



**Orv Fillbrandt**  
ABR, CRP, CRS, SRS

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

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### **Inside This Issue...**

**What Food Manufacturers Don't Want You To Know...Page 1**

**How To Can Spam...Page 2**

**Cash In On The Gold Rush...Page 2**

**Great Guidelines For Grads...Page 3**

**Beat This Trivia Question and You Could Win A \$200 Transferable Certificate...Page 4**

**7 Basics To Have A Healthy Home...Page 4**



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

# **Service For Life!®**

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

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## **What Food Manufacturers Don't Want You To Know**

If a product is advertised as "natural" and "organic," it's good for you, right? That's not necessarily the case. While the U.S. Food & Drug Administration has taken some enforcement actions against companies, food labels still need improving. Don't be fooled: Here's what to look for to select the healthiest products for your family.

- ◆ **"Zero trans fat."** That may be true but it could mean the product is high in *saturated* fat. Be sure to read the Nutrition Facts label for the full story.
- ◆ **"Low calorie" or "Reduced fat."** Compared to what? Chances are the company has a previous, higher calorie version of the product.
- ◆ **"Made with real fruit."** That may be in the form of a concentrate and the primary ingredient may be sugar. You're better off eating an apple.
- ◆ **"Natural."** This word isn't regulated. To be sure a product is natural, buy from a local farmer or buy food that is certified organic by the USDA.
- ◆ **Ingredient label tricks.** Since ingredients are listed in order of their proportion in the product, the first three are what you're primarily eating. A manufacturer may use various sugars (sucrose, high-fructose corn syrup, dextrose etc.) in the product so the word "sugar" isn't listed first.
- ◆ **Combining healthy ingredients.** The actual amount of the healthy ingredients may put them at the end of the list. By combining them into a "blend" or "mix" they can make it to the top.
- ◆ **"Yeast extract."** It's a labeling trick to hide monosodium glutamate (MSG), which can cause side effects for people sensitive to this additive.
- ◆ **Using the word "wheat."** All flour derived from wheat can be called "wheat flour," even if it's processed. The key is to look for "whole grain wheat flour" on the ingredient list to make sure you're eating whole wheat.

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

Maybe you just had a child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, 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!

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## 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!)

**Kerfuffle** (ker-fuf-el) noun

**Meaning:** Disorder, uproar, confusion

**Sample Sentence:** The celebrity's latest comments created quite a kerfuffle in the press.

## Movie Trivia

Arnold Schwarzenegger received a salary of \$15 million for "Terminator 2: Judgment Day." The 700 words he spoke translate to \$21,429 per word. "Hasta la vista, baby" cost \$85,716!

## 'Be Prepared' For This

Boy Scouts can now earn awards (a belt loop and an academics pin) for playing video games. It may not be survival in the forest, but it is educational. They have to know about game ratings, how to teach someone a multi-player game and ultimately how to install a gaming system. I'll bet they can even build a virtual campfire!

## Need Assurance About Insurance?

Want to check out insurance companies before you buy? The National Association of Insurance Commissioners Consumer Information Source gives you information, including complaints, licensing info and financial data. Go to: <https://eapps.naic.org/cis>

## Quotes To Live By...

You've reached middle age when all you exercise is caution.

—Unknown

If you think you can, you can. And if you think you can't, you're right.

—Mary Kay Ash

Do you know the difference between education and experience? Education is when you read the fine print; experience is what you get when you don't.

—Pete Seeger

# How To Can Spam

If you're sick of spam, take these steps to help reduce it from your email.

**Don't give out your address arbitrarily.** These days there's a space for you to fill it in on almost any form. Seems harmless, but companies sometimes sell or share their lists with other companies you don't want to hear from.

**Check privacy policies before you submit your address online.** Reputable sites will tell you what they plan to do with your address. Make sure you don't opt-in for emails you don't want.

**Use your spam filter.** It works, but check occasionally for legitimate emails.

**Don't click on anything in a spam message.** If you click a link, the spammer knows it's a valid email address and will send more spam. The best option is to delete the email and add the sender to your spam filter.

**Don't be a spammer yourself.** Some people consider those emails that warn of viruses or kids who need Christmas cards as a form of spam. Be wary of emails that say "send to everyone you know." Check out hoaxes on sites like [www.snopes.com](http://www.snopes.com). While you may have the best of intentions, your friends will appreciate it if you forward messages selectively.

### 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** or email me at [Orv@Fillbrandt.com](mailto:Orv@Fillbrandt.com).

### 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!

## Cashing In On The Gold Rush

If you haven't already taken advantage of the high price of gold, follow these tips to get the most money for your items.

- **Learn the lingo and shop around.** Pure gold is measured by the troy ounce (just over 31 grams). Dealers often quote price per pennyweight (20 pennyweights equal a troy ounce), which sounds like they are paying more. Visit at least three legitimate gold buyers who are members of the Better Business Bureau, and don't accept the first offer.
- **Stay clear of mail-in companies,** which pay significantly less. If you use one, select one that offers free insured shipping you can track online. Remove jewels and photograph the item before you send it in.
- **If the piece is an antique or has fine craftsmanship,** have it appraised and sell it as jewelry.

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## Brain Teaser...

What is Eyjafjallajökull?

(See page 4 for the answer.)

## Design Your Own Dollar

Get your kids interested in money by letting them design their own! Go to: [www.newmoney.gov/education/default.htm](http://www.newmoney.gov/education/default.htm)

## Wacky Definitions

- Egotist: someone me-deep in conversation
- Antique: An item your grandparents bought, your parents got rid of and you're buying again
- Handkerchief: cold storage
- Committee: a group that keeps minutes and wastes hours
- Mosquito: an insect that makes you like flies better
- Heroes: what a guy in a boat does

## Got Warts?

Remove them with (get this) duct tape! Studies show it's more effective than freezing. Cut a piece of the tape bigger than the wart and put it in place.

Remove the tape every 3 days and file down the dead skin. The chemicals in the tape actually help kill the wart!

## Feel Important? Read This

Paleontologist Stephen Gould puts human life in perspective. Extend your arm and index finger completely. Imagine that the end of your nose is the beginning of Earth, and the present is your fingertip. If you pass a nail file over your fingernail once, you would erase all of human history!

## Scrabble Changes It Up

Scrabble rules are changing in the UK, allowing place names, people's names and brands. The idea is to introduce some pop culture and get younger players involved. OK, how many points for Harry Potter's school "Hogwarts"?

## Keep Your Feet In Shape

Want a fun way to strengthen the muscles in your feet? Spread some marbles on the floor. Sit in a chair and use your toes to pick them up and put them in a bowl. Have a competition with your kids!

# Great Guidelines For Grads

You just got a degree and you're ready to find a job. It's quite a challenge in today's competitive job market, so use these tips to make the most of your time and get started on your career path:

- **Do your research.** Chances are you've chosen a field of interest (if you haven't you may already be behind the power curve). Check the latest stats by going to [www.careeronestop.org](http://www.careeronestop.org). Look under "Explore Careers" for info on the fastest growing industries (currently management, scientific or technical consulting followed by data processing and home health care) or check out employment trends by state.
- **Approach finding a job as a full-time job in itself.** Get good at the basics of resume-writing, interviewing and following up.
- **If you know what job you want but don't get hired right away,** acquire as many skills and experience in that field as you can and apply at a later date. If you want to work for an advertising agency, for example, do freelance jobs for smaller companies to build your portfolio. Or take an entry-level job with the agency as a starting point.
- **If "plastics" isn't your thing (remember "The Graduate"?) but you don't know what "your thing" is,** do some "informational interviewing." Interview people in professions you are considering. Be open to a job that's not directly related to your major.
- **Build a network and make connections.** Join the social networking site [www.linkedin.com](http://www.linkedin.com) and local networking groups to let people know you are looking for a job. Find a mentor to help you pursue your career goals.
- **Consider a start-up.** You may have more responsibilities at a smaller company. Check out a site like [www.startuphire.com](http://www.startuphire.com).
- **Take some time off but only if you use it productively.** Seek out an internship, use your skills in community service or volunteer overseas.

## Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously refer 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!

**Daniel and Vicky Miller – Sold, Lois Edstrom – Sold, Nick Sharma referred Kanwal Sharma Estate – Seller, Bruce and Jackie Schmiedlin – Sold, John Erickson Estate – Sold and Gaylen and Judy Class – Buyers and Sellers.**

## Thank You! Thank You! Thank you!

## 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:

It's the name of the Icelandic volcano whose eruption caused travel chaos in April. By the way, it's pronounced "AY-uh-fyat-luh-YOE-kuutl-uh."

### Oops!

"The New York Daily News" says George Washington owes \$300,000 in late fees. He borrowed "The Law of Nations" and transcripts from the British House of Commons at the New York Society Library on Oct. 5, 1789. They'll forgive the fees but they would like the books back!

### Great Government Info

Do you know the names of your U.S. Congressmen and what their voting records are? Go to: [www.govtrack.us](http://www.govtrack.us) You also can research bills back to 1993 and track pending legislation. The Library of Congress is another good source at <http://thomas.loc.gov>

### Have A Laugh...

Father: Son, how were your grades for the first semester?

Son: Underwater.

Father: What do you mean underwater?

Son: Below "C" level.

**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, no one was the first person to correctly answer my quiz question.

### What was the first music video shown on MTV?

- a) "You Better You Bet" by The Who   b) "Money For Nothing" by Dire Straits   c) "Video Killed The Radio Star" by the Buggles  
d) "Hold On Loosely" by 38 Special

The answer is c) "Video Killed The Radio Star" by the Buggles. MTV played it on their first day -- August 1, 1981. So, let's move on to *this* month's trivia question.

### What product has continuously carried the Good Housekeeping Seal longer than any other product?

- a) Bissell Vacuum Cleaner   b) Hershey's Kisses  
c) JOLLY TIME Popcorn   d) Clorox Bleach

*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.** How can I make my home healthier for my family?

**A.** Whether you have an older home or a new one, you can make your home healthier by following these seven basic principles recommended by the U.S. Department of Housing and Urban Development.

- 1. Keep your home dry.** Check for external and internal leaks in roofing and plumbing. Moisture invites mold, which can cause serious problems.
- 2. Keep it clean.** Clean surfaces frequently to control allergy-causing dust.
- 3. Keep it safe.** Install smoke and carbon monoxide detectors. Have fire extinguishers available on each floor.
- 4. Keep it well-ventilated.** Increase the amount of fresh air, which improves respiratory health.
- 5. Keep it pest free.** Seal cracks and openings to keep the critters out and store all food securely.
- 6. Keep it contaminant free.** Check for deteriorating lead-based paint in homes built before 1978. Have your home tested for radon.
- 7. Keep it well maintained.** Routinely inspect your home and make repairs. Better to fix small problems before they become bigger ones.

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

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