

Here Are 4 Simple Steps To Wiping-Out Stress...

Dear Friend,

Are you facing high levels of stress in your life? Most people are bombarded with unhealthy levels of stress every day. That's why in today's issue of My Folks[®] consumer newsletter, I've highlighted 4 simple exercises you can do to almost instantly reduce your stress level. Plus there's lots more in store for you this month. But first...

What's the market doing? For all area residential sales:

	Average	Median	Total
List Price	\$335,040	\$265,000	\$363,853,459
Selling Price	\$316,087	\$250,000	\$343,270,927
List/Sold(%)	94.88%	95.90%	--
Days on Market	177	133	--

Currently, there are 1,189 residences on the market, creating a 13 month supply of homes, since they are selling at a rate of 90/month. Do let me know if you'd like me to prepare a real estate review for your property.

I am especially pleased to be able to offer you a coupon to Grandfather Nursery, located in the Banner Elk area. I first met Theresa Ozdemir, VP, on my first trip to these mountains in 1969. She was a young 'un, as they say up here, at that time. My future husband [tho I'm single now] drove Theresa and me down a *very sleepy country road* [Hwy 105!] to Boone, then to Blowing Rock where we ate at a *very country small-town restaurant* [now upscale *Blowing Rock Grill*], then up to Linville along curvy, curvy Hwy 221, the only route back then before the Parkway was complete. I have a picture of Theresa under the waterfall by the huge boulder on 221. Every memory and image of that trip is indelibly etched in my mind and clear as a bell. Why? Because I'd found what I'd been looking for since my girlhood, my dream come true, a place for a home for me in the mountains.

Well, I digressed. Here're some credentials for what that young 'un has become: Theresa F. Ozdemir, Vice President, Ozdemir, Inc., Grandfather Mountain Nursery Garden Center and Landscaping with the area's only Certified Landscape Technician. N.C. Certified Master Gardener on staff. 828-963-5025 telephone. web site: www.grandfatherlandscaping.com You'll find healthy, beautiful plants at the nursery, as well as helpful and friendly advice for what to select and how to grow it. Or, just have them come landscape your yard!

Finally, I hope you are 100% certain that you may call me for any reason. And please let me know 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. Did you know there's a serious (and preventable) health risk lurking right in your kitchen? It's true, and you can read all about it on page 1 of this month's issue.



It's still a bit early for Spring in our mountains – but not too early for these goat kids, born at my daughter Anna's early April.

Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar

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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 Important News About Avoiding Food Poisoning

If you've ever suddenly taken ill with severe nausea, vomiting, or diarrhea, it may be a food-contracted illness. Of the host of viruses that cause food poisoning, many thrive in one of the most visible places in your home: your kitchen.

The Centers for Disease Control and the Food and Drug Administration have joined forces to educate the public about food safety. Because much of our food supply comes from outside our country, monitoring food safety is difficult. That's why the CDC and FDA have published suggestions for ways to protect you and your family against food-borne illnesses. Here's a quick review:

- **Wash your hands frequently.** Use warm water and soap, and lather for at least 20 seconds before you rinse.
- **Keep your kitchen clean.** Use plastic cutting boards, clean all utensils in a hot dishwasher, use paper towels instead of cloth, and clean food preparation surfaces with hot soapy water. Don't use the same cutting board for both raw meats and other foods.
- **Keep raw foods separate so that they don't contaminate other foods.** Raw meat, poultry, and seafood are particularly prone to spreading contamination. Keep these raw products isolated in your grocery cart and in your refrigerator.
- **Cook food completely.** Use a meat thermometer to monitor food temperature. Here are a few quick guidelines: beef-145 degrees; poultry-180 degrees; ground beef-160 degrees; leftovers-165 degrees; eggs-completely firm.
- **Defrost food slowly in the refrigerator.** Don't leave food at room temperature to defrost. If you need to defrost quickly, use the microwave defrost function and rotate frequently.
- **Be careful using the microwave to cook food.** Microwaves often leave uncooked areas within food. Be sure to stir and rotate food to ensure it's thoroughly cooked.
- **Throw out questionable foods.** You should not keep leftovers for more than three to four days. Freeze leftovers that won't be eaten soon.

Know the location of this month's calendar picture?

If not, check out my blog:

<http://www.CoeRealty.com/blog/>

Contact me if you'd like a calendar! See pg 4 for contact info.

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. You may even be able to fatten your wallet!

strident \stride' nt\ (adjective)

Meaning: loud, harsh, grating, or shrill; discordant

Sample Sentence: The **strident** babysitter barked orders at the kids to clean up their rooms before their parents returned home.

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Keep This Date in Mind --

Will you be in the Boone area on **July 7**? If so, please hold that day open to join me as my guest at a **Summer Lawn Party**....Details to follow.

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Sparkling Dishes

If you use dishwasher rinse aids like Jet Dry, think about switching to this cheap alternative. After you've run out of the other stuff, just pour some plain white vinegar into the special rinse container. In addition to saving money, your dishes will sparkle like new. You'll also be doing a good thing for your pipes, and it's better for the environment.

Quote Of The Month

Cherish your visions and your dreams as they are the children of your soul; the blueprints of your ultimate achievements.

-Napoleon Hill

Bonus Quote:

The opposite of bravery is not cowardice, but conformity.

-Robert Anthony, psychologist

- **Refrigerate food in a timely manner.** Food should not be left out for more than two hours. If you're entertaining, keep food on ice and try to replace empty trays instead of refilling them. Also, verify that your refrigerator is below 40 degrees and your freezer below 28 degrees Fahrenheit at all times.
- **Avoid obvious dangers.** Raw or undercooked meat, poultry, eggs, fish, and seafood are particularly dangerous to children, pregnant women, the elderly, and those with illness.

For more information about reducing health risks in your kitchen, go to: www.foodsafety.gov, and www.fightbac.org.

Coe Smooth Moves

When you decide to sell your property, I'd love the opportunity to tell you why I'm so excited about the Coe Smooth Moves concept. It's a marketing strategy I learned 2 years ago and have found to be extraordinarily successful. The guiding concepts are to plan the marketing of your property to meet **your** needs and desires such as by placing your home 'at the front of the store,' by increasing buyer confidence in your home, and preparing your home so as to avoid emotional distress during the contract period.

Call me at 828 264 1434 to learn more.

Turn Your Children Into Savvy Money-Managers

All children can be taught three smart principles about wealth and money management. They are: 1) the importance of saving from an early age, 2) the power of compound interest, and 3) how to avoid the painful trap of credit card and consumer debt.

Here's a simple exercise to teach both the power of saving and compound interest. It's a nightly game of money growth. Start by giving your child \$1.00 Then, each night add 10 percent to the cumulative balance (the \$1.00 you started with, plus accumulated interest) in the pot. Have your child chart the growth of their dollar and discuss how saving and compound interest works in the real world. In just one month, that single dollar will have grown to \$17.45.

To demonstrate the pitfalls of credit card debt, you can use your interest chart to show the difference between earning 10 percent interest on savings and paying 18 percent interest to credit card companies.

If you feel that a visual aid would help your child understand how much interest credit card companies charge, you can make two pots. One will show growth, the other to show debt. This allows you to bring up the comparison between smart money managers who save and earn interest and those who spend foolishly and end up paying high interest rates to credit card companies.

Teaching your children the importance of money as youngsters can ensure their lifelong financial security. To learn more ideas for teaching your children about money, visit www.kidsmoney.org.

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

Brain Teaser Of The Month

What force and strength
cannot get through,
I with a gentle touch can do.
And many in the street would
stand,
were I not a friend at hand.
What am I?

(answer at the bottom of last page)

Dog Tales

Two guys were out for a stroll. One had a Doberman Pinscher and the other had a Chihuahua. As they sauntered down the street, the guy with the Doberman said, "Let's go over to that restaurant and get something to eat."

The guy with the Chihuahua said, "We can't go in there. We've got the dogs with us."

The one with the Doberman said, "Just follow my lead." They walked over to the restaurant and the guy with the Doberman put on a pair of dark glasses and started to walk in. The bouncer at the door said, "Sorry, no pets allowed." The man with the Doberman said, "You don't understand. This is my seeing-eye dog. And, by law you are not allowed to discriminate against the handicapped." The bouncer said, "Yes you are right, but a Doberman Pinscher?" The man said, "Yes, they're using them now. They're very good." The bouncer let him in.

His buddy with the Chihuahua put on his pair of dark glasses and started to walk in. Once again the bouncer said, "Sorry, pal, no pets allowed." The man with the Chihuahua said, "You don't understand. This is my seeing-eye dog." The bouncer said, "A Chihuahua?" The man exclaimed, "A Chihuahua? They gave me a Chihuahua?!"

Simple Beauty Tip

Hair removal made easy. In the future, you can shape your eyebrows painlessly. Simply numb the area by using an ice cube before you begin to pluck. Then, using tweezers you can pull out the hairs in the direction they are growing.

Bring On The "StressBusters"

Stress is an unfortunate fact of life. But possessing a healthy sense of awareness and control can help you influence stress by shortening its duration or avoiding it altogether. Here are four simple techniques you can use to minimize stress in your life:

- 1. Practice The Six-Second Breathing Exercise.** Anytime you feel tense, simply inhale deeply for two seconds, and then exhale for four seconds. Repeat several times. Momentarily relax yourself. Let your shoulders and jaw drop. A wave of relaxation will flow downward through your body.
- 2. Watch Less Television.** TV disrupts the senses and can cause depression. Don't let TV control you. Don't aimlessly channel surf. And most of all, don't watch violent or depressing shows, including evening news. Consider reading an inspiring book or newspaper instead.
- 3. Change Your Perception Of Events.** If someone cuts you off on the highway, don't automatically assume the person is out to get you. Maybe the person is rushing to the hospital to see a loved one who is desperately ill.
- 4. Consciously Choose To Be Happy.** Abraham Lincoln said, "Most folks are about as happy as they choose to be." Choose to be happy by thinking about the positive events, people, and situations in your life. Choose happiness day after day, and it soon becomes a habit.

A 2ND REMINDER:

July 7, 2007 – the Saturday after the 4th – is the date I'd like you to join me in Foscoe [between Boone and Banner Elk] for a Summer Lawn Party – fun lawn games, fabulous food, in the company of people who love the mountains as much as you and I do. Put the date on your calendar, please!

Is Sleep Limiting Your Learning?

Researchers at Harvard Medical School have important news for anyone trying to learn a new skill involving movement...

Whether you're pitching a softball, working on your tee shot, or perfecting your serve, the quality of sleep you get is almost as important as practice. The doctors found that the final two hours of sleep during an eight-hour sleep night are particularly important.

The Harvard folks also discovered that people learning keyboard skills in the evening learned them 20 percent faster than people learning those skills in the morning. This was only true, however, if the evening people had a good night's sleep.

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

Let's go to "Moses Cone" together! World premier: last weekend in May, in Blowing Rock. Call me if you can make it!!!

How To Reduce Your Risk Of Stroke...

Changing your diet to include a variety of vegetables can help protect against stroke, according to researchers at the Harvard School of Public Health. Studies show that people who consumed five to six servings a day of such foods had about a 30 percent lower risk of stroke than those who ate less than three servings a day. The best choices are broccoli, cauliflower, cabbage, and other leafy greens such as spinach and kale.

Over-the-Counter Meds

The Arthritis Foundation offers these tips for getting the most relief from common over-the-counter painkillers, such as aspirin, Advil, Tylenol, Motrin, and Aleve:

- Don't take painkillers on an empty stomach. It could cause stomach irritation and nausea.
- Don't take them with caffeine or alcohol because both substances lessen their effectiveness.
- Read the labels carefully and don't take more than the recommended daily dose of any one painkiller.

Brain Teaser Answer:

A Key

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

Helen Phillips

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Win...Win...Win!!

Your chances to win could be better than you think!

Guess who won last month's trivia question? I'm pleased to announce the winners.. And the winner was...drum roll please: Steven D'Agostino

How many leaves does the average mature oak tree shed each fall?

- a) 100,000 b) 380,000 c) 700,000 d) 850,000 e) 900,000

The answer is letter "C," 700,000. No wonder raking is a big Fall job!!

Now, would you like to win a gift certificate OR the most delicious ever chocolate covered peanuts? If so, tell me:

What is the best-selling flavor of Girl Scout Cookies?

- a) Carmel delights (Samoas) b) shortbread (Trefoils)
c) Peanut butter patties (Tagalongs) d) Thin Mints

Call me with the correct answer to win! 264-1434

Real Estate Corner...

Q. We will be purchasing a home soon and I feel uncomfortable about the contract. Besides the purchase price, what other items do I need to be sure to verify before I sign?

- A. Although real estate contracts contain many legal terms, you need to spend time reading the entire contract and ask questions about anything you do not understand. Many details, in addition to the purchase price, are spelled out in the contract.

Some of the issues that you'll want to watch for include deadline dates for various inspections. Be sure to give yourself enough time to get all of your inspections completely finished. The contract also should specify how negotiations will proceed once the inspector has completed his report. Keep in mind an inspector may find something that needs to be fixed that the seller will not be responsible for. The contract also should specify who will do the required repairs or how that matter will be negotiated. Decide if you want a home warranty program to be included as part of the contract negotiations. Warranties insure the major operating systems and appliances within the home. When setting the closing date, give yourself enough time ensure you are able to move from your current residence to your new home without being overly rushed. Give yourself a few extra days in case the closing is delayed.

These are just a few of the main issues to consider when signing a contract. Most important: don't enter into any contract without competent representation from a REALTOR[®] or attorney. If you have any questions, or are in need of capable and caring representation, please call me at **828 264-1434**. I'm always ready to help

you....*Helen*

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