



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

Hope that you have enjoyed our monthly Newsletter over the last ten years but this will be our final edition. The time required to research new information and to write the articles has been surpassed by the readily available information found on the internet. Enter a subject and ample information is only a click away. To those who have taken the time over the years to comment on our Newsletter, I really appreciated the feedback. The internet and social media sites have changed the way we communicate in today's society. There was a time when we relied on personal contact to build relationships and Realtors would rely on a consumer's body language and tone of voice to determine the level of interest in a property or when negotiating offers. Now it seems that everyone is in a hurry so we communicate by email and text and we lose that personal insight. Agents are often selected based on the information provided on their website or a remark read on social media. Buyers purchase properties long distance without a personal inspection but rather relying on the pictures and information that are online about the property. Legal documents are emailed and signed with electronic signatures without the benefit of face to face interaction. Our market place has now expanded to anywhere the internet is available. Maps have fallen into disuse as we rely on a GPS for guidance. While the Agents at WILLOW Realty use all the new technological tools, we also continue to provide the old fashioned personal service. I have experienced a very successful real estate career for thirty-eight years and much of that success is the result of all the referrals that have been sent my way. Without the personal interaction with my clients during my career, these referrals might never have occurred. Taking the time to communicate is still a basic requirement for success. While email and text can communicate the information quickly, I still prefer to communicate via phone or face to face, when feasible. Whether you are a Millennial dependent on your technology, a Generation X or a Baby Boomer, WILLOW Realty Agents are experienced and ready to assist you with your next real estate transaction.

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



**Best Wishes for the New Year and the  
many to come.**

### Dark Chocolate Coconut Macaroons

© smittenkitchen.com

- 4 oz (about 1/3 cup) unsweetened chocolate (sometimes sold as 99%), chopped small
- 14 oz sweetened, flaked coconut
- 2/3 c granulated sugar
- 6 tbs cocoa powder

- 3 lg egg whites
- Heaped 1/4 tsp flaked sea salt or level 1/4 tsp table salt
- 1/2 tsp vanilla extract



Heat oven to 325°F. Line two large baking sheets with parchment paper. Heat approximately half of chocolate chunks in a small saucepan until just melted, then, off the heat, stir in the remaining chunks until they're smooth. The residual heat should be enough to melt them and leave the mixture lukewarm; if it's not, heat the mixture again until just melted, but not very hot. In a food processor, blend the coconut for one full minute. Add sugar and cocoa powder, blend another full minute. Add egg whites, salt and vanilla and blend until combined, then the melted chocolate until smooth. With a tablespoon measure or cookie scoop, scoop batter into 1-inch mounds. You can arrange the cookies fairly close together as they don't spread, just puff a bit. Bake cookies for 15 minutes, until the macaroons are shiny and just set. Let them rest on the tray for 10 minutes after baking as they'll be hard to move right out of the oven. They'll firm up as they cool, but still remain softer and less dry inside than traditional macaroons. If you like, dust them with a little powdered sugar once they're cool. They'll keep in an airtight container for up to one week.



Make it a habit to tell people thank you. To express your appreciation, sincerely and without the expectation of anything in return. Truly appreciate those around you, and you'll soon find many others around you. Truly appreciate life, and you'll find that you have more of it. ~ Ralph Marston

### Money Saving Tips for New Homeowners

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So you've just moved into your nice new home. Right now is the perfect time to walk through a checklist of ways to save money on your home for years to come. Starting on these things as early as possible will allow you to start saving money sooner rather than later.

1. Lower the temperature on your hot water heater down to 120 degrees Fahrenheit (55 degrees Celsius). This is the optimum temperature for your hot water heater. Most people don't use water hotter than 120 degrees — indeed, water hotter than that can scald you or a child.
2. Ceiling fans are a low-energy way to keep air moving in your home. Because of the air circulation effect, you can get away with keeping your thermostat a degree or two higher in summer and a degree or two lower in winter, netting a rather large savings. The most important thing to know is that the air directly below the fan should be blowing down on you in the summer and should

be pulled upwards away from you in the winter — you can use the reversal switch on your fan to switch between the modes at the start of each season.

3. Install a programmable thermostat — and learn how to use it. A programmable thermostat allows you to schedule automatic increases and decreases in your home's temperature, saving money on cooling in the summer and heating in the winter. They're easy to install and easy to use, especially if you keep a fairly routine schedule. Just program the thermostat to drop a few degrees at night while you're sleeping or off at work during the day, and set it to return to your preferred temperature just before you wake up or return home from work.
4. Many homes have a few small cracks in their basement walls from the settling of the foundation and the weight of the house. In a stable home, the small cracks aren't growing at all — they're safe. If they're growing, however, you'll save a ton of money by getting the problem addressed now rather than later. How do you tell if they're grow-

### Pet Sense



**Avoid Mistletoe & Holly:** Holly, when ingested, can cause pets to suffer nausea, vomiting and diarrhea. Mistletoe can cause gastrointestinal upset and cardiovascular problems. And many varieties of lilies can cause kidney failure in cats if ingested. Opt for just-as-jolly artificial plants made from silk or plastic, or choose a pet-safe bouquet.

ing? Take some masking tape and cover up the end of any cracks you notice inside or outside, and write today's date on the tape. Then, in a few months, check the tape — if you see a crack growing out of the end of the tape, you might have a problem and should call a specialist before the problem gets out of hand.

5. Set up your home electronics with a SmartStrip or two. When you set up your television, cable box, DVD player, sound system, and video game console, set things up with proper surge protection. You might also want to consider a SmartStrip, which makes it easy to "unplug" devices that aren't in use. A SmartStrip allows the on-off status of one device — say, the television — to control whether or not there's power flowing to other devices (say, the DVD player or the video game console). Having the power cut automatically from such auxiliary devices can save a lot of money over time, especially since many such devices eat quite a bit of power as they sit there in standby mode, constantly draining your money.