



My newest listing:
Log cabin at River Ridge.
\$325,000

September 2005
Boone, NC

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Helen Phillips,
Retreat to Your Passion

Find A Mountain Home.com

"My Folks™ Newsletter For Healthy, Wealthy & Happy Living..."

"Identity Theft" On The Rise And Wreaking Havoc For Consumers

Have you ever experienced the humiliation and anger of having your wallet stolen, or credit card used fraudulently? Well, there's a new, more sinister crime on the rise. It's called "identity theft."

Identity theft is more common than you might think. Much worse than a simple stolen wallet, identity thieves' use stolen credit card receipts, drivers license numbers, bank or social security information to assume your complete identity.

They use that information to obtain duplicate credit cards, driver's licenses, cellular telephones, purchase homes, and more. Then, they skip out on the bills and heavy obligations they create, leaving the victim stuck with the unpaid dunning notices and miserable credit.

The Federal Trade Commission says awareness and concern about identity theft is on the rise. FTC officials told a Senate panel that the volume of calls from worried consumers to its identity theft hotline (1-877-ID-THEFT) has doubled in the last 6 months.

"The fear of identity theft has gripped the public as few consumer issues have," says Jodie Bernstein, director of the FTC's Bureau of Consumer Protection, as she testified before the Subcommittee on Technology, Terrorism and Government Information.

Bernstein said the number of calls to the FTC's hotline was running around 800 to 850 a week. She said that more than half the callers complained that a stranger had opened a credit card account in their name. Other callers complain of telephone or utility service connected in their name.

Other, potentially more costly scams included the opening of checking accounts and applications for auto loans made using the caller's identity. Some have even purchased homes using the victim's identity.

Authorities advise victims to take a series of actions once they discover that their identities have been pinched – including closing bank accounts, terminating credit card accounts, and sending letters to credit bureaus, banks, and driver's license bureaus. It's best to terminate the entire

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be highly surprised to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at 264-1434 and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

Verity \ˈvair-eh-tee\ (noun)

Meaning: A true fact or statement.

Example Sentence: Ben Franklin's statement, "in this world nothing can be said to be certain, except death and taxes," is held as a **verity** by many people to this day.

Consumer Corner...

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- ◆ **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- ◆ **Shampoo:** Dilute your shampoo by ½ with water – it's highly concentrated. Your hair will get just as clean and you'll save money!
- ◆ **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- ◆ **Airline Tickets:** Photocopy your ticket. A copy makes replacing a lost ticket easy and quick. You'll still pay a service fee, but the ticket will be reissued immediately.
- ◆ **Contact Lenses:** If you ever lose a lens, cover the nozzle of a vacuum cleaner with a nylon stocking, then carefully vacuum the area. The lens will be sucked up against the stocking.

Why Do Old Firehouses Have Circular Staircases?

Because in older days, the horses that pulled the fire engines were stabled on the ground floor of firehouses and figured how to walk up straight staircases!

relationship with a bank or credit card company, and inform them of the situation.

Some high-tech means of foiling identity thieves are under development – including computerized verification of fingerprints, voices, eyes, and electronic signatures, which were officially confirmed as a recognized legal signature by the Electronic Signatures in Global and National Commerce Act signed into law.

But there's nothing like old-fashioned awareness and prevention on the part of consumers to go a long way to reducing identity theft.

Mountain Building, continued

To recap: our mountains were thrust upwards in 3 separate mountain building – orogeny – epochs, pushing some of the world's oldest rocks to the top of Grandfather Mountain, where you can conveniently view them.

Our eyes see the tops of the mountains. But, underneath the visible, glorious caps – down at the mountain's roots – the pushing and grinding that generated the uplift also created great heat. Some rocks metamorphosed [changed shape and form] from, say, sedimentary shale into slate, sandstone into quartzite. Other rock melted. The liquid, melted rock allowed minerals to gather together and as they cooled, the like-minerals could form into their crystalline shape. Sometimes this occurred in an enclosed rock matrix, resulting in rocks such as garnets. Sometimes there was space for the crystals to develop. For instance, sometimes the hot magma would spurt upwards into older rock above, rock often a bit brittle with age, brittleness that results in cracks. The hot magma would rush in and fill the cracks. When the cracks were wide enough, the cooling magma would cling to the edges of the older rock, with space in between that allowed the cooling magma to shape itself into crystals. Depending on the chemical composition of the magma, the crystals might be clear quartz, amethyst, tourmaline.

Locally, the Spruce Pine area is a terrific location for finding the rocks – minerals – that formed at the roots of our mountains. Mica, garnets, rubies and many, many other lesser known rocks – minerals – can be found. Because of the abundance, Spruce Pine has hosted one of the largest 'rock shows' in the country for years, as rockhounds gather to purchase, or find on rockhunts, local minerals. A spin off is several markets where dealers sell minerals, beads, and many other items of like interest. The rock show is always held the first weekend in August.

On a personal note, my Mother always came to the Spruce Pine rock show. We accompanied her to many. I continue to go. I hope you'll plan to go next year. My advice: take only the amount of cash you think you can afford to spend, leaving credit cards and check books at home! Gorgeous, gorgeous things to buy at the show. Also, plan to take part in some of the rock trips or instructional talks.

Here's a website that will provide you information about the rock show: <http://www.mitchell-county.com/festival/index.html>

Attention Dieters—Don't Throw Away Those Scales Yet

Mind Teaser...

I can be smooth as silk when you touch me, yet hard as rock when you hit me. I can be crystal clear, or dark as pitch. I can be still and silent, or I can rumble and roar. What am I?

(answer at bottom of last page)

Here's Proof We Live In A Crazy World!

- ◆ Police in Wichita, Kansas arrested a 22-year-old man at an airport hotel after he tried to pass two (counterfeit) \$16 bills.
- ◆ The Chico, California City Council enacted a ban on nuclear weapons, setting a \$500 fine for anyone detonating one within city limits!
- ◆ A bus carrying five passengers was hit by a car in St. Louis, but by the time police arrived on the scene, 14 pedestrians had boarded the bus and began to complain of whiplash injuries and back pain.
- ◆ When two service station attendants in Ionia, Michigan refused to hand over the cash to an intoxicated robber, the man threatened to call the police. They still refused, so the robber called the police and was arrested.

Wild, Yet Trivial Statistics...

- ◆ The city with the most Rolls Royce's per capita: Hong Kong.
- ◆ Men can read smaller print than women; women can hear better.
- ◆ State with the highest percentage of people who walk to work: Alaska.
- ◆ Percentage of Africa that is wilderness: 28%.
- ◆ Percentage of North America that is wilderness: 38%.
- ◆ Percentage of American men who say they would marry the same women if they had to do it all over again: 80%.
- ◆ Percentage of American women who way they would marry the same man if they had to do it all over again: 50%.
- ◆ The cost of raising a medium size dog to the age of eleven: \$6,400.
- ◆ Average number of people airborne over the US any given hour: 61,000.
- ◆ Percentage of Americans who have visited Disneyland/world: 70%.

All of you dieters out there...don't go throwing away your scales quite yet. There's a new standard for your healthy weight and it's something everyone should know.

BMI, or Body Mass Index, is a measurement of height and weight. It's considered the "gold standard" for determining what a healthy weight is what's overweight, and what's obese.

New dietary guidelines released by the USDA and the Department of Health and Human Services include the BMI for the first time. And the BMI is now included in revised Centers for Disease Control Pediatric Growth Charts for children and adolescents from two to 20 years of age.

The BMI is calculated by multiplying your body weight in pounds by 700. Then divide the result by your height in inches. Then divide that result by your height in inches once more. For example, a 6 ft. 2 in. man weighing 190 pounds would have a BMI of 24.29 (190 pounds multiplied by 700 = 133,000. 133,000 divided by 74 inches = 1,797. Then 1,797 again divided by 74 inches = 24.29).

BMI charts are widely available. "A BMI of 18.5 to 25 is considered a healthy weight," says Dr. Denise Bruner, president of the American Society of Bariatric Physicians (ASBP), a medical specialty society of physicians who treat overweight and obesity and associated conditions. "A BMI of 25 to 30 is now considered overweight," she says. "A BMI of 30 or higher indicates obesity."

Additional information about overweight and obesity can be found on ASBP's web site at www.asbp.org.

If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, competent professional and friend, please call me at **828.264.1434**.

"Who Else Wants To Win?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: Sandra Sanderford. The correct answer: Grandfather Mountain.

Get Free money-saving home tips at my web site: www.FindAMountainHome.com

Thanks For The Kind Words...

"Helen keeps the seller informed regularly using mail communication, telephone communication and feedback from other REALTORS® who have (shown) the property."

Losing Your Cookies...

After a long, bumpy flight, our passengers were glad to finally land. They disembarked, and the other flight attendants and I checked for items left behind. In a seat pocket, I found a bag of homemade cookies with a note saying, "Much love, Mom."

Quickly, I gave the bag to our gate agent in hopes it would be reunited with its owner. In a few minutes, this announcement came over the P.A. system in the concourse: "Would the passenger who lost his cookies on Flight 502 please return to the gate?"

Answer To Mind Teaser...

I am Water.

"If the phone doesn't ring, it's me."
(song title by Jimmy Buffet)

I'd Love To Hear From You!

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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Coe Realty/Owner/Broker
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Boone, NC 28607

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Disaster Preparedness

In light of recent events, namely hurricane Katrina, we are not going to have our Monthly Trivia Challenge. Instead, we are going to have some general disaster preparedness tips. The American Red Cross (www.redcross.org) website has a lot of great information and does take donations.

Being prepared can not only make having to deal with unexpected emergencies easier but can also save lives. Each family should have:

- An emergency plan each family member knows. This plan should be coordinated with local schools (if you have school age children), with your local community, and your neighbors.
- An emergency supplies container, whether it is a backpack or a large plastic container. Each container should contain: a first aid kit, water (at least 1 liter per person per day), non-perishable food items, special medications if needed, a flashlight, a battery operated radio, extra batteries, soap, paper plates, plastic forks, knives and spoons, copies of all important papers (in a waterproof bag). On the Red Cross website is a much more detailed list.
- An emergency supplies container for your pet/s. Each container should contain: dry food and canned food, water, collapsible bowls, extra leashes and collars, medications if needed, a blanket, toys, the name of your veterinarian, and any important papers. You can find more information on the ASPCA website (www.asPCA.org) or on the Humane Society of Americas website (www.hsus.org).

The victims of Hurricane Katrina will need our help and support for some time to come. We at Coe Realty would like to ask you to help us think of some new ways to help, i.e. knitting sweaters for both the people and pets that have been displaced. I am sure that they are not used to our winters. Call us with you ideas at 264-1434 or email them to Helen@FindAMountainHome.com.

Real Estate Corner...

Q. How Do You Find And Pre-qualify Buyers For A Home You Have Listed For Sale?

A. Buyers for homes I list come from a number of sources. Many come from referrals, either through my office or through previous clients of mine. Some come from company advertising, open houses and "For Sale" signs. Others come from the exposure created through my exclusive home marketing plan. Also, as a member of both the Avery-Watauga and the Ashe County Multiple Listing Service (MLS), I cooperate with over 500 other agents. I offer the agreement that any agent who brings me an accepted offer on a property I have listed will receive a share of the commission. This is an excellent incentive for them to show and sell your home.

When prospective buyers come to me directly, I have to know if they're qualified to afford your home. I do not want to waste your time, or take your property off the market, with buyers who are not qualified. Here is the key question I ask them when they call: How much home have they been pre-qualified or pre-approved to purchase? If they haven't been pre-qualified, I require them to do so, and ask even more questions in the process: How much cash do you have to put down on a home? What is your annual income? What kinds of debts do you have? How good is your credit status? If you'd like to learn how to potentially save thousands on your home sale, I have several Free Consumer reports you can order. Just call me directly at 828-264-1434 or email me: Helen@FindAMountainHome.com.

Get Free money-saving home tips at my web site: www.FindAMountainHome.com