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*From the Green Team...*

# **Eppy's Epistle!®**

*"To God Be The Glory, Great Things He Hath Done..."*

## **Which Of These Costly Financial Mistakes Do You Make?**

Does paying bills, making investments, and saving for the future always seem to leave you short on cash? Most people worry about money, and money management can be a constant struggle.

The good news is that you are not alone in your money management frustrations. In response to a recent survey showing that young Americans are less financially educated than in previous years, Jump\$tart, a coalition of financial service representatives has developed some money management principles that can help all of us.

- 1. Know your take-home pay.** This is the amount left after all mandatory deductions. Before you borrow, compare your total payment obligations with the income that you will have available to make these payments. Never financially commit to more than you can repay.
- 2. Map out your financial future.** Most people have no financial plan at all. List your financial goals and a plan to achieve them. Remember to always pay yourself first. Make regular deposits into an account specifically designated for long-term financial goals.

### **Information Sources Used in Home Search**

- ❖ Real estate agent - 90%
- ❖ Yard sign - 71%
- ❖ Internet - 77%
- ❖ Open house - 52%
- ❖ Builders - 41%
- ❖ Television - 24%
- ❖ Relo company - 16%

**From:**  
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*If your house is currently listed this is not intended to be a solicitation for listing.*

## 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!

**indolent** \in do lent\ (adjective)

Meaning: lazy; lethargic and not showing any interest or making any effort

Sample Sentence: The college student was **indolent**, as she did not study all weekend.

## U.S. Government Web Site Of The Month...

Did you know the U.S. government is online? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Begin planning for retirement by computing your estimated benefits from the Social Security Administration. The web site [www.ssa.gov](http://www.ssa.gov) also provides information on getting a Social Security number and reporting earnings.

## You Can Do *That* With It??

Here are a few more uses for "The Real Thing"...

- To clean a toilet, pour a can of Coca-Cola into the bowl and let it sit for one hour. Then, flush clean.
- To remove grease from clothes, pour a can of Coke into a load of greasy clothes, add detergent and run through the regular wash cycle.
- In many states the highway patrol carries two gallons of Coke to remove blood from the highway after a car accident.

## Quote of the Month

"You cannot prevent the birds of sorrow from flying over your head, but you can prevent them from building nests in your hair."

--Chinese Proverb

3. **Start saving as soon as possible.** Remember that your savings are determined by the interest that you earn and over the period you have saved.

*Money doubles by the "Rule of 72." To determine how long it will take your money to double, divide the interest rate into 72. For example, an account earning 6 percent interest will double in twelve years (72 divided by 6 equals 12).*

4. **Compare interest rates.** Get rates from multiple firms in order to get the best value for your money. Remember that high returns equal high risk. Diversification of assets is the best way to take advantage of these great returns without risking your entire financial future.
5. **Be sure that you are adequately insured.** This is the only way to ensure that you will not be wiped out by an unexpected illness or an accident. The cost of insurance should be figured into your financial plan.

Following these simple techniques can help you have a prosperous financial future. If you would like to learn more about the Jump\$tart Coalition and their principles of money management, visit [www.jumpstart.org](http://www.jumpstart.org).

## We Would Appreciate It

Help us with our business!!

Do you or someone you know need a REALTOR?

I'd Love Hearing From You!

Whether you're thinking of buying or selling real estate, or just want to stop by and say "Hi," I'd love to hear from you...



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and we will take  
GOOD care of them!



## Sleep Disorder Alert

There's a sleep disorder that strikes more than 10 million Americans, yet many people don't even realize that they are being affected. Sleep apnea is a serious disorder that has been tied to heart disease and stroke. People who have sleep apnea stop breathing as many as several hundred times during the night. This prompts people to wake up frequently in order to resume breathing. The process can leave you feeling extremely tired.

Obstructing tissue in the back of the throat usually causes the condition. The American Sleep Apnea Association has tips for identifying sleep apnea. If you are a loud, habitual snorer, are often sleepy during waking hours, are overweight or have a large neck, you may be more at risk for sleep apnea. A free brochure on

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## Brain Teaser Of The Month

The shape of my form  
will waver and bend.

From the things I'm destroying  
and the things I will rend.

My color will vary  
from bright red and blue.

The power I'm using  
will dictate my hue.

*(answer at the bottom of last page)*

## Real Life Dilbertisms

These are real quotes from Dilbert-like managers.

- "What I need is a list of specific unknown problems we will encounter."
- "Doing it right is no excuse for not meeting the schedule."
- "E-mail is not to be used to pass on information or data. It should be used only for company business."
- "This project is so important, we can't let things that are more important interfere with it."

## Snap, Crackle, Pop

The popping sound you hear when you crack your knuckles is actually caused by a collapsing bubble of gas. Your knuckles are surrounded by a clear liquid called synovial fluid, which lubricates the joint. When you pull your finger, it expands causing carbon dioxide gas in the synovia to form a bubble. Then, the bubble bursts as the finger is released.

Is it harmful? It is hard to say because very little research has been conducted on the subject. Some specialists feel that cracking your knuckles is unlikely to cause arthritis, but a lifetime of the habit could eventually damage ligaments.

## Let The Sunshine In

Recent research has shown that when students study using natural light they tend to excel on tests and learn the material better. So, if you need to learn a new concept at work or school, try to study during daylight hours near a window.

sleep apnea is available by calling (202) 293-3650 or on-line at <http://www.sleepapnea.org/help>.

## Thanks For The Kind Words

Eppy and Jon,

I am glad God brought you both to me so He could lead us to find the right person or person's to buy my home.

Just wanted to thank you again for all your hard work in selling my house. It had been on the market for .... It just needed the right people to sell it and I am glad I finally was brought to you! Thank you again very much.

**John Haynes**

## Stick Horse Stampede



With the Longhorn Rodeo, Eppy and Jon took the opportunity to introduce their grandchildren, Jeffrey and Stefanie, to life on the range of yesteryear. Longhorn World Championship Rodeo is among the pacesetters in a rapidly expanding and popular entertainment and sports business. The day before Jeffrey and

Stefanie had each gotten a stick horse so they could participate in the Stick horse Stampede.

Arriving an hour before the Rodeo began, they registered for the stampede. Each received a contestant back number "just like the cowboys and cowgirls wear." Then it was up to the stands to watch the rodeo until stampede time.

Following the Bareback and Saddle Bronc Riding, and the Steer Wrestling it was time for the Stampede. They went down into the arena, line up in front of the bucking chutes. At the signal each contestant raced to be the first one to reach Bill, the Clown, who was directing the Stampede. A prize was given to each participant.



## Did You Know?...

...the minority share of US households increased from 17 percent in 1980 to 26 percent in 2000, and will likely reach about 34 percent in 2020.  
...Between 1980 and 2000, the number of households headed by unmarried women increased by almost 10 million.

## Energize Your Career With Good Feng Shui

Feng shui is an ancient Chinese belief that preaches that your physical surroundings affect the positive and negative energy in your life. If your career could use some energizing, you might want to follow these tips from the Feng Shui Institute of America:

- Position your workplace so that you are facing the door with your back to a solid wall. This will give you a sense of control and support.
- Eliminate clutter and trash from your workplace to make room for more positive objects.
- Place decorative red objects around your office, such as red roses or candles, to attract greater recognition.
- Add live plants and lights to energize the room.

## Low Fat Alternatives

- Remove the majority of fat from a can of soup by putting it in the freezer for 10 minutes and scooping the fat off the top.
- To flavor your next batch of rice without adding lots of calories, cook it in broth instead of water.

## Answer To Brain Teaser...

*Fire*

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## Check Out Our Web Site

There is more found there than **JUST** Real Estate.  
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Go to---

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

“...life in the 21<sup>st</sup> Century”  
“News”



## Real Estate Corner...

**Q. How can I figure out how much insurance coverage I need to protect myself if my home is ever destroyed?**

A. Over 70 percent of homes in the United States are underinsured. And, of those homes, 70 percent are underinsured by at least 30 percent. This is a major problem! The confusion between market value and replacement value is where many of these problems originate. Many people base their insurance coverage on the market value of their home. Market value is what a buyer will pay for your property, but this is irrelevant if your home is destroyed. What you should really be basing your coverage on is replacement value. This is much more complicated to compute.

When computing replacement value you must figure in all of the costs of rebuilding your home. This is often 20-30 percent more than new construction because of the added demolition and removal costs. Once the land has been cleared, you will need to add the cost of actually building your home by multiplying the square footage by the average cost per square foot. You can find out average square footage costs from your local builder's association or builder's union. Then, you need to add in additional money for upgrades and improvements that you have made. Also, check your local building codes because changes in codes since your original home was built can cost a bundle when rebuilding. In some cases, it may cost even more to rebuild your home than the market value. This is often the case in run-down areas where land values have fallen. In any case, don't just base your homeowner's coverage on the lender's requirements. These often only cover the mortgage balance leaving you with nothing. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **396-3200**.

## Most Difficult Tasks for FSBO Sellers:

Getting the right price . . . 14%  
Understanding paperwork . . . 17%  
Preparing/fixing up home for sale . . . 16%  
Attracting potential buyers . . . 9%  
Having enough time to devote to all aspects of the sale . . . 8%

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