



Best-of-all view for a
Vacation rental
See insert

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Helen Phillips,
Retreat to Your Passion

Find A Mountain Home.com

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

Here's Easy Estate Planning Advice

Everyone knows that they are going to die eventually, but many of us don't want to face it. Do you know what happens if you die without a will?

In most states, they write a will for you and distribute your assets to your family based on the state's formula. This means that someone you don't want your assets to go to could end up with them, and someone you really want to have them could end up with little, if any! It's important to have a will, but it's amazing how many people don't have one. The greatest favor you can do for your survivors is to stipulate in your will what you want to happen to your assets. With that in mind, here are a few simple tips:

1. It's easier than you think to create a will. For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, signed, and dated by you. Two people who won't receive anything from your estate must witness the signing. Contrary to popular belief, the will does not need to be notarized. You do, however, need to name an executor within the will.
2. You can create your own will, using a computer program, or you can hire a lawyer. At www.wills.com, you can make a will using online software for about \$30. Or, WillMaker is a good program and can be ordered at www.nolo.com for about \$40. In addition, other helpful books are also available at this site starting as low as \$12. If you have many questions or if there are too many things you don't understand when you try to do it yourself, stop and get a lawyer. Visit www.wills.com to find an estate attorney in your area and some helpful forms to assist you in making your decisions. Lawyer fees vary according to the complexity of your estate and their hourly charges. Don't develop a will yourself if you have a blended family, if people are likely to fight over money, or if you have more than \$1 million in assets.

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

You may be surprised to learn how much your net worth has automatically increased and is sitting idle in your home.

I'd be glad work with you to figure out how much equity you have in your home now.

Call 264 1434

3. You have probably heard of a living trust being used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally speaking, a living trust is only appropriate in rare circumstances such as when someone owns property in several states. In that case, a living trust is useful and allows you to avoid multi-state probate. If you

Word Of The Month...

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

Winnow \wi-"no\ (verb)

Meaning: to remove (as chaff) by a current of air, to get rid of something undesirable or unwanted

Sample Sentence: The experienced detective was an old hand at **winnowing** through the facts for the truth.

Choosing Exercise Videos

If you are unable to get outside or go to the gym to exercise, videos are a great alternative. Here are some simple guidelines for choosing one:

1. Start with a tape for beginners, so that you do not get frustrated.
2. Buy one that features a certified and experienced instructor.
3. Make sure that it includes both warm-up and cool-down sections.
4. Choose a tape that combines aerobics, strength training, and stretching.
5. Get one that offers alternatives to the main program if certain moves are too difficult.
6. Avoid those videos that make unrealistic claims like "you will lose 20 pounds in just one week," or ones that use celebrities as their main selling point.

Quote Of The Month

"Realize that true happiness lies within you. Waste no time and effort searching for peace and contentment and joy in the world outside. Remember that there is no happiness in having or in getting, but only in giving. Reach out. Share. Smile. Hug. Happiness is a perfume you cannot pour on others without getting a few drops on yourself."

Og Mandino,
Motivational speaker

feel that you need a living trust, you can see your lawyer, or one can be created at www.heritagelivingtrust.com for a fee.

Creating a will is a simple, painless process. To create a will or living trust, simply visit your lawyer or buy a software program. You will save your family a lot of pain and legal problems in the end.

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®:

Robyn and Ralph Seamon & Watson and Rebecca Sauls

Making Wise On-line Purchases

Are you concerned about making purchases on-line? Are you unsure of how secure your personal information will be if you give it to an on-line vendor?

If you are considering making a purchase on-line, use this checklist to avoid potential problems. It's a good idea to remember to evaluate the merchants on more than just price and selection. Here are a few tips for making wise on-line purchases.

- 1. Make sure that you read the web store's privacy policy.**
Find and review the policy to confirm that the merchant won't share, rent, or sell personal information. For example, your name may be automatically added to a mailing list just by making a purchase.
- 2. Be sure that there is a telephone number for customer service.**
E-mail is still not a universal replacement for the telephone. Most ordering problems can be resolved more quickly over the phone, so be sure that there are customer service representatives available via the telephone.
- 3. Examine shipping charges.**
Shipping fees can vary considerably from site-to-site. Place your orders far enough in advance so that you won't have to use the outrageously expensive express shipping.
- 4. Find out how you will know if your order has been shipped.**
Be sure that the merchant can provide you with e-mails to confirm receipt of the order, shipment of the order, and a tracking number that you can check on-line.
- 5. Know how returns will be handled.**
Investigate the return procedures carefully before ever placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get questions answered. Also, check to see if they will charge a restocking fee.

Trivia Tease...

We're liken to a king,
We're liken to a tree.

You lost us once,
but found us again.

We're moving all the time,
but we don't move an inch.

Beware your fingers;
they might get a pinch!

(answer at the bottom of last page)

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:

Citizens can now access information regarding pending or decided Supreme Court cases. Simply log on to www.supremecourtus.gov to see what is on the docket and how new decisions may effect you.

Dry Lips Driving You Crazy

If nothing seems to work on those dry cracked lips, try one of these tips using common household items.

Soak a black or orange pekoe tea bag in warm water for five minutes. Then apply the bag to your lips for one to two minutes. The tannic acid helps heal.

Mix one teaspoon of baking soda and one pierced capsule of vitamin E into a paste. Apply it to your lips and leave for one to two minutes. Hold a warm washcloth over your lips for one minute and then wipe the paste off gently.

Weather -- folklore for the season

* When the down of a dandelion contracts, it is a sign of rain.

* When spiders build new webs, the weather will be clear.

* A dream of gardens foretells great joy.

* An open anthill indicates good weather; a closed one, an approaching storm.

* Dust rising in dry weather is a sign of an approaching change in the weather.

Hopefully, using this checklist will minimize any problems. Remember that on-line shopping can be a pleasant, convenient, and cost effective experience.

The national media keeps telling us the real estate boom is flattening.

Check the insert to find out what's happening locally [hint: it's not flattening!]

Keep a Garden Journal this year

A garden journal isn't just a diary, its important information to help you get the most from your gardening efforts. You won't find a better source of growing and gardening tips for next year than the ones you write yourself this year. What great fun it will be to look back at these "books" that you wrote and have many hours re-living your experiences.

First, find a suitable notebook to record your garden design plan and plant choices for this year. Your journal can be as plain or fancy as you like. What's important is that you keep one. Use a 3-ring notebook, school notebook, or one of the special books with blank pages that lets you keep track of all the details. (You can also download a Garden Journal from either of these 2 web pages: <http://site.wayzata-homestead-harvest.com/GardenJournal.pdf>, <http://www.gardenhere.com/freedownload.shtml>)

Leave plenty of room for technical data and personal observations. Be sure to save space for "before and after" photos. You may even want to include pressed flowers or leaves. Your garden journal will become a snapshot of a particular day and all those days put together give you a picture of your exciting garden year.

Here are some ideas for the information you might want to record:

- Your garden plan (drawn to scale on graph paper).
- Plant varieties. See our Plant Guide for some ideas.
- Seed starting calendar.
- Planting dates.
- Performance ratings.
 - Food crop yields by date, by weight, by variety.
 - Bloom times.
- Plant pests (including deer) and diseases, making sure to note when they appear and what plants they're attracted to the most.
- Beneficial insects in your garden.
- Fertilizers used, application rates and results.
- Pesticides used, application rates and results.
- Weather notes, especially those that may affect garden results (late frosts, hailstorms, drought, etc.).
- Notes on bulbs or perennials that you divided or propagated this year or may need to next season.
- Notes about plant rotation for next year.
- Moon cycles.
- Watering schedule. You may want to install in ground or drip irrigation someday. These notes will help you decide if it's necessary.

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 L

Save Money On Flowers

Whenever you need to send flowers to a friend or family in another city, call a florist in the city where the event is taking place, rather than calling one in the town where you live. Using a shop in your town requires payment of \$10 or more just in wire transfer fees. This also applies to using on-line florists like 1-800 Flowers or FTD on-line.

Instead, you can use on-line yellow pages to look up the phone number for a florist in the other town and use a credit card for payment. This may require a little extra effort, but the savings will be worth it.

Alternative Medicine Database

A new federal Internet database on alternative medicine offers free access to more than 220,000 articles, abstracts, and references on everything from meditation to magnets. The database was developed by the National Center for Complementary and Alternative Medicine and the National Library of Medicine. This useful information is available at <http://www.nlm.nih.gov/nccam/camonpubmed.html>

Answer To Trivia Tease... Teeth

I'd Love Hearing 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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"Who Wants To Win An Amazon.com Gift Certificate?"

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: Rob Angle correctly answered my quiz question...

What literary work was the basis for the movie "O Brother, Where Art Thou"?

- a) The Goblet of Fire, JK Rowllins b) The Power of Now, Tolke c) The Odyssey, by Homer d) The Lexis and the Olive Tree, Thomas Friedman e) David Copperfield, Charles Dickens

The answer for those who did not know is C – The Odyssey by Homer. Now lets move on to this month's trivia...

How Many Crayons Does The Average American Child Wear Down In His Or Her Coloring Lifetime (Ages 2-8)?

- a) 250 b) 1,025 c) 400 d) 550 e) 730

The first 2 people to call me with the correct answer will win a \$25 gift certificate to Amazon.com! Call me at 264-1434

Real Estate Corner...

Q. We are getting ready to sell our home, but we don't fully understand how the asking price is determined. Can you help us figure out how much our home is worth?

A. There are a number of ways to determine your home's value. The first item

is to disregard your view of your home's worth and start considering what it is worth to a prospective buyer. Chances are you have invested a lot of time and money into fixing up your house to be the perfect home. A buyer doesn't share your memories or care about your financial situation. A buyer cares about the value of the home in their lives.

The second item to consider is the comparative market analysis (CMA). This tool allows you to see what other similar homes have sold for in your area. Be sure to ask why certain homes were included on the CMA while others were not. The CMA is often a good tool to use to determine your beginning asking price. Consider going to open houses in your area to learn how other homes compare to yours. Remember to look at other homes with the impartial eye of a buyer, not from the view of a current homeowner looking to sell. Using the price per square foot formula is a good way to compare your home to others. This should not be the only determinant, but it can be helpful in setting a fair asking price.

The final item used to determine an accurate asking price is to consider add-on options. You may consider offering a lease to buy incentive, a quick closing date, or to assist in buyer financing. These added benefits could help you get a great price and help the buyer choose your home over another house. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 264-1434

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