



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

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Get Smart About Your Heart

People often treat their cars better than they do their bodies. That's what the president of the American Heart Association (AHA) says about the public's awareness of cardiovascular disease, the leading cause of death around the world. The key is this: If you do the right things, most heart disease is *preventable*. While talking with your doctor is important, here's what you can do on your own:

- **Know where you stand.** To get your personal heart score and learn what steps you may need to take to improve your heart health, go to MyLifeCheck.heart.org and click on "Get your assessment."
- **Follow the AHA's "Simple 7":**
 - ◆ **Get active.** 150 minutes/week of moderate exercise or 75 minutes/week of vigorous exercise. Walking is a great way to start.
 - ◆ **Control cholesterol.** Make diet and lifestyle changes if your level is 200 mg/dl or higher.
 - ◆ **Eat better.** Follow the 2010 guidelines at www.dietaryguidelines.gov. The AHA takes these a step further by saying everyone should limit their daily sodium consumption to 1,500 mg a day.
 - ◆ **Manage blood pressure.** Know yours and keep it in a healthy range.
 - ◆ **Lose weight.** Understand the relationship between the calories you're consuming versus the calories you're burning off.
 - ◆ **Reduce blood sugar.** Diabetes is one of the major controllable risk factors for cardiovascular disease.
 - ◆ **Stop smoking.** Seek out classes/support groups by contacting such organizations as the American Lung Association or Cancer Society.
- **Track and manage your heart health** by using the interactive tool at www.heart360.org.
- **Learn the warning signs** of heart attack, stroke and cardiac arrest. Find this information at a doctor's office, library or online sites like WebMD.com. By acting quickly (calling 9-1-1) you may save a life, including your own.

Are You Feeling Scrunched In Your Current Home?

Maybe you just had a child and you need more space. Or you have that nagging claustrophobic feeling. 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!

Free Multiple Listing Service info: www.Fillbrandt.com or www.OrvFillbrandt.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!)

Viral (vi-ruhl) adjective

Meaning: The first definition means pertaining to or caused by a virus. Now it's popularly used to mean circulating rapidly on the Internet.

Sample Sentence: I was really surprised when the video I shot of my cat went viral.

Cool Tool

If the Earth is the size of a Brussels sprout, how big is the sun? Guess by using "Sizing Up The Universe" at www.smithsonianeducation.org/students/idealabs/universe.html. Take it a step further by imagining the Brussels sprout-Earth in your backyard. Type in your address to see how far away the moon, sun and solar system would be relative to your house.

Top Dog

The American Kennel Club says the Labrador retriever is the most popular dog in America for the 20th year. The German Shepherd is second, Yorkshire Terrier third and Beagle fourth. They also added 3 dogs to their list of registered breeds: the Xoloitzcuintli (or Xolo), the Norwegian Lundehund and the Entlebucher Mountain Dog. Before you get one of these, you'll have to learn to pronounce its name!

Quotes To Live By...

Let us not look back in anger, nor forward in fear, but around us in awareness.

—James Thurber

Accept that some days you are the pigeon, and some days you are the statue.

—Dilbert

Whatever you are it is your own friends who make your world.

—William James

Tired Of Junk? Try This

Does your physical mailbox overflow with catalogs, solicitations and loads of other stuff you just don't want? You can opt out of some of these mailings by contacting the companies directly or trying these sites:

- **www.optoutprescreen.com.** This is the official site to opt out of pre-screened or pre-approved credit and insurance offers. By opting out, Equifax, Experian, Innovis and TransUnion will not include your name on lists used by creditors and insurers to make offers that you don't initiate. If you change your mind, you also can "opt-in."
- **www.dmchoice.org.** While there are benefits to direct mail (find out about new products and money-saving deals), you probably want to eliminate things you're not interested in. The Direct Marketing Association lets you choose whether you want to receive mail from companies in four categories: credit offers, catalogs, magazine offers and other offers (donation requests, etc.).
- **www.catalogchoice.org.** Use this *free* title-specific service to opt out of postal mail from companies that are already marketing to you. You can reduce more of your mail by signing up for their new Unlisting Service. For a \$20 annual "donation," they'll work as your agent to remove your information from third-party marketing company databases. These companies create lists (based on your past purchases and interests) that are rented to companies for marketing purposes.
- **www.yellowpagesoptout.com.** This site lets you stop all those phone books you probably don't use. Type in your zip code and you'll be surprised to see how many phone books you're eligible to receive. You also can get tips on how to recycle outdated directories.
- **Note:** Opting out won't end solicitations from local merchants, religious and charitable associations, professional and alumni associations, politicians and companies with which you conduct business. To eliminate mail from these groups, write directly to each source.

Please Welcome New Clients And Good Friends Into Our 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 to everyone who thought of me with your referrals!

Thomas Velasquez – Bought, Diana Hoffman – Bought, John and Mary Pavik – Sellers, Carroll and Carol Engelhardt – Sold, Connie Wilkie Estate – Sold, Rick & Teri Bokusky referred Matt Bokusky and Dori Ostlie – Buyers, Max and Jodie McKie – Buyers, Christin Running referred Meghan Running – Buyer, Chris Haukoos – Closed, and Mehmed and Fatima Durgutovic – Buyers.

Thank you!

Thank you!

Thank you!

Brain Teaser...

What electronic device did Dr. Martin Cooper invent in 1973? Hint: most of us can't do without it.

(See page 4 for the answer.)

Online Safety Guide

Have you talked to your kids lately about online safety? The U.S. Federal Trade Commission offers a guide you can follow called "Net Cetera." Check it out at www.onguardonline.gov. The site also offers a section called "Heads Up" that's written specifically for kids.

Have A Laugh

A juggler driving to a performance was stopped by the police. "What are these matches and lighter fluid doing in your car?" asked the cop. "I'm a juggler and I juggle flaming torches in my act."

"Oh yeah?" said the cop. "Lets see you do it." The juggler got out and started juggling the blazing torches masterfully.

A couple driving by slowed down to watch. "Wow," said the driver to his wife. "I'm glad I quit drinking. Look at the test they're giving now!"

Good News For Your Ears

Don't you hate it when TV commercials come on LOUDER than the program you're watching? That will end thanks to the "Commercial Advertisement Loudness Mitigation" or CALM Act. But don't hold your breath – TV stations have within a year to comply.

Sorry, Wrong Number

If you get a cell phone call or text message during your job interview, don't answer it. A survey of hiring managers ranked that the most common mistake job candidates make.

It's For Your Safety

Why do you have to give your full name (as it appears on your government-issued ID), date of birth and gender when you book an airline reservation? So the TSA can conduct watch list matching and approve airlines to issue a boarding pass. One hundred percent of passengers on flights within or bound for the U.S. are now being checked against government watch lists.

Why You Should BCC...

Do you send or forward emails with all the original contacts showing? Here's what you should do instead and why.

If you're sending an email, put your email in the To field and your distribution list in the Blind Carbon Copy (BCC) area. And if it's a joke or other forwarded email that has been sent to a long list of recipients, delete all the email addresses in the body of the email itself before you hit send.

It protects the privacy of people's email addresses. Some of your recipients may prefer to keep their email address private. And if a person "replies to all," it can be confusing and annoying.

Those long forwarded email lists can be a bit tedious. Save your friends some time.

You and your recipients will have less exposure to spammers. Spammers love to get their hands on valid email addresses. In fact, some of those innocent-looking emails ("pass this message on and you'll have good luck for 5 years") are actually started by spammers who are using the email as a tool to benefit themselves.

Encourage your friends to use BCC as well. That's what friends are for!

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 your home is worth. 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.

Did You Buy A Lemon?

Not the fruit, but a new car that is defective beyond repair. Here's what to do if you think you might have one.

Know your rights and responsibilities. Every state has a Lemon Law that outlines eligibility requirements, notice requirements and specific remedies that you may recover in a legal action against the manufacturer if a vehicle cannot be fixed to conform to the warranty after a reasonable number of repair attempts. If you can't find the information, contact your state consumer protection agency. The Canadian Motor Vehicle Arbitration Plan is the dispute resolution program for consumers in Canada.

File a Lemon Law auto warranty complaint with the Better Business Bureau (BBB) AUTO LINE program. If your auto manufacturer participates in the program, the BBB can help you negotiate with them and, if necessary, hold an arbitration hearing to settle the dispute at no cost to 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:

The mobile cell phone! The Motorola employee made the first call on April 3, 1973, on the streets of NYC to his rival at Bell Labs. The DynaTAC phone was the size of a brick and weighed 2 lbs!

New Dictionary Words

- Bromance – A close platonic male relationship
- Frenemy – Friend with whom one has frequent conflict
- Buzzkill – Person or thing that has a depressing effect
- Truthiness – Quality of seeming true

In A Pickle

Here's an interesting use of a household item. When they ran out of money to buy expensive road salt for snow removal, Bergen County, NJ, turned to pickle juice! Time.com called it a winter "dill-emma."

Ask Yourself...

- ◆ Are part-time band leaders semi-conductors?
- ◆ Why do flammable and inflammable mean the same thing?
- ◆ Are you telling the truth if you lie in bed?

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: Unfortunately, not one person correctly answered my quiz question.

Which of these countries does *not* currently have a female president or prime minister?

- a) Australia b) Ireland c) Switzerland d) the Philippines

The answer is d) the Philippines. The president is Benigno S. Aquino III. His mother, Corazon Aquino, was the first woman to hold that office in the Philippines. So, let's move on to *this* month's trivia question.

Which U.S. state has the smallest resident population according to the 2010 census?

- a) Wyoming b) Rhode Island c) South Dakota d) Delaware

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

Real Estate Corner...

Q. What do I need to know about lead paint in older homes?

A. If you're planning to buy, rent or renovate a home built before 1978, you need to read the Renovate Right brochure produced by the U.S. Environmental Protection Agency. (www.epa.gov/lead/pubs/renovaterightbrochure.pdf). In it you'll learn that lead-based paint, which is dangerous to adults but especially to children under six years of age, was used in more than 38 million homes until it was banned from residential use in 1978.

You have the option to hire a certified risk assessor or inspector to check for lead-based paint (call the National Lead Information Center for help finding one). Or you can assume that it's present if your home was built prior to 1978 and follow the practices in the brochure.

Federal law now requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in these homes be EPA Lead-Safe Certified. You can use the search tool on the EPA web site to find a certified renovator near you or call your local homebuilders' association for a list of certified remodelers. After the job is complete, be sure to save the records so you can pass them on if you decide to sell your home.

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 or www.OrvFillbrandt.com