



Almond Coconut Brownies

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3/4 c butter
 4 oz unsweetened chocolate,
 chopped
 2 c sugar
 3 eggs, lightly beaten
 1 c all-purpose flour
 3/4 c chopped slivered almonds
 1 tsp vanilla extract

FILLING:

1 c sugar
 1 c 2% milk

24 large marshmallows
 1 pkg (14 ounces) flaked
 coconut

TOPPING:

1 c (6 oz) semisweet chocolate
 chips
 3/4 c sugar
 1/4 cu butter
 1/4 c milk
 1/4 c chopped slivered almonds,
 toasted

In a microwave, melt butter and chocolate; stir until smooth. Cool slightly. Add sugar. Stir in the eggs, flour, almonds and vanilla (batter will be thick). Transfer to a greased 13-in. x 9-in. baking pan. Bake at 350° for 25-30 minutes or until a toothpick inserted in the center comes out clean (do not overbake). Cool on a wire rack. In a large saucepan, combine filling ingredients; bring to a boil. Pour over cooled brownies. In another saucepan, combine the chocolate chips, sugar, butter and milk; bring to a boil. Spoon over the filling. Sprinkle with almonds. Cover and refrigerate for 2 hours or until set. Store in the refrigerator.

The more you praise and celebrate your life, the more there is in life to celebrate.

~ Oprah Winfrey



Guidelines During a Power Outage

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After determining the cause of a power outage, use these measures to weather the outage safely.

*Help prevent pipes from freezing. If your home is without heat, the water in your plumbing can become frozen and create expensive repair problems. To help combat this, allow a small stream of water to run from faucets, even at a trickle helps prevent pipes from freezing.

*If you own a generator, operate it safely. Always keep running generators in an open and ventilated area as they produce potentially deadly carbon-monoxide fumes. Also, do not directly connect the generator to your home's wiring. Plug all necessary appliances directly into the generator. When a generator is connected to a home's wiring, it can create a "back feed" into utility lines which can injure or kill anyone who is working to restore the power.

*To maintain the refrigerated and frozen foods, keep fridge and freezer openings to a minimum. By not opening the door, you can keep the temperature lower for a longer period of time. Make a conscious effort before you open the fridge/freezer to plan what you will take out and close the door quickly. To increase the effectiveness of your powerless fridge, you can fill plastic containers with cold water and place inside the appliance. Not only does this increase your emergency water supply, it also helps keep the air cool inside the fridge to slow the spoilage of your food. Although it may seem sensible to put food outside in the cold air, this is not recommended. It is not a good idea to put food from the refrigerator and freezer outside. The temperature outside can vary hour by hour, and frozen food can thaw if exposed to the sun's rays, even if it is very cold.

*Unplug all appliances and leave only one light switched on. There is an added risk of power surges occurring that can destroy your appliances. Leave one light on in your home so you know when the power has returned.

Follow these essential tips to help ensure the safety of you and your family from the unpredictability of power outages.



WILLOW REALTY 2013 STAR AWARDS

★★★
(2.4)



★ = \$1 Million in sales Nancy C. Rowe



From the Broker's Desk Nancy C. Rowe

The Holidays have been celebrated for another year and now it's time to start organizing files and receipts for the annual tax season. If you prepare your own taxes then be sure to review all the changes that are applicable before filing your 2013 taxes. This year the IRS isn't accepting returns until January 31st, returns are due by April 15th with the option of an extension until Oct 15th. If you do request an extension, remember that an extension does not waive your obligation to pay any taxes that are due and must be paid by the April 15th deadline. Those most impacted by tax law changes will be those in a higher income bracket (\$400,000+ single, \$450,000+ married, \$425,000+ head of household). If you should fall within this tax bracket then you will see an increase in the tax rate (39.6%), capital gains tax (20%), a Medicare surtax (.9%) and a new income investment tax (3.8%) that is applicable for earnings over \$200,000+ single, \$250,000+ married or head of household and the phase out of personal exemptions and deductions for those earning \$250,000+ single and \$300,000+ married. The increase from 7.5% of adjusted gross income to 10% will eliminate the medical expense deduction for many. For anyone 65 or older, the old rate of 7.5% is grandfathered until 2017. 2013 will be the last year to claim deductions for energy efficient home improvements (10% of cost up to \$500 w/limitations), donating a retirement account to charity, sales taxes and supplies purchased by teachers (\$250). It is also the last year that any discharged debt via a short sale or a foreclosure will not be considered as income but it changes in 2014 and forgiven debt becomes income. Mileage for business travel has increased one cent and the tax rate tables and standard deduction (\$12,200 married, \$6,100 single, \$8,950 head of household) have been adjusted for inflation. A standard deduction of \$5 per square foot up to \$1,500 is being offered as a simplified home office deduction. Remember that any area within the home claimed as a home office must be used exclusively for that purpose. With the recognition of same sex marriages, married couples will have to file as married even if their state of residence doesn't acknowledge gay marriage. They will also have the option of filing amended returns dating back to 2010 but many may find that their combined incomes have now moved them into a more taxable income bracket with fewer deductions. If your adjusted gross income is \$58,000 or less, the IRS offers free software to assist with the preparation of your tax return. Fillable IRS forms are available online to all taxpayers but there is no tutorial as with the free software. The deduction for mortgage interest continues to be a major benefit to homeowners so now might be a good time to consider buying or trading up. Call on the experienced Agents of WILLOW Realty for all your real estate transactions.