



It's about time to see these again!

April 2018
Boone, NC

Inside This Issue...

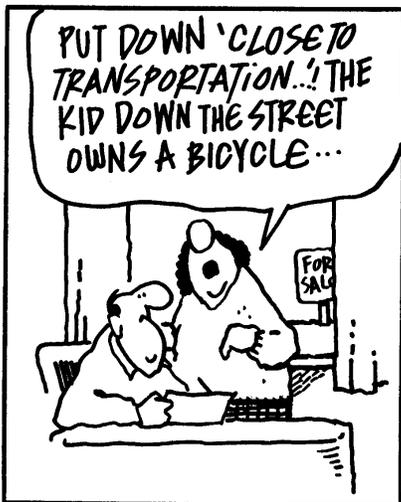
Where do Germs Lurk in Your Kitchen?...Page 1

Hints for Hiring the Best Financial Adviser...Page 2

Budget-Friendly Party Tips...Page 3

Get More Done at Work...Page 3

Select the Best Home Contractor?...Page 4



Helen L. Phillips'

Find A Mountain Home [®]

"Insider Tips For Healthy & Happy Living..."

9 Worst Places For Germs In Your Kitchen

A recent study by NSF International, a public health and safety organization, discovered the places with the most germs in your refrigerator.* Four of these are next to the food you eat!

What kind of germs? Salmonella, E. coli, yeast and mold were found in moist and dark areas of the fridge – literally setting up their own breeding ground. They're do well in the cold temperature inside! Here's exactly where to clean in your refrigerator:

- Water dispenser:** Check the manual, but most manufacturers recommend disconnecting the water supply and using vinegar to flush the system once a year. Let the vinegar sit in the line for 10 minutes, then reconnect and turn the dispenser on to flush the vinegar out.
- Door seal:** Wipe this area clear of sneaky germs monthly using a damp soapy cloth and then wiping dry.
- Icemaker:** Disconnect monthly, remove if possible, wash with warm soapy water, and then dry.
- Meat containers and veggie containers:** Every month, mark your calendar and clean these germ-harboring trays with warm soapy water. To minimize odors, baking soda can be added to the sink while you're washing them. Dry with a clean towel and replace.

* The other gummy areas include: your blender seal, knife block, can openers, rubber spatulas, and any food storage containers with a rubber seal. Vinegar is a safe and all-natural sanitizer for these and other items around the kitchen.

T
Really and Truly:
It's Coming:
MosesConesVision.com

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, so you can impress your friends (and maybe even fatten your wallet!)...

Cynosure (sy-na-shoor) adj.

Meaning: a person or thing that attracts attention or acts as a guide

Sample Sentence: The North Star was the cynosure for centuries of sailors.

5 Soothing Foods

The importance of a healthy gastrointestinal track is making news. Here's some help:

- Cook with **spices** like ginger, bay leaves, or rosemary to help break down sugars in foods.
- **Melons** contain high volumes of water and potassium.
- Peppermint tea soothes tummies..
- Eat **yogurt** to add beneficial bacteria to break down food. If you're lactose intolerant, choose coconut yogurt.
- Drink lots of water.

Quotes To Live By...

I attribute my success to this: I never gave or took any excuse.
– Florence Nightingale

The power of imagination makes us infinite.
– John Muir

Try to be like the turtle - at ease in your own shell.
– Bill Copeland

4 Considerations When Hiring A Financial Adviser

When it comes to money advice, who do you trust? When looking for a financial adviser it's important to partner with a trustworthy and compatible person. Here's how to do the extensive background research before you make a decision:

1. **Opt for a "fee-only" or hourly financial adviser.** You want someone focused on your investments, not a commission each time they advise you to buy or sell stock. Find fee-only advisers listed on: www.napfa.org, www.fpanet.org, and www.cfp.net.
2. **Check for this credential.** Just like any profession, there are a slew of certifications, but every financial adviser should have their Certified Financial Planner (CFP) designation at a minimum. This means they've passed a 10 hour financial planning exam, have 3 years of full time experience, and have had a comprehensive background check.
3. **Verify their background.** You can find more information about a financial adviser's background, like membership associations, professional designations, and the types of services they provide at www.brightscope.com. Also, www.sec.gov (select Investment Adviser Search) and www.finra.org (look for a tool called BrokerCheck) allow you to view a financial adviser's record and any complaints listed against them.
4. **Assess their personality.** Do they make you feel uncomfortable, talk over you, or make you feel stupid? If so, it's probably not a good fit. Go with someone who you can speak freely with and who can explain investments clearly.

Recipe: My Favorite Afternoon Pick Me up

In a juicer:

1 raw beet
1 apple [it's good to leave in the seeds!]
2 carrots
An inch of raw ginger

Thanks, Lily, for this great refresher!

Brain Teaser...

Can you guess what words match these definitions?

The number of letters for the first word is given, and the second word is the first word with an extra letter added (example: band & brand)...

A simple machine for lifting & ingenious or quick witted
(first word is 5 letters).

(See page 4 for the answer.)

What's My Home Worth?

Always feel free to contact me if you'd like to know what current market happenings are affecting the value of your property. It will be my pleasure to help you.

Name That Group...

You may have heard of a school of fish, but have you ever heard of:

- A grist of **flies**
- A brood of **hens**
- A shrewdness of **apes**
- A siege of **herons**
- A crash of **rhinoceroses**
- An unkindness of **ravens**
- A murmuration of **starlings**
- An ostentation of **peacocks**
- A smack of **jellyfish**
- A pitying of **doves**
- A knot of **toads**

Websites To Enjoy The Great Outdoors

www.garden.org – This site provides a wealth of gardening information, including regional zone reports for the U.S. and Canada, and a Q&A library. Find advice from the experts, and determine the zone you live in so you always know what types of plants will grow best.

www.discovertheforest.org – Plan your outdoor activities like camping, biking, or hiking in national forests and parks all over the country.

www.diynetwork.com/outdoors – Line up your favorite DIY projects with how-to guides for fountains, planters, storage benches, and much more around the house.

A Bash On A Budget

Does planning a party on a budget kill your party excitement? Bring back the fun using these thrifty party planning tips:

- ◆ **FRIENDS** – Digital invites are free, customizable, and instant. Great digital invite services such as **Celebrations.com**, **Evite.com**, or **Punchbowl.com** often include planning help and ideas. If you don't have someone's email address, print a few digital invites and give them out in-person.
- ◆ **FOOD** – One-dish meals like pastas or casseroles are easy and inexpensive. A potluck is always a good solution for variety of both food and beverages. Also, choose a signature party drink that fits your theme and only buy the ingredients for that one drink.
- ◆ **FUN** – How about a 'Boardgame Evening?' Or set up tables to play cards.
- ◆ **DECORE** -- Use pretty desserts like cakes as centerpieces, or design your own table decor with inexpensive but fresh flowers from the grocery store.

Answer to Last Month's Trivia:

At which local park can you view wild ponies:

- A. Elk Knob State Park
- B. The Blue Ridge Parkway
- C. Grayson Highlands State Park [VA]**
- D. Emile's Memorial Tractor Park

Stop Distractions At Work

Constant interruptions such as emails, phone calls, instant messaging, and unexpected visits make it more likely you'll have errors in your work and be exhausted at the end of the day. Try these 3 productivity-boosters:

Have a designated time to check your email. Emails are one of the biggest distractions at work. Disable the instant notification and pick two to three pre-determined times a day to check your email.

Wear headphones or earplugs. Deter interruptions by ensuring anyone approaching your desk can see you wearing them. You don't even need to listen to anything! ☺

Know exactly what to say. You may need different lines for different co-workers, but be prepared with a quick response. If you need to answer an email, say, "Saw the email, I'll respond in 15 minutes once I finish this project." If it's a chatterbox co-worker, here's a suggestion. "I'm In the middle of closing this contract – I'll stop by your desk on the way out."

Thanks For Thinking of Me!

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

Brain Teaser Answer:

The words are:
lever & clever

Payback for Big Talkers...

A businessman flying first class is sitting next to a parrot. The plane takes off, and the parrot orders an Thai iced tea.. The businessman asks for a Coke. After a few minutes, the bird yells, "Where's my tea? Give me my tea!" The flight attendant rushes over with their drinks.

Later, they order another round. Again, the bird gives the crew grief for being slow, and the businessman joins in: "Yeah, the it's been slow service!"

Just then, the flight attendant grabs the pair, opens the hatch, and throws them out of the plane. As they hurtle toward the ground, the parrot says to the terrified man, "Wow, that took a lot of courage for a guy with no wings!"

THANK YOU for reading my Find A Mountain Home![®] newsletter. I stive 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...

**Helen L Phillips
Broker/Owner
CoeRealty.com**

**PO Box 3397 Boone NC 28607
Helen@HelenLPhillips.com
828.264.1434**

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.

Southern Sun Farm Sanctuary

Instead of triva this month, find out about the excellent horse and other animal rescue organization our area is blessed with.

Southern Sun Farm Sanctuary provides a safe, secure place for abandoned, abused, neglected, or retired animals, primarily horses. Lovingly treasured, some are adopted, some have useful lives at the Sanctuary as riding horses, and some live out their lives in the pasture. The Sanctuary is a 501(c)(3) public charity that relies on donations and volunteers. Please support the horses, plus numerous other animals, currently sheltered at the Sanctuary through a donation online at SouthernSunFarm.com.

We hope you'll join us, as well, for our FUNdraising evening at The Tavern in West Jefferson June 14, 2018 5:00pm to 7:30pm for refreshments, live music, an auction, and, best of all, your chance to kiss one of the Sanctuary horses!

Real Estate Corner...

Q. How do I select the right contractor for work at my home?

A. Hiring a great contractor to work on your home could save you money AND headaches. Here's a handy checklist to make sure someone is the best person for the job:

- Get a written **estimate** of the exact charges for labor and materials.
- Verify with the State License Board that they are a **licensed and insured contractor**. On www.contractors-license.org you can find a link to the licensing board in your state and search by the contractor's name.
- Ask if they carry **workers compensation** insurance, in case anyone gets hurt on your property.
- Ask the contractor for their **building material suppliers** and verify their account is up to date to see if they are financially responsible.
- Ask for and check their list of **references**. Ask their references a few clarifying questions, such as: "Would you hire them again?," "Were you satisfied with the quality of work performed?" and "Did they clean up each day?"

Do you have a real estate question you want answered? Call me at 828.264.1434. Perhaps I'll feature it in my next issue!

Get Free money-saving home tips at my web site: <<[your website.com](http://yourwebsite.com)>>



I'm whetting your appetite for what's soon to come!

Dear Friend,

What's the Market Doing? Remember, you can check my blog [<https://coerealty.com/index.php/blog/coe-realty-s-blog/2018-april-what-s-the-market-doing>] or my facebook page [facebook.com/CoeRealty/] for monthly updates. In brief: We continue to have a low inventory of homes and a large inventory of land. The Odds of Selling and the months of inventory has held steady from Jan. 2018, very slightly up for both in March from February. The number of sales and number of homes under contract are lower, typical for our High Country market in March. Land sales actually are holding steady, and a few more are under contract than in February. We continue to see fire sales [land sold under \$20K] and high end sales, with more in the middle in March.

In this month's newsletter: find out what's hiding inside your refrigerator, eliminate some of the distractions at work, thinking about the financial advisor you're about to hire, fun facts and the answer to last month's trivia question.

Save This Date!

How many people do you know who dedicate their lives and resources to rescuing the critters of this earth who have no voice of their own? John and Ann Lisk of Southern Sun Farm Sanctuary do, operating at the edge of Ashe and Wilkes counties just off the Parkway. An evening of great fun is planned June 14th in West Jefferson, 5-7:30 PM at The Tavern in downtown West Jefferson. Come enjoy live music, refreshments, and a rare chance to Kiss a Horse! A donation will go a very long way. As John puts it:

"Saving one horse won't change the world, but it will surely change the world for that one horse!"

Contact me if you'd like more information or visit southernsunfarm.com
I hope to see you there!

I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

--Helen

Helen L Phillips www.CoeRealty.com PO Box 3397 Boone NC 28607
828.264.1434 or cell/text: 828.964.1601 Helen@HelenLPhillips.com

| | | | |
|---|---|--|---|
| Coe Realty Properties for Sale | | | More information at: CoeRealty.com |
|  | Under Contract 3 bdr/4-1/2 ba Cathedral Ceiling Outdoor Room 2 Bonus Rooms 1.31 acres \$320,000 |  | Peaceful, Wooded Location for this \$120,000 Adams Apple 2 bdr/1-1/2 bath Condo Lovely view SOLD |
|  | Beech Mtn 1 bdr efficiency condo Walk to Ski Beech Light and Bright \$35,000 |  | Red Bear Cabin This cabin is unique to our area: each log has been hand- crafted: totally charming and rustic 4 bdr/3 ba \$350,000 |
|  | Crystal Mountain! 2 bdr/2 ba upstairs Efficiency Apt Below Lovely View Gated Crystal Mountain: location central to all the High Country \$210,000 | | |

Land For Sale

- 1 Boone in-town lot; city water/sewer. Flat \$68,500K
- 3 tracts, just off Friendship Church Rd, Blowing Rock GREAT views!:\$59K; \$128K; \$133.
- 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
- 9 a tract Cove Creek pasture/fenced/rolling/view \$81K
- 10.24 a tract Cove Creek pasture/rolling/view \$92,250
- 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 \$23K
- .71 a Crystal Mtn. \$50K View
- 23a Playmore Beach Rd. Lenoir \$144K
- .68a 50-mile Forever Views \$30K
- .82 a outside Blowing Rock, \$50K
- 2.8 acres, unrestricted, killer view, Blowing Rock \$85,500
- .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

Helen Phillips, Coe

Helen@HelenLPhillips.com [NOTE: middle initial "L"] www.CoeRealty.com

RealtyPO Box 3397 Boone NC 28607 home: 828 264 1434 email: