



Orv Fillbrandt
ABR, CRP, CRS, SRS

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home.

August 2010
Volume IV, # 91
Minneapolis, MN

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

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"Insider Tips For Healthy, Wealthy & Happy Living..."®
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Fed Up With Fees? How To Avoid Vacation Cost Surprises

Going on vacation this summer? Make sure you don't get taken for a ride by having to pay "hidden" costs or extra fees. Plan carefully, read the fine print and follow these tips to avoid unnecessary spending.

- ◆ **Budget for the fees you know about.** You can get a cheap fare, but on most airlines you'll have to pay extra if you want to check a bag (let alone two), eat a meal, or have extra legroom. Pack economically, take your own snacks and don't be tempted by legroom upgrades at the gate — or make sure to factor in those costs when you do your planning.
- ◆ **Call the hotel directly (not the 800 number) and ask about "resort fees."** You already know they may charge for internet use, long distance and local calls and reservation cancellation, but did you know they may charge \$10 to \$25 a day for "amenities," such as the pool or hotel gym? Comparison shop for a hotel that doesn't charge for them. Also, join the club — literally. By joining the hotel loyalty program, you may save on some of these charges.
- ◆ **Don't be fooled by advertised rental-car rates, which don't include taxes and surcharges.** Check your insurance coverage before you go so you can deny insurance supplements, which can run up to \$50 a day. When you reserve the car, ask about the airport concession fee; they don't usually tell you that it's cheaper to rent off-site. And don't just add on an additional driver — it may cost you another \$5-\$10 per day.
- ◆ **Use online travel sites but be aware the name-your-own-price option** probably doesn't include taxes or service fees charged by the site. Also, look for the sneaky word "nonrefundable." You may be getting a good price but you're also making a commitment.
- ◆ **Pay with a credit card.** It gives you the opportunity to dispute charges you don't agree with. Don't, however, give anyone your credit card number over the phone.

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 Money-Making 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**

-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!)...

Parsimonious (par-suh-mo-nee-us) adj.

Meaning: being over-careful with money; stingy

Sample Sentence: Ebenezer Scrooge was parsimonious before his transformation in "A Christmas Carol."

Do You Agree?

These companies top the list in serving customers according to the MSN Money-Zogby International customer-service survey:

1. Amazon.com
2. Trader Joe's
3. Netflix
4. Apple
5. FedEx

Rounding out the top 10 are Publix Super Markets, Southwest Airlines, UPS, Nordstrom and Marriott.

Take A Tour

Did you know you can tour Eli's Cheesecake World in Chicago, the Jelly Belly Center in Pleasant Prairie, WI or the CNN Studio in Atlanta, GA? Go to www.factorytoursusa.com for info on more than 500 tours across the U.S.

Safety Guide

Are the cosmetics and personal care products you're using safe? Check out this web site for the answer:

www.cosmeticdatabase.com

Quotes To Live By...

You can discover more about a person in an hour of play than in a year of conversation.

—Plato

You only live once -- but if you work it right, once is enough.

—Joe E. Lewis

Courage is what it takes to stand up and speak; courage is also what it takes to sit down and listen.

—Anonymous

Dig Deeper For A More Effective Internet Search

If you're only using traditional internet search engines to look for specific information, you may just be scratching the surface. You can expand your search and get more of the information you need by accessing the "Deep Web," a vast amount of content in searchable databases that can only be accessed by direct query. Here's how to get to this data:

- **Use a specific site's search engine.** Google, for example, will not find all the information in the Library of Congress web pages (and if it did, it would bog everyone down). Instead, do your search on the Library of Congress web site directly at: www.loc.gov.
- **Add the word "database" to your regular search.** For example, if you're searching Yahoo for information on toxic chemicals, you may find more specifics by searching "toxic chemicals database."
- **Use a "Deep Web" subject-focused search engine or directory.** Traditional search engines are working on accessing all this data (Google Scholar already searches scholarly literature, books and reports) but, in the meantime, try a site such as www.completeplanet.com, which captures more than 70,000 searchable databases.

There are many specialty search engines. To name a few, check out www.pubmed.gov for health and medical information; the Librarians' Internet Index at www.ipl.org, a collaborative research directory; or www.artcyclopedia.com, which lists 9,000 artists and 2,600 art sites.
- **Get a library card.** Many public libraries offer access to research databases for users with a library card (some of these databases are subscription only or password protected). Some city or county Public Libraries, for example, subscribe to services you can access through your home computer such as NetLibrary eAudiobooks, Film and Television Literature Index, Computer Source and Consumer Health Complete.

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is **Daniel and Vicki Miller**. Dan and I have known one another for quite some time; however, when involved with a networking group, our trust in one another grew quickly. They bought their home and recently sold their previous home, and it was a very good experience both times. We have also exchanged other business referrals. "*Congratulations*" for being a *special couple to work with when buying and selling*. Thank you.

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Brain Teaser...

What is the highest number of times that a dry, square piece of ordinary paper can be folded in half?

(See page 4 for the answer.)

Do NUTS Drive You NUTS?

Dr. Mehmet Oz calls them Nagging Unfinished Tasks or NUTS. Reduce the stress in your life by figuring out what they are and taking steps to fix them.

Why You Shouldn't Talk Or Text While Driving

Univ. of Utah Researcher David Strayer says talking on a cell phone while driving quadruples your accident risk. "Someone who's drunk at a 0.08 blood alcohol level has a four-time crash increase. So talking on a cell phone is about the same as driving drunk," he adds. "When you're text messaging, the crash risk goes up to eight times."

Funny Headlines

- Eye Drops Off Shelf
- Child's Stool Great for Use in Garden
- Police Begin Campaign to Run Down Jaywalkers
- Queen Mary Having Bottom Scraped
- Stolen Painting Found by Tree
- Grandmother of Eight Makes Hole in One

Summer Grilling Tips

Charring a steak on the grill can release cancer-causing agents. Reduce the dangers by:

- Marinating the meat first
- Letting the flames die down before cooking the meat
- Seasoning the meat with garlic, rosemary and sage (they help block production of those agents)

This Will Make You Feel Old

"PAC-MAN" is 30! The video game released in 1980 has become a global phenomenon and people now play it on their cell phones. In the 2010 Guinness World Records: Gaming Edition, PAC-MAN was named the best known Video Game Character, beating the Mario Brothers and Sonic the Hedgehog. Do you remember when you first played it?

Use Keywords To Get Your Resume Read

Did you know that your resume may be scanned before it's even read by a human? Many companies and recruitment firms are using scanning software to look for keywords that match the applicant and the job. Use these tips to increase your chances of getting an interview.

- ◆ **Read the job ad closely** and use some relevant words and phrases in your resume.
- ◆ **Check out the company's website** for words that come up often and use some in your resume. (Their mission statement is a good place to start.)
- ◆ **Review trade publications** for words that are key to your industry.
- ◆ **Once you've gathered the words, select the most important** and use them at least three times in your resume and cover letter. In addition to nouns, make sure you use *action words* to describe your accomplishments.
- ◆ **Don't overdo it.** Keep plenty of yourself in your resume. You don't want to sound like their annual report!

Here's A Free, Valuable Resource...

If you'd like to receive a Free List of gorgeous homes, personally researched to meet your individual requirements (with no obligation whatsoever), please call me at **952-887-1218**.

Some Battery Basics...

Many (if not most!) of the things in our lives run on batteries. You'll get a charge out of these battery basics.

Cheapest won't save you money. The old zinc-carbon batteries run out of juice and may leak acid into whatever device you buy them for. Chances are these came with that toy you bought so replace them with brand-name alkaline batteries.

They have a shelf-life. Don't buy huge quantities at a time and don't pick out the package with all the dust on it! You can prolong their life by keeping them cool (in the refrigerator is not necessary), not mixing old and new batteries, removing them when you don't expect to use the device for several months, and buying a battery tester. Rechargeables last longer but you should charge them every 6-9 months.

Recycling is critical. Duracell says alkaline batteries can safely go in the trash (secure the ends with masking tape), but you're better off recycling all your batteries (in California it's mandatory). Stores like Best Buy and Office Max will take them or use a mail-in recycling program.

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:

Seven – Try it!

You Know You're Getting Old When...

- Your back goes out more than you do.
- You have a party and the neighbors don't even know it.
- You wear black socks with sandals.
- You know what annuity means.
- You can't remember the last time you got on the floor to watch TV.

Interesting College Degrees

- Adventure Education – Green Mountain College, Vermont
- Bakery Science & Management – Kansas State
- Surf Science & Technology – University of Plymouth, England
- Puppetry – University of Connecticut
- Competitive Advantage in Banking – DePaul University, Chicago

Have A Laugh

Did you hear that Fed Ex and UPS are planning to merge? They're going to call it FED UP!

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...

ORVILLE FILLBRANDT, ABR, CRS, GRI, CDPE 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: **Jim Grossman of Dassel, MN** was the first person to correctly answer my quiz 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

The answer is c) JOLLY TIME Popcorn. It has carried the Good Housekeeping Seal of Approval since 1925! So, let's move on to *this* month's trivia question.

How many people are active users of Facebook?

- a) 50 million b) 175 million c) 400 million d) a gazillion

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

Real Estate Corner...

Q. Have all the provisions of the first-time homebuyer credit expired?

A. To be eligible for the first-time homeowner tax credit, you had to enter into a contract to buy a principal residence on or before April 30, 2010, and close by September 30, 2010.

There is good news, however, for members of the military and certain other federal employees (Foreign Service and the intelligence community) serving outside the U.S. They have an extra year to buy a principal residence in the U.S. and qualify for the credit. They must enter into a contract to buy the residence on or before April 30, 2011, and close by June 30, 2011.

This applies to any individual (and, if married, the spouse) who serves on qualified official extended duty outside the U.S. for at least 90 days during the period beginning after Dec. 31, 2008, and ending before May 1, 2010.

Also, the requirement that a buyer must repay the credit if they move out of their new home within three years has been waived if the move is due to government-ordered extended duty service.

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

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