

the green spott

Did You Know?

Vinegar (5%), available in grocery stores, is an effective choice for killing harmful bacteria, mold and germs. Keep a spray bottle of it in the kitchen and bathroom. The smell dissipates in a few hours and isn't nearly as toxic as many antibacterial cleaners.

Putting your home, and your environment, in the SPOTT light.

SPRING 2010

Welcome

Welcome to the Spring issue of the Green Spott! It's the time of year where things are reborn, renewed and refreshed. Spring is in the air, and there's no better time to think GREEN! I've created this newsletter to help you save money, time and our environment. If you print this newsletter, please remember to recycle it. Enjoy! — Toni

Toxins and Dogs

It's coming to that time of year where we use bug sprays to fend off the insects that swarm us while we spend time outside. Many people also cover their animals with the same sorts of things to make them more comfortable. Instead of using such harsh chemicals on man's best friend, start using things that won't hurt them as they lick their coats. Veterinarians familiar with using natural alternatives have recommended the use of garlic in their private practices for years. Garlic has many health-protecting properties, and use as an insect repellent is just one of them.

- Garlic is one of the world's most powerful antioxidant foods.
- Garlic promotes friendly bacteria in the digestive tract.
- When taken internally, it provides a 24 hour shield against mosquitoes, flies, ticks, gnats, etc.
- No "spray on" worries (like getting it in the eyes).
- Garlic is a safe alternative to toxic chemical products.
- Garlic contains natural MSM.
- Garlic stimulates antibacterial, antifungal, anti-viral and anti-parasitic immunity.

It takes about two to four weeks to "build up" in the animal's system. To protect your animal this summer, start feeding garlic to them now. The recommended dosage for a 60-pound dog is approximately three grams.

For more information about this method of insect control and to learn about a garlic product specifically developed for use with animals, go to www.springtimeinc.com or call 800.521.3212 to request a catalog.

What is an Energy-Efficient Mortgage?

These days any effort to increase a home's energy efficiency is a proven way to increase the home's value. Many energy improvements have a return on investment (ROI) that is much better than the stock market, bank savings account, bond market or certificates of deposit. To finance these energy upgrades, you can obtain an energy-efficient mortgage.

As part of the process to obtain an energy-related mortgage, a knowledgeable person called a "Certified Home Energy Rater" will conduct a comprehensive energy analysis of your home and recommend cost-effective repairs or upgrades.

These mortgages are widely available because the secondary housing financing market, such as Fannie May, Freddie Mac, FHA, VA and others have provisions for purchasing energy mortgages that are originated by the primary market. Most banks, savings and loan institutions and mortgage brokers have access to these loans. For some time many banks and other lending places either weren't aware or weren't disclosing these mortgage options to their customers. However, lending institutions are now rethinking their loan processes and are realizing that energy-efficient buildings are a good investment. So be persistent in shopping for an energy efficient mortgage — they are available! To learn more about this type of mortgage, visit the Residential Energy Services Network website www.resnet.us or the Energy Star website www.energystar.gov.

Let's Plant a Garden

This is the name of a children's book that explains in a very charming way the wonder of putting a little seed in the ground, nurturing the young plant and enjoying the harvest. It's not necessary to live on a farm to enjoy biting into a sun-ripened tomato picked fresh from your own garden. This year when you think about your summer landscaping, plant some vegetables in your flower beds or in containers around your patio.

There are varieties of green beans, cucumbers, melons and squash that you can train to grow on trellises if you don't have a lot of space to garden. Plant some herbs — they go such a long way in enhancing your meals. There's nothing better than slicing a tomato you grew yourself onto a pretty plate, adding a tad of chopped onion or chives, some fresh basil and a drizzle of extra virgin olive oil and red wine vinegar. Simple and delicious!

You'll save money, avoid unnecessary chemicals on your food and working in the garden can be quality time spent alone or with family and friends. If you look through some of the seed catalogs you may find new varieties of some familiar vegetables — or even a new vegetable that you haven't tried before. Think of all the delicious things that you'll grow.

Plastic Bags

You probably have lots of plastic bags around your house, even if you use reusable bags to do your shopping. Plastic bags are made from petroleum, a non-renewable resource, and they take a long time to decompose. Don't throw them away. Many retailers have large containers — often at the front of the store — to recycle plastic bags of all varieties (grocery, dry cleaning, bread, etc). Make an effort to drop yours off to recycle in these containers. A good way to not forget is to actually put them in your trunk in your reusable bags — that way when you grab them and head into the store they're ready to go.



If you or anyone you know would benefit from these tips, or is interested in buying or selling a home, call me today!

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