



March 2009

Irish Lamb Stew

Ingredients:

- 1 tablespoon vegetable oil
- 1-pound leg of lamb, cut into $\frac{3}{4}$ -inch cubes
- 3 cups beef broth
- 2 cloves garlic, minced (or $\frac{1}{2}$ teaspoon garlic powder)
- 1 teaspoon dried rosemary or marjoram leaves
- $\frac{1}{4}$ teaspoon pepper
- 2 cups peeled potatoes, cut into $\frac{1}{2}$ -inch cubes
- $1\frac{1}{2}$ cups carrots, cut into $\frac{1}{2}$ -inch slices
- $1\frac{1}{2}$ cups celery, cut into $\frac{1}{2}$ -inch slices
- $\frac{1}{2}$ cup chopped onion

1. Heat oil in a large skillet over medium heat.
2. Add lamb and cook until brown, about 5 minutes.
3. Add beef broth, garlic, rosemary or marjoram, and pepper.
4. Bring to a boil; reduce heat to low. Cover and simmer 20 minutes or until meat is tender.
5. Stir in potatoes, carrots, celery, and onion.
6. Return to boiling; reduce heat. Cover; simmer about 30 minutes or until vegetables are tender.

Makes about seven ($1\frac{1}{4}$ cup) servings

-USDA

Happy St. Patrick's Day!



Aye lads and lassies, don't ya' forget to wear the green today. Today is St. Patrick's Day! On March 17, Irish and Irish Americans commemorate the death, as legend has it, of Patrick, the patron saint of Ireland, who died on March 17, around 492. But mainly, people today honor Irish heritage and its rich culture and traditions. Cities all over the U.S. celebrate with parades and festivities. The most famous of these annual festival traditions includes the Boston parade, with its first parade in 1737; the New York City parade, which began in 1762; and the Savannah, Georgia, parade which started in 1812. What do you do to honor Irish tradition? Wear green? Look for four-leaf clovers? Sing Irish songs?

-www.americaslibrary.gov

2009 Stimulus Plan Helps First Time Home Buyers

TITLE I—TAX PROVISIONS

Subtitle A—Tax Relief for Individuals and Families

Sec. 1006. Extension of and increase in first-time homebuyer credit; waiver of requirement to repay.



If you are a first time home buyer, you may be eligible for a tax credit in 2009. The new stimulus bill, the American Recovery and Reinvestment Act, signed by President Barack Obama on February 17, 2009, updates the previous First Time Home Buyer Credit of 2008.

Some important changes include:

- No repayment for the 2009 credit if you do not sell before 3 years
- Maximum credit increase from \$7,500 to 8,000 or 10% of the purchase price of the home (whichever is smaller)
- Qualifying dates include homes bought between January 1, 2009 and before December 1, 2009
- First time home buyer is defined as someone who has not owned a principal residence in 3 years
- Income limits apply, but those earning more than the limits may qualify for a reduced credit

The income restrictions are based on the Adjusted Gross Income (AGI) on your tax return.

Income restrictions include:

- Individuals/Single Head of Household – income no more than \$75,000
- Married couples filing Joint return – income no more than \$150,000

The 2009 First-Time Homebuyer Tax Credit is claimed on IRS Form 5405 and filed with your 2009 federal tax return. Tax forms can be found at <http://www.irs.gov>



If you are currently working with another Broker please do not consider this a solicitation.

