



Two of my Valentines: Lily and Sirena Reading

February 2006

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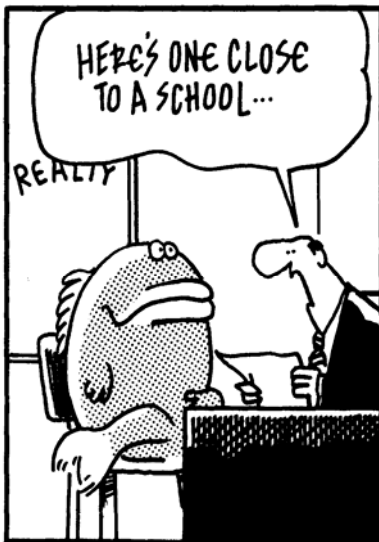
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Helen Phillips,  
Retreat to Your Passion

# Find A Mountain Home.com

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

## Want To Lose Weight?— Dieting Myths Debunked

If you think you're committing a dieting sin just because you're a late night “snacker,” here's good news!

According to Dieting for Dummies eating late at night is not the culprit. It's actually the type of foods late night snackers eat that causes the damage. Your body processes calories the same regardless of the time of day. If you avoid the ice cream and chips, those late night snacks are perfectly harmless.

The second dieting myth is the notion that you can never have seconds. In fact, you may want to take a smaller first serving, see how full you feel, and then choose to have seconds of some items.

Another common myth says you should not eat between meals. In reality, eating three main meals and a few small snacks in between can often prevent you from gorging at meals. By keeping your hunger pangs away, you're able to make smarter eating choices.

Remember, don't deny your cravings. Having a small serving of what you are craving can actually lead to less caloric intake than larger amounts of substituted food that aren't as satisfying.

Another popular myth says if you've reached a plateau in your dieting plan, the only way to lose more weight is to drop your caloric intake significantly. Truth is, when your caloric intake drops significantly, so does your metabolism. Exercise is the best way to break through the plateau and continue your weight loss.

Another classic myth claims that eating breakfast actually makes you hungrier during the day. This is only true if your breakfast is filled with sugary carbohydrates. One good breakfast alternative is whole-grain cereal. Or try rice with apples and walnuts lightly stir-fried.

Becoming a vegetarian is a Not magic answer IF you believe that substituting nuts and cheeses for meats will allow them to lose weight. Not true. You are simply substituting one high fat food for another and weight loss is not going to happen. Vegetarianism is, actually, a totally different phenomenon.

### Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **264-1434** and I'll tell you...with no hassles and no obligation.

## Word Of The Month...

**pugnacious** \pug-NAY-shus\  
adjective

Meaning: having a quarrelsome or combative nature : truculent

Sample Sentence: "Keep your pugnacious pooch away from my Snoodles!" Mrs. Slater shouted, and I thought, "How ironic that such a quarrelsome old lady thinks my docile dog wants to pick a fight."

"Pugnacious" comes from the Latin verb "pugnare" (meaning "to fight"), which in turn comes from the Latin word for "fist," "pugnus."

## Pies Aren't Square....

A fifth generation farmer is determined that his son will be the first in their family to go to college. So, he and the wife saved every penny for years. When the big day came for Junior to leave for school, the old man is the proudest he's ever been.

After the first semester, Junior came home and the old man sat him down for a talk. "Well boy, you've been at school for three months now, I want you to tell me some of that fancy book learnin'." Junior says, "My favorite class is math. We just learned a new formula...Pi r squared." At hearing this, the old man rolls his eyes and smacks his forehead, "Dog gone it! I spent all that money on schooling and all you can tell me is Pi r squared? Why everybody knows that pie are round; cornbread are squared!"

## Attention Genealogy Buffs

The Statue of Liberty/Ellis Island Foundation has launched a web site that will allow searches of the old passenger manifests from the ships that brought immigrants through the New York Harbor. The site, [www.ellislandrecords.org](http://www.ellislandrecords.org), allows you to view electronic images of the actual documents dated 1892 to 1924.

## Quote Of The Month

A person should hear a little music, read a little poetry, and see a fine picture every day in order that worldly cares do not obliterate the sense of the beautiful which God has implanted in the human soul.  
-Goethe

Finally, one of the most dangerous dieting myths is the idea that fasting will shrink your stomach and allow you to lose weight. What really happens when you fast is that your body releases chemicals called ketones which build up and put a burden on your kidneys. They're also the most common contributor to bad breath.

By simply avoiding a few myths, you'll be surprised how much weight you can lose with smart eating and exercise.

## Most Romantic Valentine:

This was written by my uncle to my aunt on their 56<sup>th</sup> wedding anniversary: "There are no words adequate to express my love for you. To me you will never grow old, and I hope that God will let you stay just like you are, as long as I am around. I hope and believe we have many more years ahead of us, and that we are no where near the end of our journey. I have been the luckiest man in the world to be able to spend my life with you. So, forget the number of years that have passed, and let's look forward to all those to come."

## Safe And Easy Barbeque Tips

A recent survey by Tupperware found that 37 percent Americans polled prefer to host a barbeque at their home versus going to a restaurant or to a friend's home. Yet, there's a dangerous side to home barbeques.

According to the National Fire Protection Association, nearly 2,000 gas grills catch fire each year. In addition, approximately 300 people receive serious burns and thousands receive minor burns. Here are a few important tips to avoid barbeque mishaps and enjoy your party.

- Keep the children away from the grill at all times – even when it's off. Also, make them aware that the outside of the grill is just as hot as the inside.
- Avoid wearing synthetic clothing. It can melt in heat and cause serious second and third-degree burns.
- Use appropriate lighting methods for the grill. Follow the owner's manual directions. Always keep your face and body away from the grill when lighting it. Don't look in to see if the fire has ignited. Don't use a cigarette lighter to ignite the fire. A match or grill igniter will allow you to keep a safe distance.
- Never pour lighter fluid on ignited charcoal. The flames can leap from the charcoal igniting the liquid and the bottle that you are holding.
- Clean the lit grill with a long-handled cleaning tool. Otherwise, perform cleaning before the grill has been lit.
- When flipping meat, do it gently to avoid splattering grease causing flames to shoot up. Also, be sure that you are using grilling utensils that have "stay cool" handles.
- Empty charcoal ashes into a metal trash can to ensure safe disposal.

**Enjoy your barbeque, but do it safely.**

Get Free money-saving home tips at my web site: [www.FindAMountainHome.com](http://www.FindAMountainHome.com)

## Brain Teaser Of The Month

To some I can hold treasure,  
To others most displeasure.  
I am always near you,  
Yet always far.  
I am done when I begin,  
And begin when I end.  
What am I?

*(answer at the bottom of last page)*

## Think Before You Redecorate

The use of specific colors in decorating can really define the mood and purpose of a room. Below are some colors and how they influence a room.

- **Red** – Increases circulation and muscular activity.
- **Orange** - Signifies optimism and enthusiasm.
- **Yellow** – Represents creativity and joy.
- **Green** – Symbolizes balance and nature.
- **Blue** – Represents inspiration and truth.
- **Violet** – Suggests humility and spirituality.
- **White** – Signifies purity and innocence.
- **Black** – Suggests strength and restores energy.

So think before you choose your color scheme. It could change the entire mood of the finished room.

## More Real Life Dilbertisms

Here are some more words of wisdom from real life bosses.

- “No one will believe you solved this problem in one day! We’ve been working on it for months. Now, go act busy for a few weeks and I’ll let you know when it’s time to tell them.”
- “We know that communication is a problem, but the company is not going to discuss it with the employees.”
- “This is to inform you that a memo will be issued today regarding the memo mentioned above.”
- “Teamwork is a lot of people doing what I say.”

# Simple Energy Saving Tips

As energy prices soar, homeowners are looking for ways to improve energy efficiency. These improvements will not only help your home stay cooler in the summer, but they will also allow your home to hold heat during the winter. The CertainTeed Home Institute offers these tips:

- Upgrade your attic insulation. This is especially important if your home was built before 1980 because the recommended levels have been raised since that time. Also, check that the insulation around windows and doors is sufficient. This can either be done yourself or with the help of a contractor.
- Strategically plant trees and shrubs to reduce heat exposure. Low-lying evergreens planted close to the foundation of your home can help slow the escape of cool air during the summer and insulate during the winter.
- Have your cooling and heating units serviced regularly to ensure that they are working efficiently. Also, be sure to change the filter regularly.
- Weather-strip, caulk and seal around all windows, doors, electrical boxes, and plumbing penetrations. Check if roof eaves and/or siding are airtight.
- Close the east/west facing blinds and curtains during the day to minimize heat gain. Also, close the vents in the guestroom and other infrequently used rooms to allow the flow of air to concentrate on the frequently used rooms.
- Install an automatic programmable thermostat. It will help control your home’s temperature around your living schedule.

For more ideas on how to improve the energy efficiency of your home, visit [www.certainteed.com](http://www.certainteed.com) or call 1-800-782-8777 for a free brochure.

## 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®:

Holly and Robert Hayes, Dale and Donna Jones, Rick and Linda Stine, Pansy and JD Bumgarner, and Tate, Kennedy, Elizabeth, Will and Trina Eckard, Luciana Jacobs

## How To Avoid Consumer Fraud

With all sorts of consumer fraud occurring each day, it’s important to protect yourself. Here are four telltale signs of fraud.

- Question promised prizes. If you have not entered any drawings and someone calls you do tell you that you have won something, be suspicious. Never send money to collect your prize.
- Don’t give in to pressure. If it is a legitimate offer, they will not ask you to make any immediate decisions.
- Never give out your credit card number or the number on the bottom of your check. With either of these numbers, a crook can clean you out.
- If they ask for money and tell you that it will be picked up by a delivery service in just a few hours, don’t do it. This is how criminals avoid mail fraud charges and reduce the time that you have to cancel the transaction.

Get Free money-saving home tips at my web site: [www.FindAMountainHome.com](http://www.FindAMountainHome.com)

## Thanks For The Kind

**Words...**"Helen spent many hours working to assist us in obtaining a beautiful lot in the mountains just minutes from Boone. Due to her dedication our retirement home is in the works..."...Elena Levy

## Can't Figure It Out

If you can't program your electronics, and you've lost or can't understand the owner's manual we have great news for you. [www.livemanuals.com](http://www.livemanuals.com) provides free online instructions and interactive simulations for a variety of name-brand electronics.

## Brighten That Smile

Want an easy and inexpensive way to whiten and brighten your teeth? After brushing with your regular toothpaste, mix ½-teaspoon baking soda with two drops of lemon juice and brush using this paste. The baking soda absorbs stains from the teeth and the citric acid in the lemon juice whitens. You'll see the difference if you do this everyday.

## The Awesome Avocado

You don't have to avoid avocados, even though they have a high fat content. They actually contain "good" unsaturated fats that do not raise blood cholesterol. The U.S. Government's Dietary Guidelines Report suggests that moderate amounts of foods like avocados can help keep blood cholesterol down and offer protection against heart disease. Avocados are also very high in folic acid and potassium. And, they're a good source of iron and Vitamins A and C.

## Brain Teaser Answer

*The Future*

## 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**

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**FindAMountainHome.com**

## Romantic Tales

Here's what I've learned about tales of how people in love met: whomever I ask gives me a funny look, then tells me I can't print the story in the newsletter. They assure it won't be printed by not even telling me! Alas, so many intriguing tales that will remain mysteries.

Suzanne Underwood will receive a box of chocolate covered Whitley's peanuts for sharing her story: She was a student at Smith College and George, her husband to be, a student at MIT. A friend arranged a blind date for them to go dancing. Only they didn't go dancing, they went to his fraternity. Later, his parents loaned them a 49 convertible Ford with a leaky roof for dates. Their blind date that lasted 51 wonderful years!

## Real Estate Corner...

### Q. We're considering buying a second home for vacations and eventually for retirement. What are the pros and cons of doing this?

A. Second homes are becoming an increasingly popular investment. They offer many tax advantages, but before you buy, it is a good idea to consult a tax expert. You may be able to deduct mortgage debt insurance, points, property taxes, and other items. If you go the route of renting your 2<sup>nd</sup> home, you'll need to choose which type of rental: up to 14 days a year, or more. Each has its own set of investment rules.

These tax advantages are great, but keep a couple things in mind. Financing on second homes is often more expensive than for a primary residence. Shop around to find a great mortgage broker and loan. Often brokers close to the purchase site will give you a better deal. Seller financing or co-ownership may be an alternative.

When buying a second home concentrate on the location carefully. Be sure that you choose something close to the activities you love but that the area will generate the rental income you need. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 264-1434. Ask me to send you my article on considerations for purchasing rental properties.

### Interesting possibility: **Lost Treasure**

It's everyone's dream: money you are owed & didn't know about! Check out the link below for finding out whether you might have unclaimed property/money. I did & found some!

Link for finding out if you might have unclaimed property/money:

<http://www.unclaimed.org/mainframe.asp?VisitorType=owner>

Get Free money-saving home tips at my web site: [www.FindAMountainHome.com](http://www.FindAMountainHome.com)