



**Season's Greetings from the Agents and Staff of WILLOW Realty**

**Our Listings are Selling. We Need New Listings.**



*From the Broker's Desk*  
**Nancy C. Rowe**



Our economy is showing signs of recovery but for many it's still a struggle. Since the theme of giving is foremost this month, try giving some of your time and/or money to those who are still in the recovery phase. October showed 7.9% of our 150 million workforce still unemployed and with the economic recovery progressing at a slow pace, many find that their unemployment benefits are depleted. Your job may not be ideal but if you are receiving a paycheck, be thankful. Studies have shown that the Holidays can be a very depressing period for many, even in better times. Now is an excellent opportunity for you to share with others. Pride may prevent someone from accepting your help so offer compensation for work that you can create for them. If you cut your own Christmas tree, then cut extra trees for families with children. Give of your time and money to the food pantries, soup kitchens and churches or organizations with assistance programs. Seniors who live alone or in assisted living can become depressed during the Holidays so schedule time for a visit. The need for blood is always critical and more accidents will occur this month with distracted shoppers and families traveling home for the Holidays so what better gift to give others. Mother Nature has not been nurturing with the recent storms and many structures have sustained damage or been destroyed. A gift of your time to a Habitat or restoration project would be greatly appreciated. While the emphasis is on helping others, there are those who look to help themselves so with all the distractions, don't fall prey to a scammer or con artist. These people can be very convincing so always perform due diligence before giving money to any charity, organization or church. Only buy merchandise from reputable vendors so that you actually receive the merchandise ordered and it's not a fake or you are charged for a higher priced replacement. Be very cautious when giving out your credit card number because once it is in the possession of a scammer your charges will soar. Beware of emails asking for personal information relating to your bank account, an order, a shipment or a contest you have won. Be sure your computer has a form of antivirus software to protect you from infected screensavers, ringtones, e-cards, fake antiviruses and rogue-ware. If you are looking for seasonal work, be sure that the job is legitimate before providing your social security number and personal information. Just remember to be vigilant in your actions, perform due diligence and don't be afraid to say "no". The Staff and Agents of WILLOW Realty wish all a happy and healthy Holiday Season and a prosperous New Year.

**A hug is a great gift - one size fits all, and it's easy to exchange. ~Author Unknown**

## Roasted Garlic Bruschetta

© Food Network.com

**Bruschetta:**  
8 thick slices of crusty country-style bread  
2 1/2 tbs extra-virgin olive oil  
1 tsp kosher salt  
1 recipe Roasted Garlic, recipe follows

**Roasted Garlic:**  
4 large heads of garlic, (about 1-lb)  
1 1/2 tbs extra-virgin olive oil, plus more for storing  
1/4 tsp kosher salt  
Freshly ground black pepper



**Bruschetta:** Grill or toast the bread under a broiler, on both sides, until golden. Brush with the oil and sprinkle with salt. Spread with the roasted garlic.

**Roasted Garlic:** Preheat oven to 350 degrees F. Rub off any loose papery skin from the garlic, and trim about a 1/2 inch off the top of each head, to expose the cloves. Set the garlic snugly in an ovenproof baking dish just large enough to hold them. Drizzle with the oil and season with the salt and pepper. Cover with foil and cook for about 40 minutes. Remove foil and bake until the heads are soft and the tops golden brown, another 30 minutes. Allow garlic to cool. To store the garlic, place it in a container and cover with olive oil. Store in the fridge for up to a week.

## Smart Money Moves for the End of the Year

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These are some of the smart money moves you can make before the year closes off to ensure you'll be in good shape for the New Year, and to close off the old with a smile.

**Get Organized:** Ideally, you've kept your tax receipts organized as the year's progressed, but if you suddenly find you have a shoe box full of receipts, now is the time to get it organized before tax season hits. You'll probably be too busy and frazzled in the New Year to give this the proper attention, so you might as well get it done now. Label envelopes by their deductible expense categories and the date of the tax year, and start sorting your receipts into them. If you're ambitious, tally up the amounts in each category and write it on the front of the envelope for easy access. Next, keep your other relevant tax statements set aside into another envelope labeled with the tax year, and bundle everything together. Don't forget to also pull out your tax information and statements for last year because you'll more than likely need some information of what you deferred from the previous year such as charitable donations or other claims. As you go along, make notes about the tax year such as your estimated income and other things you'll need from your bank or company before filing.

**Review Your Financial Status:** Make a list of your financial assets, estate holdings and insurance policies, and update your beneficiaries on all of the accounts. Review and revise as needed with the future in mind by re-balancing or diversifying;

these are decisions that should get an in-depth review at least once a year, although keeping tabs on a monthly basis is best. Take time to go through these statements with your partner so they or you are fully aware of what the situation is and where all the documents are kept. If you have the information, doing a family review of your total income, expenses and net worth at year-end might be helpful for planning or revising the budget for the new year.

**Create an Emergency Document:** In case of an emergency, it's always a good idea to have an overview document of everything you or your family might need in case something happens. Most people

don't tend to talk about these important pieces of information on a daily basis (if at all) until it's too late. You could start with the following:

**Personal Information:** \*Birth date  
\*Social security number \*Driver's license number \*Passport number  
\*Employment information

**Important Statements and their Location:**  
\*Financial assets and their banks (retirement, bank accounts) \*Wills and trusts \*Physical assets (property deeds, automobile registrations) \*Insurance policies \*Certificates (birth, marriage, other)

In addition to the above, giving any online information such as banking passwords and account numbers is recommended just in case a trusted family member needs to take over your daily affairs in the interim.

**The Bottom Line:** Keep in mind that not all of the information above may be applicable to you. Everyone's situation is unique, and these are just general tips to get you thinking about what you or your family might need.