

Build a Healthy Financial Future



The Southern Sun Farm Sanctuary Fundraiser was a grand success.



Appalachian ingenuity:
A fuel tank bench and well head foot



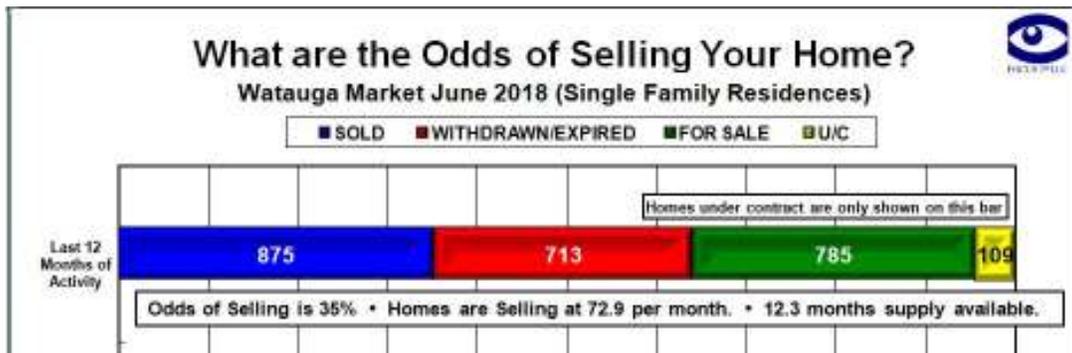
An orchid:
Putty Root

For more area pictures, follow me on
Instagram: **Boonehiker**

Dear Friend,

In this month's issue of my Find A Mountain Home newsletter, you'll find 7 tips for building a financial future, 7 money saving tricks for home energy maintenance, a trivia contest, and more.

But first: **What's Happening in the Watauga market?**



The home market is thriving. The inventory is lower and sales are up. Correspondingly, prices are rising. It's very hard now to find a home under \$200K that's in great, move-in ready shape. In fact, most homes are older and many in need of maintenance and updating. The condo market has picked up significantly, as well. Land: there's still a huge inventory. Compared to a year ago we're seeing far less lower end sales [under \$20K] and far more higher end sales [above \$100K] of building lots.

It's summer – hot down the mountain and cooler up here. I hope you'll be able to come enjoy our beautiful mountains, particularly the free concerts given almost every evening of the week. When you head this way, let me know if I can help you out in any way.

My family's doing terrific. Somehow the grandkids keep growing like weeds. Lily's taking 5 weeks off film making to learn Spanish, living in Oaxaca in a casita. Her latest film, Buckjumping, is in the final stages of production. Meanwhile, Sirena will be learning Chinese at a summer camp.

If you're up here with kids, I recommend **High Gravity**. Children enjoy it and I think it teaches them to be comfortable and confident in their skin. Here're Ziggy and Felix on the ropes:

For more fun [and almost all free] things to do while in the area, visit CoeRealty.com > **Boone Adventures**. You'll discover the out-of-the way spots that don't get advertised.

Make it a terrific summer!

Bye for now....



Helen



July 2018
Boone, NC

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Helen Phillips'

Find A Mountain Home

®

Newsletter

For a Healthy Financial Future:

- 1. Build an emergency fund.** Keep at least three months' worth of your expenses in an account so you're not using credit cards to pay for unexpected events, such as a job loss or medical expense.
- 2. Plan a budget.** Take your income minus your fixed expenses, and the difference is what you can spend each month. Track your spending using tools like www.mint.com.
- 3. Save for retirement.** Be sure to take advantage of your employer's retirement savings plan, and open your own retirement savings account.
- 4. Pay bills on time.** Late payments affect your credit score.
- 5. Plan for your children's education.** Consider investing in a 529 education savings plan or look at a program such as www.Upromise.com, which lets you save money for college by purchasing from major online retailers. Also, research scholarship opportunities for your student at www.fastweb.com.
- 6. Monitor your credit history.** Get a free credit report every year from the three credit reporting companies by going to www.annualcreditreport.com. Check it for accuracy to ensure you're not a victim of ID theft or fraud.
- 7. Pay down credit card debt before everything else.** If your credit card interest is 20% and your mortgage interest is 5%, pay off the credit card debt to avoid paying more in interest over the long term. To see how long it will take to pay off your credit card, use the www.bankrate.com calculator under "credit card".

The Watauga Single Family Home Market, May 2018

69 Homes sold this month	
Average Sales Price: \$363K ↑	Medium Sales Price: \$292K ↓
Average List-to-Sale Ratio: 95% ↑	Average Days on the Market for Sold Homes: 121 ↑

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word:

Voluble (vol-yuh-buhl) adjective

Meaning: speaking incessantly, talkative

Sample Sentence: We couldn't hear the movie since we sat next to the most voluble couple in the theater.

Cut Your Energy Bill With Refrigerator Maintenance

- Wipe the coils on the back of your refrigerator at least twice a year.
- Set your refrigerator temperature between 34-37 degrees F and your freezer between 0-5 degrees F.
- If you buy a new model, don't hook up your old one in the garage – running an inefficient refrigerator will cost you as much as \$280/year in electricity.

Have A Laugh...

What is red and smells like blue paint?

Red paint.

What do you call bears with no ears?

B.

How does NASA organize a party?

They planet.

Quotes To Live By...

Imagination is the highest form of research.

–Albert Einstein

What you do makes a difference, and you have to decide what kind of difference you want to make.

–Jane Goodall

Do you want to know who you are? Don't ask. Act! Action will delineate and define you.

–Thomas Jefferson

Maintenance Tricks To Save Money and Energy

From Realtor.com by Elanor Hong

1. Dust and clean appliances

Cleaning the debris out of the vents, grates, and coils of your appliances such as the dishwasher, exhaust vent, washing machine, and refrigerator will help their efficiency and performance. In fact, cleaning the coils of a refrigerator can reduce the amount of energy it uses by up to 30%, according to the Consumer Energy Center.

2. Give your dryer a break

Consider drying your laundry outside on a clothesline instead of using the dryer. Lessen heating your home during the day by using your washer in the evening. Try reducing the drying time, says says Mary Findley, author of "The Complete Idiot's Guide to Green Cleaning." She also suggests using "half a cup of distilled white vinegar to your wash rinse water. ... to soften and pull the soap out of the clothes, especially if you have skin conditions like eczema."

3. Circulate with ceiling fans

Dust off and direct those ceiling fans in a counterclockwise direction. The circulation of the airflow can save you up to \$165 in energy costs over the fan's lifetime, according to EnergyStar.gov. Energy Star ceiling fans, on average, circulate air with 20% more efficiency than noncertified models, so keep that in mind if you're in the market to buy a new one.

If possible, use a ceiling fan instead of your air conditioning to save on your energy bill. The cost of using air conditioner averages 36 cents per hour of operation, but a ceiling fan costs roughly a penny per hour of use, according to Angie's List.

4. Check the air conditioner

Give your air conditioner a maintenance check, and have it serviced before the hot summer months hit. The Department of Energy says replacing a dirty air filter can reduce your air conditioner's energy consumption by up to 15%. Check and clean your air filters every two months to ensure a clean system with proper airflow, especially during the summer months when your AC gets the most usage. *[continued next page....]*

Recipe: Another Favorite Afternoon Pick Me Up -- Watermelon Whizz

Blend:

A cup or two of watermelon

Add some green leaves for extra nutrition

A half inch or so of ginger

This light, tasty, and nutrition drink is especially refreshing if you start with refrigerated watermelon.

Brain Teaser...

People are hired to get rid of me. I'm often hiding under your bed. In time, I'll always return, you see. Bite me and you're surely dead. What am I?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm always looking to answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at <<888-8888>>. I'm here to help!

Great Travel-Planning Websites

- www.tripit.com – Create a detailed itinerary of car rentals, restaurants & hotels, and even keep up with the weather.
- www.lonelyplanet.com – Follow the discussions of those who have just come back from your travel destinations.

Yearning For Knowledge?

Check out the Digital Public Library at <https://.dp.la> (yes, that's the right website address). It's a portal that provides innovative ways to search through millions of items by timeline, map, bookshelf, format, and topic.

Remember These Classic Candies?

- ◆ Bit-O-Honey – Honey-flavored taffy guaranteed to remove your fillings.
- ◆ Bubble-gum cigars & cigarettes – Yes, they sold these to kids!
- ◆ Little Wax Bottles filled with a sugary liquid – you can still find them out there!
- ◆ Clark's Teaberry Gum – It even had its own song – The Teaberry Shuffle.

[energy saving maintenance continued]

5. Seal air leaks

Some common places where air can escape from your home are the attic, windows, doors, floors, ducts, and fireplaces, and around plumbing, vents, and electrical outlets. Reducing air leaks can cut about 10% of an average household's monthly energy bill, saving up to \$200 a year in heating and cooling costs, according to Energy Star.

Seal any air leaks around your home with expandable foam. You can buy the foam from your local hardware store or online for a few bucks.

Proper ventilation and airflow also reduce the chance for mold growth "whether it's from leaky ducts or condensation in your attic and crawl spaces," says Enoch Lenge, energy efficiency specialist for Eversource Energy in Hartford, CT.

If you're not familiar with checking air leaks, you can reach out to a professional energy assessor who will run a comprehensive energy audit of your home. The pro will be better able to locate and assess air leaks with tools such as a blower or infrared camera to measure home energy efficiency. *[continued below]*

The Land Market

We're seeing more sales. The biggest difference from a year ago: less fire sales [under \$20K] and more high end sales [over \$100,000].

The Condo Market

The condo market finally began pulling out of the recession last year. That's continuing in 2018, with even stronger sales.

[energy saving maintenance continued]

6. Install low-flow nozzles

Save water and lower your bill by installing a low-flow nozzle to your shower head and lawn hose. According to Energy Star, using a 2.5 gallon-per-minute, low-flow shower head during a 10-minute shower will save about 5 gallons of water. You can find various types of low-flow shower heads and nozzles at your local hardware store or online.

7. Adjust your water temperature

Turning down the high setting on your water heater will save you money and extend the life of your heater. Make sure your water heater is set to no higher than 120 degrees Fahrenheit. You can also talk to your hardware store to learn more about water heater adjustment and installation. Getting the help of a professional plumber will cost you anywhere from \$45 to \$150 per hour depending on the services needed.

Thanks For Thinking of Me!

It's a great joy working with the friends and family you refer.

Brain Teaser Answer:

Dust

It Is Impossible To...

Lick your elbow. 90 percent of people who just read this will attempt it.

How To Make A Healthier Smoothie

- Use yogurt to make it creamy.
- Add frozen fruit for thickness.
- Add protein (peanut or almond butter) for energy.
- Instead of sugar, add fruit juice, honey, or vanilla to make it sweet.
- Add fresh baby spinach to a veggie smoothie for a boost in antioxidants.

Personalized E-Books

Make e-books for your iPad starring your child! Go to the iTunes store and look for StoryBots by JibJab. Download the app for free but you may need to buy a membership (\$4.99) for multiple stories.

THANK YOU for reading my Find A Mountain Home!® 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.

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...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

Trivia

Answer 3 out of 5 correctly to win a gift certificate:

1. Which is the only American state to begin with the letter 'p'?
2. Name the world's biggest island.
3. What is the world's longest river?
4. Name the world's largest ocean.
5. What is the diameter of Earth?

When you figure out the answers, call me: 828.264.1434 or email me: Helen@HelenLPhillips.com

Real Estate Corner...

Q. I just took my home off the market because it didn't sell. What can I do now to try to sell it again?

A. Find the best answer to this question by listening to David Knox, world renown real estate coach.

Watch free with no obligation in my video library:

CoeRealty.com > Be Informed > Video Library > Expired Listing

You'll find his solutions to other real estate questions, as well.

Also, check out the marketing that best sells homes:
CoeRealty.com > List with Coe

Do you have a question you would like answered? Call me at 828.2641434. If you have the question, other people do, as well. Perhaps I'll feature it in my next issue!

Coe Realty Properties for Sale			More information at: CoeRealty.com
	Sold 3 bdr/4-1/2 ba Cathedral Ceiling Outdoor Room 2 Bonus Rooms 1.31 acres \$320,000		New on the market: 1 Bdr affordably priced condo. Central Foscoe location Exceptional Privacy \$100,000
	Beech Mtn 1 bdr efficiency condo Walk to Ski Beech Light and Bright \$35,000 Under Contract		Red Bear Cabin This cabin is unique to our area: each log has been hand- crafted: totally charming and rustic 4 bdr/3 ba \$320,000 Price Reduced
	Crystal Mountain! 2 bdr/2 ba upstairs Efficiency Apt Below Lovely View Gated Crystal Mountain: location central to all the High Country \$210,000 Under Contract		New on the Market Adorable, high quality tiny house Plus 33 acres: Ridge-to-ridge for complete privacy. 10 minutes to Boone \$500,000

Land For Sale

- 1 Boone in-town lot; city water/sewer. Flat \$68,500K
- 11.79 a Green Valley; Killer view; easy access \$80K. Gorgeous long-range views.
- 1+ a Bird's Eye View, Ashe, \$38, perked
- .8+ a Bird's Eye View, Ashe, \$40K, perked
- 95.92 acre tract OR 1 of 10 lots, just off BRP: most stunning view on the market
- 10.35 acres, tranquil forest environment \$225K
- .51 almost flat acres Seven Devils \$30K
- 6.97 acres New River frontage Fleetwood \$100K

- Top o Boone lot: sunset-over-Grandfather view. Perked.\$45K.
- \$40K 6 acres on trout creek. Todd Area. Unrestricted
- 1.5 a just outside Jefferson. \$19,900. Panther Den
- 2 acre adjacent Panther Den lot \$25K
- .5 a lot \$9900K. Archie Carroll
- +/- 1 acre, Archie Carroll \$15K
- .71 a Crystal Mtn. \$50K View
- 23a Playmore Beach Rd. Lenoir \$144K
- .68a 50-mile Forever Views \$30K UC
- .82 a outside Blowing Rock, \$50K
- .58 acres Top o Boone, very gently sloping \$45K
- 1.28 acres. Broad, multiple lays of mtns view. \$100,000

Find A Mountain Home Newsletter

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