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Volume IV, Issue 62  
 October 2006  
 Lynchburg, VA

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# Vicky Pogue & Mitchell Pogue

YOUR PERSONAL PROFESSIONAL REAL ESTATE PARTNERS<sup>®</sup>

## Life Touch Connections!

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

## Seven Secrets To A Happier Marriage

Ah...marital bliss...if only it were true. You're not married? Don't stop reading! There's valuable information ahead for having healthy and happy love relationships. This applies whether you're the spouse, the boyfriend, the girlfriend, the dad, the mom, the child, or the grandparents.

Research shows it's not the conflict that's important in relationships, it's how you manage the conflict. Here are seven secrets to improving your marriage...or any relationship that you want to enrich:

- 1. Keep Things Positive.** If you want a happy relationship, researchers say you must be good-natured and friendly to your partner. Criticism and nit-picking are poison to good relationship building.
- 2. Follow The 1:5 Ratio.** For every negative thing you say or do to your partner, you must balance it out by saying or doing five positive things.
- 3. Be Considerate and Respectful.** Happy marriages and relationships are based on friendship and respect. Couples who like each other's company and respect each other are more likely to stay together.
- 4. Don't Try To Resolve The Irresolvable.** There are times in a relationship that certain issues may not be resolvable. The key is to accept it and go forward.
- 5. Honor Differences.** Couples who understand and accept each other's quirks and idiosyncrasies are more likely to stay together.
- 6. Sometimes It's Not What You Say, But How You Say It.** Ninety percent of the friction of daily life is caused by the wrong tone of voice and word choice. Think before you speak. (If necessary, discuss conflicts while on the telephone, rather than face-to-face.)
- 7. Practice Relationship-Building Skills.** Many couples think that, for things to improve, big changes must take place. Actually, making small changes in ourselves (acts of thoughtful kindness, compliments) can effect big, positive changes in your relationships.

### Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My exclusive report will give you all the facts for a fast, top dollar sale. Call us at  
**434-258-6655**  
 or  
**434-660-6471**  
 and we'll rush a copy out to you.

Remember that marriage is like a bank account—you get out what you put in...with interest!

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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!

**tendentious** \ten-DEN-shus\ (adj.)

**Meaning:** marked by a tendency in favor of a particular point of view: biased

**Example Sentence:** The school board's decision was highly **tendentious** considering they had only met once before.

## Fun Facts!

- Planet Jupiter spins so fast that there are 2 sunrises and 2 sunsets every 24 hours by earth time.
- The hottest recorded temperature in the U.S. was 134 degrees Fahrenheit in Death Valley, CA.
- Women blink almost twice as often as men during the course of a day.
- The U.S. Capitol has 365 steps – one for each day of the year.

## Hobbies And Your Health

Doctors at Harvard Medical School found people who have hobbies are able to handle stress better.

Hobbies like painting, wood working, knitting, or making pottery, have a calming effect on people and distract them from everyday worries. And they can give you a sense of satisfaction.

Research suggests it strengthens your immunity, and studies show that men with hobbies were less likely to die of stroke or heart disease.

## Quotes Live By...

A day without laughter is a day wasted. (Charlie Chaplin)

Friendship is the only cement that will ever hold the world together. (Woodrow Wilson)

The day after tomorrow is the third day of the rest of your life. (George Carlin)

# Five Auto Maintenance Myths

Hit the brakes! You may be spending unnecessarily on car maintenance. Here's how you can save money: For starters...make sure you read your owner's manual! Most newer cars require a lot less maintenance than your family's first car. Here are 6 more tips...

1. **Oil Change.** Some newer cars call for oil changes every 10,000 miles; the industry recommends every 7,500 miles. If you follow the factory schedule, your car will be in good shape well past the warranty period.
2. **Lubricating The Chassis.** Cars built in the past 10 years don't require lubrication. Adding grease may end up costing you \$\$\$.
3. **Standard Tune-up.** New cars have computer-controlled engines making the standard tune-up unnecessary. (No points and rotors...and some don't have the standard distributor caps).
4. **Flushing The Automatic Transmission System.** Check your owner's manual, but most manufacturers say it's not needed until 60,000 miles.
5. **Draining The Radiator.** Most cars have closed systems and no longer need the radiator flushed twice a year. A new car's coolant can last up to two years before it needs changing.
6. **Changing Filters.** Filters need replacing, but not at every oil change. Check your owner's manual for recommended replacement intervals. For more information, or to find a mechanic in your area, check the *Car Talk* section of <http://www.cars.com>.

## If You Enjoy This Newsletter, Why Not Share It With People You Know?

We love helping people, and we hope you enjoy reading our newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription send or fax their address to us (our address and fax number are on the back page),

OR just call me us at

434-258-6655

or

434-660-6471

and I'll make sure they receive a free subscription. It's that easy!

## Pack These Travel Tips!

Next time you're traveling by air...here's a few nifty tips you can pack that'll make your trip go more smoothly!

- The best time to fly is midday...you'll avoid long lines and delays!
- Pack a DVD player, DVDs, and zip lock bags for car keys, change, watches, etc.
- If you're a large person, the Airbus A320 or Boeing's 777 business class seats will be more comfortable for you. United, American and Delta have 60-inch spaces in the 777 seats, for taller individuals.
- Go to the bathroom before landing. You'll avoid the long lines at the restroom upon arrival.

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## Brain Teaser...

Your friend says there is a \$100 bill hidden between pages 75 and 76 of a book in the library. Why won't you go to look for it?

(The answer is on page 4.)

## Web Wag

You know you're in trouble when...

- Your accountant's letter of resignation is postmarked from Zurich.
- The captain is running to the railing wearing a life jacket.
- You're taking a bus to the bank to make your car payment.
- You take assertiveness training, but you're afraid to tell your wife.
- You tell a barber what you think of his prices before he cuts your hair.
- You see your stockbroker hitchhiking out of town.
- Your pacemaker comes with a 30-day guarantee.
- Your wages are paid out of petty cash.

## Sunday School Stories

1) At Sunday School they were teaching how God created man and how Eve was created from one of Adam's ribs.

The next day little Johnny's mother saw him lying down as though he were ill and asked what was the matter.

He responded, "I have a pain in my side. I think I'm going to have a wife."

2) After church one Sunday, a young boy suddenly announced that he wanted to be a minister when he grew up. His mother asked him why he had decided that.

"Well," the boy replied, "'I'll have to go to church anyway, and I figure it will be more fun to stand up and yell than to sit still and listen."

## Perplexing Questions...

- Why is it when two planes almost hit each other it is called a "near miss"? Shouldn't it be called a "near hit"?
- Why do they call it rush hour when nothing moves?
- Why do they put Braille dots on the keypad of the drive-up ATM?
- Why do they call them "apartments" when they're all stuck together?

# You Can Protect Yourself From Identity Theft!

The average victim of identity theft spends about \$500 on phone calls, certified mail, and their valuable time, says the Federal Trade Commission (FTC). But there are ways to protect yourself. First, credit card and insurance companies offer identity theft insurance, which can range anywhere from about \$30 to \$60 per year. American Express has policy, which covers \$2,000 in lost wages and \$5,000 for attorney fees.

The FTC offers free help for identity theft at [www.ftc.gov](http://www.ftc.gov). There you'll find instructions on how you can prevent identity theft, and what to do if you are ever a victim of identity theft. You can also contact "Call For Action, at 1-866-ID-Hotline (toll-free). Counselors trained in identity theft can assist you.

## Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Clients Of The Month* are:

### Andrew and Kaci Pantana

*Andrew and Kaci have been clients and friends of mine for several years. They reside in Campbell County with their four great kids. Kaci home schools their two older children and Andrew works with the Lynchburg Police Department. Congratulations on being my "Clients of the Month"*

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

## Here's Important News About Vitamin E!

Check with your doctor before taking Vitamin E supplements! A recent study by researchers at Johns Hopkins University concluded that high doses of Vitamin E may increase the risk of dying from heart disease.

Once thought to decrease heart disease and protect against cancer and Alzheimer's disease, thousands of people have been adding Vitamin E supplements to their daily regime. What should you know? The average person needs a minimum of 10 IU of Vitamin E daily, which you can obtain from foods like nuts, whole grains, spinach, or other green leafy vegetables.

What should you do? Check with your physician *first* before taking Vitamin E supplements. Warning: Never take more than 150 IU daily of Vitamin E.

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## Definition Of A Kiss...

Professors of different subjects define the same word in different ways:

**Prof. of Computer Science:** A kiss is a few bits of love compiled into a byte.

**Prof. of Algebra:** A kiss is two divided by nothing.

**Prof. of Physics:** A kiss is the contraction of mouth due to the expansion of the heart.

**Prof. of English:** A kiss is a noun that is used as a conjunction; it is more common than proper; it is spoken in the plural and it is applicable to all.

**Prof. of Economics** A kiss is that thing for which the demand is higher than the supply.

**Prof. of Dentistry:** A kiss is infectious and antiseptic.

**Prof. of Chemistry:** A kiss is the reaction of the interaction between two hearts.

**Prof. of Accountancy** A kiss is a credit because it is profitable when returned.

**Prof. of Engineering:** Uh, What? I'm not familiar with that term.

## Brain Teaser Answer:

In books (not always magazines and newspapers), odd page numbers are always on the right, and even numbers are on the left. It could be between two pages that don't face each other.

**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: **Ernie Wilson of Forest.** He will receive a gift certificate from the place of his choice.

**Who co-wrote the theme song used by Johnny Carson on “The Tonight Show”?**

- a ) Doc Severinsen   b) Mel Torme   c) Jerry Lewis   d) Paul Anka

The answer is “D,” Paul Anka. So let's move on to this month's trivia question...

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

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

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. I'm thinking about purchasing a home. What should I know before buying?**

**A.** If you're thinking of investing in a house now or wondering whether you should wait, here are three important things to consider:

- 1. Renting vs. Buying.** If you rent a home, it could cost you less each month...and you might have more money to invest in other endeavors. But if you put your money in a low-interest money market fund, generally you will not earn as much as if you had invested your money in a house.
- 2. Housing Prices and Interest Rates.** You may be waiting for the housing prices in your area to fall. They may not. However, usually when they do, the interest rates will be higher. The amount you gain could be significantly less over the long-term cost of the mortgage. Therefore, waiting may not be in your best financial interest.
- 3. The Break-Even Point.** The average break-even point for buying and selling a house is two to three years. If you plan to move before then you may want to seek professional advice before purchasing property if you want to realize a profit on your investment.

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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