



Big Black Bear and Mr. Smiles

November 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...”

Protect Yourself and Family With These 7 Simple Household Tips

It's been called the battle cry of the recalcitrant victim: “*It will never happen to me!*” Yet each year, nearly one million families become victims of one or more potentially devastating accidents.

I'm not talking about auto accidents or even sports injuries. These accidents occur without you leaving the home. And they're accidents that could have been avoided.

They include electrical and kitchen fires, gas leaks, smoke and carbon monoxide injuries, scalding from hot water, and falling down stairs. At best they cause injury. At worst, they can be deadly.

That's why this issue is dedicated to revealing seven easy, cost effective ways for reducing your chances of facing such a household calamity. Take my test. See which ones you have covered in your home...and which ones should be on your safety list. Then turn to the bottom of the last page of this newsletter to see how you scored.

1. Have you replaced your smoke detector(s) in the last 10 years?

As of 1997, 94 percent of all homes have smoke detectors. In fact, a working smoke detector can reduce your risk of dying in a house fire by nearly 50 percent. But did you know that, according to the National Fire Protection Agency (NFPA), smoke detectors should be replaced every 10 years? And batteries should be changed every six months.

2. Does your family have an escape plan if a fire should occur?

Sure, it's easy to say, “*it'll never happen to us,*” but only 16 percent of households have developed and practiced a simple fire escape plan. Here's a tip: to maximize your family's safety, you should have at least two ways out of every room and discuss and practice these routes at least twice a year. Also, plan an emergency meeting place a safe distance from your home in the event of a fire.

3. Parents, do you have anti-scald valves on all faucets and vent locks or gates on all windows?

Water temperatures can fluctuate by as many as 30 degrees Fahrenheit. Because of this, scalding is a

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I'm pleased and delighted to announce Coe Realty's exciting new plan for marketing properties. We call it Coe Smooth Moves. Our goal is to make your sale as quick and hassle free as possible. Visit CoeSmoothMoves.com to learn some highlights for how we'll smooth your next move.

Word For The Month...

Studies have shown that your income and wealth is 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!

Buncombe \ˈbun-some\ (noun)

Meaning: Insincere or foolish talk; nonsense

Sample Sentence: The explanation the politician gave for his vote to increase taxes was pure **buncombe**.

Josie's first

Thanksgiving dinner

It was the first time the Josie was eating Thanksgiving dinner without her family. Trying to re-enact the tradition, she prepared a dinner for herself alone. The next day, her mother called to see how everything went.

"Oh, mother, I made myself a lovely dinner, but I had so much trouble trying to eat the turkey!" said the daughter.

"Did it not taste good?" her mother asked.

"I don't know," Josie said. "It wouldn't sit still!"

U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line. In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Get tips on choosing a health plan, a doctor, a course of treatment, or a long-term care facility from the Dept. of Health and Human Services at

www.healthfinder.gov. Health finder also provides the information on the latest health research, different illnesses, and a host of medical resources designed to help families stay healthy.

leading cause of burn related injuries among young children. Also, remember to install safety gates on windows; window screens alone are not strong enough to prevent falls.

- 4. Do you have a class ABC fire extinguisher mounted near an exit on every level of your home?** Home fires are the leading cause of death in the U.S. for people over the age of one. That's why, in addition to smoke and fire detectors, fire extinguishers should be located on every level on your home. And don't forget to keep a well-sized extinguisher near your kitchen.
- 5. Do you have ground fault circuit interrupters (GFCIs) for receptacles near all water supplies and damp areas?** Yes, this includes all outlets in bathrooms, laundry area, kitchen or anywhere dampness meets electricity. GFCIs are designed to act like circuit breakers to eliminate shock hazards. They protect a circuit by monitoring the current and shutting it down if an imbalance is detected.
- 6. Do your stairwells have bright lights at both the top and bottom, and are your basement steps painted with illuminating paint?** More than 42 percent of falling deaths result from tripping on stairs and steps. Illuminating the location of steps will go a long way toward preventing tripping. And don't forget to secure all rugs and carpeting on or near your steps with rubber backing or double-stick tape.
- 7. Do all of your exterior doors have deadbolt locks on them?** Most burglars take the easy way into your home: either a door or window. That's why deadbolts offer the greatest protection. It's best to use double-cylinder bolts when there is glass in or near a door. This will virtually eliminate a burglar's chance of opening the bolt by hand.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at 264-1434. Perhaps I'll feature you in a future issue!

Taking Frequent Vacations Could Save Your Life!

That vacation may not only restore your sanity, it may also save your life! Researchers Brooks B. Gump and Karen A. Matthews found that middle-aged men who took more vacations had a markedly lower risk of death from heart disease. And the more vacations they took, the lower their risk. These findings persisted even when the authors accounted for factors such as socioeconomic status and other health-related activities such as smoking.

They warned against rushing to the conclusion that vacations lower the risk directly; however, there may be a third factor that links the two. And the definition of a vacation may be different for different people. Nevertheless, a vacation should be a true escape from everyday worries to exert its salutary effects. You must be able to let your guard down and enjoy.

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

Camera Batteries For Pennies

Check with your local photo center about buying the slightly used batteries that remain once a disposable type camera is opened and the film is developed. Some camera centers will sell these batteries for as low as 10 cents each. You just have to know about these things so you can ask, right?

Wacky Answering Machine Messages

You'd think that some people don't have enough to do! Here are a few wild answering machine messages recorded and verified by the world famous International Institute of Answering Machine Messages:

- ♦ Hi. I'm probably home, I'm just avoiding someone I don't like. Leave me a message, and if I don't call back, it's you.
- ♦ Hello, you've reached Jim and Sonya. We can't pick up the phone right now because we're doing something we really enjoy. Sonya likes doing it up and down, and I like doing it left to right. So leave a message, and when we're done *brushing our teeth*, we'll call you back.
- ♦ A is for academics, B is for beer. One of those reasons is why we're not here. So leave a message.
- ♦ Hi. This is John. If you are the phone company, I already sent the money. If you are my parents, please send money. If you are my bank, you didn't lend me enough money. If you are my friends, you owe me money. If you are female, don't worry, I have lots of money.
- ♦ Hi! John's answering machine is broken. This is the refrigerator. Please speak slowly, and I'll stick your message to myself with one of those magnets.
- ♦ This is not an answering machine – this is a telepathic thought recording device. After the tone, think about your name, your number, and your reason for calling...and I'll think about calling you back.

As the holidays approach here are some fun things to do around Boone.

November

- Late Nov. – Dec. 24th - Choose & Cut** - Begin a new family tradition by visiting a Christmas tree farm in the mountains and selecting a REAL tree. 828-262-5826, www.ncchristmastrees.com
- 25th -26th** **Jeff McKinley** demonstrates glass blowing and stained glass designs at the Parkway Craft Center. 828-295-7938, Milepost 294 on the Parkway
- 26th** **Thanksgiving Wood Kiln Opening** at Traditions Pottery from 10am - 5pm. 828-295-5099, Off of Hwy. 321 - Bolick Road, Lenoir

December

- 1st-31st** **The Appalachian Cultural Museum** presents- Holiday Quilt , Boone , 828-262-3117
- 1st-25th** **Choose & Cut Christmas Tree Festival**- Ashe County, 336-246-1880; Watauga County, 828-264-3061
- 1-31st** **Municipal Sledding Hill** (weather permitting) by Town Hall, Beech Mountain, 828-387-9283
- 3-4th** **Lees-McRae** presents the **Candlelight Christmas Concert** in Hayes Auditorium. Banner Elk. 828-898-8721 for ticket information.
- 4th** **The Wilkes Playmakers** present "A Christmas Carol" - Come see this timeless Christmas classic. Show begins at 2 pm. Call 336-838-7529 for more information, North Wilkesboro.
- 13th** **Blowing Rock Gallery Stroll** - Stroll through the galleries and enjoy their beautiful works. From 5 to 8 pm. Free. 828-295-7851, Blowing Rock.
- 16-18th** **Christmas Fine Art & Crafts Show** : Sat. 10 am - 5 pm. Sun. 10 am - 4 pm at the Boone Mall. Call 828-733-0675 for more information.
- 17-18th** **SugarFest 2005** - Have fun during this 2 day festival and don't miss the debut of the Extreme Ski & Snowboard Contest. 828-898-2386, Sugar Mt.
- 27th** **Bonfire & Hayrides at Beech Mountain.** 800-468-5506, Beech Mountain

My Client of the Month:

Thinking Holidays? Honeymoon? Skiing? A Relaxing Getaway?.....Then, consider Elaine Rothenberg and Skip Rackmill's vacation rentals. Located outside Blowing Rock, the rentals have a STUPENDOUS long-range gorge view overlooking the wildly scenic Pisgah National Forest for sunlight from sunrise to sunset. The hot tub on the deck is the perfect spot to enjoy the view – and the peaceful quiet. For more information and reservations, visit <http://www.boonescountrycabins.com>. Click on "our cabins," then click on either "Adams Vista Upper" or "Adams Visit Lower."

Elaine and Skip bought the home earlier this year. Congratulations, Elaine and Skip, on purchasing one of the best views in the area! It's been my pleasure working with and getting to know you.

Thanks For The Kind Words...

"I've just purchased by 3rd investment property through Helen. I chose to work with Helen yet again because the 1st two investment properties she found for me increased my net worth significantly. I highly recommend Helen." Gene Redmon

Did You Know...

- ◆ Almonds are a member of the peach family;
- ◆ Maine is the only state whose name is just one syllable;
- ◆ "Dreamt" is the only English word that ends in the letters "mt."
- ◆ Al Capone's business card said he was a used furniture dealer;
- ◆ Tigers have stripped skin, not just stripped fur;
- ◆ The average person falls asleep in seven minutes;
- ◆ It is impossible to sneeze with your eyes open.

Tight Shoes...Really, Now!

A man walks into a shoe store and tries on a pair of shoes. "How do they feel?" asks the sales clerk. "Well, they feel a bit tight," replies the man.

The assistant bends down and has a look at the shoes. "Try pulling the tongue out," the clerk says.

"Well, theyth sthlll feelh a bith thighth."

Answer To Home Safety Quiz:

How many times did you answer Yes?

0-2 Your home is hazardous, take immediate measures.

3-5 Your family's well-being is important, but you still have more work to do.

6-7 Your family's safety is top priority.

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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Tell us your most outrageous New Years Resolution!

Here is one of Lida's, as an example:

- ❖ 2003- Lose 20 pounds this year.
- ❖ 2004- Lose 15 pounds this year.
- ❖ 2005- Just not to gain 15 pounds this year!

Be one of the first to tell us the most outrageous, weird or offbeat New Years Resolution that you have made and did not keep (or did keep) and we will send you a winter warmer package that includes a 16oz stainless steel thermos, a set of *Find A Mountain Home* mugs and a selection of warm drink mixes. We will publish some of the entries we receive in our January 2006 issue.

Call me right now with your answer and you could win too! 264-1434

Real Estate Corner...

Q. Our daughter and her husband want to buy a home, but recently asked us to "Co-Sign" on the loan. What are the consequences of this action?

A. There's nothing wrong with helping a family member or close friend with buying a home. However, co-signing on a loan should be done with great care and knowledge of the consequences. Co-signing means that you are extending your personal credit for the benefit of someone else. Problem is, if the borrower defaults, the lender will look to you for *full* repayment. So you're not really a co-signer, you're a co-debtor. Here are a few tips that may prove helpful when co-signing:

- ◆ Although you're co-signing, make sure your co-borrower is putting cash into the transaction. The more they put in, the lower your risk.
- ◆ Obtain a credit report on the person you're co-signing for, even if it's another family member. If they've defaulted on other debts, there's a good chance they'll default on the debt you're co-signing.
- ◆ Ask the lender to release you from the loan when the principal balance is reduced to a certain amount.
- ◆ Examine how your credit rating and ability to borrow will be impacted. Co-signing on a loan can sometimes impact your ability to get financing if you need it.
- ◆ Make sure you're name is listed on the deed as a co-owner. If you're on the deed, and if you make any cash contributions, you may be able to deduct mortgage insurance, property taxes, and a pro-rata portion of interest you pay. Ask your accountant or tax planner.
- ◆ If the home is sold, will you share in any appreciation or gain in value?

If you're considering buying or selling soon, and you need competent and caring representation, please call me at 264-1434.

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