "Hold on a second. Some people just like to hear themselves talk."

### Clever Uses For Hydrogen Peroxide

- ◆ Disinfect countertops and cutting boards.
- ◆ Pour a little over your toothbrush after every use.
- ◆ Mix 1 oz in 1 quart of water and water your plants. It adds oxygen to the soil and helps roots grow.

**THANK YOU** for reading my Service For Life,<sup>®</sup> 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: Unfortunately, there was no winner to correctly answer my quiz 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

The answer is b) Ski Cross (men's & women's). So, let's move on to this month's trivia question:

### Who was the top touring act (live concerts) of the decade 2000-2009?

- a) Bon Jovi
- b) Madonna
- c) The Rolling Stones
- d) U2

**Call Me At 952-887-1218 OR Email Me At [Orv@Fillbrandt.com](mailto:Orv@Fillbrandt.com)  
And You Could Be My Next Winner!**

## Real Estate Corner...

### Q. What changes have been made to laws on reverse mortgages?

**A.** First, a reverse mortgage is a loan that lets homeowners (age 62 or older) convert the equity in their homes into cash. The equity can be paid to the homeowners in a lump sum, a stream of payments, or as a supplement to Social Security or other retirement funds. No repayment is required until the borrower no longer uses the home as their principal residence.

Here are the key changes to the laws involving reverse mortgages according to the Housing and Economic Recovery Act of 2008:

- The loan limit has been increased from \$362,790 (depending on home values in the region) to a nationwide limit of \$417,000, and that can increase to as much as \$625,500 in high-cost areas.
- Fees are now capped at 2 percent of the first \$200,000 borrowed and 1 percent on the balance, with a maximum of \$6,000. To protect seniors from aggressive marketing tactics, the law prevents lenders from requiring borrowers to purchase insurance, annuities or other products as a condition for getting the mortgage.

While these changes have made the mortgages more attractive, they aren't for everyone. You should do your homework and talk with a loan counselor.

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

*Free Multiple Listing Service Info: [www.Fillbrandt.com](http://www.Fillbrandt.com) or [www.OrvFillbrandt.com](http://www.OrvFillbrandt.com)*