



From the Broker's Desk Nancy C. Rowe

Winter weather may have been late arriving but the cold and snow of February has most of us anxiously awaiting the warmth and vibrant colors of spring. We all enjoy the view of a well landscaped lawn with beds alive with flowering plants but that scene requires forethought and work to accomplish. You don't have to be an experienced gardener to improve the look of your lawn. Next time you return the snow shovel to storage, check on the condition of your gardening tools and take the time to sharpen, lubricate and repair so you will be ready for the growing season. Utilize a warm day to walk around the yard to determine if repairs will be needed to stone walls, borders or walkways, fencing, trellises or the forms for raised beds and purchase supplies so you can be ready to address the repairs when an opportunity arises. Pruning and trimming should be completed while the tree or shrub is dormant to prevent

problems with new growth and don't forget to trim back ornamental grass and perennials. Perennials need to be divided occasionally to allow room for new growth and these divisions can be used to create new landscaping. If your grass or bedding plants haven't been looking too healthy you might want to check the soil pH in different locations with a home soil-test kit to determine if lime is needed to raise the pH, sulfur to lower pH or to help determine the best fertilizer to be using. Rake mulch so that it evenly covers the ground as mulch not only protects the root systems in the winter but helps the soil retain moisture in the summer so be sure that you have a 2"-4" depth year round. Spring rains often saturate the soil so be sure that drainage is adequate and that leaves and limbs are removed from low areas to prevent water standing around the roots of your plants. Clean gutters to prevent the overflow of water onto landscaping below. Don't forget to clean debris from ponds and water features and our feathered friends appreciate a clean birdbath and sturdy birdhouses. If

you live in a condo or apartment, you can still enjoy gardening with container gardens. Whether you have space for only one large container or an assortment of containers, an attractive arrangement can be created but container gardens do require care. Soil can dry out quickly so adequate watering must be maintained. Too much water can cause root rot so drainage holes or a 1"-2" gravel base is needed. Select plants with similar requirements with an emphasis on drought tolerant plants. Although plants love sunlight, the direct sun can be harmful to some plants and the heat dries the soil quickly, so some shading would be beneficial. Don't crowd the container with too many plants but leave space for the plants to grow. Container gardening provides you the opportunity to change out your plants as the seasons change so that your arrangement always has a fresh look. Curb appeal is important when selling your house or condo so don't hesitate to ask the experienced Agents of WILLOW Realty for suggestions.

The 10 top tax issues in 2016 Tax Filing

Excerpts © Kay Bell/Bankrate.com

Part 1. There were no major tax law changes in 2015. However, Congress did manage to make some relatively small tax changes. Here are items 6-10 of 10 tax topics to stay on top of in 2016.

6. Proving education tax break eligibility- Starting with the 2016 tax year, you'll have to prove you're actually in class. A provision in trade legislation enacted in 2015 requires taxpayers to have in hand Form 1098-T to claim any educational tax benefits. This statement, which is sent by schools to students and copied to the IRS, verifies that you paid what the IRS calls "qualified educational expenses" in the preceding tax year. These include tuition, any fees that are required for enrollment and required course materials. If you don't get this official verification, you cannot claim the American opportunity or lifetime learning tax credits or the tuition and fees deduction. The change won't affect any education claims made on 2015 returns filed in 2016. But if you're planning to claim them on the 2016 return you'll file in 2017, make sure you get your 1098-T first, or you won't get the education tax break.

7. Tax preparer regulation effort continues- In 2015, the IRS revived and revised its efforts to regulate tax preparers. After the courts threw out the agency's plans to require certain tax preparers to take classes and pass tests,

the IRS set up a voluntary continuing education program for tax pros. IRS Commissioner Koskinen is continuing to lobby Congress for a law change that would give the IRS authority to establish the kind of oversight system it wants. There have been indications that the commissioner is gaining support in this area, however, while Capitol Hill resistance might be easing, the IRS is again facing legal challenges to its tax preparer regulatory efforts. A lawsuit filed by the American Institute for CPAs aimed at ending the voluntary program is working its way through the federal court system.

8. MyRAs and ABLE accounts open- Taxpayers in 2015 were introduced to 2 new tax-favored savings accounts that are designed for individuals who don't make a lot of money. The starter retirement savings account known as myRA became available to all on Nov. 4, 2015. The myRA is aimed at lower-income earners, allowing them to open a retirement savings plan with minimal contributions and no fees. The accounts are patterned after Roth IRAs, which means there's no immediate tax benefit, but the account grows tax-free. The Achieving a Better Life Experience, or ABLE, account option became available Jan. 1, 2015. This account resembles state-run 529 college savings plans and is designed to help people with disabilities and their families save and pay for disability-related expenses. Contributions to the account are not tax-deductible, but withdrawals for qualified expenses are free from federal taxation.

9. Fantasy sports fallout- Fantasy sports are a big business, but many question the games' legality. From a fantasy sports player's tax perspective, the IRS now considers the money made on fantasy sports as taxable hobby income. If the games are deemed gambling, that won't change the taxability of winnings. However, it will change how players are able to deduct any of their costs and losses against their winnings.

10. Persistent tax scams- The agency reminds taxpayers that they have a critical role in staying alert for possible identity theft scams. The IRS, on its website, continues to issue warnings about tax scams, including fake IRS agent phone calls, email phishing and other identity theft attempts by criminals. Although official and individual efforts against tax crooks do help, the criminals are creative. In addition, a new law that requires the IRS to use private bill collectors to track down some tax debts could be used as a hook by crooks looking for another way to con conscientious taxpayers out of their cash. So in 2016, remain diligent when it comes to protecting your tax data.

Kale and Artichoke Frittata acouplecooks.com

- 1 small bunch kale
- 14-oz can artichokes
- ¾ c grated Pecorino Romano cheese
- 9 eggs
- 2 tbs milk
- ½ tsp kosher salt
- 1 tbs olive oil
- Fresh ground pepper



Wash the kale; drain the artichokes. Chop the kale and artichokes into bite-sized pieces, enough for 1 cup each. In a medium bowl, whisk together eggs, milk, and salt until thoroughly combined. Stir in the cheese, artichokes and fresh ground pepper. Place a dry cast iron skillet over medium heat. When hot, add kale and sprinkle with a bit of salt. Sauté with ¼ cup water until tender, about 2 minutes. Remove the kale from the skillet and add it to the egg mixture. Turn the heat to low. Add olive oil and rotate the pan to coat. Pour in the egg and vegetable mixture and spread the vegetables so that they are level. If necessary, shake the pan to even out the eggs. Cook the frittata over low heat for about 10 minutes, until the underside is set but the top is still slightly runny. To finish the frittata, place the skillet under a pre-heated broiler until golden brown, about 2 to 3 minutes. Allow to cool for at least 5 minutes, then remove to a plate and cut into slices to serve. (Frittata can also be served at room temperature or cold.)

Easter is on March 27th



Luck has a peculiar habit of favoring those who don't depend on it. ~Author Unknown

