



In keeping with our 'batty' feature this month, I'm including a pic of one person I'm batty over....my granddaughter Sir, in full regalia on her 4<sup>th</sup> birthday.

March 2008  
Boone, NC

### Inside This Issue...

Make Your Exercise Program Work For You....Page 1

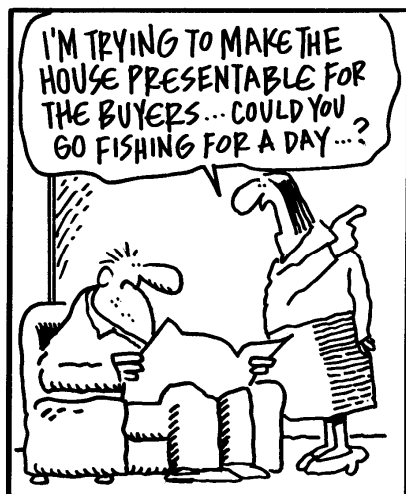
Tips For Staying Healthy....Page 2

Are you feeling Batty?....Page 3

How To Choose The Best Credit Card?....Page 3

Last month's trivia winners ....Page 4

Determining The Resale Value Of A Pool....Page 4



Helen Phillips,  
Retreat to Your Passion

Find A Mountain Home.com

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

## 3 Critical Components Of A Healthy Exercise Program

Are you committed to improving your health? Then you probably already know that a successful exercise program is important. Every healthy exercise program should have three basic components: aerobic exercise, resistance training, and flexibility exercises.

- 1. Aerobic Exercise** uses large muscle groups. Activities include walking, jogging, swimming, or cycling. Remember to always warm-up and cool down when doing these exercises.
  - *Frequency* – 3-5 days per week.
  - *Intensity* – Try to start out at 50 percent of your maximum heart rate and then increase with time. Never exceed 85 percent of your maximum heart rate or get so out of breath that you are unable to talk normally. To figure your maximum heart rate, subtract your age from 220. Then, to get your exercising heart rate take your pulse for 10 seconds and multiply it by six. Remember you don't need to exercise at high intensity to achieve significant health benefits.
  - *Duration* – 20-60 minutes each session. This can be done either in one daily block or in several shorter blocks (ex. three 10-minute chunks).
- 2. Resistance Training** builds muscular strength, endurance and maintains strong bones. Activities include all types of weight lifting. Be sure you warm-up and cool down using aerobic exercises.
  - *Frequency* – 2-3 days per week with at least one day of rest between workouts.
  - *Intensity* – Start slowly and get a certified trainer to help you determine the appropriate weight for you to lift. Increase weight slowly to avoid injury.
  - *Duration* – 1-3 sets of 8-12 repetitions is usually a good goal. Be sure to evenly work your arms, legs, back, stomach, and chest. Try to pattern your workout so you aren't stressing one portion of your body continuously. In other words, work your leg muscles, then your arm muscles, and then return to your legs.

Learn How To Maximize The Value Of Your Home! If you're thinking of selling – even months or a couple years down the road – contact me for a copy of my guide "Fixing Up You're your House to Sell." I'll also be glad to share information on which remodeling will bring you the best return on investment.  
264-1434

## 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!

**gambol** \gam' bel\ (verb)

**Meaning:** to leap about playfully; frolic

**Sample Sentence:** The ring bearer and flower girl **gamboled** about at the wedding reception.

## Fishing Tricks

Professional fisherman Tom Mann shared this advice with novice fishermen:

- Hold your rod nearly straight up.
- Let the hook catch the fish; don't use a forceful jerk.
- Use rocks or pilings to block any swift currents.
- Use boat motors to scare small fish out of reeds. These small fish will eventually entice bigger fish.
- Don't feel like you have to go to deep waters to get big fish. Eventually, they will come to the shallow waters to feed on the smaller fish.

## Enough To Roll Your Eyes

*What did the mayonnaise say to the refrigerator?*

"Close the door, I'm dressing!"

*What do you get from a pampered cow?*

Spoiled milk

## Quotes Of The Month...

*"The man who does not read good books has no advantage over the man who cannot read them."*

**Mark Twain**

*"If the facts don't fit the theory, change the facts."*

**Albert Einstein**

*"A 'no' uttered from deepest conviction is better and greater than a 'yes' merely uttered to please, or what is worse, to avoid trouble."*

**Gandhi**

## 3. Flexibility improves the range of motion of your muscles and joints.

All types of stretching are included in this component.

- **Frequency** – 2-5 days per week
- **Intensity** – Use gentle movements and avoid jerking or bouncing. When you begin to feel the muscle stretch, hold it there and don't go further. This will help you avoid injury. Overall intensity should stay in the low to moderate range.
- **Duration** – As little as five minutes each day is beneficial. Each stretch should be held for about 10 seconds.

By incorporating these three components with proper nutrition, you can create a balanced program that will keep you healthy for years to come. For more information, you can visit **discoverfitness.com**, or you can design a step-by-step plan at **workoutplan.com**.

## Please welcome new Watauga County property owners:

Allison Lipscomb and Benito del Pliego purchased a lovely home just outside Boone. Their energy and enthusiasm were a great joy to me throughout the home buying purchase.

Tom and Cheryl Marks will be building very GREEN on their two acres in Green Valley. [no pun; it's the truth!] I look forward to observing the process and the results.

I've very much enjoyed my many talks with Ann Berger while her property's been listed with me. Ann, I appreciate your confidence in my ability to market and sell you property! Let's stay in touch.

## Secrets For Staying Healthy

Are you tired of battling constant colds, flu, and earaches in your family? Experts suggest some simple tips for avoiding some of those illnesses.

- **Keep your hands clean.** Stop the spread of germs by washing your hands after using the bathroom, going on an outing, or being at school. Avoid using antibacterial soaps. They are actually detrimental because they may increase germ strength.
- **Drink water.** Adults should drink at least eight glasses of water each day and children should drink one cup per every 10 pounds they weigh. Water cleanses toxins and improves the effectiveness of germ trapping membranes.
- **Eat lots of fruits and vegetables.** They are filled with antioxidants and vitamins. Families should try to make a game out of trying a new fruit or vegetable each week.
- **Breathe moist air.** Use a humidifier to keep the humidity level at least 25 percent. The moisture allows your germ trapping membranes to work better.
- **Get a good night's sleep.** Keep a consistent schedule in order to maximize the effectiveness of your immune system.

Also remember, common ailments such as occasional colds are actually making your family's immune systems stronger.

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

## Brain Teaser...

I have five letters.  
If you take the first and last,  
I will still be the same.  
Even if you take the middle letter,  
I will be the same as before.  
Who am I?

(answer on bottom of last page)

## Simple Savings Tip

Check your phone bill carefully. Many consumers are being charged for services like call waiting, voice messaging, or call forwarding when they don't even use these options. By canceling those unused services, you could save a few bucks each month. That may not sound like a lot, but over the course of a year the little savings can add up to a bundle.

## Golf Wisdom

*"The best wood in most amateurs' bags is the pencil."*

**Chi Chi Rodriguez**

*"He who has the fastest golf cart never has a bad lie."*

**Mickey Mantle**

*"Tee your ball high...air offers less resistance than dirt."*

**Jack Nicklaus**

*"Golf can best be defined as an endless series of tragedies obscured by the occasional miracle."*

**Anonymous**

## No More Wrinkles

If you've left your clothes sitting in the dryer too long and they have become wrinkled, try this trick. Put a damp towel in with the dry clothes and run the dryer for about five minutes. The wrinkles will be gone!

## Clean with Baking Soda

Is your water hard? Do you have problems with spots and streaks? Add some baking soda to your next dishwasher load. Your dishes will come out free of those mineral streaks and spots.

# Feeling Batty?

While bats may bring to mind old horror movies and images of Dracula. We now know that having bats in your garden can be extremely beneficial. Bats feed for around 2 hours at both dawn and dusk, eating huge quantities of night flying insects, like mosquitoes and moths. By attracting bats to your yard or garden you will diminish the amount of pesticide you will need in to use. This will intern make your vegetables and the earth much healthier.

If you are interested in attracting bats to your garden there are several things you will want to consider. They will need some sort of water, a pond, river or creek within a ¼ mile will do. They will also need a home. Yes, a bat house. You can buy a bat home several places on the internet or you can build your own. Bat houses should be a minimum of 15 feet from the ground, mounted on a pole or the side of a building, should face South-east and have average July temperatures of 85°.

For more information on bats check out these websites:

[www.batworld.org](http://www.batworld.org)

[www.batcon.org](http://www.batcon.org)

[www.backyardbird.com](http://www.backyardbird.com) - They have a large selections of bat houses,

## Want To Know How Much Someone's Home Listed Or Sold For?

This is public information and I'll be glad to retrieve it for you. Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call 264-1434 and I'll give you all the facts.

## Credit Card Bargains

All those credit card offers begin to look the same after a while. By considering the rates, fees, and grace periods, you can truly choose the best credit card for your personal needs.

- **Rates** – Don't just shop for the lowest rate. Extremely low introductory rates usually jump up to high rates after a short time. Some even hike your interest rate up permanently if you are a few days late with a payment.
- **Fees** – This is where credit card companies make their money. Research everything from transfer fees to over-the-limit fees before you sign up for a card. Also, find out exactly when late fees are incurred. If you have good credit don't pay an annual fee. And, be sure you will never be charged to close your account.
- **Grace Period** – It should be at least 25 days from the time of purchase. Some sneaky grace periods are much shorter so you pay interest even when paying your balance in full each month.

There are several websites that can give you more information.

[www.moneycentral.msn.com](http://www.moneycentral.msn.com)

[www.Bankrate.com](http://www.Bankrate.com)

[www.creditcards.com](http://www.creditcards.com)

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

## Thanks for Thinking of Me!

Business has been pretty hectic for Lida and me this past two months. But, please know I'm ALWAYS glad to hear from you. And I love to eat, so when you're here, let's share a meal!

## Kids - Talking About Love

Question: What do most people do on a date?

*"On the first date, they just tell each other lies and that usually gets them interested enough to go for a second date."* – Mike, age 9

Question: What effect do good looks have on love?

*"Beauty is skin deep. But how rich you are can last a long time."*  
– Christine, age 9

Question: Is it better to be single or married?

*"It's better for girls to be single, but not for boys. Boys need somebody to clean up after them."*  
– Lynette, age 9

Question: How do you make love last forever?

*"Spend most of your time loving instead of going to work."*  
– Tom, age 7

## Revitalize Yourself

Studies show frequent three or four day trips are just as revitalizing as longer vacations, so get going!

## Brain Teaser Answer...

The word EMPTY

**THANK YOU** for reading my S newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial to you. Your constructive feedback is always welcome.

**AND...**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...

## Helen Phillips Coe Realty

Po 3397 Boone, NC 28607  
Phone 828-264-1434  
Helen@CoeRealty.com  
FindAMountainHome.com  
CoeRealty.com

# Last month's trivia contest winners: Gene Redmon and Karen Miller

Gene opted for Whitley's Chocolate Peanuts and Karen suggested a new option: Stickboy Bread.

## The question:

**What household appliance uses the second most amount of energy (the first is the refrigerator)?**

a) Hair dryer b) Clothes dryer c) Microwave d) Computer

## The answer:

"B," The Clothes dryer.

**We are going a new route this month! I'll be phoning folks to find out the answer to one question....What is your favorite home improvement/makeover show on TV. We will publish our findings in the next newsletter!**

## Real Estate Corner...

**Q. We're considering installing a pool and/or spa. I am concerned about the resale value of this investment. Can you help me make the best decision?**

**A.** The addition of a pool is not the best investment if you are only concerned about resale value. Pools have notoriously low resale value. In fact, pools only add about 33 percent of their cost to the value of the home. So, if you spend \$20,000 on a beautiful new pool, you will probably only recoup about \$6,700 when you sell your home.

In addition, some buyers view pools as safety hazards and maintenance burdens. Many families with young children won't consider homes with pools because of highly publicized drowning dangers. You also should consider the space constraints of your yard. If the pool is going to take up the entire yard, it's probably a bad idea for resale alone.

If you've decided you want a pool, consider the cost an investment in your enjoyment, not just in the resale value of your home. If you are going to be purchasing a home in the near future it's advisable to buy a home that already has a pool. This eliminates the initial installation cost and resale risk, but gives you the enjoyment value.

A spa may be a better option if you are only concerned with resale values. Spas cost much less, averaging about \$5,000 to purchase. Try looking at home improvement centers or wholesale stores to find the best bargains. Most spas only cost about \$10 a month in additional electricity to run (depending on usage), but repair costs seem to be their biggest downfall. Including a nice deck or patio will increase the value even more.

If you are considering buying or selling and are in need of caring, competent representation, please contact me at **264-1434**.

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