



# The Star Team

COASTAL PROPERTY SPECIALISTS

## Real Estate Today!

*"Insider Tips For Healthy, Wealthy & Fun Living..."*

Here's free advice if you're buying or refinancing your home. It's our Free Consumer Guide titled, "7 Secrets For Saving Thousands When Financing Your Home." Call us at 252-727-5656 to get a copy.

### Volume 16 Issue 6

North Carolina's Crystal Coast

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### Can OTC Drugs Be Dangerous?

When you're feeling under the weather, it's common to pull open the medicine drawer to find an over-the-counter anecdote. However, simple ailments can sometimes escalate to legitimate problems by taking medications available in the aisles of your local drugstore.

**Ailment:** *Constipation*

**Culprit:** Many people rely on **mineral oil** to soothe bowel movements, but it can also lead to lipoid pneumonia. This is because the fumes in mineral oil settle in the lungs, which can lead to coughing and an increased likelihood of bacterial infection and pneumonia.

**Try this instead:** *It's best to make long-term changes to your diet. Eat a diet naturally high in fiber and drink lots of water. Fiber supplements, while safe, have other side effects.*

**Ailment:** *General aches and pain, including headaches*

**Culprit:** Lots of OTC products such as Dayquil and Excedrin contain **acetaminophen**, a common painkiller. Because it is in about 600 medications, it is easy to take too much without ever realizing it. This can lead to liver damage (symptoms are yellowing skin and dark urine).

**Try this instead:** *Look for acetaminophen or APAP on medication labels. Take the recommended dosage, and avoid taking multiple drugs with acetaminophen at the same time. Also, use preventative methods such as drinking plenty of water and getting regular exercise.*

**Ailment:** *Inflammation and pain*

**Culprit:** **Ibuprofen** is also in hundreds of different medications ranging from Midol to Motrin. Taking too much can damage kidneys and increase the risk of stomach bleeding. Additionally, overdosing or prolonged usage increases the risk for strokes and heart attacks.

**Try this instead:** *Again, taking preventative measures, such as stretching to relieve joint pain, are a much safer option. Alternatively, medicated patches can be used to target specific areas of pain.*

### Warning Before You Sell Your Home...

Don't put your home on the market without our Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Our exclusive report will give you all the facts for a fast, top dollar sale. Just call 252-727-5656 anytime, 24 hours, and we'll rush a copy out to you for free.

## 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!)...

**Culpable** (kuhl-puh-buhl) adjective

**Meaning:** deserving of blame

**Sample Sentence:** The jury believes he is culpable, but there is no hard evidence.

## Have A Laugh...

Feeling a bit chilly? Just stand in a corner for a bit. They are almost always around 90 degrees.

## Sound Asleep

Increase your chances for a refreshing night of shut eye by spending ample time in natural lighting during the day, and use a sleep calculator like [sleepyti.me](http://sleepyti.me) (find the app on Google Play or the iTunes Store) to determine your sleep cycle. The app tells you the best time to fall asleep so you wake up feeling rested.

## Surviving A Long Commute

The average commute to work is around 25 minutes long. Get the most out of yours.

- Experiment with the route. Leave 10 minutes earlier or later to see if the traffic patterns change to your advantage.
- Get the most bang for your buck. Do the math and find out if it makes sense to drive or take public transportation – or even a combination of the two.
- Make it fun. Listen to an audiobook or podcast, or find a friend to share the ride.

## Quotes To Live By...

When nothing goes right, go left.

–Unknown

Life is a great big canvas; throw all the paint you can at it.

–Danny Kaye

An eye for an eye only ends up making the whole world blind.

–Mahatma Gandhi

# 4 Easy Ways To Take Charge of Your Credit Score

Obtaining a decent financing rate and snagging a good deal on big-ticket items like cars and a home often depends on the quality of your credit score. There are a lot of things you can do to keep yours high.

- ✓ **Get a copy of your credit report.** You can review your credit report for free once a year through [AnnualCreditReport.com](http://AnnualCreditReport.com), so take advantage! This is your opportunity to make sure your data hasn't been compromised and inaccuracies haven't slipped through since you last reviewed. Look for variations of your name, unfamiliar addresses, and accounts you didn't open. Your information may have gotten mixed up with someone else's, or you may have caught an identity thief in the act.
- ✓ **Dispute errors.** If there is inaccurate information on your credit report, file disputes with the lender and bureau(s) reporting the error(s). If you have documentation proving your case but the creditor believes the notation is accurate, a credit bureau agent will review the documentation instead of simply siding with the creditor.
- ✓ **Pay more and charge less.** Paying off debt is one of the best things you can do to improve your credit score. Keep any credit balances you have to a minimum. Don't close unused accounts if you don't need to (especially if you've had the credit account for more than 3 years).
- ✓ **Always pay the bills.** Payment history makes up a significant amount of your score. Pay all of your bills on time and, even if you can't pay something off completely, at least make the minimum payment.

## Please Welcome New Clients and Good Friends Into Our Real Estate Family

Faye and Bill Blair, Winston Salem, NC  
Allen and Gretchen Aldridge, Leland, NC  
Mary and Gary Bartlett, Goldsboro, NC  
Leda Dunmire, FL

Melissa Lutz, Morehead City, NC  
Andrea Smith, Morehead City, NC  
Ricky and Annette Hall, Morehead City, NC  
Adam and Christie Gercon, Morehead City, NC  
John and Diana Pike, Goldsboro, NC



## Recent Solds

109 Pond Drive, Atlantic Beach	3 BR / 2 BA	\$589,000
107 Hoffman Beach, Salter Path	4 BR / 4 BA	\$550,000
508 Ocean Ridge, Atlantic Beach	4 BR / 2 BA	\$480,000
1503 Egret's Bay Court, Morehead City	5 BR / 3 BA	\$400,000
202 Bogue Shore Club, Pine Knoll Shores	3 BR / 2 BA	\$375,000
203 Taylor Lane, Morehead City	5 BR / 3 BA	\$355,000
403B Caswell, Atlantic Beach	2 BR / 2 BA	\$349,000
1101 Arendell Street, Morehead City	6 BR / 4 BA	\$305,000
101 Cottage Row, Morehead City	2 BR / 2 BA	\$240,000
176 Drum Inlet, Morehead City	3 BR / 3.5 BA	\$240,000
50 Haystacks, Morehead City	3 BR / 3 BA	\$225,000
802 Bay Street, Morehead City	LOT	\$47,000

## Featured Listings

SOUNDFRONT	WATERFRONT	SOUNDFRONT	BEAUTIFUL VIEWS
 <p><b>202 Bogue Drive MOREHEAD CITY</b> \$1,100,000 INFO LINE #1249</p>	 <p><b>128 Pintail Lane HARKERS ISLAND</b> \$775,000 INFO LINE #1259</p>	 <p><b>509 Blue Heron Drive HWY 24 / NEWPORT</b> \$548,500 INFO LINE #1099</p>	 <p><b>518 Egret Lake Drive PINE KNOLL SHORES</b> \$459,000 INFO LINE #1489</p>
OCEANFRONT	HISTORIC HOME	WATERVIEW	GREAT NEIGHBORHOOD
 <p><b>C-24 Maritime PINE KNOLL SHORES</b> \$399,000 INFO LINE #1439</p>	 <p><b>1105 Evans Street MOREHEAD CITY</b> \$349,999 INFO LINE #1039</p>	 <p><b>126 Spinnaker Lane HAVELOCK</b> \$335,900 INFO LINE #1009</p>	 <p><b>1514 Marsh Pointe MOREHEAD CITY</b> \$319,000 INFO LINE 1269</p>
LOTS of LAND	BRANDYWINE BAY	SEA ISLE PLANTATION	SOUNDSIDE
 <p><b>1512 Oglesby Road MOREHEAD CITY</b> \$307,500 INFO LINE #1229</p>	 <p><b>200A Reserve Green MOREHEAD CITY</b> \$274,900 INFO LINE #1059</p>	 <p><b>114 Sea Isle Drive INDIAN BEACH</b> \$199,000 INFO LINE #1029</p>	 <p><b>317 Ocean Bay Villas PINE KNOLL SHORES</b> \$180,000 INFO LINE #1049</p>

## Brain Teaser...

There is a basket with five oranges in it. How do you divide them among five kids so that each kid has one orange and there is still one orange left in the basket?

(See page 5 for the answer.)

## What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a *Maximum Value Home Audit*. Request this "no charge" in-depth home value analysis by calling us at: 252-727-5656.

## Super Facts About Superheroes

- Superman's favorite book is *To Kill a Mockingbird*.
- The Hulk was supposed to be gray.
- Wolverine was almost called The Badger.
- Batman had eight different bat caves.

## Vacation Budgeting

Transportation, lodging, food, and entertainment make up the bulk of a vacation budget, but did you remember to stash cash for these sneaky fees?

✓ **Tips:** Though customary in the U.S., the rules change in foreign destinations. Look up local tipping etiquette before traveling and save accordingly.

✓ **Visas:** You may have to purchase a visa at the border. Check with the State Department ([travel.state.gov](http://travel.state.gov)) for details.

✓ **Transaction Fees:** If you pay with a credit or bank card, you may be socked with extra fees. Know before you go.

## Websites For Health Ratings

Find a healthcare practitioner that others recommend:

- [www.surgeonratings.com](http://www.surgeonratings.com) – Search by zip code or surgery type.
- [www.healthgrades.com](http://www.healthgrades.com) – Find the right doctor or hospital based on your specific needs.
- [www.1800dentist.com](http://www.1800dentist.com) – All dentists are pre-screened and reviewed by patients.

# Composting 101

According to recent reports, almost 30-40% of the food supply is wasted, which is more than 20 pounds per person each month. Composting waste from your kitchen and yard is good way to help reduce this waste—and your garden plants will thank you.

**Choose an outside compost container.** Buy a plastic, metal, or wooden container for your yard (about 80 gallons is good). Check **Lowe's (Lowe's.com)** or Home Depot (**HomeDepot.com**) for options.

**Collect kitchen scraps.** Use a small, lidded container to collect organic matter such as eggshells, coffee grounds, leftover vegetables, and fruit peels as you prepare food. You'll need to empty this frequently into the outside container. Additionally, twigs, dead leaves, paper plates, and turn-up newspaper can be added into the compost bin.

**Turn the compost material.** Mix it up a few times a month with a pitchfork or shovel to keep moisture and oxygen circulating. Keep it damp but not soggy (you shouldn't see pools of water).

In a few months, expect your compost to produce a healthy, dark soil, which can then be used for plants in your yard.

## We Love Referrals

If you know someone that is thinking about Buying or Selling Real Estate anywhere in the USA, please give us a call. We can definitely connect them with a Top Agent that can truly assist them the way the Star Team would. It's a "win-win" situation. Your friend gets connected to a great agent and we receive a referral fee!

**Call us today 252-727-5656**

**with the name of the friend you would like to help.**

## Achieve More, Work Less

Many believe the more hours they work, the more they achieve, but productivity plummets after working 50 hours in a week. Take action with these tips to get the most out of your work day.

- **Set time rules.** Note what isn't working with the way you spend your time (such as too many distractions from technology), then set guidelines to protect it. For example, if reading e-mail first thing in the morning throws off the rest of your to-do list for the day, make a commitment not to open it until a certain time or until other tasks are completed.
- **Take breaks.** Productivity app DeskTime found that the most productive people work for 52 minutes then take a break for 17 minutes.
- **Focus your energy.** Avoid spreading your attention too thinly. Instead, work in bursts by focusing intently on a single task or project, and then relax completely for a set amount of time (15 minutes usually works well).

## Thanks For Thinking of Us!

Did you know we can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word about Our services.

## Brain Teaser Answer:

Four kids receive one orange each. The fifth kid gets the basket with the fifth orange in it.

## Before You Buy Online

With a few clicks you can buy almost anything online. Before you make that next purchase, however, make sure you do the following:

- Double check measurements – If you'll be buying large items such as furniture, make sure they'll fit! Read up on the measurements and check your space twice before hitting "buy now."
- Check the return policy – Even companies with generous return policies may sock you with hidden restocking or shipping fees.
- Search for discounts – You may not have a coupon, but always type "name of retailer (*plus*) coupons" into a search engine to see what pops up. You may find first-time buyer or reduced shipping codes.

**THANK YOU** for reading our Real Estate Today newsletter. We try 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," we'd love to hear from you...

**The Star Team**  
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**252-727-5656**

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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.



# Meet a Teammate!

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Whether you're looking for a starter home, a retirement home, your dream home or an investment; "I can help you find it" I have a true passion for working in real estate! I believe that by being knowledgeable in many areas, I can better educate my clients so they can make the most informed decisions when it comes to buying or selling a home.

I was born and raised in Kearney Nebraska, Home of The University of Nebraska at Kearney, and I made Eastern North Carolina my permanent home in 1989. I've experienced the many challenges and stresses of moving. I know first hand how vital it is to have good communication and mutual trust with your agent. As your real estate professional, my goal is to earn your confidence and trust as well as exceeding all of your expectations! I look forward to helping you find the perfect home or the perfect buyer for your current home. I will appreciate your business as well your referrals, and I look forward to working with you soon!

## Real Estate Corner...

### Q. What big mistakes should I avoid when selling my home?

**A.** There are plenty of mistakes you can make when you sell your home but most can easily be avoided. Here are three important ones:

**Pricing Your Home Incorrectly.** You need to set the right price when you put it on the market. If you start high, you may keep buyers and other real estate agents away. If you lower your price in increments, it may be too late, as the home may already be viewed as "overpriced."

**Failing To Stage Your Property.** You don't get a second chance to make a first impression! Look at your home from a buyer's point of view: clean it up, clear the clutter and get it in model-home shape.

**Selecting The Wrong Agent.** You need to hire a REALTOR® who understands your goals and will meet your needs.

Learn more about selling your home in our Free Consumer Report called "*How To Avoid 7 Costly Mistakes When Selling Your Home.*" Call us and we'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call us at **252-727-5656**. Perhaps we'll feature it in our next issue!



# The Star Team

## COASTAL PROPERTY SPECIALISTS

In this complicated real estate market, having a team of specialists on your side is a smart idea. With each member focusing on a different aspect of the buying or selling process, you'll have the benefit of expert advice every step of the way. For the highest level of service, when buying or selling property on the Crystal Coast, your first call should be to The Star Team.



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



This is not an offer of solicitation if your property is currently listed with another real estate broker