



Member Of
 National Assn of Realtors
 Lynchburg Assn of Realtors
 Virginia Assn of Realtors
 Graduate Real Estate Institute
 Accredited Buyer Representative
 Certified Residential Specialist

Volume IV, Issue 63
 November 2006
 Lynchburg, VA

Inside This Issue...

The Power Of Positive Thinking...It Could Change Your Life! ...Page 1

Be A Lifesaver—You Can Save A Life By Asking These Three Simple Questions...Page 2

Don't Miss These Important Tips When Traveling Abroad....Page 3

Looking For A Job? Here Are Six Networking Tips To Help You Get Ahead...Page 3

Beat This Trivia Question And You Could Win A Gift Certificate... Page 4

Should You Remodel Or Move To A Larger Home?...Page 4



Vicky Pogue & Mitchell Pogue

YOUR PERSONAL PROFESSIONAL REAL ESTATE PARTNERS[®]

Life Touch Connections!

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

The Amazing Power of Positive Thinking!

Did you know that you can determine your happiness and success just by the way you think? Scientists and athletes have proved that you can control your thinking (and optimism) by using techniques like neuro-linguistic programming (NLP), cognitive awareness, and even hypnosis.

Let's face it: you can't always change events in your life...but you *can* change the way you perceive them. Here are 10 strategies you can use to get the power of positive thinking working for you:

- 1. Choose To Be Positive.** Yes, optimism is a choice. Make a commitment each morning to be positive...to choose the uplifting side of life.
- 2. Use Empowering Self-Talk.** Use words like, "*How can I,*" "*It's possible.*" "*It can be done!*" rather than "*why me,*" "*not again,*" etc.
- 3. Exercise daily.** Commit to getting some kind physical exercise everyday! Whether it's walking, swimming, dancing, riding a bike, playing tennis or golf, choose something that you enjoy and make the commitment to yourself.
- 5. Surround Yourself With Positive People.** Choose to surround yourself with positive role models, whether they're friends, colleagues, or business associates. Negative people can drag you down.
- 6. Find Balance In Your Life.** Limit your news intake each day. Stay informed, but focus on positive news. Make it a practice to read at least one daily inspirational story, quote, or book every day.
- 7. Focus On Your Posture.** When you stand, walk, or sit with good posture, you'll not only feel and look better you'll radiate self confidence!
- 8. Set-backs Are Not Forever.** When faced with a setback, remember that it's not forever – things will get better. Keep a broad perspective: situations change constantly, and there's more in life than the specific problem you're facing.
- 9. Don't Personalize Problems.** Events can happen that are outside of your control – try not to internalize them.
- 10. Think Positively and Expect Positive Outcomes.** Your ultimate success and happiness in life will not be determined by the setbacks you encounter, but by the setbacks you overcome, learn from, and continue onward.

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

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!

promulgate \PRAHM-ul-gayt\ (verb)

Meaning: to make known by open declaration; to proclaim.

Example Sentence: Tennessee's governor promulgated a plan to enact a new state holiday in honor of its founding fathers.

Web Wag!

Remember when...

A PROGRAM was a TV show.

A CURSOR used profanity.

And a KEYBOARD was a piano.

MEMORY was something that you lost with age.

A CD was an investment.

COMPRESS was something that you did with the garbage.

LOG ON was adding wood to the fire.

HARD DRIVE was a long trip on the road.

A MOUSE PAD was where a mouse lived.

And a BACKUP was a sewer problem.

You CUT with a pocket knife, and PASTED with glue.

A WEB was a spider's home, and a VIRUS was the flu.

A COMPUTER was something in a science fiction show.

A WINDOW was something you hated to clean.

Quotes To Live By...

Every great leap forward in your life comes after you have made a clear decision of some kind.

(Brian Tracy)

Sexiness wears thin after a while. But to be married to a man who makes you laugh everyday, ah, now that's a real treat.

(Joanne Woodward)

Beauty isn't worth thinking about. You don't want a fifty-dollar haircut on a fifty-cent head.

(Garrison Keillor)

How To Know If A Friend Or Loved-One Is Having A Stroke

Would you be able to recognize if someone nearby was having a stroke? Here are three simple questions you can ask a person to determine whether he or she may be having a stroke:

1. Ask the person to smile.
2. Ask the person to raise both arms.
3. Ask the person to speak a simple sentence.

If he or she has trouble with any of these tasks, **call 911 immediately** and describe the symptoms. Do Not Wait! A stroke victim may suffer brain damage if people nearby fail to recognize the symptoms of a stroke and act accordingly.

Researchers presenting their findings at the American Stroke Association's meeting stated that widespread use of this test could help in the diagnosis and treatment of the stroke and prevent brain damage. For more information go to: www.amh.org/healthsrv/stroke_recognize.htm

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!

Helpful Tips When Traveling Into Third-World Countries

You've booked your flight, you're almost ready to go...but don't leave without first reading some important "must knows" when traveling abroad in Third World countries:

1. Drink only bottled water or canned beverages. Don't use ice! Also, dry off the outside of wet bottles and cans before using them.
2. Always brush your teeth with bottled water.
3. Be very careful about buying food or drinks from street vendors.
4. Be careful eating the food and water on your return flight.
5. Make sure you have medical coverage (travel insurance) when you are in foreign countries. Check to see what coverage is available.

For more information go to www.cdc.gov/travelonline.

Brain Teaser...

I go to many places.
I am hard and used in races.
I am striped on some occasions.
I'll take you on vacations. What am I?
(The answer is on page 4.)

Face Lift Trouble...

A 45+ year-old woman had a heart attack and was taken to the hospital. While on the operating table, she had a near death experience.

Seeing God, she asked, "Is my time up?"

God said, "No. you have another 43 years, 2 months and 8 days to live."

Hearing the good news, the woman decided to stay in the hospital and have a face-lift, liposuction and a tummy tuck...since she had so much more time to live, she figured she might as well look even nicer!

After her final operation, she was released from the hospital. While crossing the street on her way home, she was hit and killed by an ambulance.

Arriving in front of God, she demanded, "I thought you said I had another 40 years? Why didn't you pull me out of the path of the ambulance?"

God replied (*are you ready?*)...
"Giiirrrlll, I didn't even recognize you!"

Double Meanings...

- We polish the Polish furniture...
- He could lead if he would get the lead out!
- A farm can produce produce...
- The dump was so full it had to refuse refuse...
- The dove dove into the business...
- I did not object to the object...
- The bandage was wound around the wound...
- They were too close to the door to close it...
- I shed a tear when I saw the tear in my clothes...
- The present is a good time to present the present...

News For Couch Potatoes!

A study by the National Institutes of Health showed exercise keeps your mind sharp! Couch potatoes are 2.5 times more likely to develop dementia than people who exercise regularly.

Six Top Job Networking Tips

Are you looking to enhance your career or make a job change that'll get you on the road to success? Here are six surefire networking strategies:

1. **Network frequently.** Did you know that 48% of all jobs are obtained through referrals? It's true. Networking is crucial to any job search.
2. **Prepare a "20-second introduction" about you.** Practice a mini introduction about you, your skills, and abilities...before attending a networking event.
3. **Be open to everyone you meet.** A chance meeting with a stranger on a plane, train, tennis court, or at a hotel conference, can pay off suddenly in a new job or a new business client. Talk to everyone you meet, hand out your business cards with your telephone number, address, and email address. Then, stay connected to those people!
4. **Find out how you can contribute to a company that interests you.** Do your homework and ask a lot of questions. Find out how you and your skills can best help the company.
5. **Volunteer.** Volunteering can help you build networking relationships, develop new skills, and give you a feeling of accomplishment.
6. **Follow Up.** *Always* send a thank you note to people who you meet and talk with at networking events. Thank them for their time and let them know about you and your skills and experience.

Sweet Potato Casserole

3 C Mashed Cooked Sweet Potatoes
1 C White Sugar
½ tsp. Salt
2 Eggs
1 C Milk
1 tsp. Vanilla
½ Stick Butter Melted
Mix together and pour into
Greased 9x13 inch pan.

Topping: mix together ½ stick melted butter, ½ cup chopped pecans, and 2 Tbs. flour. Spread over top of casserole.
(I like to double the topping)

Bake at 350 degrees for 35-40 minutes.

Avoid These Credit Card Tricks!

Here's helpful advice to avoid fancy tricks played by some credit card companies. The most common "trick" is the **Balance Transfer** offers where the company offers you 0% (or a very low interest rate) on any balance you transfer from another credit card. Sounds great...but most of these offers require that you pay off the *entire* balance by the end of the introductory period. If you don't, they can charge the standard interest rate on the entire balance...retroactively. Ouch!

Also watch out for the **late fees**, which have recently skyrocketed. Some people get hit with late fees on their electronic transfers...which can take 2-3 days to process. Make sure to read the notice inserts that arrive with your statements. **Policy and rate changes** can be made with as little as 15-days notice with some companies. For more information, go to www.fdic.gov.

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

What A Difference 30 Years Can Make...

1974: Long hair

2004: Longing for hair

1974: KEG

2004: EKG

1974: Acid rock

2004: Acid reflux

1974: Moving to California because it's cool.

2004: Moving to California because it's warm.

1974: Trying to look like Marlon Brando or Liz Taylor.

2004: Trying NOT to look like Marlon Brando or Liz Taylor.

1974: Going to a new, hip joint

2004: Receiving a new hip joint

1974: Parents begging you to get your hair cut.

2004: Children begging you to get their heads shaved.

Brain Teaser Answer:

A road

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...

Vicky Pogue, ABR, CRS, GRI

Cell: (434)-258-6655

E-Mail: VickyP@VickyPogue.com

Mitchell Pogue, Sales Assoc.

Cell: (434) 660-6471

E-Mail: mitchellpogue@hotmail.com

RE/MAX 1st Olympic REALTORS

20395 Timberlake Road

Lynchburg, VA 24502

Office: 434-832-1100

Fax: 434-832-0941



“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 **Joe Lindsoe of Lynchburg**. He will receive a gift certificate from the place of his choice.

The 5-mile long Mackinac Bridge connects two parts of what U.S. state?

- a) Michigan b) Texas c) Arizona d) New Jersey

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

Who was the winning pitcher in the 1968 World Series between the Detroit Tigers and the St. Louis Cardinals?

- a) Mickey Lolich, b) Bob Gibson, c) Denny McLane, d) Sandy Kofax

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 undecided...should we add on to our existing home, or buy a larger home?

A. There are several questions both of you need to consider before you make your decision:

1. First, what additional space do you need? Secondly, do you have room to expand on the ground level? Does the existing foundation of your house support adding a second story?
2. Do you have the money available to remodel your home either through savings, or will you obtain a home improvement loan?
3. How much equity do you have in the house?
4. Do the local zoning and building ordinances allow you to enlarge your current house?
6. Will your neighborhood home values support your extra expenditure?
7. Are there properties for sale in other nice neighborhoods that are affordable and meet your needs?
8. Finally, is your current neighborhood where you want to live? Would remodeling add the most value? Would the work involved in a remodel be worth the time and effort?

After you answer these questions, you'll know the best option.

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.

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