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News on the House

Chill Bills



WINTER APPROACHES

The days are getting shorter and the weather is getting colder. It's time to embrace the transitions of the season. Here I provide you with some useful tips to make some cost-effective improvements to your home this winter.

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.



A Home for the Winters

As colder weather approaches, homeowners feel a different kind of heat: high-energy bills and costly repairs, often due to damage from moisture in the home.

Often the culprits are inefficient windows and doors that compromise the home's "envelope" - the fixtures and surfaces that together help regulate indoor temperatures and provide protection from the elements.

Any leak in the home's envelope hits the pocketbook hard and fast. Energy lost through windows alone can account for 10 percent to 25 percent of a household's heating bill, according to the U.S. Department of Energy.

Home Winterizing Tips:

- Use your senses to detect leaks. Hold a lighted candle near closed windows and doors. You'll see immediately if cold air is infiltrating indoors or warm air is seeping out. Feel for cold spots and look for condensation on cold surfaces. Inspect seals and weather-strips.
- Take advantage of passive solar heating. Use insulated window coverings and close them at night. Open south-



facing window coverings during the day.

- Understand how energy efficiency is measured. The most important energy efficiency rating is U-factor. This is the amount of heat flowing through a window. The lower the number, the more energy-efficient the window is.
- Consider Energy Star-qualified products. Appliances and other household products that have undergone rigorous testing will save money on energy bills during all seasons.
- Research the new generation of high-tech building materials. Composite materials, such as energy-efficient fiberglass doors, have become more widely available to homeowners.

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.

Winter Skin Care

Dry, itchy skin affects more than 80 percent of Americans and can be most prevalent during the cold winter months - when humidity and temperature drop - making skin particularly vulnerable to dryness and cracking.

Sensitivity to fragrances and dyes commonly found in soaps, lotions and even deodorants can be a frequent cause of skin irritation. Use personal care products specially formulated for sensitive skin that are hypoallergenic and free of dyes and perfumes, such as All Free Clear® laundry detergent, the No.1 dermatologist and allergist recommended detergent for sensitive skin.



As the temperature dips, your skin craves more moisture. Remember to replace lightweight summer lotion with lotions that have a higher concentration of emollients (lipids), which help skin seal in and retain moisture.

Use a vaporizer at home, which produces hot steam, or humidifier, which produces cool mist, to add moisture to the air.

Hot water can actually wash away skin's natural oils, leaving it extra dry and itchy. Instead, take warm showers and pat skin dry. To lock in moisture, apply body lotions containing ingredients like petrolatum and glycerin, which work to keep skin hydrated.

The Ultimate Thanksgiving Turkey

If you're like most people, the roasted turkey is your favorite part of the Thanksgiving dinner. This simple recipe will help you make a delicious turkey for your holiday feast.

Recipe Ingredients

1 whole turkey (16 lbs for our example)
1 stick of butter - room temperature
Salt & pepper - Accent seasoning salt is ideal



Roasting Your Turkey

Preheat oven to 325 degrees. Place the oven rack in the lowest possible position to allow room for the roaster. Remove the turkey neck, giblets etc from the cavity of the turkey. Rinse your turkey in cold water, drain. Coat your roasting pan with non-stick cooking spray. Place

your turkey in the roasting pan and fill the cavity with stuffing if you choose to do this. Do not pack the stuffing tightly! Rub your turkey with the softened butter stick and sprinkle it with the seasonings of your choice (salt, pepper, Accent, etc.) Many turkeys come with a pop-out meat thermometer; but they sometimes malfunction. Play it safe and insert your own meat thermometer into the thigh.

Cover the turkey loosely with aluminum foil and place it in the oven. While it's roasting, frequently baste the turkey with the butter and it's own natural juices. Remove the aluminum foil about 1 hour before the turkey is finished roasting. The average roasting time for a 16 lb turkey is up to 5 hours, but it's not done until your meat thermometer reads about 180 degrees.

When your turkey is done, remove the stuffing and let it stand for about 15 minutes to ease the carving process. Transfer the turkey to the serving platter and begin carving.



First American
Home Buyers Protection
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Winter's just around the corner and chances are your vehicle needs some preventive maintenance to get it ready for the cold weather ahead.

Get ready: Before you drive long distances, check the weather conditions along your route. Carry a cellular phone and a winter driving kit that includes a flashlight with fresh batteries, a snow shovel and brush, traction mats, ice scraper, booster cables, a blanket, flares, heavy gloves, window washing solvent and a first-aid kit.

Get set: Ensure that your tires are properly inflated, fluid levels are full, front and rear lights are operating, and belts and hoses are in good condition. Check for weak or dead battery. Good indicators include a starter motor that cranks the engine slowly when the ignition key is turned or headlights that dim noticeably when the engine speed drops to idle.

Go: Now that your vehicle has the green light, here are some winter driving tips.



- When driving in slippery and icy conditions, slow down and keep a safe distance from other vehicles. Minimize your brake use, as traction is greatest just before the wheels spin. Applying gentle pressure on the accelerator pedal when starting retains traction and avoids skids.

- When halting on ice and snow, apply your brakes gently, well in advance of the point where you intend to stop. If your car has an antilock braking system, do not pump your brakes; continue to apply firm pressure to the brake pedal until your vehicle comes to a complete stop.

- Keep your seatbelt fastened and make certain that all passengers are securely restrained.

- When driving in falling snow or fog, lower your speed, use your low-beam headlights or fog lights and keep a safe distance from vehicles in front.

- To help avoid gas line freeze up, keep your gas tank at least half full to minimize condensation.