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News on the House



Take Heart!



Happy Valentine's Day

In the month of love, we share with you some great tips to keep the heart and home hale and hearty. Enjoy!

I hope you enjoy this month's newsletter that is full of tips and ideas for you as a homeowner. My time as a real estate professional has left 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.



"Hardscaping" Can Increase Your Home's Value

Want to increase the value of your home? If so, invest in hardscaping.

Most people are familiar with the term "landscaping," but may not be familiar with "hardscaping," which describes the use of concrete products designed to serve a landscaping function.



Studies suggest that hardscaping contributes to higher resale values in single-family homes.

Since the return on investment is contingent on the quality of the hardscaping job, it's important that you find the right hardscaping contractor for your project and use high-quality materials like segmental retaining walls and interlocking concrete pavers. Homeowners should consider the following when choosing a hardscaping contractor:

- **The scope of the project:** Make sure the contractor

understands your vision and will be able to implement it. You may want to ask the contractor to design your hardscaping project. Many hardscape contractors have in-house design services.

- **Proper licensing:** Your contractor should be properly licensed, bonded and insured for the work proposed. Many regions require special licenses to conduct earthwork, grading and plumbing operations. The contractor also should have liability and workers' compensation insurance.

- **Solid references:** Check references and make sure the contractor has experience on projects of similar size and scope.

- **Certification and training:** Inquire about the contractor's experience with the products being installed. Ask if the contractor has been certified or trained by the product supplier or achieved recognition from a local or national trade association. Such certifications are provided by the National Concrete Masonry Association for segmental retaining wall installation and by the Interlocking Concrete Pavement Institute for paver installation.

- **Guarantees:** Many contractors or nurseries will guarantee plant materials for up to one year and hardscape installations for one year or more. Find out what is covered by the guarantee.

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.

Take Health to Heart This Valentine's Day

Give your loved one a gift from the heart - and for the heart - this Valentine's Day.

According to the American Heart Association, cardiovascular disease is the No. 1 killer of people in the U.S. To urge Americans to join the battle against heart disease, February is considered "American Heart Month."

To help your loved one win the war against heart disease, choose one of the following Valentine's Day gift ideas. You'll truly be able to say, "This gift is from my heart to yours."

- Dark chocolate. Some experts say that compounds in dark chocolate called flavonoids reduce the stickiness of platelets - cytoplasmic bodies found in the blood plasma. This inhibits blood clotting and reduces the danger of coronary artery blockages.



- An electric toothbrush. Oral bacteria has been associated with heart disease, according to the American Dental Association. Dentists suggest using an electric toothbrush, like the HydraBrush Express, for good oral and overall health.

- A heart-healthy cookbook. With a variety of recipes, this will give the cook in your life some insight on making dishes that are tasty yet nutritious.

- Red wine. Red wine may be associated with reduced mortality from heart disease. Flavonoids and other components found in red wine have been shown to reduce heart disease risks.

- Stress-reduction methods. To help your Valentine relieve stress, which has been shown to trigger a lack of blood flow to the heart, purchase items such as a CD with soothing music, a gift certificate for a massage or scented candles.

A Quick Bite

While the celebrations are meant to be enjoyable, often this can be a hectic time, especially when you are entertaining guests. Take the stress out of the season by serving yourself some very simple-to-prepare delicacies made with Nabisco crackers, including Triscuit Turkey Melts reproduced here.



Triscuit Turkey Melts

30 TRISCUIT Crackers
1/2-cup whole berry cranberry sauce

The zest of 1/2 orange

1 scallion, finely chopped

10 thin slices deli cut roast turkey breast (6 ounces), cut in thirds

30 2-inch square thin slices of Brie cheese (6 ounces)

Preheat broiler. Arrange crackers on broiler pan.

Mix sauce with zest and scallions. Dot crackers with sauce and top with folded turkey and Brie. Place under broiler to melt Brie, then serve warm.

Makes 15 servings, two topped crackers each.

For a limited time, recipes can be found on the back of select Nabisco products. For more information, including nutritional information for the recipe above, visit www.NabiscoCracker.com.



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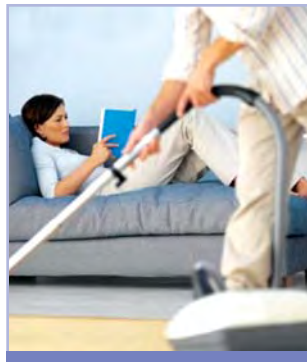
Cleaning Tips for a Healthier Home

Spring is just around the corner. There is no better time than now to get rid of a winter's worth of dust and grime.

As you prepare for your spring cleaning, remember to dig beneath the surface, because what you can't see can hurt you.

- Cleaning with soap and water removes dirt and most of the germs, but to protect your family from getting germs that cause illness, you must disinfect all areas to destroy germs and prevent them from spreading.

- Clean your kitchen sink and counters with antibacterial solutions after each use. Bacteria left from meats and vegetables can flourish and get on your hands, utensils or other foods.



Breathe easy

- Control the source. Reduce or remove as many asthma or allergy triggers from your home as possible. Keep pets outside whenever possible; wash all bedding weekly in hot water; and don't allow anyone to smoke indoors.

- Check and replace. Maintain your heating and air conditioning systems by changing the filters frequently. Good maintenance and ventilation is key to keeping indoor air pollution under control. This includes gas appliances, wood stoves and fireplaces.

- Invest in the best. Equip your home with a high-efficiency whole-home air purifier like the new Infinity Air Purifier from Carrier Corp. This is the only air purification solution on the market proven to capture and kill airborne allergens, bacteria, mold spores and viruses.

