



I so enjoyed my trip to Colorado in September that I often think about it, and take a few moments to glance through my photos, including this elk.

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Helen Phillips,
Retreat to Your Passion

Find A Mountain Home.com

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

Could You Be Making a Costly Financial Mistake?

Does paying bills, making investments, and saving for the future always seem to leave you short on cash? Most people worry about money, and money management can be a constant struggle.

The good news is that you are not alone in your money management frustrations. In response to a recent survey showing that young Americans are less financially educated than in previous years, Jump\$tart, a coalition of financial service representatives has developed some money management principles that can help all of us.

- 1. Know your take-home pay.** This is the amount left after all mandatory deductions. Before you borrow, compare your total payment obligations with the income that you will have available to make these payments. Never financially commit to more than you can repay.
- 2. Map out your financial future.** Most people have no financial plan at all. List your financial goals and a plan to achieve them. Remember to always pay yourself first. Make regular deposits into an account specifically designated for long-term financial goals.
- 3. Start saving as soon as possible.** Remember that your savings are determined by the interest that you earn and over the period you have saved.

Money doubles by the “Rule of 72.” To determine how long it will take your money to double, divide the interest rate into 72. For example, an account earning 6 percent interest will double in twelve years (72 divided by 6 equals 12).

- 4. Compare interest rates.** Get rates from multiple firms in order to get the best value for your money. Remember that high returns equal high risk. Diversification of assets is the best way to take advantage of these great returns without risking your entire financial future.

Thinking Of Selling Your Home Soon?
Check out **CoeSmoothMoves.com**
The website provides some of the new, and unique to this area, marketing strategies Coe offers to make your sales transaction hassle free and put you in the strongest negotiating position.

Word Of The Month...

I love to look up the origins of words. From Merriam-Webster:
Entry: **yule** Etymology: Middle English *yol*, from Old English *geOL*; akin to Old Norse *jOL*, a pagan midwinter festival : the feast of the nativity of Jesus Christ : **CHRISTMAS**

Ha-nuk-kah Etymology: Hebrew *hanukkah* dedication : an 8-day Jewish holiday beginning on the 25th of Kislev and commemorating the rededication of the Temple of Jerusalem after its defilement by Antiochus of Syria

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

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

Begin planning for retirement by computing your estimated benefits from the Social Security Administration. The web site **www.ssa.gov** also provides information on getting a Social Security number and reporting earnings.

Velcro

New Multi Uses:

Blouse Securer — prevent your button-down shirt from gaping open by sewing or sticking two small pieces of velcro between the buttons.

Sweater Smoother — Lightly glide a piece of velcro (the hook side) over a sweater to grab offending pills.

Quote of the Month

"You cannot prevent the birds of sorrow from flying over your head, but you can prevent them from building nests in your hair."

--Chinese Proverb

5. **Be sure that you are adequately insured.** This is the only way to ensure that you will not be wiped out by an unexpected illness or an accident. The cost of insurance should be figured into your financial plan.

Following these simple techniques can help you have a prosperous financial future. If you would like to learn more about the Jump\$tart Coalition and their principles of money management, visit **www.jumpstart.org**.

Congratulations New Home Owners:

Congratulations are in order to the following new home owners:

Carlos Alonso.

His brother, Julio Alonso has also purchased a home here.

Cary Cloninger.

Jay and Cindy McCartney.

Here's Help For Identifying Dangerous Respiratory Infections

Do you ever wonder what is causing you to feel as if a Mack truck has hit you? Well, here are some tips to help you identify what ails you. Below are descriptions of the five most common respiratory infections.

The **common cold** causes mild symptoms that include tiredness, stuffy nose, sore throat, and headache. The drainage is usually clear and runny during the first few days and a bit yellow or green for a few more days. Generally, you will feel much better in about five days, although the drainage and coughing may last up to two weeks. If symptoms persist longer or become more severe, it could be another type of infection.

Strep throat is a serious bacterial infection that requires antibiotics. Symptoms include sore throat, fever, and difficulty swallowing. It does not include any of the nasal symptoms that accompany the common cold.

Acute bronchitis is an infection of the bronchial tubes. A cough that produces phlegm is a sure sign. It can take up to a month to clear up.

Influenza is more severe than a common cold, but produces many of the same symptoms. Some of the additional symptoms include muscle aches, fatigue, a high fever, and a bad cough.

Pneumonia is the most serious of the common respiratory infections. It attacks the lining of the lungs. The symptoms are severe coughing, high fever, and weakness. In addition, phlegm may be bloody, thick, and green or brown.

Now that you are armed with the information to help you identify what type of infection you may have, you will hopefully be back on the road to recovery much faster.

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

Brain Teaser Of The Month

The shape of my form
will waver and bend.
From the things I'm destroying
and the things I will rend.
My color will vary
from bright red and blue.
The power I'm using
will dictate my hue.
*(answer at the bottom of last
page)*

Real Life Dilbertisms

These are real quotes from Dilbert-like managers.

- "What I need is a list of specific unknown problems we will encounter."
- "Doing it right is no excuse for not meeting the schedule."
- "E-mail is not to be used to pass on information or data. It should be used only for company business."
- "This project is so important, we can't let things that are more important interfere with it."

Snap, Crackle, Pop

The popping sound you hear when you crack your knuckles is actually caused by a collapsing bubble of gas. Your knuckles are surrounded by a clear liquid called synovial fluid, which lubricates the joint. When you pull your finger, it expands causing carbon dioxide gas in the synovia to form a bubble. Then, the bubble bursts as the finger is released.

Is it harmful? It is hard to say because very little research has been conducted on the subject. Some specialists feel that cracking your knuckles is unlikely to cause arthritis, but a lifetime of the habit could eventually damage ligaments.

Let The Sunshine In

Recent research has shown that when students study using natural light they tend to excel on tests and learn the material better. So, if you need to learn a new concept at work or school, try to study during daylight hours near a window.

Coe Realty is pleased to announce a new program entitled **"Yes, You CAN Own a Home!"** This program will provide helpful information for anyone considering a home purchase but will be especially useful to first-time home buyers who are unsure of their ability to finance a home or who simply feel overwhelmed by all the in's & out's involved in a home purchase. Participants will be provided with a Home Buyers Guide that outlines the home purchasing process and also includes many important consumer protection measures. Coe Realty also will be glad to assist by explaining and facilitating the process at every step. And we'll work closely with lenders who'll explain the many lending options for home buyers, including first-time home buyers.

If you know of someone who would like to purchase a home and would benefit from our **"Yes, You CAN Own A Home!"** program, please contact me at 264 1434.

Getting The Most Out Of Your Extended Warranties

With the ever-expanding market of technological gadgets, many extended warranty offers are available. If you decide that you want to purchase an extended warranty, here are a few tips to help you get the most for your money.

- Be sure that the warranty is backed by an "A" rated insurance firm and offers access to convenient customer support.
- Look for a "no lemon" guarantee. This allows you to get a replacement item if your product does not perform properly after a set number of repairs.
- Verify that service will be provided at a convenient location by a qualified technician.
- Watch out for hidden costs such as trip charges, parts, or deductibles.
- Be sure that the warranty covers unexpected occurrences such as power surges.
- Ensure that the warranty can be transferred if you decide to sell the product.
- In addition to extending the manufacturer's warranty, you should look to see if the offer includes additional benefits during the original warranty period.

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Wacky New Years Resolution!

Did you know:

- * A dime has 118 ridges around the edge.
- * A cat has 32 muscles in each ear.
- * A crocodile cannot stick out its tongue.
- * A dragonfly has a life span of 24 hours.
- * A goldfish has a memory span of three seconds.

Energize Your Career With Good Feng Shui

Feng shui is an ancient Chinese belief that preaches that your physical surroundings affect the positive and negative energy in your life. If your career could use some energizing, you might want to follow these tips from the Feng Shui Institute of America:

- Position your workplace so that you are facing the door with your back to a solid wall. This will give you a sense of control and support.
- Eliminate clutter and trash from your workplace to make room for more positive objects.
- Place decorative red objects around your office, such as red roses or candles, to attract greater recognition.
- Add live plants and lights to energize the room.

Low Fat Alternatives

- Remove the majority of fat from a can of soup by putting it in the freezer for 10 minutes and scooping the fat off the top.
- To flavor your next batch of rice without adding lots of calories, cook it in broth instead of water.

Answer To Brain Teaser...

Fire

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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Thank you to 3 folks for contributing wacky New Year's Resolution: Jane Reese and her [now] husband resolved to get married! They did, and 30 years later continue to applaud their resolve. Trace Cooper reverses things for most of us by resolving to **GAIN** weight. Cheryl Marks has a friend who every New Year's writes down things from the past year he would like to leave in the past and burns the written paper. All three contributors will receive 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.....Here's something interesting I learned from talking with quite a few of you: almost everyone said they don't make New Year's Resolutions because they don't keep them! Now, wouldn't it have been a shame if Jane and Forrest Reese had shared that point of view.

With Valentine's Day on the horizon, how about sharing with us the sweetest Valentine's gift you've ever given – or received. Now, that could be sweet as in candy. Or, it could be sweet as in most-touched-the-heart. My gift to you for sharing will be sweet – a wonderful chocolate package.

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

Real Estate Corner...

Q. How can I figure out how much insurance coverage I need to protect myself if my home is ever destroyed?

A. Could your home be underinsured? Perhaps. Don't confuse market value and replacement value. Many people base their insurance coverage on the market value of their home. Market value is what a buyer will pay for your property, but this may be irrelevant if your home is destroyed. What you should really be basing your coverage on is replacement value. This is much more complicated to compute.

When computing replacement value you must figure in all of the costs of rebuilding your home. This is often 20-30 percent more than new construction because of the added demolition and removal costs. Once the land has been cleared, you will need to add the cost of actually building your home by multiplying the square footage by the average cost per square foot. You can find out average square footage costs from your local builder's association or builder's union. Then, you need to add in additional money for upgrades and improvements that you have made. Also, check your local building codes because changes in codes since your original home was built add cost when rebuilding. In any case, don't just base your homeowner's coverage on the lender's requirements. These often only cover the mortgage balance leaving you with nothing.

Discuss these considerations with your insurance provider and give yourself the peace of mind to know you have all bases covered.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 264-1434.

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