



Join me for a tour of the Rich Mountain Carriage Trails, Blue Ridge Parkway, at my blog:
CoeRealty.com/blog

**April 2009
Boone**

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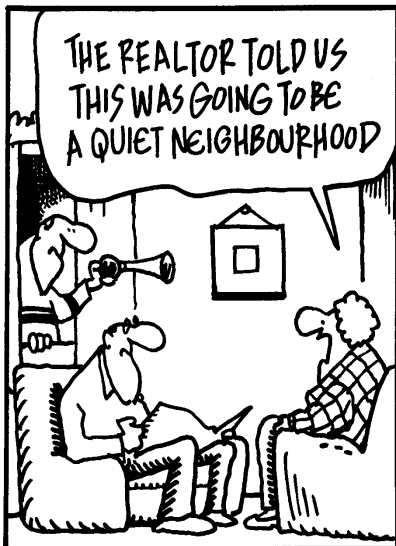
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Helen Phillips,

Retreat to Your Passion

Find A Mountain Home.com

“My Folks™ For Healthy, Wealthy & Happy Living...”

How to Save \$1000's On Your Next New Car Purchase...

Are you in love with the idea of a new car? Make the romance last by being a smart and savvy buyer. It's best to think of a new car purchase as three separate negotiations: the price of a car, the price of a trade-in, and the financing. A car salesperson will try to lump these items together. Don't let him or her. Here are some money saving tips to consider...*before* you ever step on the lot!

1. **Do Your Homework!** Research vehicle costs before stepping in the showroom to haggle. Dealers use credit scores when offering finance terms, so check your credit score before the shopping begins. This will give you a lot more confidence to negotiate. Even if you're uncomfortable negotiating, get ready to be assertive. Car salespeople are experts at negotiating; stand your ground, and stay focused on your needs for a vehicle. Enter prepared and expect to work hard to get a good deal—or walk.

Go to **consumerreports.org**, **edmunds.com**, and **carbuyingtips.com**. These sites have information on pricing, dealers, and owner reviews. Contact a dealer for fleet pricing on your desired vehicle. What you will see is a “how low can they go” figure per unit that can be your secret target buying price.

2. **Shop When Sales Are Slow.** Shop when new-year models are due, at the end of the month, and during the last two working hours of the day. Be aware that manufacturers raise model invoice prices several times a year. Cars that have been on the lot awhile can have a substantially lower invoice price. Negotiating from the **original** invoice price will save you several hundred dollars. Remember that the “hot” models are going to go for premium dollars. Find a not-so-popular vehicle with similar specs and you'll save.

3. **Get Top Dollar For Your Old Vehicle.** The market sets the value of your car. Selling it privately, however, usually results in more money, but it takes time. Going for the trade-in? Don't talk about trade-in value until you've settled on the new car price.

Do you know anyone who would like:

**\$8000
FREE!**

Be sure to read more, in the box on page 2.

Word of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

alacrity \A-lac-ri-tee\ (noun)

Meaning: A cheerful readiness or promptitude: briskness

Sample Sentence: The college marching band entered the stadium with their usual **alacrity**.

Banish Static Shock From Your Home...

During the winter months, when humidity is low, static can be a problem, especially with electronic equipment – like your computer. To reduce static, you can make your own inexpensive anti-static spray.

Here's how to do it. Find and carefully label a spray bottle (and keep out of reach of children), and combine ¼ cup of fabric softener with about a quart of water. Whenever you feel static electricity, simply spray the liquid lightly on your carpets and rugs (spot test first!). Do not spray directly on electronic equipment as it could damage some of the electronic parts. Static relief should last for up to two months.

Quotes Of The Month...

"Courage doesn't always roar. Sometimes courage is the little voice at the end of the day that says I'll try again tomorrow."

Mary Ann Radmacher

"I think and think for months and years. Ninety-nine times the conclusion is false. The hundredth time I am right!"

Albert Einstein

Love Is...

If you love something, set it free.
If it comes back to you, it's yours...
If it doesn't, it was never meant to be.

But if it just sits in your living room, messes up your stuff, eats your food, takes your money, and doesn't appear to realize that you've set it free...You either married it or gave birth to it!

- 4. Don't Pay Extra For the Mop and Glow.** Extras such as tinted windows, under-coating, scotch-guarding, detailing, and decorative features on a car don't add to its value. They simply add to your debt. Many of these options are worthless or overpriced to boost the dealer's profit. Scores of "extras" don't have posted prices, and the salesperson can just make up numbers and overcharge you for all of them.
- 5. Beware Of The Extended Warranty.** A really unscrupulous dealer can add an extended warranty to your contract and make little or no mention of it. You have 30 days after the sale to choose to purchase an extended warranty if you want it. If you take reasonable care of your vehicle, you won't need an extended warranty.
- 6. Always Ask To See The "Doc Fees" Before You Buy.** "Doc Fees" pay the cost of your paperwork. In states like New York and California, there are regulated doc fees of \$20 and \$45 respectively. In unregulated states like Florida they can go as high as \$600. Always ask to see the invoice to know what you are paying. If it's unregulated, it's negotiable.
- 7. Get The Right Car Loan.** You may agree to a specific interest rate and payment during negotiation, but dishonest dealers may play with the numbers when it comes time to sign the contract. They'll raise the interest rate and lengthen the term of the loan but keep your payments the same. Make sure you are getting the interest rate and length of payments you were quoted before you sign any contract.

\$8000 FREE!!

2010 April 15, these people will receive \$8000 via a tax credit:
First Time Home Buyers [hasn't owned a home in 3 years]

The only string attached: they'll need to live in the home for three years.

Other benefits they'll receive:

The lowest interest rates in living memory

Possibly a USDA loan in the value of 102% of appraised value and if so: no PMI, bring little/no money to closing

If you know a first-time home buyer who could benefit from the absolutely most affordable housing ever, please call me at **264-1434**.

Amazing "Mood Foods" That Soothe

Your body is a complex engine that needs the right fuels to run properly. If you fill it with caffeine, sugar, processed flour, alcohol, and manufactured fats, the body will race or stall in a vicious cycle that leads to emotional burn-out. Many people are actually allergic to the foods they crave and become irritable, depressed, and tired when they consume them.

Top nutritionists have discovered that a modified "Mediterranean/Asian" diet rich in dark green vegetables, deep-colored fruits, berries, and oil-rich fish has improved the mental health of 90 percent of people who have committed to this healthy lifestyle. The diet creates a steady supply of low glycemic carbohydrates that regulate a host of chemicals in the brain, including its main pleasure "drug" serotonin. These low glycemic carbs are present in whole grain breads, soy, apples, berries, and beans. Here's some tips for improving your overall health.

For local information and some great photos look at: www.CoeRealty.com/blog

Brain Teaser...

You can draw me, fire me, or fill me in. What am I?

(answer at bottom of last page)

Gourmet Road Food Anyone?

The truck driver looked suspiciously at the soup he had just been served in a highway eatery. It contained dark flecks of seasoning floating in it, but two of the spots looked very suspicious.

"Hey," he called out to the waitress, "these particles in my soup – aren't they foreign objects?"

She scrutinized his bowl. "No, sir!" she reassured him. "Those things live around here."

NOT Cut Out For A Career In Crime...

Edward Blaine of Spotsylvania County, Virginia, found that things didn't quite go as planned after robbing a bank. Blaine fled the bank with several thousand dollars, but as he tried to stuff the money in his pockets, he kept dropping \$100 bills along the way.

Once he reached his car, Blaine realized that he had locked his keys inside his getaway car. With a piece of wood in hand, he started banging on the window. This drew the attention of a small group of bystanders, who started to chase him. Blaine tried shooting at them, but instead....shot himself in the leg!

Save Your Car Engine And Your Wallet!

Are you consistently running your tank on empty? Running your car's tank to near empty before refueling will shorten the life of your fuel pump and engine. Ask your mechanic and he'll agree, and will also tell you that repairs for damaged engines are not cheap.

Instead, head for the gas station when your fuel gauge reads ¼ tank, rather than wait till it's almost empty. It'll save your fuel pump, fuel injectors, etc., and especially, your wallet!

- Maintain stable blood sugar through frequent small meals or snacks every four hours.
- Exercise (walk/yoga/free-weights) at least 20 minutes a day for mood and up to an hour to burn fat.
- Avoid extremely low-fat diets. Fat is actually needed to fight depression. Use olive oil, feta cheese, and fish (tuna, sardines, and especially salmon) that are rich in omega-3 fats.
- Include low-fat milk, cheeses, and turkey in your diet. These foods are high in the mood-calming amino acid tryptophan.
- Load up on dark green vegetables like bell peppers, spinach, broccoli, and kale. These vegetables are filled with nerve-healing minerals and antioxidants.
- Drink lots of water and juice. The more hydrated you are, the less food cravings you will have.

Please Welcome My Newest Clients And Friends!
I'm thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and competent REALTOR®:
Jeana Klein, Tjelda vander Meijden, Kara and Joe Calkins

Spring Garden Pet Care

Spring is starting to pop up in the form of beautiful daffodils, crocus and flowering forsythia. Now is the time when we want to be out of the house and putting in our gardens. While we do this we like to have one or more of our faithful companions, our pets, with us. There are some precautions you can take to ensure the continued health of your garden helpers.

Fertilizers: The same products that produce healthy lawns can sometimes cause health problems for pets. Contact with herbicides can cause vomiting, excess salivation, problems with the central nervous system, and even sudden death.

Lawn Treatments: Before applying lawn treatments or before treatment by a professional lawn service, remove any pet water and food dishes from the yard. Always keep your pets inside while chemicals are being applied and keep them off the treated grass for at least 24 hours after an application. If your dog manages to come in contact with a freshly treated lawn in spite of your best efforts, wash it's paws with soap and water immediately.

Pesticides: Chemical pesticides are applied as tree sprays, garden dusts, foggers, and in a variety of fruit and vegetable sprays. Keep pets away from the area under and around freshly sprayed trees for at least 24 hours. Keep them out of gardens and flowerbeds after applying pesticide sprays or dusts.

Slug and Snail Killing Pellets: Never scatter slug and snail killer pellets in gardens or flower beds if you have pets, or if neighborhood pets have access to your yard. Dogs find the small blue poisonous slug pellets tasty. Instead, use a commercial bait trap or pellet holder that is out of reach to pets.

Rodenticides: These poisons come in cardboard containers filled with poisonous pellets. Rodent poisons may not cause vomiting or other typical symptoms of poisoning. They contain a compound that causes a life-threatening bleeding disorder, and can cause death within a few days.

Cocoa Mulch: Cocoa Mulch is made from cocoa bean shells. The danger of poisoning from cocoa mulch is the substance theobromine - the same ingredient in chocolate that is toxic to dogs. Pet owners should **never** use cocoa bean mulch in their flowerbeds or as garden fertilizer. Even if your dog has absolutely no interest in other types of garden mulch, cocoa mulch smells like chocolate and that smell attracts dogs. Dogs have died from eating cocoa mulch!

Stinging Insects: Some dogs will try to catch bees. When a dog gets stung, it can cause a reaction. Signs of a sting are: scratching/rubbing it's head on the ground, bumps or a swelling around the sting, excessive salivation, or generalized

New Business for you:
Lida will take care of your pets
in your home while you are
away: 828.964.3312 or
4pawscompanioncare.com

You Know You Need A New Car When...

- ✓ You pull over to let a fire truck go by, and it stops behind you.
- ✓ You have to go to a repair center every thousand miles to get the duct tape replaced.
- ✓ You accidentally drive into a junkyard, drive out, and get accused of stealing.
- ✓ The "Blue Book" lists your car under "Health Risk."
- ✓ You return to your car and find someone broke in and left a hundred dollars and a new stereo.

True Facts!

During your lifetime, you will eat about 60,000 lbs. of food. That's the weight of about six elephants.

Most people blink their eyes 15,000 times per day. That's once every four seconds, although we blink more under stress.

Brain Teaser Answer...

A Blank

THANK YOU for reading my Find A Mountain Home newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial 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," I'd love to hear from you...

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CoeRealty.com

facial swelling. Some dogs, like some humans, can be allergic to stings. If your dog has a severe reaction, get veterinary treatment immediately.

The grand winner is:..... **Roger Bodo**

My granddaughter Sirena pulled Roger's name out of the hat – filled with the name of each person who participated in my 'What is your favorite Thanksgiving sidedish?' survey. Roger wins a tin of Whitley's Chocolate Covered Peanuts. And what tallied as the favorite sidedish: neck-in-neck for first place were dressing and cranberry relish. Other favorites include: lesse, mashed potatoes & gravy, waldorph salad, corn casserole, sweet potato casserole, potatoes au gratin, ANY dessert.

Next Newsletter's Trivia question:

What is the ONLY vegetable or fruit that is never sold frozen, canned, processed, cooked or in any other form but fresh. What is it?

- a) bananas b) lettuce c) cucumbers d) grapes

Now, you gotta know that one! Do I like to hear from you, or what?!?!
Winner will receive Whitley's Peanuts or a dinner gift certificate.

Call: 828 264-1434

Real Estate Corner...

Q. I am thinking of refinancing my home to take advantage of lower interest rates but I want to shorten the mortgage loan length. What are my options?

A. Refinancing a 30-year mortgage doesn't necessarily require that you commit to paying for another 30 years. You can substantially shorten your repayment period by paying just a little extra each month or each year.

For example, let's look at a \$150,000 loan made at 7 percent interest. A 30-year amortization will give you a monthly payment of \$997.95, and you will pay \$209,263 in interest over the term of the loan. However, if you increase your payment about \$165 per month (to \$1,162.95), you can pay off your loan in 20 years, and you'll pay \$129,108 in interest over the term of the loan – an interest savings of over \$80,105 (money that could be invested). Increase your payment to \$1,348.24 (another \$185 per month) and you'll pay off the very same loan in just 15 years, with accumulated interest paid of \$92,684 – an interest savings of another \$36,424.

You may want to search out lending institutions that have special interest saver programs. If you agree to an early repayment schedule you are also more likely to qualify for refinancing. Try going for a 30-year mortgage and set up your amortization schedule for 26 years (An amortization schedule is a list of regular equal payments that will pay off your debt in a specified period.).

If you make the decision to add to your payments so you can pay off your mortgage by a specific date, it's a wise idea to check with your mortgage servicing company to find out if you are paying the correct extra amount. Also, make sure there are no prepayment penalties in your note. If you are thinking of selling or buying soon, and would like competent and caring representation, please call me at 828 264 1434 or slip me an email to: Helen@CoeRealty.com

For local information and some great photos look at: www.CoeRealty.com/blog

Call about any of our listings:



\$159K. Meat Camp Rd. Flat Yard. Remodeled. Terrific year-round access. 3/2



Deer Crossing 3/2 New Rustic Cabin. Todd. 1.8a. \$285

1.67 a, Aho area. Huge GF view. Unrestricted; 1 home, 2 or possibly 3. \$199,000.



LOG CABIN! On the WATAUGA River near Banner Elk. 2/2. New tin roof and more \$254K. Absolutely adorable!! Could be ski/vacation rental.



Affordable condo: \$116,900. Sugar Ski. Ski in/ski out Sugar Mountain; top of slopes. Pool, sauna, tennis. Delightfully remodeled. Huge view. New kitchen

www.CloisteredElegance.com
150 ac plus Watauga River frontage plus new horse facility plus unbelievable view plus extraordinary elegant home. \$7 mil



www.129TwistedLaurel.com
5bdr/3ba. 2600sq ft. Long-range view. 10 min to Boone/Blowing Rock yet exceptional privacy. \$319,437.

\$280K. 23 a. Top of Mountain; 270-degree view. Denney Woods; 5 min to Hwy 321, Bethel. Perked for 4 bedroom house. Can be divided

- 2 inside Boone lots; city water/sewer. Flat \$58K; \$68K
 - 3 lots, just off Friendship Church Rd, Blowing Rock great views: \$59K; \$128K; \$133.
 - 11.79 a Green Valley; Killer view; easy access \$178K.
 - 48 lots, Three Top Subdivision, Creston NC \$480k
 - 12 a Bethel, \$99K. across-the-valley view
 - Sugar Mountain lot; 4 bedroom perk \$84,900.
 - 0.38 a lot Crystal Mountain, 3 bedroom perk, Grandfather/ Foscoe view. \$69,000
- 4.6+/- ac. Todd New River View. Two lots. Purchase 1 or both. \$360K for both.

- 2 Top o Boone lots; \$59K; \$62K; one has perk in place.
- 3rd Top o Boone lot: sunset-over-Grandfather view. Perk. \$49K.
- \$44K. Knob Hill Rd, 7 Devils. Perked. Huge view.
- \$49K. River Ridge Rd. Green Valley. Perked. View. Walk to New River.
- \$52K 6 acres on lovely creek. Todd Area.
- \$96,900 Huge view of Blue Ridge Mtns. Doe Mtn

Patton Ridge. 5 bdr./3bath. Plus apt above the garage. 3 acres. Fenced in yard. Garden space. Two wood burning fireplaces. Much



Search online: www.HighCountryPropertySearch.com

Find A Mountain Home Newsletter

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