

Suggestions for Avoiding The Nation's #1 Common Killer...

Dear Friend,

The cause of almost 40% of all deaths in America, affecting nearly 62 million Americans, is heart disease. It kills more people than the next 7 most common causes of death combined. I've dedicated today's issue of my Find A Mountain Home™ free consumer newsletter to giving you 14 simple secrets for keeping yourself "heart-healthy." Happy Valentine's Day! You'll also learn ways to be smart with charitable contributions and 7 shrewd consumer tactics for buying right. But first, I thought you'd like to know...

What's happening with your home's value. Sales stats for Watauga area single family residences:

	2005	2006	2007 to date
No. of homes sold	614 homes sold	735 homes sold	41 homes sold
Average Sales Price	\$334K	\$340K	\$397K
Median Sales Price	\$267K	\$275K	\$308K

It will be interesting to see how the remainder of 2007 plays out! Let me know ANY time you'd like me to prepare a market evaluation of your property. I know you'll want to keep up with its value, even when you're not ready to sell.

At Coe Realty, Lida, Anna, and I are very excited as we make preparations to move into our new office. It will triple our space, and is developing into a VERY pleasant environment. Sally Klingler of Focal Points [phone (828) 773-7249] is guiding me. As she and I were working together recently to stage one of my listings, I came to realize that Sally is an artist. She develops a vision of what a space can be, and the way to achieve her vision gets worked and reworked, refined and improved in her thinking, just as an artist continually works on a piece of art until it completes his/her thought. If Helen could pass a law, it would be that every one of my sellers MUST implement all of Sally's suggestions. That would bring my sellers a quicker sell for a higher price. And give Sally the satisfaction of seeing her visions complete.

Another artist hard at work! Do you enjoy lovely handmade jewelry? Then you'll want to visit a new website, developed by one of our Find A Mountain Home™ community. Here's Lily Fernandez' description:

"For the past year, my daughters, Kristin and Kami, and I, have been working on promoting our new business. We've had a successful year "on the road", and are now proud to announce the opening of our website www.BeadyBaubles.com. Although the website is far from complete, we have launched it, as is, to accommodate the many requests we have received from those who have seen our products at shows. There will be many more beautiful items posted in the coming weeks."

Please remember to call me for any reason, including if a friend, family member, or neighbor needs a caring, competent real estate professional to help in buying or selling. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards, *Helen*

P.S. Would you like to know the condition of your credit? It's easy to find out. Just turn to page 4 to get the phone numbers of the 3 main credit reporting agencies.

P.S. #2. Take a look at my new listing, a building lot just outside Boone. 0.7 ac; \$49,700. 3 bdr perk



Canadian Goose
Trout Lake, Blue Ridge Parkway

Boone, NC
February 2007

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Helen Phillips,
Retreat to Your Passion

Find A Mountain Home.com

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

Valentine’s Day Special: 14 Simple Secrets For Keeping Yourself “Heart-Healthy”

The statistics are staggering. Last year almost 1 million people died of cardiovascular disease—that’s almost 40 percent of all deaths in the United States! And it’s estimated that nearly 62 million Americans now live with some type of cardiovascular disease.

Last year heart disease claimed more lives than the seven most common causes of death combined. Yet avoiding these deadly statistics is easier than you might think. Here are some simple tips for improving your heart’s health:

- ✓ **Exercise** at least 30 minutes each day. Don’t push it; a brisk walk is all you need. And remember, it’s cumulative time that counts.
- ✓ **Reduce Your Fat Intake.** Your total amount of daily fat should not exceed 30 percent of your daily caloric intake.
- ✓ **Use Mono-unsaturated Fats** such as olive or canola oil. Buy cold-pressed oils to take advantage of higher antioxidant levels.
- ✓ **Eat Fish.** Omega-3 fats are good for you. You can also get omega-3 fats from ground flaxseed. Adding two tablespoons per day to your diet can give you a good amount of omega-3 fats.
- ✓ **Take a Daily Multivitamin** containing B-6, B-12, and folic acid.
- ✓ **Eat nuts** when you need a snack. They contain “good” fat.
- ✓ **Drink Green or Black Tea** to stock up on antioxidants. Some experts suggest you drink an occasional alcoholic beverage, such as a glass of red wine, to improve your heart health.
- ✓ **Add Fiber** to your diet. Eat more fruits, vegetables, and grains. Eating fruits and vegetables also gives your body needed antioxidants.
- ✓ **Eat Soy.** Soybeans, tofu, and soy milk all help to reduce “bad” cholesterol.
- ✓ **Use substitutes** such as low cholesterol “butter” to help keep your fat and cholesterol levels in check.
- ✓ **Stop Smoking.** Need I say more?
- ✓ **Find Ways to Reduce Stress in Your Daily Life.** Find a good activity, such as yoga or a hobby to help you keep calm and maintain a positive attitude.
- ✓ **Release Anger.** Instead, nurture healthy, loving relationships. Studies show individuals who have strong connections with others tend to be healthier overall.

Stumble Upon An Interesting Home?
No need to guess its features or wonder about the price. Call me at 264-1434, and I’ll provide the information.

Word Of The Month...

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

copious \koe' pee es\
(adjective)

Meaning: yielding or containing plenty; affording amply supply

Sample Sentence: Due to the **copious** snowfall, they cancelled work for the day.

Great Web Site

If you have questions about government programs or consumer products, this site is for you. Just visit www.pueblo.gsa.gov and discover tons of publications about everything from cars to employment opportunities. All publications are either free or offered at a low cost. Check it out!

Whoa...Teenage Driver!

A study by the Johns Hopkins School of Public Health found that teenage drivers are nearly 40 percent more likely to have an accident if driving with another passenger, particularly another young person. The percentage doubles and triples with each additional passenger. Conversation, foolishness, and distractions lead to everything from speeding to daring maneuvers. If you know a teenage driver – warn them to be extra careful when driving with passengers.

Avoiding Dry Cleaning Allergies

The U.S. Environmental Protection Agency recommends that consumers immediately remove the plastic bags encasing their dry-cleaned clothes to let them air out. The removal of the bag reduces many negative effects from the chemicals used in dry-cleaning fluids.

According to the EPA, these "volatile organic compounds" can cause eye and upper respiratory irritability, nasal congestions, rashes, headaches, and nausea.

- ✓ **Get Regular Physical Check-Ups** that include cholesterol and blood pressure checks.

Most of these suggestions are fairly simple to follow. If you would like more specifics on heart disease, www.americanheart.org is full of great information or you can call them at 1-800-242-8721. Don't become one of the statistics, start on the road to a healthier heart today!

Prepare financially for the increasingly expensive college education of your child or grandchild.

Statistics show that children who attend college face a far better financial future than children who don't. Yet, the cost of a college education increases every year. One way to prepare yourself financially is to purchase a home now as a rental property. When your child/grandchild attends college the home can be sold to pay the cost. Or, the income from it can offset the college cost. In the meantime, as your child grows, involve your child/grandchild in appropriate ways in the care of the home to develop responsibility and sense of importance of his/her future education. Learn more by requesting Coe's "**Give Your Kid a Break**" brochure. 828.264.1434 Or email: Helen@CoeRealtv.com

How To Be Smart With Your Charitable Contributions

When making charitable contributions, how can you ensure your time and/or money is going to the appropriate place? Are you giving enough...are you giving too much? We all wonder about these questions.

Statistics show Americans give an average of 3 percent of their yearly income to charities. Before you begin to contribute money, most analysts encourage you to pay your own bills, including credit cards. Generally, if you feel confident in your own financial well-being, you are inclined to give more to charities throughout your lifetime.

Once you are ready to give, choose your charity carefully. Perhaps a local charity would reap more benefits from your money, and you could also donate some of your time. This serves two purposes: helping local needs, and seeing first-hand how your donation is benefiting others. It's also a good idea to verify the charity before you donate. The web site www.give.org can help you to analyze possible charities. Just remember to follow these basic guidelines:

- Always pay by check – never send cash.
- Keep a record of your donation for tax purposes.
- Beware of organizations using names close to, but different than, well-known organizations.
- Check out the organization with the Better Business Bureau or State Attorney General's office.

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

Brain Teaser...

What is black when you buy it,
red when you use it,
and gray when you throw it away?
(answer at bottom of last page)

Loony Local Laws...

Did you know...

- ◆ In Alaska, it is illegal to look at a moose from the window of an airplane or other flying object.
- ◆ In Omaha, Nebraska, it's illegal to burp or sneeze in church.
- ◆ In North Carolina, it's illegal to plow a field with an elephant.
- ◆ Every citizen in Kentucky is required by law to bathe at least once a year.
- ◆ Dueling is legal in Paraguay, as long as both parties are registered blood donors.
- ◆ It's against the law to stare at the Mayor of Paris.
- ◆ In Russia, during the reign of Peter the Great, there was a special tax on anyone with a beard.
- ◆ In the 16th Century in Turkey, drinking coffee was punishable by death.

Have fun with some puns:

Two antennas met on a roof,
fell in love and got married. The
ceremony wasn't much, but the
reception was excellent.

A jumper cable walks into a bar. The
bartender says, "I'll serve you,
but don't start anything."

Two peanuts walk into a bar, and
one was a salted.

I went to buy some camouflage
trousers the other day but I couldn't
find any.

What do you call a fish with no
eyes? A fsh.

Quote Of The Month

"People are always blaming their
circumstances for what they are. I
don't believe in circumstances. The
people who get on in this world are
the people who get up and look for
the circumstances they want, and, if
they can't find them, make them."

George Bernard Shaw

Consumer Corner...

Here's a new addition to my newsletter. It's a helpful reference section to give you savvy consumer and safety tips, and help make smart buying decisions. I hope you enjoy it!

Shrewd Lottery Tactic: Mathematical strategy can make a big difference when playing the lottery. Choose unpopular numbers that are less likely to be selected by other players. While your chance of winning the jackpot remains the same, the amount you stand to win increases since you'll be splitting the prize with fewer people. Select numbers over 31 because they won't be chosen by anyone playing birthday or anniversary dates. Make at least four of your six choices 32 or above. Also, choose numbers ending in 1, 2, 8, 9, and 0. Most people tend to pick numbers ending in 3 through 7.

Curbing Food Cravings: If you find yourself with a craving to eat throughout the day, here are a few tips to help stave off those feelings: 1) Drink several cups of green tea daily. Green tea contains *polyphenols* that boost metabolism; 2) Eat spicy foods. People who do find it easier to avoid weight gain; 3) Eliminate sugary foods. They boost your sugar levels, causing your pancreas to secrete insulin, which causes blood sugar to drop, making you hungrier; and 4) Eat turkey. Turkey contains amino acids that send fullness signals to your brain.

Emergency Car Tool May Save Your Life! Every car owner should have an automatic center punch for breaking windows. If your auto were to be submerged in water, getting out could be nearly impossible. The center punch will allow you to break your windows to escape safely. Simply press the tool against window until glass breaks. Store the punch a quick-access location, such as driver's door side pocket or center console. They cost about \$15 and are available at most hardware stores.

The Best Houseplants For Clean Indoor Air. Selecting the right plants can significantly increase your indoor air quality. They include *Lady Palm*, *Rubber Plant*, and *English Ivy*. These plants also resist insects and disease, and are easy to grow. To improve your indoor air quality, for a 150 sq. ft. room, you'll need three full-sized plants in 10 to 12 inch containers.

Coming May 30 – June 16

Blowing Rock Stage Company

828.295.9627

www.BlowingRockStage.com

“Moses Cone”

Moses Cone is one of my personal heroes -- self-made financially, he devoted his life to creating products and environments that enable others to improve their lives. His gift to you and me is Moses Cone Park, outside Blowing Rock, part of the Blue Ridge Parkway, conceived as a place we can renew ourselves spiritually and physically within the resource of a Southern Appalachian forest and vistas. Our very own Dr. Janet Barton Speer – Chair, Performing Arts, Lees McRae College, nationally recognized for her amazing talents – has written the screenplay. Don't miss this!! And call me if you'd like to join me for dinner before the performance.

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

Thanks for Thinking of Me!

Its great fun working in real estate with your friends, family or acquaintances. Thanks for keeping me in mind with your referrals...and spreading the word!

Avoid Credit Surprises!

So much depends on your credit rating, so why not check it from time to time for discrepancies or blemishes. If you're curious about your credit history, you can order a copy of your report by calling the three main national credit reporting agencies: Equifax (800) 685-1111; Experian (888) 397-3742, or Trans Union (800) 916-8800. The cost of the reports are nominal.

Talk About Easy to Please!

A little eight-year-old boy had never spoken a word in his life. One afternoon, as he sat eating his lunch he turned to his mother and said, "Soup's cold."

His astonished mother exclaimed, "Son, I've waited so long to hear you speak. But all these years you never said a thing. Why haven't you spoken before?"

The boy looked at her and said, "Up until now, everything's been okay!"

Quick-Quote...

"May the forces of evil become confused on the way to your house."

George Carlin

Brain Teaser Answer

Charcoal

THANK YOU for reading my Find A Mountain Home® personal newsletter. I wanted to produce a newsletter that has fun content and is valuable and beneficial to you. *Your constructive feedback is always welcome.*

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Who Else Wants To Win a Dinner Gift Certificate or the Most Delicious EVER Chocolate Peanuts?

Your chances to win are better than you think!

Emogene D'Agostino is the lucky winner of last month's quiz:

What is the most frequently used word on the planet?

- a) Hello b) Google c) yes d)OK e) Goodbye

The answer is d) OK. The most frequently used word on the planet, regardless of language, is "ok". The word "ok" is American in origin, but has spread to hundreds of languages. American soldiers in World War II found the word already in use everywhere, from Bedouins in the Sahara, to the Japanese in the Pacific. It was the fourth word spoken from the surface of the moon. (Today, "ok" is frequently seen in a variety of software, right next to the "cancel" button.)

This Month's question:

Which state is the home of Mount Rushmore?

- a) Idaho b) Wyoming c) North Dakota d) South Dakota

Call me with the correct answer will win! **264-1434**

Real Estate Corner...

Q. We're thinking about buying a home, but can't decide whether to get a single-family residence or a condominium. What are the pros and cons?

A. Condominiums are often the answer to finding a low-cost, low-maintenance home. However, there are a few downfalls to consider.

First, are you comfortable with the idea of being in close proximity to your neighbors? Chances are you'll share at least one common wall with another family. So you'll need to decide whether you're willing to lower your noise level and deal with the occasional noise made by your neighbor.

Second, most condominiums require tenants to pay special assessments for common items such as roadwork or roof repairs. Generally, the tenants vote on these items, which means you'll want to become involved with tenant meetings association projects.

Condos can be an attractive option because they are generally kept in good repair by enforced rules called condo restrictions. You'll need to become familiar with these rules and agree to follow them before buying a condominium. If you like the benefits of condo restrictions, but decide you want a single-family residence, you can look for a subdivision with a homeowner's association that enforces such rules.

If you aren't turned off by the downfalls, condos can offer some great perks. Besides being less expensive, they also allow you to share maintenance and repair responsibilities. Many complexes also offer pools, clubhouses, and other amenities.

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