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News ON THE HOUSE

'Tis the season for change

Be sure to talk to your real estate professional on how you can protect your home & budget with First American



'Tis the season of change

The hot summer offers a cool way out to make your money work: real estate is still a smart investment. This issue is to help you find out how.

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as real estate professionals enlightens me with keen insights into my clients' needs and challenges, and I want to let you know that my experience is at your disposal. Please feel welcome to talk to me about any of your real estate needs.

To ensure that you live without worries about your home or appliances, I would like to leave you with a warm note to talk to me about your homebuyer protection plans.



Despite a Cool Market, Investing in Real Estate May Be Worthwhile

With many people believing the real estate market has cooled, some experts and analysts are suggesting if you didn't get in before the boom, there's no use investing now. Dolf de Roos, a 30-year veteran of real estate investing and New York Times best-selling author, has a different perspective.

The real estate market has cooled off a little bit, but the boom hasn't exactly come to a halt, he says. If purchased properly, some say real estate is one of the safer investments in our nation. The population will likely continue to increase, and people need shelter - whether it's for their home or their business.

Real estate in most parts of the nation has historically increased by an average of 4 to 5 percentage points each year. There are occasional downswings, but in the majority of

cases the market rate has been increasing over time for decades.

"Even if the market is slightly depressed, there are still great opportunities for making money and profit through real estate," says de Roos. "Often it comes down to your knowledge and negotiating skills. Knowledge of real estate investing can make you money in almost any market."

Two advantages of real estate investing are the tax benefits and the ability to leverage your money.

Individuals can deduct the interest on their mortgage payments, reducing the tax they owe, while real estate investors can claim depreciation and expenses to lower their taxes.

A well-leveraged real estate investment buys real estate worth many times the down payment. Thus, you benefit from growth of the property total value, not just

the original investment. Meanwhile, your tenant pays down the mortgage, essentially buying the investment for you.



DID YOU KNOW...

Having **the right home protection plan** helps ensure that **your home & your budget is protected.**

Call your Real Estate Professional today to find out how you can **save time and money** on home repairs.

White Tea: The Next Health Craze

White tea is the least processed of any tea and is widely recognized for its antioxidant properties. Recent studies indicate that compared to other teas, white tea contains even higher amounts of flavonoid antioxidants. With the health research looking very promising, white tea is well on its way to becoming the next health food craze.

White tea is harvested in the cloudy mountain mists of China. As might be expected, the flavor is subtle and mellow, creating a delicious taste sensation. The Salada White Tea smoothie is refreshing, easy to make, and an excellent way to enhance your health while cooling off:



White Tea Smoothie (Makes 2 1/2 cups)

1 1/2 cups of frozen fruit (berry medley -; includes raspberries, strawberries, blueberries, blackberries)

3/4 cup of soy milk

1/4-1/2 cup of brewed Salada 100% Pure White Tea, depending upon desired strength

1/2 cup of natural pomegranate or pomegranate/blueberry juice

1 banana

Put frozen fruit, soymilk, white tea, juice and banana in a blender. Cover and blend until smooth. Serve instantly.

Technology Helps Families Make Time for Togetherness

When back-to-school time rolls around, the hectic juggling of family schedules begins. Between buying books, running errands and adjusting to new routines, maintaining a regular family life is anything but easy.

With time occupied by work and school, after-school sports and homework, family togetherness often falls by the wayside.

Finding time to spend together as a family is easier when families develop a plan and use technology to their advantage to save minutes and hours. Here are some tips:

Create a family e-mail list. Kids and parents should consider communicating their schedules electronically. It saves cell phone minutes and provides an easy, streamlined way to share information.

Working in conjunction with the e-mail list could be a family online calendar. For example, Google's Web-based calendar system is easy to use and even sends e-mail reminders.

Buy books online. Shopping online can save you time, so you don't have to commute back and forth between bookstores. There are a number of Web sites where you can buy books cheaper than in stores.

Take control of the TV. Television has long been a staple of the American family routine, but these days, finding time to watch

your favorite shows is proving more difficult, sometimes impossible.

That's why digital video recorders are becoming more popular. DVRs can capture programs digitally and store them for later viewing, so you can make television work around your schedule. Services such as satellite provider DISH Network frequently offer affordable packages that combine programming and industry leading DVRs, saving you both time and money.

Do homework together. When kids have homework that requires Internet research, parents can participate, working with their children to track down resources for papers or projects. This way, parents and their kids not only spend time together, but they also have the opportunity to learn from each other.



First American
Home Buyers Protection
Corporation

Eye-Catching Driveway Adds to Home's Allure



Take a look at your driveway. Chances are, it could use some improvement.

Brick pavers are becoming popular among homeowners who want to improve their home's curb

appeal by reworking their driveway.

Everywhere you go, you see oceans of concrete driveways, but a brick driveway sets your driveway apart from everyone else's with a richer, more distinctive look.

Depending on the condition of the driveway - and your skill as a do-it-yourselfer - you can either cover the driveway yourself with pavers or hire a reputable installer.

Some installations cover the entire driveway, walkway or patio, while others consist of borders of brick to replace deteriorating areas of concrete around expansion joints or to set off the entrance to a garage or home.

A new application called PaverScope Visualizing Software, available through Pine Hall Brick distributors, is making it easier for homeowners to see what the finished project would look like before the work begins.

Here's how it works: Take a digital picture of your driveway, then bring your camera and the cable used to connect it to a computer to any Pine Hall Brick distributor.

Using the PaverScope software, open your digital photo, define the areas that you want to pave, and the software will show you how your completed project will look with Pine Hall Brick pavers. You can choose from any one of 24 styles; each style can be laid in any one of six patterns.