



Our Listings are Selling. We Need New Listings.

From the Broker's Desk
Nancy C. Rowe



As our economy recovers, the low interest rates that we have been enjoying will become history so don't be a procrastinator. Whether you are looking to upgrade, downsize or become a first time home owner, now is the time to take action. The lower interest rates allow you to purchase more because your financing dollar goes farther. As a current home owner, you know the benefits of home ownership but for a renter, who might still be wavering, let's consider the pros and cons of home ownership. Depending on the loan program chosen, it will take three to five years before you will recoup the closing costs paid to secure your mortgage. If you anticipate a relocation or major life change during this time period, continuing to rent might be your best option. The positive factors for renting would be a quicker termination of housing, no repair costs, less upfront money required and hopefully a refund of damage deposit. The negatives would be no accumulation of equity, no tax benefit and less security since the landlord could lose the property in foreclosure. As a property owner, you would have the option of declaring your mortgage interest payments and property taxes on your annual income tax return which would add up to a sizeable savings over the life of the loan. Single sellers have a tax free capital gain up to \$250,000 and married sellers up to \$500,000 but there are some restrictions. Another positive factor is the satisfaction that comes from home ownership and knowing that you can decorate, landscape and upgrade because it is yours. But home ownership has some negative factors like the down payment and closing costs required to secure a mortgage, repair upkeep and taxes, insurance or other fees associated with the property. Many studies have compared the benefits of buying versus renting and considering that rental rates increase while fixed rate mortgage payments remain constant, that mortgage balances decrease creating equity and that the government encourages home ownership with tax programs and incentives, buying becomes a sound investment. If you have been contemplating buying, now would be a good time to speak with one of the experienced Agents of WILLOW Realty. We welcome the opportunity to assist you in achieving your goal of home ownership.

Winter is an etching, spring a watercolor, summer an oil painting and autumn a mosaic of them all. ~Stanley Horowitz



Wee Piggy's Money Saving Corner

Tip: Treat your credit card more like a debit card. If you don't already have enough money in your bank account to cover the expense, don't make the purchase.



Navy Bean Soup with Ham © Food Network Kitchens

- 1 lb navy beans, picked over, rinsed and drained
- 10 sprigs parsley
- 2 sprigs fresh thyme or rosemary
- 1 bay leaf
- 2 large smoked ham hocks, about 1 1/2 lbs
- 1 medium onion, coarsely chopped
- 1 clove garlic, coarsely chopped
- 8 cups of cold water
- 1 medium carrot, coarsely chopped
- Salt & Black pepper
- Butter for garnish



Place the beans in a large saucepan and cover with cold water by about 2 inches. Bring to a boil and lower the heat to a simmer. Cook for 5 minutes; remove from the heat, cover, and let sit for one hour. Drain and reserve. Tie the parsley, thyme, and bay leaf together with kitchen twine. In a large soup pot or Dutch oven combine the beans, herb bundle, hocks, onions, and garlic with the water. Bring to a boil, cover, and adjust the heat so the soup cooks at a gentle simmer. Cook until the beans and hock are completely tender, about 1-1/2 hours. Turn off the heat and remove the hocks. Cool slightly. Remove the meat from the hocks, discarding the bones, fat, and skin. Cut the meat into small cubes. Remove the herb bundle and discard. Puree about 3 cups of the beans with a some of the liquid in a blender. (For a smoother soup puree all the beans.) Stir the puree and diced meat into the soup. Heat the soup and adjust the seasoning as needed with salt and pepper. Pour into heated bowls, place a small pat of butter on top of each soup, and serve.

USEFUL KITCHEN TOOL © The Prudent Pantry

One of the best frugal kitchen tools is the simple **ice cube tray**. The small sections are the perfect size for freezing many leftovers so that food doesn't go to waste. Once frozen, the individual sections can be popped out and stored in freezer bags.



Freeze Leftover Stock and Broth

When you have leftover stock after cooking a recipe pour the extra into the ice cube tray. The cubes will keep in the freezer until needed for the next recipe. Typical approximate measurements are:

- 8 cubes = 1 cup
- 4 cubes = 1/2 cup
- 2 cubes = 1/4 cup
- 1 cube = 2 tablespoons



Freeze Fresh Herbs

Whether you grow your own or purchase them in the produce section, don't let the extra herbs go to waste. Simply chop them up and put them in the ice cube tray with a small amount of water or broth. This is a simple way to add herbs to soup--just drop a cube or two in the pot.



Leftover Coffee

Pour whatever is left in your morning pot in the ice cube tray. Frozen coffee cubes make great **iced mochas!**



Tomato sauce or Paste

The larger cans of tomato sauce or paste are often a much better value than the tiny ones. Don't put a half-empty can back in the refrigerator, freeze the leftovers using the ice cube tray.



Applesauce

Using applesauce in baking can lower the fat content of many recipes but usually you need only a small amount. Instead of purchasing smaller containers, buy a large jar and freeze the extra to use later.



Without labor nothing prospers. - Sophocles