



### From the Broker's Desk Nancy C. Rowe



Hope all had a wonderful Holiday season and created

great memories to carry forward into the new year. Thanks to all who contributed to a successful 2015 at WILLOW Realty. It is a daunting task to attempt to express just how appreciative we are to those of you who allowed us to assist in your purchase or sale of real estate last year. I hope that your transaction was overseen by your WILLOW Agent in a professional and knowledgeable manner. WILLOW Realty takes pride in providing exceptional service and the reward for our focus on servicing is the wonderful referrals that come our way from former clients. These referrals provide a large percentage of our annual transactions and to those of you who have referred new clients to WILLOW Realty, I take this opportunity to say, "Thank You". Your continued referral of our services to others will assure a perpetuation of our success in the years ahead.

WILLOW Realty offers congratulations to Nancy Rowe and Debbie Teague on receiving a 2015 Star Award. This award recognizes WILLOW Agents who have generated a million dollars or more in closed sales.

## WILLOW REALTY 2015 STAR AWARDS



(1.1) ★★

Debbie Teague



★★★ (2.7)

Nancy C. Rowe



The forecast for the 2016 real estate market is good. We are gradually working through the anticipated issues with the new "Know Before You Owe" regulations. Just remember that it is taking longer to close mortgage transactions under these new guidelines. Interest rates are creeping upward but no rapid acceleration of interest rates is anticipated in 2016. Mortgage funds are readily available with some lenders offering specialized in-house products. The increase in new construction activity has greatly aided in improving our available inventory. Whether a buyer or seller, conditions appear to be favorable for you in 2016. Call on the Agents of WILLOW Realty for assistance when you embark on your next real estate venture.

**The recent unseasonably warm weather makes it hard to believe, but the cold weather will eventually come to our area. One of the best ways to deal with the winter weather is to stay aware of the weather forecasts and know the terms used to describe changing winter weather conditions and what actions to take.** These terms can be used to determine the timeline and severity of an approaching storm. (Advisory / Watch / Warning). The NWS also issues advisories and warnings for other winter weather, includ-

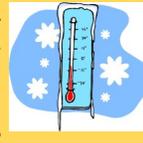
ing blizzards, freezes, wind chill, lake effect snow, and dense fog. Be alert to weather reports and tune in for specific guidance when these conditions develop.

**Freezing Rain** - Rain that freezes when it hits the ground, creating a coating of ice on roads, walkways, trees and power lines.

**Sleet** - Rain that turns to ice pellets before reaching the ground. Sleet also causes moisture on roads to freeze and become slippery.



**Wind Chill**- Wind-chill is the temperature it "feels like" when you are outside. The NWS



provides a Windchill Chart to show the difference between air temperature and the perceived temperature and the amount of time until frostbite occurs. For more information, visit: [www.nws.noaa.gov/om/windchill](http://www.nws.noaa.gov/om/windchill).

**Winter Weather Advisory** - Winter weather conditions are expected to cause significant inconveniences and may be hazardous. When caution is used, these situations should not be life threatening. The NWS issues a winter weather advisory when conditions are expected to cause significant inconveniences that may be hazardous. If caution is used, these situations should not be life-threatening.

**Winter Storm Watch** - A winter storm is possible in your area. Tune in to NOAA Weather Radio, commercial radio, or television for more information. The NWS issues a winter storm watch when severe winter conditions, such as

heavy snow and/or ice, may affect your area but the location and timing are still uncertain. A winter storm watch is issued 12 to 36 hours in advance of a potential severe storm. Tune in to NOAA Weather Radio, local radio, TV, or other news sources for more information. Monitor alerts, check your emergency supplies, and gather any items you may need if you lose power.

**Winter Storm Warning** - A winter storm is occurring or will soon occur in your area.



**Blizzard Warning** - Sustained winds or frequent gusts to 35 miles per hour or greater and considerable amounts of falling or blowing snow (reducing visibility to less than a quarter mile) are expected to prevail for a period of three hours or longer.

**Frost/Freeze Warning** - Below freezing temperatures are expected.

(information taken from [Ready.gov/winter-weather](http://Ready.gov/winter-weather))

### Slow-Cooker Sweet Potato & Barley Risotto

© BettyCrocker.com

- 1 tsp olive or vegetable oil
- 1 1/2 c chopped sweet onions (3 medium)
- 3 medium cloves garlic, finely chopped
- 12 oz dark-orange sweet potatoes (about 2 medium or 3 1/2 cups), peeled, finely chopped
- 1 1/4 c uncooked pearl barley

- 1 tsp dried thyme leaves
- 1/2 tsp salt
- 4 c chicken or vegetable broth
- 1 c frozen shelled edamame (green) soybeans, thawed
- 2 tbs shredded Parmesan cheese (3/4 lb each)



In 10-inch nonstick skillet, heat oil over medium heat. Add onion; cook about 5 minutes, stirring occasionally, until translucent. Add garlic; cook, stirring frequently, until softened. Spray 3- to 4-quart slow cooker with cooking spray. In cooker, mix sweet potatoes, barley, thyme, salt and 3 cups of the broth. Add onion-garlic mixture. Cover; cook on Low heat setting 4 to 5 hours. In 2-cup microwavable measuring cup, microwave remaining 1 cup broth on High 2 to 3 minutes or until boiling. Stir thawed edamame and boiling broth into barley mixture in cooker. Increase heat setting to High; cover and cook 25 to 30 minutes longer or until edamame are tender. Serve in shallow bowls; sprinkle with cheese.

How few there are who have courage enough to own their faults, or resolution enough to mend them. ~Benjamin Franklin

