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# Vicky Pogue & Mitchell Pogue

YOUR PERSONAL PROFESSIONAL REAL ESTATE PARTNERS

## *Life Touch Connections!*<sup>®</sup>

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

## How To Save A Bundle When Buying Your Next Car...

Are you thinking of buying a new or used car soon? Most people shudder when they think about working with car dealers – used or new. Arm yourself with these 7 important tips for buying a car, and you'll be driving away in your reliable dream car...relishing in the knowledge that you bought right!

1. **Know The Car's Value.** Regardless of the sticker price, or how much the owner is asking, doing 10 minutes of homework could save you thousands. Understand the condition, mileage, age, and equipment on board. If you're buying new, understand the "real" price of the car, including dealer incentives and "hold-backs." The best way to do your homework is to research Kelley Blue Book, Consumer Reports or Edmunds. And be sure to ask the dealer to use *one* guide to determine the value of the vehicle for sale or the value of any trade-in you may have.
2. **Be Ready To Walk Away.** Autos are a commodity. Don't become emotionally involved. Once you've arrived at a fair price, present your offer and keep quiet. If your seller won't budge, walk away. In most cases, a dealer will offer you a better price as you're walking out the door! If not, know that there are better options for you.
3. **Never Be Rushed.** Urgency is a classic sales tactic. If you feel the process is moving too quickly, tell the salesperson you'll come back another time. Taking overnight to "think" may save you big.
4. **Write Down Questions About The Car.** Make sure the dealer/owner is willing to answer your questions about the car to *your* satisfaction.
5. **Arrive With Financing Approved, but Never Reveal The Amount To The Dealer.** Come prepared to buy, but never reveal how much money you have. Otherwise they'll try to get all of it. Allow the dealer to beat your financing rate – it'll work to your advantage.
6. **Watch The Add-Ons.** Dealers will try to confuse the price with add-ons. Service contracts, glass tinting, undercoating, sealants are all unnecessary add-ons designed to maximize dealer profits. Don't fall for them.
7. **Check The History and Visit A Mechanic.** If buying used, never take the owner's word about the condition and history of the vehicle. Get a history report from CarFax ([www.CarFax.com](http://www.CarFax.com)) or Experian Automotive ([www.AutoCheck.com](http://www.AutoCheck.com)). And take the car to a qualified mechanic!

## Word Of The Month...

Studies have shown that 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. You may even be able to fatten your wallet!

**ailurophile** (eye-LOOR--uh-fyle)  
noun

**Meaning:** One who loves cats.

**Example Sentence:** The townspeople knew Paige was an eccentric **ailurophile** whose house had many animals.

## Old Farmers Advice

- Your fences need to be horse-high, pig-tight and bull-strong.
- Life ain't about how fast you run, or how high you climb, but how well you bounce.
- Words that soak into your ears are whispered...not yelled.
- Always drink upstream from the herd.
- Good judgment comes from experience, and a lotta that comes from bad judgment.
- You cannot unsay a cruel word.
- Every path has a few puddles.
- When you wallow with pigs, expect to get dirty.
- Lettin' the cat outta the bag is a whole lot easier than puttin' it back
- Most of the stuff people worry about ain't never gonna happen anyway.
- If you find yourself in a hole, the first thing to do is stop diggin'.
- It don't take a genius to spot a goat in a flock of sheep.
- Sometimes you get, and sometimes you get got.
- The biggest troublemaker you'll probably ever have to deal with watches you shave his face in the mirror every mornin'.

## Quotes To Live By...

The true measure of a man is how he treats someone who can do him absolutely no good. (*Ann Landers*)

The reason most people play golf is to wear clothes they would not be caught dead in otherwise.  
(*Roger Simon*)

# 6 Surefire Ways To Lose Weight

Slimming down doesn't have to be difficult. Here are five surefire ways to help you lose weight:

1. **Eliminate Junk Food From Your House.** Out of sight, out of mind...and out of reach! That's the motto to live by. If you don't have it in the house, you're less likely to eat unhealthy foods. Sugar is addictive. If you don't have it; you won't crave it on a daily basis.
2. **Focus On A Positive You.** Put a picture of how you'd like to look, or a picture of what you hope to wear someday on your refrigerator. It'll remind you of the goal you're working towards.
3. **Don't Starve Yourself.** Instead, eat small snacks and healthy foods every few hours. You'll be less likely to crave unhealthy foods.
4. **Exercise.** Daily exercise is the #1 way to lose weight and gain better health. Commit to walk at least 30 minutes every day.
5. **Log Your Daily Calorie Intake.** Keep a notepad on the refrigerator and log the food you eat. Stay below your calorie budget for the day and you'll lose weight.
6. **Get 1,200 mg. of calcium per day.** Researchers found that dieters who got adequate calcium a day lost 11% of their total body weight over six months. Eat high calcium foods like low-fat yogurt and low-fat cottage cheese to boost your daily calcium intake.

## From the Kitchen of Vicky Pogue

### Snicker Doodle Cookies

1 cup shortening	1 1/2 cups sugar	2 eggs	2 3/4 cups flour
1 tsp cream tartar	1 tsp baking soda	1 tsp vanilla	

Cream shortening, sugar, eggs and vanilla. Sift remaining ingredients and mix with creamed ingredients. Form into walnut size balls and roll in a sugar and cinnamon mixture. Bake at 400 degrees for about 8-10 minutes. Do not let cookies get toasty brown. Best when they are soft. ENJOY!!

## A Safe, Easy Way To Lower Your Blood Pressure

High blood pressure is a dangerous condition. With almost 50 million Americans with high blood pressure, it is important that people know that there are safe, easy ways to lower blood pressure.

Researchers at Tulane University School of Medicine evaluated over 25 studies on high blood pressure and found that by adding more fiber to the diet, both systolic and diastolic blood pressure were reduced in those with high blood pressure. Fiber consists of cereal, fruits, vegetables and fiber pills. A diet high in fiber, along with reduced sodium intake, weight loss (if needed), exercise, increased potassium and alcohol in moderation can help to keep your blood pressure under control and improve your overall health.

### Brain Teaser...

My thunder comes before the lightning; My lightning comes before the clouds; My rain dries all the land it touches. What am I?  
(See page 4 for the answer)

### The Year's Best Headlines

"Something Went Wrong in Jet Crash," Expert Says...  
"Police Begin Campaign to Run Down Jaywalkers"  
"Man Struck By Lightning Faces Battery Charge"  
"New Study of Obesity Looks for Larger Test Group"  
"Typhoon Rips Through Cemetery; Hundreds Dead"

### A Great Life Lesson...

One evening an old Cherokee told his grandson about a battle that goes on inside people. He said, "My son, the battle is between two "wolves" inside us all.

*One is Evil.* It is anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego.

*The other is Good.* It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith."

The grandson thought about it for a minute and then asked his grandfather: "Which wolf wins?" The old Cherokee simply replied, "The one you feed." *Author Unknown*

### Thrifty Tips

To easily remove burnt on food from your skillet, simply place a drop of dish soap and enough water to cover bottom of the pan, and bring to a boil on stovetop.

Get rid of tomato sauce stains on your plastic containers by using a little baking soda and rubbing with a damp cloth.

Use lemon oil to remove water spots on metal frames around shower doors and faucets.

### A Quick Pick Me Up?

Put fresh flowers in your home to brighten your mood, reduce tension and improve you well-being.

## Fun Tricks To Sharpen Your Brain

Would you like more brain power? Here are some fun tricks that will stimulate your thinking and energize your body.

- 1. Develop More Hobbies.** Researchers found that playing a musical instrument, painting, woodworking, or learning a foreign language stimulates your brain and energize your body at the same time.
- 2. Change Your Daily Routine.** Sit in a different chair, take a different route when you walk, get up an hour earlier and read. Change stimulates brain growth. Try having dinner for breakfast!
- 3. Enlarge Your Social Circle.** Social interactions stimulate the brain. You can join a book club, play bridge or cards, or volunteer for a community service group to develop better thinking and social skills.

### Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You might just find that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, we can help. Our computerized "Home Search" system can scour the market finding the *exact* home you want – automatically. We can get you daily updates on the newest homes on the market, and there's never any pressure when working with us, just great service. Even if you're just "thinking" and want to know what's "out there," call us at **434-258-6655 or 434-660-6471.**

## How To Be A Better Grandparent

Grandparents play an important role in children's lives. Here are six ways you can be a better grandparent:

1. Stay in touch with your grandchildren. If you live nearby, visit your grandchildren on a regular basis. If you live out of state, visit them at least once a year. While there's nothing like being there, you can keep in touch by writing letters, email, and by calling often.
2. Give your grandchildren lots of hugs when you see them, and tell them how important they are to you when you are with them.
3. Welcome your grandchildren in your home. For the younger ones, have a drawer full of stickers, small toys, markers, and paper.
4. Listen to what your grandchildren have to say without judgment.
5. Share your personal experiences with your grandchildren. You can tell them stories about you at their age and your experiences.
6. Share a meal together...just the two of you. You'll both learn more about each other and you'll build a relationship. And you'll be creating memories that will last through the years.

## Thanks for Thinking of Me!

Did you know we can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word!

## What Kids Say About Mom

She's the only one who knows where the scotch tape is.

### How did God make mothers?

Magic plus super powers and a lot of stirring.

### Why did your Mom marry your dad?

My dad makes the best spaghetti in the world. And my Mom eats a lot. My grandma says that Mom didn't have her thinking cap on.

### What's the difference between moms and dads?

Moms work at work and work at home, and dads just go to work at work.

Moms know how to talk to teachers without scaring them.

## Brain Teaser Answer:

A Volcano

## 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 winner of last month's quiz drawing is **Milton Rundle of Forest**.  
Congratulations!

The question was:

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

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

The answer is "C," Mary Poppins. So let's move on to this month's trivia question...

**Today, how many Americans can trace their ancestry back to Ireland?**

a) 10 Million b) 25 Million c) 40 Million d) 65 Million

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 and have read about popular loan structures. Are there any ways to reduce our risk?**

Yes, financing a home can be one of the most important decisions you will ever make. There are three types of risky loan structures that you should know about:

- 1. Piggyback Loans.** Here the home buyers take out a home equity line of credit to borrow their down payment. The danger is these loans have a variable interest rate and no fixed payment schedule.
- 2. Interest Only Loans.** These require you only pay interest due on the loan for the first 5, 10, or 15 years of the loan. Generally, these are for 1<sup>st</sup> time buyers who can't afford to pay the principal and interest early on, but it assumes the buyer's income will increase. The danger is buyers can get into trouble if they can't afford the higher payments later. There's also no guarantee the price of your house will appreciate.
- 3. Minimum Payment Loans.** This type of loan may work if you have seasonal income and can catch up in months when your income is higher, but minimum payment loans don't even cover the interest. You can get into trouble if you pile up additional interest on these loans.

If you're thinking of buying or selling a home and need competent and caring representation, please call us at **434-258-6655 or 434-660-6471.**