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Volume IV, Issue 69
 May 2007
 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!”

10 Ways To Save BIG On Your Energy Bill (And Help Our Planet Too!)

Did you know that helping our environment can also save you money? According to the National Resources Defense Council, the two biggest offenders of global warming are cars and coal-burning power plants. What can you do about it? Here are 10 easy things you can do to save money on your energy bill *and* help reduce global warming:

1. **Turn Off The Power.** Turn off your lights, computer, stereo, and TV equipment when you're not using them. You'll begin saving money immediately.
2. **Recycle.** When you recycle your bottles, cans, newspapers and cardboard, you reduce CO₂ emissions by up to 850 lbs. per year.
3. **Drive A Fuel Efficient Car.**
4. **Walk, Bike, or Carpool.** You'll save money on fuel, improve your health, and help reduce CO₂ emissions.
5. **Use “Low-e” Thermal Windows and Doors.** Consider these if you're remodeling. They cost slightly more, but save a bundle in the long run.
6. **Insulate Your Water Heater.** Water heaters consume 20% of a home's energy bill. Plus, lower your heater's thermostat to 120F, and you'll save 6% a year on your home energy bill and cut carbon dioxide emissions.
7. **Replace Old, Inefficient Appliances.** You'll save money by buying high efficiency appliances – reducing CO₂ emissions.
8. **Make Your Home Energy Smart.** You'll save money on your home heating and cooling bills when you insulate, caulk, and weather strip your doors and windows. This also will significantly reduce CO₂ emissions.
9. **Use A Low-Energy, Low Water Use Washing Machine.** Using warm and cold water will help you save money and reduce CO₂ emissions.
10. **Tire inflation.** Under-inflated tires waste 5% of a car's fuel cost. Keep tires properly inflated and make sure your car is well maintained. This will extend the life of your car, save fuel, and reduce CO₂ emissions.

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 called the “*Homeseller's Guide To Moneymaking Fix-Ups*,” and it's great even if you're not planning on selling soon. You can get a free copy by calling us at **434-258-6655** or **434-660-6471**.

The ideas of this article are not those of Vicky and Mitchell Pogue. However, whether you believe in global warming or not, these tips can help you save money and energy.

Log on to our personal web site at: www.VickyPogue.com or www.MitchellPogue.com

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 (and maybe even fatten your wallet!)...

smarmy \SMAR-mee\ (adjective)

Meaning: Insincere flattering that oozes slick, self satisfaction.

Example Sentence: Jake, our local evening newscaster, has a **smarmy**, ingratiating delivery.

Detergent Secret...

Detergent makers recommend that consumers use more of their product than necessary. Here's a quick tip: Use only *half* as much detergent in your laundry and dishwasher. You'll save money and your clothes and dishes will be just as clean – maybe even cleaner!

Ebay Has A New Website For Business Owners

Are you looking for inexpensive office equipment? Check out eBay's new website which targets small-business owners at www.ebaybusiness.com.

You'll find everything from copy machines, shredders, medical equipment to slide projectors.

Buyers are protected against fraud and material misrepresentation (according to the website) through a no-cost *Business Equipment Purchase Protection* program.

Expert Cooking Tips...

Eggs: The simplest way to tell if an egg is fresh is to observe its shell. If it's rough and chalky, it's fresh. If it's smooth and shiny, it's old. You can also place an egg in cold salted water. If it sinks, it's fresh. If it floats, it's old.

Cottage Cheese: Keep your cottage cheese fresh longer by storing the carton *upside down* in the refrigerator.

Measuring Corn Syrup, Molasses, and Honey: Dip your measuring cup or spoon either in hot water or brush it with oil before pouring in the syrup. This way, you'll get all that's in the cup to come out.

Milk: Rinse the pan with cold water before scalding milk to prevent sticking.

Here's Important Financial Information You Can Use

We can all use a little extra financial help. Here are four websites to help improve your money making decisions:

- **Quicken Financial Network (www.qfn.com)** This site is from the folks who produce Quicken and QuickBooks software. You'll find investment information, budgeting calculations, and helpful tax tips.
- **The Dollar Stretcher (<http://www.stretcher.com>)** This site can be used for the entire family. You'll find information on personal finances, college finance guidelines, mortgage financing, credit tips, taxes, and money and kids.
- **Kiplinger (<http://www.kiplinger.com>)** This is a versatile site providing information for retirement planning, safe investing, personal financial advice, and business forecasts.
- **MetLife Online (<http://www.metlife.com>)** Here's a handy site to investigate how major purchases, health expenditures, or a new job will impact your financial situation.

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 equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, we can help...with no "sales pitches" or runarounds. Just give us a call at **434-258-6655 or 434-660-6471** and we'll give you all the facts.

Five Sure-Fire Ways To Reduce Insurance Costs...

Would you like to learn how you can trim your insurance bills up to 20-30 percent? Here are five simple ways you can save on insurance:

1. **Shop for the best price.** This is the most obvious way to reduce rates. Contact various insurance providers in your area for bids.
2. **Buy your home and auto coverage from the same company.** Many insurance companies offer a discount when you sign up for both.
3. **Increase your deductible.** You can save up to 30% on your homeowner's policy by raising your deductible from \$250 to \$1,000.
4. **Install a security or fire alarm.** You can save up to 20% when you have an alarm that notifies an outside company in case of theft or fire.
5. **Take health and age discounts.** If you're a nonsmoker or if you're over 55, you can receive discounts from many insurance carriers.

For more information, the National Association of Insurance Carriers (www.naic.org) has an outstanding website for consumers.

Brain Teaser...

If life gets tough, what do you have that you can always count on?

(See page 4 for the answer)

The Best Reasons for Playing Golf...

- Beats mowing the lawn.
- Having a ball is par for the course.
- You can play without risk of scandal (*most of the time!*).
- There's always a doctor nearby.
- The worse your game, the better the exercise.
- Carrying clubs is socially acceptable.
- More fun than doing business at the office.
- Putting is such sweet sorrow.
- Great excuse to take a walk.
- Rather sink a bird than hook a fish.
- Old golfers never die. They just putter out.
- There's no par at the 19th hole.
- It's educational. You learn the meanings of such words as slice, shank, divot, bogey, mulligan, hacker, worm burner, and duffer.

Job References: When You're Looking For The Precise Words To Say...

Have you ever been asked to give a job reference for someone you really didn't have anything good to say about—and didn't know what to say?

Well, now you'll will. Robert Thornton, a Lehigh University economist and author of, *The Lexicon of Intentionally Ambiguous Recommendation*, offers some funny tips the next time you're put on the spot:

For the person who can't get along with others: I am pleased to say this person is a former colleague of mine.

For the person who doesn't like to work very much: In my opinion, you will be very fortunate to get this person to work for you.

For the untrustworthy person: Her true ability is deceiving.

For the unskilled worker: I most enthusiastically recommend this person with no qualifications whatsoever.

How To Boost Your Charisma In Just 5 Easy Steps...

Can we develop charisma? Yes, you can, says, D.A. Benton, author of *Executive Charisma*. Here are five skills you can practice to improve your charisma quotient.

1. **Be confident.** When introducing yourself say your name and then tell something about yourself. This helps to draw a question from the other person, and can lead the person into a conversation with you.
2. **Walk with purpose.** Pause before entering a room and project confidence as you walk into the room.
3. **Use the double hand shake.** When you shake someone's hand, use the two-handed grasp. While shaking with right hand, your left hand grasps the person's arm at or below the elbow.
4. **Focus on your goal.** Charismatic people know what they want and are passionate about it. Focus on what you want and how to get there.
5. **Be a good listener.** Listen when other people talk. Value their opinions and make eye contact.

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 **Joseph (Bif) and Stacy Hanks**. They have been loyal clients and good friends now for several years. They have an adorable little boy named Garrett. Congratulations on being our Clients of the Month.

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

Important Skin Cancer Alert

Melanoma can be a deadly form of skin cancer, but it can be successfully treated if caught early. The key is to check the moles on your skin regularly. Make sure you have someone else regularly check your back and the backside of your legs. Here's what you should look for:

An asymmetric shape, where one half of the mole does not match the other.

An irregular border where edges are ragged, notched, or blurred.

The presence of a number of different colors, including shades of tan, brown and black, red and gray-blue.

A large mole or one that increases in size is of special concern.

If you have a mole that has any of the above characteristics, see your doctor as soon as possible to have the mole evaluated. Don't wait to make an appointment...it could save your life!

Thanks for Thinking of Us!

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!

Brain Teaser Answer:

Your fingers!

Great Signs...

- On a ski lift in Taos, NM: “No jumping from the lift. Survivors will be prosecuted.”
- Near an entrance: “Door Alarmed.” Hand printed near it: “Window frightened.”
- Ad seen near Johannesburg International Airport for a BMW convertible, showing the car with the roof and windows down. “Our hardware runs better without WINDOWS!”
- Seen in a health food store: “Shoplifters will be beaten over the head with an organic carrot.”
- At a parking lot: “Children left unattended will be towed at parents’ expense.”

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 **Jane Adkins of Forest**. She has been placed into our “Winner’s Circle” and has received a beautiful bouquet of daisies, (her favorite). Congratulations!

The question and answer were:

The Easter egg hunt was traditionally started in what 2 countries?

a) Egypt & Persia

So let’s move on to this month’s trivia question...

What female tennis player won a record 24 Grand Slam titles?

a) Margaret Court b) Chris Evert c) Monica Seles d) Billie Jean King

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. My wife and I are thinking of buying a house as a rental investment. What should we know before taking the plunge?

A. Buying right is the “secret.” Your first step is to make sure the property is in an area desirable to tenants and suited for appreciation. Next, you want to purchase the property at a price and financing that will allow you to make a profit (and positive cash flow) while renting it out. Don’t forget to include any fix-up expenditures for getting the home in rental shape. You’ll need to create a budget of your expected rental revenue and all costs associated with owning the home – and be sure to allow for contingencies such as vacancies, unexpected repairs and maintenance, and tax and insurance increases.

Seek out the assistance of a competent real estate attorney to create a rock-solid lease document that protects you from problem tenants. You can use the document for future leases and tenants.

Determine whether you’re going to manage the property yourself, or pay a management company – and don’t forget to include management fees into your budget estimates. 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.**