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Easier Ways to Clear Icy, Snowy Walks

Keeping sidewalks clear of ice and snow is always important. It's more important when your real estate agent will be showing your home.

Spray the ice away: Liquid deicers can be bought by the gallon and work fast to melt snow and ice. They can be spread before a storm to keep ice from accumulating.

Cover it up. If your walkway is not large, cover it with an Ice and Snow Carpet runner ($20 at www.hsn.com). It has a rubber bottom that can grip walks and steps and is 10 feet long and 18 inches wide.

Blow it! Snow blowers are great, but the regular blower you have in your garage works too. Blow off light snow. If it is snowing continually, you'll have to blow off the sidewalk several times as snow accumulates.

Get a snow shovel with wheels. It's great for clearing snow from walks and driveways.

It's DECEMBER! *Time to make a list and check it twice.*

Santa Claus is coming to town ... and you never can tell what might happen.He's making a list and checking it twice. So should you.

If you are thinking about the home you want in the coming year, this is a good time to compile your wish list, whether you're looking to Santa or not.

After writing your dreams and wishes, your list of must-haves comes next.

Give yourself the gift of time to create the lists. You can enjoy that time whenever a new idea comes to you, whether it's in the middle of the day or in the middle of watching NCIS on television.

Builders of up-scale homes say a state-of-the-art kitchen, walk-in closets and whirlpool tubs rank as the three most-coveted elements Americans over age 25 want in their dream homes. The survey of builders was made by market-research firm GFK Roper.

Your own list will be a lot longer as your customize it according to how your family lives. Fortunately, most of your needs today can be met by an existing home, and many of your wishes can be fulfilled at the same time.

A dream home doesn't have to be a palace, but with home prices at their current levels, dreamers have the opportunity to buy more than they could in earlier times.

A few things parents may want to include in their list:

- A separate laundry room.
- A mud room with a half bath attached for washing up.
- Extra storage space for toys and sports equipment.
- Large kitchen with space for family dining.
- Fenced yard to keep small kids and big dogs contained.

No home will have them all, but many will have other amenities you will like even better.

If you're a baby boomer or beyond, that home could be your reward for a lifetime of work service to others.

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ASK THE EXPERT

Q We hear that FHA mortgages are a good deal these days, but are they strictly for lower-income home buyers?

A In the past, most Federal Housing Administration (FHA) loans were made to lower-income borrowers. In fact, that is why FHA was established. In the 1930s, a working person would have to save 50 percent of the value of a house before being able to get a mortgage. The FHA changed that with programs that guaranteed loans made to people with lower down payments.

FHA itself does not actually lend money or set interest rates. Instead, it guarantees loans, insuring that private lenders are protected against defaults on loans. Today the FHA has a variety of loan guarantee programs for first-time borrowers, reverse mortgages, and refinances. The percentage of FHA loans in the mortgage market is about 25 percent.

In fact, while FHA loans still require smaller down payments and often have low interest rates, not all FHA borrowers are low income. In areas where real estate is expensive, borrowers can take FHA mortgages for as much as $729,750 but the limits vary from place-to-place. We can discuss FHA limits and requirements with you if you think such a loan would be good for you.

There are a lot of reasons people look to FHA loans. Today, if you want to make a down payment of less than 10 percent, you almost certainly will have to do an FHA loan. Borrowers can get a home mortgage for as little as 3.5 percent down.

As a government-insured loan, an FHA mortgage has easier credit qualifying guidelines than most lenders. Today, nearly all lenders require a credit score of 700 or more to qualify for a conventional mortgage. FHA credit score requirements are slightly lower.

CHRISTMAS DECO

Across

1. Engine need
4. Band performance
7. La Scala highlight
9. Dotty
10. Huckleberry ___
11. Midterm, for one
12. Like some glass
14. Clock standard: Abbr.
15. Glut
19. Large butte
20. Arthurian lady
22. Big-ticket ___
23. French novelist Pierre
24. Driveway surface
25. Votes against

Down

1. Blockhead
2. Camera part
3. Fluff
4. Old German duchy name
5. "Good grief!"
6. Tartan cap
8. Rearrange letters
9. Refined
13. UN agency
15. ___ good example
16. ___-friendly
17. Knowing, as a secret
18. Josip Broz, familiarly
19. Cambridge sch.
21. Criticize, slangily

The title is a clue to the word in the shaded diagonal.

TRIVIA TEASER
From the West

Give the terms of your contest here

1. The musical West Side Story was based on which Shakespearean play? a-Twelfth Night, b-Romeo and Juliet, c-The Tempest, d-Two Gentlemen From Verona.
2. Who starred as Secret Service agent James West on the TV series The Wild Wild West? a-Robert Conrad, b-Robert Blake, c-Robert Loggia, d-Robert Wagner.

3. Kanye West interrupted what singer during her acceptance speech for Best Female Video at the 2009 MTV Video Music Awards? a-Taylor Swift, b-Carrie Underwood, c-Lady Gaga, d-Britney Spears.
4. Whose presidential library is located in West Branch, Iowa? a-Teddy Roosevelt, b-Dwight Eisenhower, c-Herbert Hoover, d-John Quincy Adams.
5. Which literary character owned a mansion at West Egg, New York? a-Ivanhoe, b-Jay Gatsby, c-Rochester, d-Heathcliff.
6. Who wrote "East is East, and West is West, and never the twain shall meet"? a.Rudyard Kipling, b-Mark Twain, c-Carl Sandburg, d-Ralph Waldo Emerson.
7. Which city on the Ohio River did Henry Wadsworth Longfellow call "The Queen of the West"? a-Louisville, b-Toledo, c-Pittsburgh, d-Cincinnati.

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Keep the Home Fires Burning

Oh, the weather outside is frightful, but the fire is so delightful! That crackling, cheerful dancing fire in the fireplace is sure to kindle deep appreciation from family and guests on chilly winter days.

Throughout the ages, the home hearth has been the center of cheer on dreary days.

For some, keeping the home fires burning, is virtually a sacred tradition. Mary-Anne Robb resident of the stately Cothay Manor in Somerset, England keeps the fire burning in her Great Hall from October until Easter. “Old houses,,”she says, “should smell of beeswax and wood smoke.”

Perhaps with the rising costs of fuel, more homes will rekindle the tradition of a merry fire. If you are considering building a holiday fire, one of the first things you have to do choose wood. Of course different woods smell differently and burn for different periods. Dense hard wood such as oak and ash are slow, lazy burners. Spruce or cedar smell lovely but burn quickly. If you cut your own wood, cut your logs to size immediately then let them season a year.

A fire can take an hour or so to warm up a room, so plan ahead if you want to have one as a backdrop for dinner.

Robb recommends keeping a good layer of ash in the often-used fireplace, since it holds heat and cuts down on smoke. Remove some ash every two weeks or so, depending on the size of your fireplace. You can distribute it over your rose beds.

The editors at County Life UK recommend purchasing a firelighter to start your fire. To lay a proper fire, crisscross a layer of extremely dry kindling.

Above that put two small, very dry logs balanced against each other as an arch. Start the kindling and logs with your firelighter. When the flames are high and going well, add coal or larger logs.

FIREWOOD

Beechwood fires are bright and clear
If the logs are kept a year;
Chestnut's only good, they say,
If for long 'tis laid away;
Make a fire of elder tree,
Death within your house shall be;
But ash new or ash old
Is fit for Queen with crown of gold.
Birch and fir logs burn too fast,
Blaze up bright and do not last;
It is by the Irish said
Hawthorn bakes the sweetest bread;
Elmwood burns like churchyard mould
E'en the very flames are cold;
But ash green or ash brown
Is fit for Queen with golden crown.
Poplar gives a bitter smoke
Fills your eyes and makes you choke;
Apple wood will scent your room
With an incense like perfume;
Oaken logs, if dry and old
Keep away the winter's cold;
But ash wet or ash dry
A King shall warm his slippers by.

American Christmas: Blending Customs

For more than a thousand years, we have evidence that Christmas has been a time of joy and celebration, but just what kind of celebration depends on time and place.

Not surprisingly, North American Christmas traditions are a blend of customs.

In England during the 1700s, Christmas was a time for parties, fox hunts, balls, and merry-making -- all the province of adults with no wide-eyed children in sight.

Meanwhile, in colonial Williamsburg, as you might expect, Christmas was treated very much as a religious holiday, centered first around church services, and then around friends, family, and, of course, food. In these celebrations children were almost certainly included and encouraged to participate, setting the American colonials apart from their British contemporaries.

The tradition of the Christmas tree, seems rightly attributed to the Germans. More than 1,500 years ago a monk who became known as St. Boniface used a fir tree to explain the Trinity to his German audience. By the 12th century the tree was being hung upside down from ceilings at Christmastide.

Although there exist reports of decorated trees in England and Germany in the 15th century, the idea of a Christmas tree didn't really catch on in England until 1848. At that time, Queen Victoria and Prince Albert were pictured in the Illustrated London News standing with family around a decorated tree. Suddenly the Christmas tree was all the fashion.

While Americans are often accused of over-lavish Christmases, Victorian celebrations of the 1890s were over the top: Heaps of toys, food, and trees crammed with every kind of decoration.

By contrast, on the vast American continent, traditions varied but by 1900, all the elements of the modern Christmas were in place. Woolworths sold decorations and even little hooks to hang them on. Strings of lights were available. And people thought giving gifts to loved ones was a good thing.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 Full Moon ○	3 International Disabled Person's Day	4	5
6	7 Pearl Harbor Day	8	9	10	11	12 12-19 HANUKKAH
13	14	15	16 New Moon ●	17	18	19
20	21	22	23	24	25 MERRY CHRISTMAS	26
27 COLDWELL BANKER HOWARD PERRY AND WALSTON	28	29	30	31 New Year's Eve		EQUAL HOUSING OPPORTUNITY

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