



From the Broker's Desk Nancy C. Rowe

Have you pledged that this is the year that you are really going to address your New Year's resolutions? Studies show that you are more likely to address your resolutions if they are written down. The most popular resolution is better health by losing weight, exercising more, creating a less stressful lifestyle and quitting smoking or drinking of alcoholic beverages. In this current recession, many may add getting out of debt and establishing better financial habits. Of those making resolutions, 25% will forsake them within one week and 54% within six months. One suggestion for success is to pace yourself and don't try to address all your resolutions at once. The New Year was created in 2000 BC by the Babylonians and was celebrated for eleven days starting on March 23th to coincide with spring planting. The Roman Empire continued to observe the New Year on March 25th. During the middle ages, Christians changed the New Year to December 25th to celebrate the birth of Christ. Then in the 16th century, Pope Gregory XIII revised the calendar that was developed by Julius Caesar in 46 BC and the New Year was moved back to January 1. This date only works for those countries that use a solar calendar not a lunar calendar which is based on the phases of the moon and has less than our 365 days. It doesn't really matter the date that the New Year is celebrated but that we are given an annual opportunity to abandon bad habits and start life anew. If you have been procrastinating about buying or selling real estate, now might be a great time to resolve to address what needs to be accomplished to achieve that goal. Remember that the Agents of WILLOW Realty have the knowledge and experience to assist with your real estate endeavor so don't hesitate to give us a call.

Top 10 New Year's Resolutions

By Albrecht Powell, About.com
New Year's Eve has always been a time for looking back to the past, and more importantly, forward to the coming year. It's a time to reflect on the changes we want (or need) to make and resolve to follow through on those changes. Did your New Year resolutions make our top ten list?

1. Spend More Time with Family & Friends

Recent polls conducted by General Nutrition Centers, Quicken, and others shows that more than 50% of Americans vow to appreciate loved ones and spend more time with family and friends this year. Make plans to meet up with friends for an evening of camaraderie at a favorite restaurant or take the family to a popular place for family fun. Work shouldn't always come first!



2. Fit in Fitness

The evidence is in for fitness. Regular exercise has been associated with more health benefits than anything else known to man. Studies show that it reduces the risk of some cancers, increases longevity, helps achieve and maintain weight loss, enhances mood, lowers blood pressure, and even improves arthritis. In short, exercise keeps you healthy and makes you look and feel better.



3. Tame the Bulge

Over 66 % of adult Americans are considered overweight or obese by recent studies, so it is not surprising to find that weight loss is one of the most popular New Year's resolutions. Setting reasonable goals and staying focused are the two most important factors in sticking with a weight loss program, and the key to suc-

cess for those millions of Americans who made a New Year's commitment to shed extra pounds.

4. Quit Smoking

If you have resolved to make this the year that you stamp out your smoking habit, over-the-counter availability of nicotine replacement therapy now provides easier access to proven quit-smoking aids. Even if you've tried to quit before and failed, don't let it get you down. On average, smokers try about four times before they quit for good. Start enjoying the rest of your smoke-free life! .

5. Enjoy Life More

Given the hectic, stressful lifestyles of millions of Americans, it is no wonder that "enjoying life more" has become a popular resolution in recent years. It's an important step to a happier and healthier you! Get out and try something new! Take up a new hobby or try your hand at skiing. Go to a theater performance, or head to the local spa.

6. Quit Drinking

While many people use the New Year as an incentive to finally stop drinking, most are not equipped to make such a drastic lifestyle change all at once. Many heavy drinkers fail to quit cold turkey but do much better when they taper gradually, or even learn to moderate their drinking. If you have decided that you want to stop drinking, there is a world of help and support available. There are also a number of treatment-based programs, as well as support groups for families of alcoholics.

7. Get Out of Debt

Was money a big source



of stress in your life last year? Join the millions of Americans who have resolved to spend this year getting a handle on their finances. It's a promise that will repay itself many times over in the year ahead.

8. Learn Something New

Have you vowed to make this year the year to learn something new? Perhaps you are considering a career change, want to learn a new language, or just how to fix your computer? Whether you take a course or read a book, you'll find education to be one of the easiest, most motivating New Year's resolutions to keep.



9. Help Others

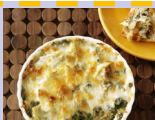
A popular, non-selfish New Year's resolution, volunteerism can take many forms. Whether you choose to spend time helping out at your local library, mentoring a child, or building a house, there are many nonprofit volunteer organizations that could really use your help. Or if your time is really in short supply, maybe you can at least find it in you to donate the furniture, clothing and other household items that you no longer need, rather than leaving them out by the curb to fill up our landfills.

10. Get Organized

On just about every New Year resolution top ten list, organization can be a very reasonable goal. Whether you want your home organized enough that you can invite someone over on a whim, or your office organized enough that you can find the stapler when you need it, there are tips and resources available to get you started on the way to a more organized life.

Hot Spinach and Artichoke Dip

© FoodNetwork.com



- 10-oz bag baby spinach
- 1 c packed fresh basil
- 3/4 c canned cannellini beans, drained and rinsed
- 6 oz Neufchatel cream cheese
- 1 clove garlic, smashed
- 1/2 c low-sodium chicken broth
- 1 14-oz can artichoke hearts, drained, squeezed dry and finely chopped

- 1/4 c grated parmesan cheese
- 3/4 c shredded low-fat mozzarella cheese
- Pinch of cayenne pepper
- 2 or 3 dashes Worcestershire sauce
- Freshly ground black pepper
- Cooking spray
- Baked chips, for serving

Preheat the oven to 450. Bring a pot of salted water to a boil and prepare a bowl of ice water. Stir the spinach and basil into the boiling water and cook until bright green, about 30 seconds. Remove with a slotted spoon and immediately plunge in the ice water. Drain and squeeze dry, then roughly chop. Puree the beans, cream cheese, garlic and chicken broth in a food processor until smooth, scraping the sides as needed. Transfer to a medium bowl and fold in the spinach and basil, artichokes, parmesan and 1/2 cup mozzarella. Add the cayenne, Worcestershire sauce, 1/2 teaspoon salt, and black pepper to taste. Mist a deep 1-quart casserole dish with cooking spray. Spread the dip mixture in the dish and top with the remaining 1/4 cup mozzarella. Bake until golden and bubbly, 20 to 25 minutes. Serve warm with baked chips.

New Year's Day is every man's birthday. ~Charles Lamb

