



Jared Taylor  
 Cell: (208) 681-9600  
 eMail: jared@jaredtaylor.us

# News ON THE HOUSE

## November

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

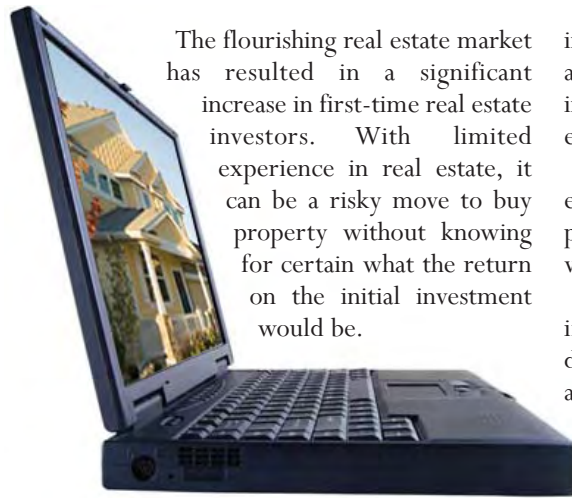


### Happy Thanksgiving!

I hope you enjoy this month's newsletter which is full of tips and ideas. My time as a real estate professional 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 free to talk to me about any of your real estate needs.

To ensure that you live without worries about your home's systems or appliances, please contact me regarding homebuyer protection plans.

## Computer Program Enables Investors to Analyze Property



The flourishing real estate market has resulted in a significant increase in first-time real estate investors. With limited experience in real estate, it can be a risky move to buy property without knowing for certain what the return on the initial investment would be.

insight becomes very powerful. Additionally, the appreciation variables, capital growth and inflation allow the user to see a long-term economic picture.

The software then evaluates the property economics, cash flow potential, debt to equity and pre/post-tax implications. The investment viability is revealed in a series of one-page reports.

Created by Dolf de Roos, a real estate investor with 30 years of property-buying decisions under his belt, the REAP software assists property investors in quickly analyzing a property to determine whether it is a good deal or not.

"Knowing what your return will be on a property before you put time and money into it can save an investor countless headaches," said de Roos.

Thousands of investors have been using the Real Estate Acquisition Program, also called REAP, to assess the risks in their investments.

Each property can be entered in less than five minutes by entering the purchase, loan and rental specifics. The inclusion of depreciation and taxes will show the huge effect on cashflow - particularly post-tax profits where investor

REAP, with its editable fields in a fully relational database, has a built-in online upload feature, enabling the user to download periodic updates, which are free with the initial license. It is beneficial for any real estate investor, novice or veteran.

## DID YOU KNOW...

...that an average First American customer will use their home protection plan **approximately two times a year?**

Call your Real Estate Professional today for more information about how to **save money on home repairs for your home.**



First American  
 Home Buyers Protection  
 Corporation



If you are currently using another Real Estate Professional, please disregard this notice.



## Maintain a Clean Holiday Kitchen



The enticing aroma of a special meal from your kitchen can signal a new season of holiday feasting with family and friends. But as your to-do list gets longer, make sure you don't cut corners when it comes to food safety, especially during preparation, storage and cleanup. Careless food preparation can contribute to poisoning from food-borne bacteria such as salmonella and E. coli. One of the most dangerous, yet common routes of food poisoning is through cross-contamination. Here are some practical suggestions from the Consumer Specialty Products Association to prevent cross-contamination :

\* Thoroughly disinfect surfaces. Clean kitchen surfaces and utensils that have come in contact with raw foods, including fish, meat or poultry. \* Wash your hands. An obvious step, but also the most overlooked. Scrub hands thoroughly in warm water and antibacterial soap; especially after handling raw foods. \* Prevent spoilage by refrigerating leftover foods. Even though some multitasking is unavoidable during the holiday rush, maintain complete focus where food safety is concerned - for your and your family's sake.

## Flush Away the Pressure of Choosing the Best Toilet Features



Many homeowners can name their pet peeves - sweaty tanks, jiggly handles and frequent need for the plunger, among other failings. Here are some points to be noted while shopping for a new toilet:

\* The most common type is a gravity-fed toilet, which uses water from the tank to create a siphon action to pull waste through a trapway. Choose from different heights, ranging from juvenile models to chair-height models for adults or people with special needs. Harnessing the energy from the supply line, a pressure-assist toilet traps air in a vessel as it fills with water. The compressed air forces the water into the bowl, producing a powerful, pushing flush.

\* Manufacturers continue to minimize water use. Today, some pressure-assist toilets flush with 1 gallon of water or even less. Another notable addition to the residential market is dual-flush technology. Dual-flush toilets offer users two flush options depending on need. One button for 1.6 gallons of water or another to flush with 0.9 gallons. Clogs in gravity-fed models are usually due to the design of the toilet and how it operates, not how much water it uses.

\* The powerful flushing action of pressure-assist technology clears the toilet bowl more effectively, plus its larger water surface reduces cleaning requirements. However, homeowners who are light sleepers should be wary of installing these noisier toilets in a master bath that adjoins sleeping quarters.

\* Installing a pressure-assist toilet is the same as a gravity-fed toilet. If you want to install pressure-assist technology, you can't just add the technology to an existing gravity-fed toilet. That's because the operation of pressure-assist technology depends on the unique design features of the toilet. So choose the right toilet and flush your troubles away.



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## Stress-Free Holiday Recipes from Rachael Ray



While the holidays are meant to be enjoyable, often this can be a hectic time, especially when you are entertaining guests. This year, take the stress out of the holiday season by serving simple-to-prepare recipes created by celebrity cook and talk show host Rachael Ray. "The holidays are my favorite time of year because family and friends stop by to visit and to share good food," said Ray.

*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.*

