



Jon & Eppy Green, ABR, GRI
Multi-Million Dollar Producer
CRYE-LEIKE, REALTORS®
(423) 396-3200 (423) 892-1515
www.EppyGreen.com

Volume V, Issue 7
Monday, 8:45 PM

Inside This Issue...

Dieting Myths Uncovered....Page 1

Loyal Clients Gave Us the Blue Ribbon....Page 2

Cookout Tips for Safety...Page 2

Simple And Quick Energy Saving Tips....Page 3

Here Are Four Ways To Avoid Consumer Fraud....Page 4

Are Second Homes a Smart Purchase?....Page 4



From the Green Team...

Eppy's Epistle!®

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

Want To Lose Weight?— Dieting Myths Debunked

If you think you're committing a dieting sin just because you're a late night "snacker," here's good news!

According to "*Dieting for Dummies*," eating late at night is not the culprit. It's actually the type of foods late night snackers eat that causes the damage. Your body processes calories the same regardless of the time of day. If you avoid the ice cream and chips, those late night snacks are perfectly harmless.

The second dieting myth is the notion that you can never have seconds. In fact, you may want to take a smaller first serving, see how full you feel, and then choose to have seconds of some items.

Remember, don't deny your cravings. Having a small serving of what you are craving can actually lead to less caloric intake than larger amounts of substituted food that aren't as satisfying.

Another popular myth says if you've reached a plateau in your dieting plan, the only way to lose more weight is to drop your caloric intake significantly.

Truth is, when your caloric intake drops significantly, so does your metabolism. Exercise is the best way to break through the plateau and continue your weight loss.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **396-3200**, and I'll tell you...with no hassles and no obligation.

From:

Eppy Green
4201 Stratton Ln
Ooltewah, TN 37363

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!

Gustatory \gus ta to ry\ (adjective)

Meaning: of taste or tasting; relating to the sense of taste or to the action or experience of tasting something

Sample Sentence: The lasagna proved a **gustatory** delight.

Pies Aren't Square....

A fifth generation farmer is determined that his son will be the first in their family to go to college. So, he and the wife saved every penny for years. When the big day came for Junior to leave for school, the old man is the proudest he's ever been.

After the first semester, Junior came home and the old man sat him down for a talk. "Well boy, you've been at school for three months now, I want you to tell me some of that fancy book learnin'." Junior says, "My favorite class is math. We just learned a new formula...Pi r squared." At hearing this, the old man rolls his eyes and smacks his forehead, "Dog gone it! I spent all that money on schooling and all you can tell me is Pi r squared? Why everybody knows that pie are round; cornbread are squared!"

Attention Genealogy Buffs

The Statue of Liberty/Ellis Island Foundation has launched a web site that will allow searches of the old passenger manifests from the ships that brought immigrants through the New York Harbor. The site, www.ellislandrecords.org, allows you to view electronic images of the actual documents dated 1892 to 1924.

Quote Of The Month

A person should hear a little music, read a little poetry, and see a fine picture every day in order that worldly cares do not obliterate the sense of the beautiful which God has implanted in the human soul.

-Goethe

Another classic myth claims that eating breakfast actually makes you hungrier during the day. This is only true if your breakfast is filled with sugary carbohydrates. These common breakfast foods will leave you feeling hungry in a short time. A good breakfast alternative is whole-grain cereal or eggs. These are higher in protein and fat, but they will sustain you for a longer period.

Becoming a vegetarian is not the magic answer either. Many believe that substituting nuts and cheeses for meats will allow them to lose weight. Not true. You are simply substituting one high fat food for another and weight loss is not going to happen.

Finally, one of the most dangerous dieting myths is the idea that fasting will shrink your stomach and allow you to lose weight. What really happens when you fast is that your body releases chemicals called ketones which build up and put a burden on your kidneys. They're also the most common contributor to bad breath.

By simply avoiding a few myths, you'll be surprised how much weight you can lose with smart eating and exercise.

We Appreciate Our Clients

We REALLY want your business and that of your friends. Please recommend us to them. We relish continuing to serve you.

It is because of your loyalty that we are now #1 in the Collegedale and Apison real estate residential market out of ALL the realtors in Greater Chattanooga.

We're thrilled for each client in our real estate family. Thanks so much for thinking of us with your referrals when you, your family, or friends need a caring and competent REALTOR®.



Safe And Easy Cookout Tips

A recent survey by Tupperware found that 37 percent Americans polled prefer to host a cookout at their home versus going to a restaurant or to a friend's home. Yet, there's a dangerous side to home cookouts.

According to the National Fire Protection Association, nearly 2,000 gas grills catch fire each year. In addition, approximately 300 people receive serious burns and thousands receive minor burns. Here are a few important tips to avoid barbeque mishaps and enjoy your party.

- Keep the children away from the grill at all times – even when it's off. Also, make them aware that the outside of the grill is just as hot as the inside.
- Use appropriate lighting methods for the grill. Follow the owner's manual directions. Always keep your face and body away from the grill when lighting it. Don't look in to see if the fire has ignited. Don't use a cigarette

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

Brain Teaser Of The Month

To some I can hold treasure,
To others most displeasure.
I am always near you,
Yet always far.
I am done when I begin,
And begin when I end.
What am I?

(answer at the bottom of last page)

Think Before You Redecorate

The use of specific colors in decorating can really define the mood and purpose of a room. Below are some colors and how they influence a room.

- **Red** – Increases circulation and muscular activity.
- **Orange** - Signifies optimism and enthusiasm.
- **Yellow** – Represents creativity and joy.
- **Green** – Symbolizes balance and nature.
- **Blue** – Represents inspiration and truth.
- **Violet** – Suggests humility and spirituality.
- **White** – Signifies purity and innocence.
- **Black** – Suggests strength and restores energy.

So think before you choose your color scheme. It could change the entire mood of the finished room.

More Real Life Dilbertisms

Here are some more words of wisdom from real life bosses.

- “No one will believe you solved this problem in one day! We’ve been working on it for months. Now, go act busy for a few weeks and I’ll let you know when it’s time to tell them.”
- “We know that communication is a problem, but the company is not going to discuss it with the employees.”
- “This is to inform you that a memo will be issued today regarding the memo mentioned above.”
- “Teamwork is a lot of people doing what I say.”

lighter to ignite the fire. A match or grill igniter will allow you to keep a safe distance.

- Never pour lighter fluid on ignited charcoal. The flames can leap from the charcoal igniting the liquid and the bottle that you are holding.
- Clean the lit grill with a long-handled cleaning tool. Otherwise, perform cleaning before the grill has been lit.
- When flipping meat, do it gently to avoid splattering grease causing flames to shoot up. Also, be sure that you are using grilling utensils that have “stay cool” handles.
- Empty charcoal ashes into a metal trash can to ensure safe disposal.

Enjoy your cookout, but do it safely.

Simple Energy Saving Tips

As energy prices soar, homeowners are looking for ways to improve energy efficiency. These improvements will not only help your home stay cooler in the summer, but they will also allow your home to hold heat during the winter. The CertainTeed Home Institute offers these tips:

- Upgrade your attic insulation. This is especially important if your home was built before 1980 because the recommended levels have been raised since that time. Also, check that the insulation around windows and doors is sufficient. This can either be done yourself or with the help of a contractor.
- Strategically plant trees and shrubs to reduce heat exposure. Low-lying evergreens planted close to the foundation of your home can help slow the escape of cool air during the summer and insulate during the winter.
- Have your cooling and heating units serviced regularly to ensure that they are working efficiently. Also, be sure to change the filter regularly.
- Weather-strip, caulk and seal around all windows, doors, electrical boxes, and plumbing penetrations. Check if roof eaves and/or siding are airtight.
- Close the east/west facing blinds and curtains during the day to minimize heat gain. Also, close the vents in the guestroom and other infrequently used rooms to allow the flow of air to concentrate on the frequently used rooms.



For more ideas on how to improve the energy efficiency of your home, visit www.certainteed.com or call 1-800-782-8777 for a free brochure.

Thank You

“We truly are appreciative of your friendship and assistance in selling our home.

“We know that you and your husband spent a lot of time promoting our house through open houses and other means. You folks were always willing to drop what you were doing and talk, to explain all the pertinent information to us. Never at any time did we feel that you were too busy to speak to us or help us as we were from a long distance.

“Even as we were purchasing the house (this was before your husband was a part of the company), we appreciated your quiet and kind persistence on our behalf.

“Thanks, **Bruce and Rosalie Rasmussen**”

Government and Tax Quotes...

I contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle.
...Winston Churchill

A government which robs Peter to pay Paul can always depend on the support of Paul.
...George Bernard Shaw

Can't Figure It Out

If you can't program your electronics, and you've lost or can't understand the owner's manual we have great news for you. www.livemanuals.com provides free online instructions and interactive simulations for a variety of name-brand electronics.

Brighten That Smile

Want an easy and inexpensive way to whiten and brighten your teeth? After brushing with your regular toothpaste, mix ½-teaspoon baking soda with two drops of lemon juice and brush using this paste. The baking soda absorbs stains from the teeth and the citric acid in the lemon juice whitens. You'll see the difference if you do this everyday.

The Awesome Avocado

You don't have to avoid avocados, even though they have a high fat content. They actually contain "good" unsaturated fats that do not raise blood cholesterol. The U.S. Government's Dietary Guidelines Report suggests that moderate amounts of foods like avocados can help keep blood cholesterol down and offer protection against heart disease. Avocados are also very high in folic acid and potassium. And, they're a good source of iron and Vitamins A and C.

Brain Teaser Answer

The Future

Eppy & Jon Green

CRYE-LEIKE, REALTORS®

1510 Gunbarrel Rd
Chattanooga, TN, 37421
Home: (423) 396-3200
Office: (423) 892-1515

egreen@crye-leike.com

jon.green@crye-leike.com

www.crye-leike.com

Copyright © 2005 EGreen, all rights reserved

How To Avoid Consumer Fraud

With all sorts of consumer fraud occurring each day, it's important to protect yourself. Here are four telltale signs of fraud.

- Question promised prizes. If you have not entered any drawings and someone calls you do tell you that you have won something, be suspicious. Never send money to collect your prize.
- Don't give in to pressure. If it is a legitimate offer, they will not ask you to make any immediate decisions.
- Never give out your credit card number or the number on the bottom of your check. With either of these numbers, a crook can clean you out.
- If they ask for money and tell you that it will be picked up by a delivery service in just a few hours, don't do it. This is how criminals avoid mail fraud charges and reduce the time that you have to cancel the transaction.

Check Out Our Web Site

There is more found there than **JUST** Real Estate.
Information on Tuition Grants, Retirement, etc?
Go to---

www.EppyGreen.com

"...life in the 21st Century"
"Financial"



Real Estate Corner...

Q. We're considering buying a second home for vacations and eventually for retirement. What are the pros and cons of doing this?

A. Second homes are becoming an increasingly popular investment due to the great tax advantages. Before you buy, it is a good idea to consult a tax expert, but in most cases up to \$1 million in mortgage debt insurance is deductible in addition to points and property taxes. As a bonus, you may collect rent for up to 14 days per year without claiming it as income. Be sure that you don't go over that 14-day limit or you will have to abide by a whole new set of investment property rules. The Taxpayer Relief Act of 1997 also allows you to keep up to \$500,000 in profit from the sale of the home as long as you have lived in it for two of the last five years and haven't sold another home in the past two years.

Although these tax advantages may sound great, there are some pitfalls associated with the purchase of a second home. Financing on second homes is often more expensive than for a primary residence. Lenders raise the interest rates because during hard times, most people will let the mortgage payments for their second home falter before they risk losing their primary residence. You will need to shop around to find a good mortgage broker. Often brokers close to the purchase site will give you a better deal. Also, consider seller financing or co-ownership to ease the financial burdens.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **396-3200**.

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