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Volume IV, Issue 59
 July 2006
 Lynchburg, VA

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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!"

How To Save A Bundle On Homeowners Insurance!

Mounting claims from natural disasters have caused a colossal jump in the cost of homeowners insurance. With wildfires, hurricanes, tornadoes, earthquakes and mold taking a toll on property, homeowners' insurance claims skyrocketed resulting in significant price hikes for consumers.

Over 51 million households saw price increases between 2001 and 2003, according to a study by the Independent Insurance Agents and Brokers Association of America. Here's some important advice to help you reduce the cost of your homeowners insurance:

- 1. Raise Your Deductible.** You can significantly reduce the cost of your homeowners insurance by raising your deductible to at least \$1,000.
- 2. Keep Your Home In Good Condition.** Make sure that your roof is in good shape. Fix any minor leaks or problems. Make sure the heating, plumbing and electrical systems are in good condition. Also, make sure to repair any drainage problems around your home.
- 3. Keep Your Credit Score High.** Insurance companies use credit insurance scoring to determine who to insure and for how much. Your score depends on your credit report score and your claims history. To improve your credit score pay down your debt, close credit cards, and correct any credit report errors.
- 4. Avoid Filing Unnecessary Claims.** Filing several small claims can result in rate increases and in some cases even being dropped by your insurance carrier.
- 5. Comparison Shop.** Look for an insurer that has a good claims record. Every few years compare your policy with other reputable insurers. You may find a better value. Always buy a policy that pays the true replacement value for any loss.
- 6. Keep Your Policy Up-To-Date.** Review your coverage each year. Make changes to the policy, if, for example, you increased the value of home (remodeling or building an addition). Conversely, reduce coverage for items that may have depreciated.

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 call 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, just call us at

434-258-6655

or

434-660-6471

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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!

probity • \PROH-buh-tee\; noun

Meaning: adherence to the highest principles.

Example Sentence: The elder statesman's **probity** set the standard for many years to come.

Books You May Not See

- THINGS I CANNOT AFFORD
by Bill Gates
- AMERICA'S MOST POPULAR LAWYERS
- THINGS I WOULD NOT DO FOR MONEY
by Dennis Rodman
- AMELIA EARHART'S GUIDE TO NAVIGATING THE PACIFIC
- EVERYTHING MEN KNOW ABOUT WOMEN
- GUIDE TO DATING ETIQUETTE
by Mike Tyson
- EVERYTHING WOMEN KNOW ABOUT MEN
- THE AMISH PHONE DIRECTORY
- MY WILD YEARS
by Al Gore

Hiccup Cure

Briefly apply ice cubes (or an ice pack or cold can of soda) on either side of your Adam's apple for up to a minute. It interrupts the nerve signals that make your diaphragm contract.

Quotes Live By...

Happiness is a direction, not a place.
(Sydney J. Harris)

I hope that people will finally come to realize that there is only one 'race' - the human race - and that we are all members of it.
(Margaret Atwood)

Once in his life, every man is entitled to fall madly in love with a gorgeous redhead.
(Lucille Ball)

Here's Important Money-Saving Information about Generic Drugs

Generic drugs have been making headlines recently, as the cost of brand-name medications skyrockets and family budgets tighten. A generic drug is the chemical equivalent of a brand-name drug. Ibuprofen, for example, is the generic version of Motrin IB.

The FDA requires generics to have the same active ingredients, strength, purity and stability as their brand-name counterparts. It's called being "bio-equivalent." Yet they cost considerably less. Generics save consumers an estimated 8 to 10 billion dollars a year at retail pharmacies. The only difference between generics and brand-name drugs may be the inactive ingredients, such as dyes and coatings used.

To find out if a brand-name drug that you take regularly has a generic equivalent, contact the FDA/Center for Drug Evaluation and Research at www.fda.gov/cder/ogd (click on "drug information"), or call toll-free 888-463-6332.

Wave Your Flag Cheesecake

1 qt. strawberries, divided, 1-1/2 cups boiling water, 2 pkg. (4-serving size each) JELL-O Brand Strawberry Gelatin, Ice cubes, 1 cup cold water, 1 pkg. (12 oz.) pound cake, cut into 10 slices, 1-1/3 cups blueberries, divided, 2 pkg. (8 oz. each) PHILADELPHIA Cream Cheese, softened, 1/4 cup sugar, 1 tub (8 oz.) COOL WHIP Whipped Topping, thawed.

SLICE 1 cup of the strawberries; set aside. Halve the remaining 3 cups strawberries; set aside. Stir boiling water into dry gelatin mixes in large bowl at least 2 min. until completely dissolved. Add enough ice to cold water to measure 2 cups. Add to gelatin; stir until ice is completely melted. Refrigerate 5 min. or until gelatin is slightly thickened (consistency of unbeaten egg whites).

MEANWHILE, line bottom of 13x9-inch dish with the cake slices. Add sliced strawberries and 1 cup of the blueberries to thickened gelatin; stir gently. Spoon over cake slices. Refrigerate 4 hours or until set.

BEAT cream cheese and sugar in large bowl with wire whisk or electric mixer until well blended; gently stir in whipped topping. Spread over gelatin. Arrange strawberry halves on cream cheese mixture to resemble the stripes of a flag. Arrange the remaining 1/3 cup blueberries on cream cheese mixture for the "stars."

Can Laughter Make You Healthy?

Laughter is strong medicine, so says researchers at Stanford University. The physical action of laughter actually increases blood flow and contracts abdominal muscles. It lowers stress, improves heart health, and can resolve conflict in troubled times.

Here are a few tips to help you add a little more laughter and humor in your life:

- Create a "humor first-aid kit" full of comedy tapes, joke books, funny stories, comics when you feel the need or urge to be silly.
- Take a humor break instead of a coffee break. Read jokes, listen to a funny tape, or create a humor notebook to help during difficult times.
- Remind yourself to have fun. It's OK to lighten up.
- Go to a funny movie, rent a comedy, or watch an old comedy show.

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Brain Teaser...

I got it in the woods but didn't want it. Once I had it, I couldn't see it. The more I searched for it, the less I liked it. I took it home in my hand because I still could not find it.

What am I?

(The answer is on page 4.)

Little Bits Of Wisdom...

- The journey of a thousand miles begins with a broken fan belt and a leaky tire.
- If you lend someone \$20 and never see that person again, it was probably worth it.
- If you think nobody cares if you're alive, try missing a couple of car payments.
- The quickest way to double your money is to fold it in half and put it back in your pocket.
- A closed mouth gathers no foot.
- There are two theories to arguing with women. Neither one works.

The Amazing Instant Mate

Listen up...are you tired of coming home after working all day to piles of laundry, hungry kids, and an unsupportive spouse?

Now there's some help...the Amazing Instant Mate CD will play what you need to hear. Samples include: "Hello, honey...how was your day? I'm so glad you're home with me. To find out more, go to www.amazinginstantmate.com

Is It Your Birthday?

Here's a birthday paradox for you! If there are 23 people in a room, there's a tad more chance than 50% that at least two of them will have the same birthday. If you have 60 or more people, the probability is greater than 99%. This is not a paradox in the sense of it leading to a logical contradiction; it is a paradox in the sense that it is a mathematical truth that contradicts common intuition. Most people estimate that the chance is much lower.

How many people in your life have you met that have the same birthday as you do? Next time, you're in a large group, may want to ask the question.

Free Advice...From a Lawyer?

It's a rarity to be sure...but here's some sound advice that could save you lots of money, time, and trouble.

- When you order checks, print only your first initial on them. That way if someone takes your checkbook s/he will not know your first name, or how you sign your name...but your bank will know.
- *Never* place your social security number on your checks.
- Put your work phone number on your checks, not your home phone.
- Photocopy all the contents of your wallet (front and back). This way you'll know what was in your wallet, account numbers, and phone numbers to call if your credit cards are stolen.
- Write only the last four digits of your credit card account in the "For" line on your checks. Your credit card company knows the rest.

Most importantly, call Equifax 1-800-525-6285, Experian 1-888-397-3742, Trans Union 1-800-680-7289, and the Social Security fraud line 1-800-269-0271 to place a fraud alert on your name and social security number. This process alerts any company checking your credit to contact you by phone before authorizing new credit.

Do You Have A Real Estate Or Home-Ownership Question You Want Answered?

Maybe you want to learn how much equity you've gained in your home. Or perhaps you have a tax or easement problem that requires professional assistance. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, we love hearing from all of our good friends and clients who enjoy reading our monthly newsletter. And we're always looking to answer pressing questions you might have about anything relating to real estate or home ownership. If you have a question, tip or idea, please feel free to call us at **434-258-6655** or **434-660-6471**. We are here to help!

On-Line Banking Dangers

If you bank online, or are looking for an online bank, don't get caught up in these sneaky traps...

- ◆ Some banks offer no-fee checking to attract customers, then start charging fees within a year...
- ◆ Online banking may not be secure. If you don't have a firewall on your PC, a hacker could obtain your account information...
- ◆ When online banks merge, depositors may lose access to funds for a week or more...
- ◆ Some online banks charge odd fees. For example, a fee if you sign-up for online bill payment, but never use it.

Scammers also create web sites with web addresses similar to those of legitimate banks, then collect personal data from unassuming clients who access the scammer web site by mistake.

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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!*[®] 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 winners of last month's quiz drawing are: **Jason and Sandy Dewey**. They will receive a gift certificate from the place of their choice.

What actress won an Academy Award for her work in “As Good As It Gets?”

- a) Helen Hunt, b) Charlize Theron, c) Bette Midler, d) Cher

The answer is “A,” Helen Hunt. So let's move on to this month's trivia question...

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

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 are thinking of buying a new home. What are the trends in new home building?

A. Buyers have their own personal preferences in what they like in a home. But a recent survey by the National Association of Home Builders found the top 10 new home trends:

- 1. No Living Room.** Over 30% of homebuyers will buy a home without a formal living room, preferring special interest rooms.
- 2. Fewer Open Floor Plans.** Semi-open arrangements are preferred with partial walls and columns to separate space.
- 3. Extensive Wiring.** Wiring for high-tech equipment and entertainment is a must for new home buyers.
- 4. Activity Rooms.** Many homebuyers want home offices, dens, exercise rooms, and game rooms.
- 5. Spacious Garages.** Buyers want lots of storage space and workshop areas.
- 6. Traditional Exterior.** Homebuyers prefer traditional American and European architectural styles.
- 7. Storage Areas.** Homebuyers favor walk-in pantries, special interest cabinets, and walk-up attics.
- 8. Lower ceilings.** Fewer two-story rooms are being built today.
- 9. Unique Kitchens.** Over 78% of buyers want a walk-in pantry.
- 10. Future Options.** Homebuyers plan for their future years. They want wide hallways, main floor suites, and walk-in shower stalls.

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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