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# News on the House

## Best Wishes

2007



### Happy New Year

Best wishes for the new year; this is the time to plan some resolutions to keep. Here are some tips to KEEP working on them through the year. 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.



### KEEP THAT RESOLUTION THIS YEAR!

Chances are, at some time in your life you've made a New Year's Resolution - and then broke it. This year, stop the cycle of resolving to make change, and not following through. Here are 10 tips to help get you started.

- 1. Be realistic:** The surest way to fall short of your goal is to make your goal unattainable. For instance, resolving to never eat your favorite desserts again could be a bad choice. Strive for a goal that is attainable.
- 2. Plan ahead:** Don't make your resolution on New Year's Eve. If you wait until the last minute, it will be based on your mind-set that particular day. Instead it should be well planned before December 31 arrives.
- 3. Outline your plan:** Decide how you will deal with the temptation to skip the exercise class, or just have one more cigarette. This could include calling on a friend for help, or practicing positive thinking and self-talk.
- 4. Make a "pro" and "con" list:** It may help to see a list of items on paper to keep your motivation strong. Develop this list over time, and ask others to contribute to it. Keep your list with you and refer to it when you need help keeping your resolve.
- 5. Talk about it:** Don't keep your resolution a

secret. Tell friends and family members who will be there to support your resolve to change yourself for the better. The best case scenario is to find yourself a buddy who shares your New Year's Resolution and motivate each other.



- 6. Reward Yourself:** This doesn't mean that if your resolution is to diet you can eat an entire box of chocolates. Instead, celebrate your success by treating yourself to something that you enjoy.
- 7. Track your progress:** Keep track of each small success you make toward reaching your larger goal. Short-term goals are easier to keep, and small accomplishments will help keep you motivated.
- 8. Don't Beat Yourself Up:** Obsessing over the occasional slip won't help you achieve your goal. Do the best you can each day, and take them one at a time.
- 9. Stick to it:** Experts say it takes about 21 days for a new activity, such as exercising, to become a habit, and 6 months for it to become part of your personality.
- 10. Keep trying:** If your resolution has totally run out of steam by mid-February, don't despair. Start over again! There's no reason you can't make a "New Year's Resolution" any time of year.

### 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.

# Stay Fit This Season

The Christmas decorations are stored away. The leftovers are gone. But those extra pounds you gained while gorging at holiday meals remain. You're not alone. About half of Americans put on five to seven pounds during the holiday season.

Now that your hectic holiday shopping and social schedule has slowed, it's time to begin a diet and exercise regimen to help shed those holiday pounds. But don't expect to take the weight off too quickly. If you follow a balanced diet and exercise routine, a loss of one to two pounds per week is considered healthy.

- **Nutritious Success:** Reducing your current intake by 500 calories per day can help you achieve your goal of losing a pound per week. Dropping the weight is easier if you eat a variety of foods that are rich in complex carbohydrates and fiber and low in fat. Stock up on whole grains, fruits and vegetables and steer clear of cakes, cookies and candies. You should



also limit your fat intake to 20 to 30 percent of your daily calorie intake (about 45 to 65 grams per day for a 2,000 calorie diet). Limit foods containing saturated and trans fats like butter, margarine, shortening, cheese, cream and whole milk. Opt for monounsaturated fats found in olive and canola oils and nuts.

- **Eat Often, in Moderation:** Consuming small, frequent meals can help keep hunger at bay. Some evidence suggests that eating as many as five meals a day may boost your energy level and improve your mood, which will help you stick with your healthy eating habits.

- **Make Fitness Fun:** Choose workout activities that you enjoy or you won't stick with it. Some people enjoy standard exercises such as running on the treadmill, stationary cycling and weight lifting. If you don't like those activities, you could go dancing, find a game or sport you like to compete in or take up a hobby that keeps you moving, such as biking, hiking or skiing. You can burn even more calories by simply taking the stairs or choosing a parking spot farther away from your destination's entrance.

## Post-holiday credit card bills

Many consumers this holiday season forked out too much money on gifts for friends and family, and charged most of it to credit cards.

Now they will spend the rest of the year paying off credit cards while chastising themselves for buying more than they could afford. Budgeting is the best way to avoid the headache of holiday debt and creating a sound budget should always be an important part of one's pre and post holiday planning.

In 2006, two important developments- increased credit card minimums and bankruptcy reform - will negatively affect consumers' abilities to payoff debt. Increased credit card minimums are the result of



a recently released directive from federal banking regulators. The directive pressures credit card companies to increase the minimum monthly payback rate to a level that will enable consumers to pay the full balance in a reasonable amount of time.

Most consumers will see their minimum credit card payment double by the end of the year. The other noteworthy change is the bankruptcy reform laws. Effective October 17, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 makes it much more difficult for heavily indebted consumers who are unable to meet their monthly financial obligations to file Chapter 7 bankruptcy.

Under the new law, consumers with even the slightest ability to repay a percentage of their debt will no longer qualify for Chapter 7 bankruptcy.



**First American**  
Home Buyers Protection  
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## Home Security and Safety For the Active Family



Families today seem busier than ever. Whether it's picking up or dropping off kids at school, sports practices and music

lessons or simply running daily errands like grocery shopping, family members are constantly coming in and out of the home.

In these busy times, here are some simple steps homeowners can take to keep their active families safe and secure:

- **Increase safety and protection inside the home.** Using locks on interior doors that lead to potentially dangerous or off-limits areas, such as utility closets, the garage, a home office and basement storage areas, can create a safer environment for all members of the household.
- **Regularly check the batteries in smoke alarms.** Experts recommend that homeowners make it a habit to check



their fire alarms' condition at least one time per month.

- **Increase visibility around your home.** Consider installing a peephole in the entryway door to your home to gain a clear view of visitors. Keep hedges and bushes in front of windows and entryways trimmed back for increased visibility from both outside and inside the home. For added nighttime vision, also consider installing motion sensors around the perimeter of the home.
- **Install timers for interior lights.** Using timers on interior lights is a great way to make sure that your house is lit at the same time every day, creating safer entry for the family in the evening hours and providing another deterrent to intruders.
- **Control who has access to your home.** To gain convenience and security, homeowners should consider installing an electronic keypad deadbolt on the primary entryway of their home, which gives access to family, neighbors and service people at all times.