











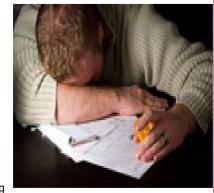


Thought of the Day

Life isn't about finding yourself. Life is about creating yourself. - George Bernard Shaw

4 Last-Minute Tips to Reduce Stress this Tax Season

Every April, millions of Americans are united by a common source of stress: Tax Day. Although this year s deadline of April 17 is two days later than usual, countless people will undoubtedly be scrambling to file their taxes on time. If you are among them, here are a few tips to help minimize stress:



1. File online for free. The IRS offers two free options for filing

> taxes online, and which option you use depends upon your annual income. If you earned \$62,000 or less, Free File from the IRS allows you to use name-brand tax software to file your federal return at no cost. If you earned over \$62,000, you can use Free File Fillable Forms, which are electronic versions of IRS forms. Information about both options is available at IRS.gov.

- 2. Consider seeking assistance. Working with an accountant or one of the numerous tax preparation services available may help to alleviate stress while ensuring that your tax return is error-free and you are claiming all credits and deductions available to you. Depending on your circumstances, you may be eligible for free tax help through the IRS s Volunteer Income Tax Assistance (VITA) or Tax Counseling for the Elderly programs.
- 3. If all else fails, remember that you can file an extension. Due to the constant demands of work, family, and life in general, sometimes getting your taxes done by the deadline is simply not an option. Fortunately, the IRS allows taxpayers to file Form 4868 to receive a six-month extension. However, keep in mind that if you owe money on your taxes, you still need to pay those amounts by April 17 in order to avoid penalties.
- If you expect to receive a refund, opt for direct deposit. For many people, the only silver lining of paying taxes is looking forward to a refund from the government. To expedite this process, be sure to select the direct deposit option when filing your return. Typically, this will enable you to receive your refund in less than three weeks.

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Cauliflower Fettucine Alfredo

Ingredients:

- Sea salt and coarsely ground black pepper
- 2 cups cauliflower florets
- 1 pound fettucine noodles
- 1 cup 2 percent milk
- 3 tablespoons unsalted butten
- 1 clove garlic, lightly smashed
- 1 1/2 cups grated Parmesan
- Olive oil, for searing the shrimp
- 15 to 20 peeled medium shrimp
- Chopped fresh parsley, for garnish

Instructions:

- Bring a large pot of salted water to a boil. Add the cauliflower and cook at a low boil until very tender, about 20 minutes. Remove the cauliflower with a slotted spoon and set aside to drain in a colander, reserving the boiling water for the pasta.
- Add the fettuccine to the boiling water and cook according to the package instructions (usually about 10 minutes).
- Make the sauce while the pasta cooks. In a blender, combine the cauliflower with the milk and puree until smooth.
- In a large skillet over medium-low heat, heat the butter and garlic until the butter melts. Add the cauliflower puree and cook for 2 minutes. Remove the garlic. Season with 1/2 teaspoon salt and 1/4 teaspoon pepper. Turn off the heat and stir in the Parmesan. Heat a separate skillet over medium-high heat and add some olive oil.
- Sear the shrimp briefly on both sides until just cooked through.
- Use tongs to remove the pasta from the water and transfer to the skillet with the sauce. Add 1/3 cup pasta water. Turn the heat back to medium and toss to combine until the pasta is evenly coated with the sauce. Add the shrimp and garnish with the parsley.

Sources: Food Network

Sources: IRS.gov & Military.com



The Do's and Don'ts of Hosting a Successful Open House

For anyone selling a home, the open house is one of the most standard and most dreaded rituals in the process of attracting buyers. While many sellers and some realtors feel that open houses are more effective at reeling in nosy neighbors than serious buyers, there is no doubt that they help generate interest and drive traffic to your home. Therefore, if you are committed to finding a buyer, it may be worthwhile to endure the hassle of hosting a few open houses.



Taking some essential steps will ensure that your open house makes the best possible impression on prospective buyers. If you decide to host one, keep these do s and don ts in mind:

- Do: let the light in. Creating a bright and airy look for your home will help buyers view it as more spacious, so open the blinds and turn on some lights.
 Strategically placed decorative lamps and accent lighting can be used to highlight your home s best features.
- **Don't:** overwhelm buyers senses. Many homeowners think that playing music, baking cookies, or placing air fresheners around the house will create an appealing ambience. On the contrary, such measures are distracting and can make buyers worry that the home has undesirable features that are being concealed such as road noise or pet odors. The best way to ensure that your home has a pleasant scent is to thoroughly clean before the open house (but be sure to not leave behind a strong aroma of cleaning products).
- Do: clear the countertops. An easy way to make your home appear larger is by removing nearly all personal and decorative items from the countertops in your kitchen and bathrooms. Potential buyers will be impressed by your home s storage space and will more easily be able to envision their own belongings on those surfaces.
- **Don't:** forget to remove valuable or private items or papers. For your own safety, it is important to remember that an open house is just that open. Anyone can stop by, including those with malicious intentions, and your realtor may be too distracted by interacting with potential buyers to monitor everyone. Therefore, it is important to remove anything that could be stolen, such as money, jewelry, or paperwork that contains your personal information. Consider storing these items in a safe or keeping them with you whenever an open house is underway.
- **Do:** take feedback into consideration. Your realtor will likely ask everyone who attends the open house what they thought of it. When he or she shares this information with you, try not to be defensive when it comes to negative feedback. If several people are deterred by the same thing for example, the high price or something that needs repair then you may risk losing other prospective buyers for the same reason. Discuss all feedback with your realtor and determine whether you need to make adjustments.
- Don't: stay. As curious as you may be about who is looking at your home, hovering around during an open house will make visitors uncomfortable and impede their ability to freely gauge what they do and do not like. When your home is on the market, have a designated place, like a local park or coffee shop, where you and your family can wait comfortably during open houses.

Sources: <u>USA Today</u> & <u>US News</u>



