



From the Broker's Desk
Nancy C. Rowe

We have been bombarded with “fiscal cliff” scenarios but how will a consumer really be impacted? It is almost certain that the 2% reduction in the employee’s Social Security payroll tax will not be extended. This is not a new tax and will re-instate the same 6.2% collected from payrolls prior to 2011.

If the tax incentives are not extended, rates on income tax brackets, capital gains, dividends and estate taxes will see a sufficient increase. We have enjoyed no limitations on the itemized deductions claimed or the amount of personal exemptions claimed but now limits will be applicable. Families with children will find that the Child Tax Credit is being reduced by 50% and with the earned income formula expiring there will be no refundable child tax credit. Adoption Tax benefits will now be limited to only special needs children and Dependent Care tax credits will see a reduction on both the percentage claimed and on the amount of qualifying income. Married couples will see a reduction in their standard deduction and the Earned Income Tax Credit will be the same as for a single taxpayer. Students will find that changes have occurred to employer provided educational assistance and the Student Loan Interest deduction. These changes will not apply to all consumers but while Congress addresses these issues and more, the consumer confidence index dropped 6.4% in December. With unemployment at its lowest level since March, 2008 and the housing market showing a marked recovery, no one wants the forward momentum to be stalled. The stock market remains so volatile that investors continue to cash in their stocks and many are investing in real estate. Another boost to the housing market has been the “short sales”. Studies show that short sales sell at a higher value than foreclosures and lenders save on legal and maintenance costs. The amount forgiven by the lender has been tax exempt but that exemption may be eliminated and the forgiven amount considered as income with the borrower taxed accordingly. Forecasts predict that the housing market for 2013 will continue to show gradual improvement with a slight increase in the interest rate. We have always been a resilient nation and we will withstand this “fiscal cliff”. For all your real estate questions or transactions, call on the experienced Agents of WILLOW Realty.

WILLOW Realty
is proud to welcome
Marcus Clay, Realtor



mclay74@gmail.com
423-943-9676

3 Unexpected Uses for Salt
Veggie wash Remove dirt from greens like spinach, arugula and kale by swirling them around in a bowl of salt water.
Fix a sticky iron To remove gunk spots, sprinkle a little salt on a piece of brown paper and run the hot iron over it. Repeat if necessary.
Remove water marks from wood surfaces Make water marks disappear. Make a paste of salt and cooking oil. Gently rub the paste onto the ring with a sponge; let sit for a few minutes. Wipe with a soft cloth and polish as usual.



RANDOM ACTS OF KINDNESS We live in a focused, fast-paced world and it is easy to lose track of how we are interacting with the people around us. We might not be mean or rude to our fellow man, but that doesn’t necessarily mean we are being nice. Help make yourself and the people around you feel a bit better by taking occasional moments to practice kindness. Those moments, whether they take a few seconds or a few hours; whether they cost a few dollars or cost you nothing, leave the world a bit brighter for everyone involved. And we can only hope the recipients and observers of these moments will make some moments of their own. Check out the website randomactsofkindness.org. This site is a wonderful resource and inspiration for spreading some kindness around you. Some suggestions from its list of kindness acts are:



Write it on your heart that every day is the best day in the year.
-- Ralph Waldo Emerson

Slow-Cooker Beef & Barley © FoodNetwork Mag.



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| 1 1/4 lbs boneless beef chuck (in one piece) | and light green parts only) |
| 1 cup pearl barley | 1 sprig thyme |
| 1/2 lb cremini mushrooms, quartered | 4 cups low-sodium beef broth |
| 4 stalks celery, quartered | 1 tablespoon soy sauce |
| 6 medium carrots, quartered | Kosher salt and ground pepper |
| 2 medium leeks, sliced (white) | Horseradish, for serving (optional) |

Combine the beef, barley, mushrooms, celery, carrots, leeks, thyme, beef broth and soy sauce in a slow cooker. Add 1 cup water, 1 teaspoon salt and 1/4 teaspoon pepper. Cover and cook on low, undisturbed, 8 hours. Uncover and skim off any excess fat. Transfer the beef to a cutting board, let cool slightly and slice or shred by hand into bite-size pieces. Thin the vegetable-barley mixture in the slow cooker with some water, if desired. Divide among shallow bowls and top with the beef. Serve with horseradish, if desired.

- ◆ Clean Up Graffiti
- ◆ Donate Used Books to a Library
- ◆ Give Carepacks to the Homeless with basics accessories and toiletries
- ◆ Give the Elderly the Gift of Music anytime during the year
- ◆ Help Someone for Free
- ◆ Help Someone Whose Car is Broken Down
- ◆ Help Someone with Yard Work
- ◆ Hold the Door Open for Someone
- ◆ Let Someone Go in Line in Front of You
- ◆ Make a New Friend Today by striking up a conversation with a stranger
- ◆ Mentor an At-risk Child or Teen
- ◆ Pay the Tab for the Person Behind You
- ◆ Read to a Child or the Elderly
- ◆ Return a Shopping Cart
- ◆ Thank Your Police or Fire Department
- ◆ Write a Letter to Someone Who Made a Difference in Your Life
- ◆ Visit an Animal Shelter
- ◆ Pick Up Trash
- ◆ Use Less Plastic
- ◆ Adopt a Soldier
- ◆ Be a Designated Driver
- ◆ Be a Friend Who Listens
- ◆ Be Kind To Someone You Dislike
- ◆ Bring Someone a Souvenir who doesn’t expect it
- ◆ Send Flowers out-of-the-blue to a family member or friend.

