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**Vicky Pogue & Mitchell Pogue**  
 YOUR PERSONAL PROFESSIONAL REAL ESTATE PARTNERS<sup>®</sup>

# Life Touch Connections!

*"Insider Tips For Healthier, Wealthier, More Blessed You!"*

## How Safe Is The Bottled Water You Drink?

Don't be fooled. The bottled water you're drinking may not be any safer than your tap water. According to the National Resources Defense Council (NRDC), some bottled water sold in the United States may contain bacteria and/or chemicals. And 30 percent of bottled water sold in the U.S. comes from a city or town's tap water!

The NRDC cited one incidence where a bottled water brand labeled "spring water" actually came from a well in an industrial facility's parking lot. While they reported that most bottled water was safe, about 30 percent of the bottled water they tested contained bacteria, synthetic organic chemicals and inorganic chemicals.

In another recent study, Dutch researchers found 40 percent of the bottled mineral water they tested from 16 countries, (not including the U.S.) showed the presence of bacteria or fungi.

Why should you care? First, people with a weakened immune system (children, the elderly, people with cancer, kidney failure, or AIDS,) may have an increased risk of infection from bacteria. Serious infections can develop from *legionella*, a bacteria causing Legionnaires disease, pneumonia like illness.

Secondly, bottled water is expensive. A five-year supply of bottled water (8 glasses a day) costs about \$1,000. The same amount of tap water costs \$1.65.

There are some regulations on bottled water. The Federal Drug Administration (FDA) requires that if water is taken from a municipal source and not treated, the label must say it's from a municipal source. If, the water is treated (using common technology) there is no requirement to label the municipal source.

The NRDC concluded that bottled water "should not be assumed to be purer or safer than most tap water."

### Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call us at:

434-258-6655

or

434-660-6471

and we'll tell you...with no hassles and no obligation.

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## Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

**encomium** • \en-KOH-mee-um\ noun

**Meaning:** glowing and warmly enthusiastic praise.

**Example Sentence:** People who volunteer their time for others deserve the **encomium** they receive.

## Parenting Truths!

- If you have trouble getting your children's attention, just sit down and look comfortable.
- Money isn't everything, but it sure keeps the kids in touch.
- Vacation is a time when parents realize that teachers are grossly underpaid.
- The first sign of maturity is the discovery that the volume knob also turns to the left.
- There would be fewer problems with children if they had to chop wood to keep the television set going.
- Those who say they "sleep like a baby" don't have one.
- The best thing to spend on your children is time.

## How To Get Rich?

The best way to get rich may be to own your own business! A survey conducted by Market Audit found business owners had a median net worth of about \$250,000—that's almost three times the average worker!

## Quotes Live By...

It doesn't matter whether you are a man or a woman. What matters is your grasp of the problems and the need for action.

(Margaret Thatcher)

A window of opportunity will not open itself.

(Michael Crichton)

Comedy is tragedy plus time.

(Carol Burnett)

# In Debt? Five Warning Signs You're In Over Your Head!

Most of us carry some type of debt: mortgage, car payments, credit cards, or educational loans. How do you know when you're carrying too much debt? Most people fall into debt trouble with impulse buying. Here are five warning signs that you may be in dangerous debt trouble, and what you can do about it:

1. You're unable to pay more than the minimum payments on your credit cards.
2. You have more than three major credit cards and they're near the credit limit.
3. You use your credit cards to pay other bills.
4. You hide your bills from your spouse.
5. You don't have a savings account.

If you answered "yes" to any of the above warning signs you may want to examine your debt load and set up a realistic budget. If you are carrying credit card debt, begin by paying down the highest interest credit cards bills first. Resolve to not use credit cards unless you have the cash to pay your bill off when the bill arrives; otherwise, the first step to financial health is to remove the temptation and cut up your credit cards.

### 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. See my "Insider's Free Resources Page" in this newsletter, or call us at **434-258-6655** or **434-660-6471**

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to generate good clients. Instead, I dedicate 110% 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!

## Is Your Cell Phone Getting You Lost?

Has this ever happened to you? A recent study of 96 drivers showed that 12 of 24 drivers using a cell phone with a headset missed their exit. According to the Human Factors and Ergonomics Society in New Orleans, the study also revealed that 3 of 24 drivers talking to a passenger missed their exit; and only two of 48 drivers unaccompanied and not talking missed their exit. It may be time to hang up the phone!

## Using Less Paper, More Plastic...

Americans are using less paper and more plastic (credit and debit cards) when they shop and buy services. In 2005, consumers used plastic to pay for \$2.2 billion in goods and services. More people are using debit and credit cards to pay for everything from groceries, clothing, taxes, cab rides, fuel, to donations and other retail goods and services.

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## Brain Teaser...

What can bring back the dead; make us cry, make us laugh, or make us young? Born in an instant, it can last a lifetime. What am I?

(The answer is on page 4.)

## The Doctors Are In...

When asked their opinions about a new building project, here's what a group of doctors said:

The *allergists* said "scratch it."

The *pediatricians* said "grow up."

The *gastroenterologists* had a gut feeling that it wouldn't work.

The *ophthalmologists* said the idea was shortsighted.

The *dermatologists* said the move would be rash.

The *pathologists* said "over my dead body."

The *orthopedists* issued a joint resolution.

The *neurologists* thought the hospital had a lot of nerve.

## Weird Hair News!

In George Washington's day, personal hygiene left a lot of room for improvement. Women kept their hair covered, while men shaved their heads because of lice and bugs and wore wigs.

Wealthy men could afford good wigs made from wool. The wigs couldn't be washed, so to clean them they would carve out a loaf of bread, put the wig in the shell and bake for 30 minutes. The heat would make the wig big and fluffy, hence the term "big wig." Today we use the term "big wig" when someone appears to be or is powerful and wealthy.

## Thrifty Tips...

- The U.S. Postal service sent out a message to letter carriers to put a sheet of Bounce in their uniform pockets to keep yellow jacket bees away.
- Air Freshener: To absorb odors, place bowls of vinegar, or baking soda around the house.  
(Keep away children and pets.)
- To Make The Air More Fragrant: Use essential oils or select your favorite herb or spice and boil for a few minutes, releasing the scent.

# Natural Health Remedies

Minor aches and pains can be an annoyance, but they're usually not serious enough to warrant a trip to the doctor. You can treat most minor health problems yourself: minor cough, heartburn, swimmer's ear, muscle strain, headache, and sinusitis. Here are six useful home remedies:

- **Strained Muscle** – Right after the injury, put ice on the injury for 20 minutes; elevate the area. Repeat every few hours.
- **Tension Headache** – Put a drop of lavender on your index fingers; rub the oil on your temples and the back of your neck.
- **Heartburn** – Mix ½-teaspoon baking soda and 1-cup warm water, and drink it to relieve the discomfort.
- **Swimmer's Ear** – Warm ½ onion in the microwave for 10-20 seconds. Hold it close to your ear (but not touching) for one minute.
- **Cough** – Make hot tea from wild cherry bark, steep. Drink 1 cup.
- **Sinusitis** – ½-teaspoon salt dissolved in 1 cup of warm water. Gently breathe into your nostrils.

(If any symptoms are unusual, or don't go away after a few days, or come on suddenly, call your physician.)

## Are You Our Client Of The Month?

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

This month's *Clients Of The Month* are **Roy and Melinda Jones**. Roy and Melinda became part of our real estate family through a family referral. It is a joy to have them as our "clients," but more importantly as our new "friends."

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

## Not Getting Enough Exercise... How to Get Back On Track

One of the best ways to stay fit is to have at least one athletic hobby: walking, swimming, bowling, tennis, golf, skiing, bicycling or even dancing. If you enjoy what you're doing, you'll stick with it.

Second, a workout partner can make the time go by more quickly, and you can have fun at the same time. Whether it's a family member, friend or co-worker, a workout partner will encourage you on the days you may want to slide.

Third, hire a trainer if you have trouble maintaining an exercise program. A trainer can guide you through a program that works for you.

Remember to vary your workouts. This prevents overworking certain muscle groups, and it will keep you motivated.

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## True or False!

Can you guess which of the following are true or false?

- ✓ 40,000 Americans are injured by toilets each year.
  - ✓ Most of us have eaten a spider in our sleep.
- They are both true!

## Brain Teaser Answer:

A splinter.

## For Women Only?...

- I have yet to hear a man ask for advice on how to combine marriage and a career.
- Behind every successful woman is herself.
- If you want breakfast in bed, sleep in the kitchen.

## Don't Miss This Shoe Tip!

Now there's an easy way to get the smell out of your shoes! Just use fabric softener sheets...the same ones you use in the clothes dryer.

Take one sheet per shoe (sneakers, loafers, or slippers). Roll it up and insert it in each shoe.

**THANK YOU** for reading our *Life Touch Connections!*<sup>®</sup>

personal newsletter. We wanted 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," We'd love to hear from you...

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# “Who Else Wants To Win A Gift Certificate”?

*Your chances to win are better than you think!*

The winner of last month's quiz drawing is: **Robin Gaines of Lynchburg.** She will receive a gift certificate from the place of her choice.

**Which U.S. President instituted his “Good Neighbor” policy with other Western Hemisphere countries?**

a) Ronald Reagan, b) Franklin Roosevelt, c) Gerald Ford, d) George H. Bush

The answer is “B,” Franklin Roosevelt. So let's move on to this month's trivia question...

**What is the color of the black box in a commercial airplane?**

a) Red b) Black c) Orange d) Blue

Call us with the correct answer and maybe your name will be drawn for the gift certificate! **434-258-6655 or 434-660-6471.**

## Real Estate Corner...

**Q. We're planning to move to a new home soon. What steps can we take now to make our move go more smoothly?**

**A.** Moving can be very stressful, but there are ways to help you tackle the task. Here are six quick tips to make your next move go more smoothly:

1. Have a garage sale well before you begin packing. That way you won't be taking unnecessary items to your new home. (Here's your chance to unload all the things you don't want or don't need any longer. You'll be glad you did.)
2. Use sturdy, reinforced boxes. Go to a professional moving company to get the right boxes. Your grocer's boxes just won't do. Remember to pack your boxes carefully.
3. Use towels, blankets and pillows to separate pictures and fragile items. Pack all your glass items and dishes vertically and with packing materials to prevent any breakage.
4. Label all your boxes. Mark boxes with FRAGILE ITEMS on the outside.
5. Pack one box with essential items: coffee, tea, soap, toiletries, flashlight, plastic ware, snacks, paper towels that you can open when you arrive. Mark this box OPEN ME FIRST...that way you'll have the essentials when you arrive at your new home.
6. Lastly, work with your moving company. Be sure to have your shipment's registration number, and let the company know how to reach you at all times.

If you are in the market for a buying or selling a home and need competent and caring representation, please call us at:

**434-258-6655 or 434-660-6471.**

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