



Mayapple Flower

From my May 2008 Calendar
[Call me, if you would like a calendar]

The Mayapples are just poking their heads [leaves] above ground in the woods. They grow in groups and make me think of Lilliputian armies, huddled and about to dash madly across the forest floor.

Boone NC
May 2008

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Helen Phillips, Retreat to Your Passion Find A Mountain Home.com

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

11 ways to live longer.

We have all seen confusing suggestions on health issues. Here are some simple ideas that may help you live longer, may make you feel better or just may be enjoyable.

- 1) Relax with exercise, meditation or massage. Stress produces the hormone cortisol, which can damage the brain. Yoga isn't just good exercise, it can also help you to reduce stress. Engaging in yoga a few times a week can help reduce wrinkles, slow weight gain, ease pain, and even help you sleep better at night.
- 2) Do simple mental exercises such as a daily crossword, Sudoku or try to memorize the dishes offered on your favorite restaurant's menu. To make this even more challenging memorize the phone number. Ok, this may not be more challenging but when you want to call in a take out you will be prepared.
- 3) Laugh more. Laughing aids your immune system, burns calories, exercises the lungs and releases pent-up tension.
- 4) Take a walk in the sunshine. Exercise and sunlight release endorphins that are natural anti-depressants, as well as the feel-good, hormone serotonin. The fresh air will feel great, and the sun's rays will also help your body produce vitamin D, which is essential to good health.
- 5) The body requires essential sugars for the immune cells to function at their optimum level. Most fruit and vegetables are picked before they are ripe and before the essential sugars have developed. Go out of your way to find "organic ripe-picked" vegetables and fruit. Local farmers markets will have a great selection.
- 6) Drink plenty of water. Find a real fountain of youth in a glass of water. Drinking water moisturizes your skin from the inside out. Water is also essential to maintaining elasticity and suppleness and helps prevent dryness, making your skin look young and fresh longer.
- 7) Get a pet. Pets do more than just keep you company. Pet owners tend to visit the doctor less, recover from heart attacks more quickly, and have fewer problems with depression and high blood pressure.
- 8) Enjoy tea time. Green tea is rich in antioxidants which can help fight the damaging and aging effect of free radical oxygen in your body. Have a cup a day to relax and get your vitamins in liquid form.
- 9) Have some red wine. Red wine contains resveratrol, a substance that has been linked to reduction in the risk of cancer, atherosclerosis, heart disease, and Alzheimer's disease. While you'd have to drink quite a bit of wine to get the full benefits of this substance, having a glass or two at

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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!

volition \ve lish' en\ (noun)

Meaning: a conscious choice or decision

Sample Sentence: Even though she was very busy, her **volition** allowed her to make time to volunteer at her daughter's school.

Kid Wisdom

Little Mary was attending a wedding for the first time. As she sat in the church, she watched the bride slowly approach the altar. Mary whispered to her mother, "Why is the bride dressed in white?"

"Because white is the color of happiness, and today is the happiest day of her life," her mother tried to explain, keeping it simple.

The child thought about this for a moment, then said... "So why is the groom wearing black?"

The Easiest Way To Remove A Splinter...

The next time you get a pesky splinter, apply some Elmer's Glue. When the glue dries, peel it off. The splinter usually comes out with the glue.

Quotes For The Month...

"Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones will tend to take care of themselves."

Dale Carnegie

A child's life is like a piece of paper on which every person leaves a mark.

Anonymous

It doesn't matter where you're coming from; all that matters is where you're going.

Brian Tracy

dinner has still been shown to reduce the risk of several heart related illnesses.

10) Enjoy some dark chocolate. Research has shown that dark chocolate may help lower your blood pressure, and it contains beneficial antioxidants that can help slow down the aging process. So the next time you're craving a sweet treat, grab a bit of organic fair trade dark chocolate and indulge guilt free.

Last but not least. Everything in moderation. There isn't much point in living longer if you're not going to enjoy it. Let yourself indulge occasionally in things you love but know aren't good for you. An occasional treat isn't going to ruin your health and will boost your life enjoyment.

Please visit my blog:

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

Learn about :

- Up-to-date local real estate market conditions
- What's fun and interesting in our mountain area
- View pictures of the area as the seasons unfold

Coming soon: What's marvelous, stupendous, and remarkable here in the High Country.

Here's A Simple Home Safety Checklist

If you are like most busy Americans, you probably find it difficult to keep track of when maintenance needs to be done and what should be the priorities. Here are some tips to help you keep your home in tip-top condition.

Monthly:

- Use a solution of one cup of vinegar to a gallon of water to clean your sinks, showers, tubs, and refrigerator shelves. Bacteria love these locations, and can cause odors...even illness.
- Test your GFCI breakers to ensure they'll protect your family from a potential electrical shock. Don't know what a "GFCI breaker" is? Give your handyman a call and have them installed.
- Test your smoke detectors at least monthly to ensure they're working properly. Replace batteries at least every six months.

Every Six Months:

- Change your water filter
- Clean your dryer vent – all the way up the tube!
- Clean your refrigerator coils.
- Check your roof for sags and cracks.
- Trim vines and trees away from your home.
- Clean gutters and downspouts (more frequently in the fall!).

Yearly:

- Have your furnace and air conditioner professionally serviced.
- Drain and flush your water heater.
- Clean your chimney to prevent fire hazard.
- Seal or paint any wood trim to protect it from the elements.

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Brain Teaser...

I have no face,
but everyone knows me.
I grow stronger and
larger as I age,
and I am impossible to track.
I feed off the innocent,
and my followers are weak.
I ruin friendships,
relationships, and jobs.
What am I?

(answer at bottom of last page)

Win A Baseball Bet With This Shrewd Tactic...

Want to look like a baseball genius? The next time you're watching a baseball game with a friend, and the pitching count goes to 3-and-2 (3 balls and 2 strikes), bet 'em lunch that the next pitch will be fouled or tipped off. Statistically, you have an 87 percent chance of winning that bet—and getting a free lunch!

New Test Detects Heart Disease Earlier and Easier Than A Stress Test...

Electron Beam Tomography (EBT) photographs the heart between beats and measures calcium buildup in arteries (a sign of atherosclerosis), which can lead to heart attack. Calcium buildup is not related to calcium intake. EBT is non-invasive, takes roughly 10 minutes, and costs about \$300. If you're 35 or older, and either smoke or have a family history of heart disease or high cholesterol, ask your doctor about this test.

Fun and Useful Web Sites

- **Travel planner:** Links to official tourism web sites for dozens of cities, states, and countries.
www.123world.com/tourism
- **Better mortgages:** Find the best rates, calculate monthly payments, compare closing costs, and more. Visit
www.bankrate.com
- **Volunteer vacations:** Help local residents with community projects in the U.S. or abroad. Visit
www.golbalvolunteers.org
- **Homework helpers:** Here's a huge directory of web sites for students, including expert advice:
www.homeworkspot.com

Six Secrets To Wealth And Freedom

Most Americans earn considerably more money than their parents did – even after adjusting for inflation. Yet, nearly half live paycheck to paycheck with an ongoing credit card balance of \$2,000 or more. Less than half know how much they need to save for retirement, and over 90 percent of those have saved less than \$10,000.

It's a grim picture for many, but it doesn't need to be that way. Becoming rich and free in America is achievable...once you know the secrets. Here are six simple, yet powerful ways you can plan for an early, wealthy retirement:

Secret #1: Stop Borrowing! The greatest detriments to wealth are: 1) taxes and 2) debt. Most debt is a voluntary, discretionary decision. Many people spend excessively to compensate for an emotional need that's going unfulfilled in other areas of their lives. The "instant high" of spending is appealing at the moment, but deadly in the long run. Many people view financial discipline as deprivation, but what they're really depriving themselves of is a future of financial freedom and wealth. If you can't buy it with cash, don't buy it. Yes, this even includes your car!

Secret #2: Accelerate Repayment Of Existing Debt. For example: Shortening the payment schedule on a \$100,000 home loan at 8 percent from 30 years to 15 years will increase your monthly payment \$221.89 (from \$733.76 to \$955.65), but saves a whopping \$92,138 in interest over the loan term...interest that could be invested. Plus, the faster you get out of debt, the sooner you can invest the difference and get on the road to financial freedom.

Secret #3: Budget Smart. Budgeting is not a punishment, but an opportunity. It enables you to make conscious choices to maximize enjoyment over the long run. Plan every expenditure. Here's a helpful tip: Track every penny that you earn and spend for three months. Do it manually, or use a simple computer program such as Quicken® to track your income and expenditures. Keep a bowl near the door to drop receipts in when you come home. Figure which expenditures would be the easiest to cut out. Cut them and invest the difference.

Secret #4: Make It Inconvenient To Access Your Money. Figure how much cash you need for the week, and carry *only* that amount. Consider using a debit card instead of a credit card, so all expenditures are on a cash basis. If you must use a credit card, pay off the balance every month – without exception. Doing otherwise is putting your financial future in jeopardy.

Secret #5: Pay Yourself FIRST! Take at least 10 percent of every paycheck from work, and invest it. You'll be surprised at how much money you'll accumulate. For example: If your paycheck every two weeks is \$1,000, take 10 percent of it FIRST, and invest it. By the end of the year you'll have \$2,600 plus accrued interest and earnings on your investment. Better still, your investment will compound (earning interest on your interest) over the years, yielding greater wealth.

Secret #6: Invest Wisely. The most successful investors set investment goals, then work backwards. For example, if your goal is to have \$40,000 saved in five years, and you can earn 7 percent on your money with investments, then you'll need to set aside \$558 per month. Investment success is not about shooting for the highest return. It's about taking the least amount of risk necessary to achieve your goals.

Here are two final rules for becoming rich: 1) change from a "debtor" mentality to a "creditor" mentality, and 2) strive continuously to convert yourself from "income dependent" to "asset dependent," whereby ultimately your assets produce income for you automatically and you can say good-bye to working for a living.

Check out my Blog at: www.CoeRealty.com/blog

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Here's The Best Airplane Seat For Avoiding Motion Sickness...

If you tend to get sick on airplanes, choose a seat over the wing on the right-side of the aircraft. Why? Because being over the wing puts you on the center axis of the aircraft, and most flight plans turn left. Sitting on the right means you won't get flung around as much.

Financial Resolutions

If you have resolved to take better control of your finances, consider this advice:

- *The National Foundation for Consumer Counseling* - Budget \$20 a week for unexpected expenses such as car repairs. (www.nfcc.org)
- *The Insurance Information Institute* – Review your insurance to make sure it covers recent home renovations or newly acquired big-ticket items. (www.iii.org)
- *The National Retail Federation* – Write down account numbers, expiration dates and telephone numbers of all of your credit, health care, and membership cards. Put the list in a safe place in case you lose your wallet. (www.nrf.com)

Brain Teaser Answer...

A Rumor or Gossip

THANK YOU for reading my FindAMountainHome 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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It's been great fun this past month asking folks what home improvement show they prefer to watch. I'm going to share my favorite response.

If you know Sandy Hicks, you know she's blessed with a marvelous sense of humor. When I asked her what's her favorite home improvement show, she told me Wayne, her husband, doesn't let her watch home improvement shows! Wayne is blessed with the ability to do home improvements. Why doesn't he let her watch such shows? Because it generates too big of a honey-do list. He's of the opinion that home improvement shows and magazines like Southern Living have caused too many new projects for husbands.....So, what does Wayne let Sandy watch? The home-cooking shows. Sandy, how about a break from cooking? Wayne, how about the chance to indulge in eating? I'm treating you both to dinner out at your favorite restaurant.

Call me with the correct answer to this month's trivia quiz and win your choice of a dinner gift certificate or a tin of Whitley's chocolate covered peanuts:

What is the common name for a young deer?

- a) calf b) foal c) lamb d) fawn

Call me at 828 264 1434 or email: Helen@CoeRealty.com.

Real Estate Corner...

Q. How do we know when we should consider refinancing our home? Can you give us some guidelines?

A. I'm presented with this question often, and there's a fairly simple answer to the question. It's an easy 3-step analysis you can do in a snap:

Step #1: Add up ALL the costs you will incur when refinancing. You'll need to include loan application fees, appraisal costs, loan origination fees, and any points to be paid. You may also need to include items such as inspection fees and mortgage insurance charges. For example, let's say you're considering a new \$150,000 home loan and the total cost of obtaining the loan is \$3,250.

Step #2: Calculate the difference in your monthly payment (principal and interest only) between your current loan and your new loan. Continuing with our example, let's assume your current monthly payment at 8 percent (principal and interest) is \$1,100.65, and the monthly payment of your new loan (at, say 6.5 percent) is \$948.10. Subtract your new loan payment from your existing loan payment, and you save \$152.55 each month.

Step #3: Divide your monthly savings (from step #2) by your total cost of obtaining your new loan to achieve your "break-even" term. Using our example, divide \$3,250 by \$152.55, and you get 21.30. You must plan to live in your home at least 22 months for the savings to pay off.

The verdict? If you plan to live in your home at least 22 months, then go ahead with the refinancing. But if you're planning on living in your home less than 22 months, or aren't sure, it's best NOT to refinance. Call me at **828 264 1434**, if you have questions or would like help making the calculations.

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