



From the Broker's Desk
Nancy C. Rowe

With the improving economy, our local builders now have the confidence to again speculate in residential construction. We are not only seeing new sub-divisions opening but new constructions appearing on vacant lots in existing neighborhoods. Maybe your desire is to build a custom house instead of purchasing a spec house. Now the question becomes does the house plan or lot come first. If you really want to live in a specific area, you may want to purchase the lot first and then find a suitable floor plan that the lot will accommodate. Always review the recorded restrictions and zoning on any lot you are considering. Remember that lots have utility easements and setbacks mandated by recorded restrictions or governmental zoning. If there is a conflict between restrictions and zoning the more stringent rule will be applicable. If you have a floor plan that your heart is set on then you may have to broaden your search perimeters for a suitable lot. Be sure that the floor plan you select addresses your lifestyle. Consider what you like and don't like about your current house and incorporate it into the new floor plan. If your plans are to leave some unfinished areas in the new house for later development, you would be wise to plan ahead and pull wiring, run plumbing lines and size the HVAC system appropriately at the time of construction. This will save time and money when this area is finished out. If you have decided on a contractor, that person can assist you in matching your lot with a floor plan. If you are still undecided on a contractor, ask friends for recommendations or tour new constructions and see firsthand the workmanship of the different builders. Before asking for a construction quote, you need to make a determination on the materials you want to be used in the construction. Check online or visit the building supply vendors to examine the available products and prices. Unless you have an unlimited budget, compromise is often called upon when selecting your materials. If that gourmet kitchen is a must have then you may have to reduce the amount of hardwood flooring or step away from that beautiful leaded glass front door. It is important to contract with a builder that is readily available and you feel comfortable with to discuss issues that will arise during the construction. While it is exciting to build your house, it is also highly stressful for both you and your contractor. Often what you envisioned is not what you see being built. On the blue print the room looked adequate but once the studs are in place you realize that the space will not allow your anticipated use. Once the foundation is in, it is expensive and sometimes impossible to bump out walls so analyze your blue print and make adjustments before construction begins. For those not wanting to tackle full construction but a room addition or some remodeling, don't overbuild for your area. While you may anticipate living in the house for years to come, circumstances can change and a sale become necessary. Research what homes are selling for in your area or ask a local Realtor for information on local sales. The Agents of WILLOW Realty will gladly provide information on sales stats and current trends so you can make an educated decision.

Grilled Rice Balls

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| 1 c short-grain sushi rice | 1/4 c butter, cut into small pieces |
| 1 tsp kosher salt | Chopped chives, for garnish |
| 2 tbs soy sauce | |
| 2 tbs mirin | |



For this recipe it's important that you use Japanese short-grain white rice, also sometimes called sushi rice. Brown rice and long-grain rice will not work. Cook the rice according to the package directions along with the salt. While the rice is cooking bring the soy sauce and mirin to a boil over low heat until it's reduced by about half. Take it off the heat and whisk in the butter. When the rice is done and cooled down just a bit (it should still be hot), cut off a square piece of plastic wrap and pile 1/4 of the cooked rice in the center. Wrap the plastic around it and use your hands to press it together into 1-inch thick triangle. Make sure they are densely packed together so they won't fall apart on the grill. Repeat with the remaining rice and plastic wrap. Preheat the grill to medium. Use a pastry brush to baste 1 side of the rice balls with the butter mixture and put them on the grill, buttered side down. Let them grill until browned and crisp on 1 side, about 5 minutes) then brush the tops of the rice balls with the butter mixture. Flip them over using tongs and grill until the second side is crisp. Transfer the rice balls to a serving platter. Brush again with the butter mixture and garnish with chives.

There is no glory in star or blossom till looked upon by a loving eye; There is no fragrance in April breezes till breathed with joy as they wander by.

~ William C. Bryant



The United States tax code allows for many unusual but legitimate tax deductions, tax credits, and exemptions. Here is a sampling of some of the more noteworthy unusual tax breaks that have been successfully claimed.

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Are pet moving expenses deductible? If you lost your job and you are relocating to start a new job, you might know that these expenses are generally tax deductible (you must meet a few requirements). You might not know that the expense of moving your cat, dog, bird, python, or whatever pet you might have from your current or old home to your new home is treated the same as moving your other personal properties.

Can babysitter expenses be deducted? A mother claimed her babysitter expenses as a deduction because she was performing charitable deeds while she was away from her child. This would mean that you pay somebody to look after your child while you work for no pay for a charity. In this case the tax court rejected and overruled an IRS revenue ruling when, despite not having the money go directly to a charity, a parent used the baby sitter expense as a charitable contribution while volunteering for a charity.

Is cat food deductible? Yes, under certain conditions the cost cat food might be considered a legitimate deductible expense. A junkyard owner bought cat food to attract local stray cats in order to drive away mice and rats. He claimed it as a business expense and it was approved by the IRS. The average house cat will likely not qualify because the cat would need to perform some task associated with the upkeep of a business.



Can a swimming pool be a tax deduction? If you have a medical condition that would improve with a swimming pool exercise regimen, your swimming pool expenses might qualify as a deductible medical expense. That's what happened in the case of an arthritis patient who was prescribed to swim frequently in order to treat his condition. He installed a swimming pool on his property and deducted the expenses from his taxes. After some investigation, the IRS approved the deduction, but if the pool were used for recreational purposes, it wouldn't have been approved.

Is quitting smoking a deductible medical expense? Yes, you might qualify to deduct expenses for smoking cessation programs, nicotine patches, stop-smoking aides, etc.

Is the cost of getting in shape deductible? It is, if your doctor signs off on it, and tells you that your life might be in danger if you don't start exercising and lose weight. The cost for remedies that help you drop a few pounds, improve your heart rate, or reduce your cholesterol might all be deductible.

Can lawn care expenses be claimed as a deduction? Yes, they might, but your house will have to be your workplace and the state of your lawn would have to have some relevance to the performance of your business. A sole proprietor successfully deducted lawn care expenses as business expenses because he met his clients in his home office.