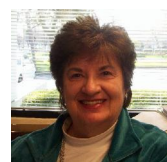


Over the Fence



Joanne L. Gardiner
Broker & HCD Agent
00822285 & SP1178511

JoanneGardiner.com
3205 Whipple Road
Union City, CA 94587
Phone: 510-429-4800
Fax: 510-429-9229
Joanne@JoanneGardiner.com

Time to buy or sell? Call my cell: 510-589-4794

NEWS FROM YOUR REAL ESTATE PROFESSIONAL...

VOLUME 8 • ISSUE 2

FEBRUARY 2010

Love Your kitchen! Three Ways to Liven Up a Drab Kitchen

(ARA) When you have a big gathering at your house, no matter where you try to set up the food and beverages, the crowd inevitably ends up gathering in your kitchen. The problem is you may not be proud of the kitchen you have.

So what do you do? There are many different ways for you to take your existing kitchen and turn it into a place that you are proud to show off to your friends.

- 1. Appliances:** Adding new appliances is one of the easiest things you can do to change the look of your kitchen.
- 2. Cabinetry:** You can rip apart your entire kitchen and replace all of your cabinets, or just sand and paint existing cabinetry or change the hinges and handles for a new look.
- 3. Countertops and floors:** If you want a completely new look or shape to your countertop, concrete has become a surface that is extremely popular.

When it comes to flooring, concrete is as viable an option as wood, linoleum or tile.

Concrete floors and counters not only look great but are also very durable and easy to maintain. Check out ConcreteNetwork.com to find a contractor in your area that can help in redesigning your kitchen.

FEBRUARY

February 2nd: Groundhog Day

February 14th: Valentine's Day

February 15th: President's Day Holiday



Sweetheart of a Deal— Early Tax Planning Tips for Your 2009 Tax Return

(ARA) The American Recovery & Reinvestment Act makes early tax planning increasingly important. The number and complexity of the changes has prompted the IRS to release educational e-mails, videos, podcasts and other tools on a regular basis since the ARRA became law in February 2009.

"With so many credits requiring you to act before a certain date, do your tax planning now to determine where your money will be best spent over the coming months," says Jessi Dolmage, spokeswoman for 2nd Story Software, Inc., makers of TaxACT. She also recommends the following steps:

1. Preview your tax situation using TaxACT 2009 Free Federal Edition. It will walk you through the ARRA credits and deductions, giving a more complete preview of your return. TaxACT releases preview versions of its software every October for use until final versions are released in January (any data entered into preview will transfer to final). Start your free federal return at www.TaxACT.com
2. Review your federal withholding. TaxACT offers a Making Work Pay Calculator that will estimate how much the credit is worth to you.
3. Compile receipts and documentation for purchases that will result in credits.
4. Visit www.IRS.gov/recovery to review all of the ARRA provisions. TaxACT also has an ARRA site at www.TaxACT.com/recovery-act.

What Color are Your Roses?

Did you know that every rose color carries its own meaning? Take a look at the list below to see the significance of some of their various hues in your Valentine's Day life.

Red roses are classic and a popular choice since their message is an unmistakable expression of love. The color red symbolizes enduring romantic love and passion.

Pink roses symbolize joy or thankfulness and are employed to express your gratitude towards your beloved for loving you. They are also expressions of gentility, happiness and appreciation.

White roses signify innocence and girlhood. They also symbolize impeccable love, silence, reverence and humility.

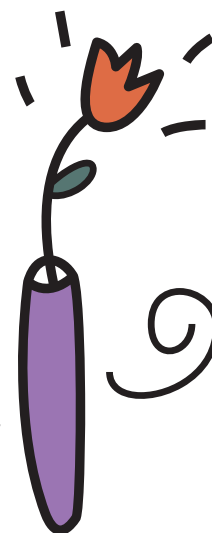
Coral roses are an ideal choice for the more passionate as they reveal desire and passion.

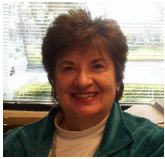
Orange roses speak of desire, fascination and enthusiasm. They are good choices to hint your interest in going ahead with a new relationship.

Yellow roses are not for romantic purposes. They signify 'congratulations,' joy, gladness and delight, caring, 'Welcome back,' and 'remember me'. They can also suggest jealousy.

Lilac or Lavender roses say love at first sight.

Peach roses portray feelings of gratitude, admiration, sociability, success and friendship.





Advantage Realty & A.R.M. Homes
Joanne L. Gardiner - Broker & HCD Agent
 JoanneGardiner.com
 3205 Whipple Road
 Union City, CA 94587

"If you are looking for a real estate broker who understands the importance of customer service, give me a call. I will make the process of buying or selling your home a pleasant one. And, if you know anyone needing real estate assistance, I would appreciate the referral." Thank you, Joanne (Cell: 510-589-4794)



Repair, Replace, Relax with Fidelity National Home Warranty (FNHW). A home warranty from FNHW provides both the home buyer and seller with "peace of mind" when it comes to repairs and/or replacement of a home's major systems and appliances. FNHW prides itself on superior customer service, including quick response time and efficient solutions for homeowners' problems and needs.



If you are thinking of buying or selling a home in the near future, please call for a personal interview and property assessment with no obligation.



This is not intended as a solicitation if your property is currently listed with another agent. These materials contain information and articles obtained from third parties. FNHW does not endorse the recommendations of any third party nor guarantee the information provided is complete or correct.



Valentine's Day Fun Facts

- About 1 billion Valentine's Day cards are exchanged in the US each year. That's the largest seasonal card-sending occasion of the year, next to Christmas.
- Women purchase 85% of all valentines.
- Parents receive 1 out of every 5 valentines.
- About 3% of pet owners will give Valentine's Day gifts to their pets.
- Worldwide, over 50 million roses are given for Valentine's Day each year.
- Approximately 110 million roses, the majority red, will be sold and delivered within a three-day time period.
- 73% of people who buy flowers for Valentine's Day are men.

RED VELVET CAKE—THE EASY WAY!



- 1 box white cake mix (2-layer size)
- 1 box (4-serving size) instant vanilla pudding mix
- 4 large eggs
- 1 tablespoon unsweetened cocoa powder
- 1 tablespoon white vinegar
- 1 cup milk
- 1/2 cup vegetable oil
- 2 ounces red food coloring

Cream Cheese Frosting

- 4 ounces butter, softened
- 8 ounces cream cheese, softened
- 1 tablespoon vanilla extract
- 1 box (1 pound) confectioners' sugar
- 1 cup chopped pecans

Preparation:

Combine the cake mix, pudding mix, oil, eggs, cocoa, vinegar, and food coloring; beat for 4 minutes on medium speed, scraping the sides and bottom of the bowl several times. Grease and flour 3 cakes pans. Distribute the batter among the pans evenly. Bake at 350° for 20 to 25 minutes or until the cake springs back when lightly touched in the center. Cool cake on racks.

Frosting:

Beat the butter and cream cheese until smooth and light. Add vanilla and confectioners' sugar; beat until smooth. Spread frosting over layers and sides, sprinkling each layer with chopped pecans.