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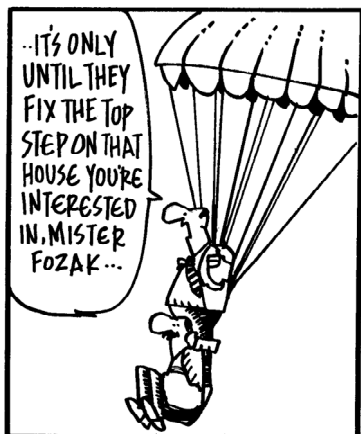
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## Vicky Pogue & Mitchell Pogue

YOUR PERSONAL PROFESSIONAL REAL ESTATE PARTNERS

# Life Touch Connections!®

“Insider Tips For Healthier, Wealthier, More Blessed You!”

## Six Important Tips For Safe and Easy International Travel

Do you travel abroad? At some point in life, nearly everyone will travel to a foreign country. Maybe you long for adventure, travel for business, or want to discover unique cultures. Before you go, here are six helpful tips to make your trip easier, safer and lots more enjoyable:

- 1. Pack With Care.** Don't pack anything that would upset you if it were lost. Luggage gets lost; things get broken. Check to see what is appropriate to wear in the place(s) you'll be staying. But don't over pack. Keep gifts unwrapped; security may have to unwrap them to see the contents.
- 2. Make Two Travel Packets.** One is for you; the other give to a trusted family member or friend. Copy your passport (all pages), and your passport photo. Include medical information, insurance numbers, medication and vision prescriptions (should you lose your glasses), your itinerary, and important telephone numbers. Check your health insurance medical coverage while you're in foreign countries.
- 3. Know Your Itinerary.** Know where you're going, and let people know when you are expected to return. Be aware of your surroundings and be street smart. Stay in safe areas, that are well-lit at night.
- 4. Watch What You Eat.** Eat foods that are well-cooked; avoid raw or uncooked seafood. Drink bottled water (sealed and commercially produced), and/or carbonated drinks. Forego the ice, and use bottled water when brushing your teeth.
- 5. Protect Your Film.** If you use a film camera, carry your film with you. The new x-ray machines can fog your film, ruining your photos. If you're concerned, ask security to hand-check your film.
- 6. Stay Alert.** You're at most risk to crime while en-route to your destination particularly at airports. Don't leave your bags unattended, and keep them in front of you. Always, heed U.S. State Department warnings; they are there to protect you. Lastly, have a great trip!

### How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home.

Don't leave your financial well-being up to just anyone.

Just call

434-258-6655 or

434-660-6471 anytime,

24 hours, and We'll rush

a copy out to you.

## 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!

**moxie** \MAHK-see\ (noun)

**Meaning:** energy, determination

**Example Sentence:** Claudia became corporate vice-president because of her **moxie** and negotiation skills.

## Pearls Of Wisdom

Always keep your words soft and sweet, just in case you have to eat them.

If you lend someone \$20 and never see that person again, it was probably worth it.

You may be only one person in the world, but you may also be the world to one person.

Never buy a car you can't push.

Some mistakes are too much fun to make only once.

We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.

A truly happy person is one who can enjoy the scenery on a detour.

## How To Make Love Last...

Be a good kisser...it'll make your wife forget that you never take out the trash. (*Erin, age 8*)

Don't forget your wife's name. That'll mess up the love. (*Josh, 7*)

No one is sure why it happens, but I heard it has something to do with how you smell, that's why perfume and deodorant are so popular. (*Mae, 9*)

## Quotes To Live By...

*The true test of civilization is not the census, not the size of cities, nor the crops – no, but the kind of man the country turns out.* (Emerson)

*The trouble with political jokes is that very often they get elected.* (Will Rogers)

# 5 Money Making Investment Tips

Money. We all want to make more and invest well, but most of us don't have the time to follow the over 50,000 stock and funds recommendations by "the experts." So here are five money-making and investments tips that can help you make better "money" decisions:

1. Save at least 10% of your net take-home pay. Can't seem to save? Mostly it's a matter of discipline. Make a budget. Cut back on discretionary expenditures and create an automatic savings plan.
2. Invest in a diversified group of low-cost, no-load index funds. That way if one goes south, you'll have other funds that balance out your portfolio.
3. Think long term. The more you trade, the less you'll make. Investment winners know the power of waiting. They're in it for the long haul, and they aren't hit with frequent transaction fees and taxes.
4. Focus on the power of compounding interest. Compounding interest can turn a small investment into a sizable sum of money over time.
5. Buy quality, proven index funds, with long-term track records. When you buy solid funds, you won't be tempted to sell, and the long-term investor almost always wins the race.

## Why Our Practice Is "Referral-Driven"...

Referred clients are the very best clients. They're fun to serve. They become good friends. And they refer others just like themselves. What could be better! Our goal is to become a 100% referral business. But we can only accomplish this with *your help*. The next time you're on the phone with a friend...or responding to a nice email, why not mention our names and numbers, or simply refer people to our web site for valuable Free consumer information about buying or selling. You can reach us at...

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It's a win-win for everyone. Thanks for thinking of us!

## Is Sugar Robbing Your Health?

Do you love sweet foods? Last year, Americans consumed on the order of 130 pounds of sugar per person. Even a simple cola drink contains up to 12 teaspoons of sugar. But there is mounting evidence that refined sugar may lead to serious health problems.

New research suggests that refined sugar may cause chronic health problems and degenerative diseases. We already know that sugar is high in calories contributing to obesity, diabetes and tooth decay. But sugar has also been found to adversely affect the immune system, raise your blood pressure, and speed up the aging process. Limiting your refined sugar intake just might save your life.

## Brain Teaser...

When is a doctor most annoyed?

(See page 4 for the answer)

## Silly Signs

Have you ever read a sign and then asked yourself...did I really read that? Check out these funny signs:

### *In an office:*

After tea break, staff should empty the teapot and stand upside down on the draining board.

### *Notice in a farmer's field:*

The farmer allows walkers to cross the field for free, but the bull charges.

### *On a repair shop door:*

Can repair anything. (Please knock hard on the door; the bell doesn't work.)

## Raise Your IQ by 10 Points

Researchers have found the secret to improving your IQ. Are you constantly checking your email, answering the phone, and interrupted by instant messaging? It may be lowering your IQ. In a study conducted at King's College in London subjects performed better in a quiet environment. Even when subjects were told to ignore distractions, their IQs dropped 10 points when distractions were present.

## Antiques and Husbands...

Antiques have become a popular hobby for many people. Today, more than 15 million people worldwide collect things that are old, funny-looking, don't work, and are kept only for sentimental purposes. Some of these are called Antiques – the rest are called *husbands!*

## Singapore and Pollution...

The auto license fee structure in Singapore is nearly opposite to anywhere else in the world. For a new car, the fee is small, about \$5. As the vehicle grows older, the fee increases. When an auto reaches 8 years old, it's no longer allowed on the road. Two-cycle engines are also illegal. It sounds strict, but the law has virtually wiped-out air pollution in Singapore.

# Why Are Monkeys So Happy?

It's simple...bananas. After reading this you may never look at a banana in quite the same way. Bananas do amazing things! Bananas can:

- 1. Boost Your Energy.** Bananas are the number one fruit of choice for the world's leading athletes. Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout.
- 2. Create Feel Good Therapy.** A recent study found that after eating a banana, patients felt better. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin, known to make you relax, improve your mood and generally make you feel happier.
- 3. Lower Blood Pressure:** Bananas are high in potassium and low in salt, which can help to lower blood pressure, according to the U.S. Food and Drug Administration.
- 4. Increase Brain Power.** Students at Twickenham (Middlesex) School scored higher on their exams this year by eating bananas at breakfast and lunch. This feel good potassium packed fruit makes students more alert.
- 5. Reduce Chance of Stroke.** Eating bananas can cut your risk of stroke by 40% according to research in *The New England Journal of Medicine*.
- 6. Kill Warts.** Take a piece of banana skin and place it on the wart, with the yellow side out; hold the skin in place with surgical tape. It's magic.

Give bananas a try and see if it improves your well-being.

## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

**Fred and Rhonda Vine, Darren and Donna Holland,  
Karen Madigan, Kyle Falwell, Becca Lingly,  
and A. W. Brandt Builders, Inc.,**

## Is Your Teflon Cookware Toxic?

If you cook with Teflon coated pans, you may be putting your health and your family's health at risk. Dangerous particles and gases can be emitted when Teflon coated pans are overheated, according to studies conducted by DuPont.

Teflon breaks down and releases toxic particles at 446 degrees F. Some are known carcinogens. At over 680 degree F, Teflon releases other dangerous gases. If you do choose to cook with Teflon, never preheat the pan, and keep temperatures well below these levels. Better yet, use cast iron or stainless steel cookware.

## Things I Learned At The Movies!

All telephone numbers in America begin with the digits 555.

All computer disks will work in all computers, regardless of software.

If you're blonde and pretty, it's possible to become a world expert in Nuclear Fusion at age 22.

The more a man and a woman hate each other, the more likely they will fall in love.

The ventilation system of any building is the perfect hiding place. No one will ever think of looking for you in there, and you can travel to other parts of the building without difficulty.

## Brain Teaser Answer:

When he's out of "patients."

**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 **Jane Adkins of Forest**. Congratulations!

The question was:

**When was the first New Year's Eve Ball dropped in Times Square?**

a. 1955   b. 1904   c. 1907   d. 1920

The answer is “C,” 1907. So let's move on to this month's trivia question...

**Which of these 1960s musicals did NOT win an Academy Award for Best Picture?**

a) "Gigi," b) "Oliver," c) "Mary Poppins," d) "The Sound of Music"

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 looking to purchase a home, but aren't sure where to begin. What are pros of buying a new house vs. an existing one?**

Buying a brand new house offers some real advantages to a home buyer. There are fewer repairs on heating and cooling units, and you'll have new appliances that are less likely to need service.

Most newer homes have garages—a real plus! New homes also have some technology benefits. Most are pre-wired for computer systems, entertainment, and modern appliances and conveniences.

Conversely, existing or older homes have their advantages too. These homes are located in established neighborhoods and near conveniences like parks, libraries, schools, and shopping centers. You'll also have mature vegetation from large trees, to greenery, and shade...another big plus. New homes and new neighborhoods just can't offer that.

Older homes may have more architectural charm and style. Older homes may have hardwood floors, alcoves, built-in bookcases, and amenities not found in newer homes. They also may have larger lot sizes, giving your family a little more room to roam.

It really comes down to what you want in a home, and where you want to live. If you're thinking of buying or selling a home and need competent and caring representation, please call me at **434-258-6655** or **434-660-6471**.