



# REAL ESTATE, RATES AND RECIPES

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*Service With an Old-Fashioned Touch*



We're a month into spring, I'm done with taxes, I've picked up a new book, built a linen cabinet, and even started running again. I love running, *I love to run*, about an hour a day. Unfortunately I stopped doing it consistently some years ago, who knows why. But this has taught me something about running: It's easier to keep going than it is to start over again.

But since I'm a slow learner, running isn't the *only* thing I'm now restarting. And if you're as flawed as I am, maybe the following thoughts will help you as much as they have me.



German poet, novelist, playwright, and philosopher Johann Wolfgang von Goethe wrote this, perhaps you've read it before:

Until one is committed there is always hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative and creation, there is one elementary truth, the ignorance of which kills countless ideas and splendid plans. That the moment one definitely commits oneself, then providence moves too. All sorts of things occur to help that would never otherwise have occurred. A whole stream of events issues from the decision, raising to one's favor all manner of unforeseen incidents and meetings and material assistance which no man could have dreamed would come his way. Whatever you can do or dream you can, begin it.

Boldness has genius, power and magic in it. Begin it now.



I've always found that when I simply begin something, it's never as difficult as I had feared. Start that project, drop that bad habit, start that good habit, follow that dream; you have no idea what combination of assistance and inspiration are waiting for you until you open the door and walk through it—Mike



## Peppermint Surprise Brownies

Prep Time: 10 minutes Cook Time: 28 minutes Makes: 24 servings

### Brownies:

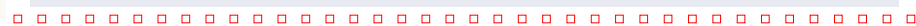
- 1 pkg brownie mix (about 19oz)
- 24 chocolate covered peppermint patties

### Frosting:

- 1 cup semi-sweet choc chips
- 3 choc covered peppermint patties
- 2 tbls light corn syrup
- 2 tbls milk
- choc & mint colored sprinkles

- PREHEAT oven to 350°F. Line a 13x9x2-inch pan with aluminum foil.
- PREPARE brownie mix following package directions for cake-like brownies.
- Spread half of batter in foil-lined pan. Arrange 24 peppermint patties over batter in a single layer of 4 across and 6 down so that one patty will be in each brownie. Carefully spread remaining batter over patties.
- BAKE following package directions.
- FOR FROSTING, break remaining 3 patties into pieces. Microwave patties, chocolate morsels, corn syrup and milk in small microwave-safe bowl on high power, 1 to 1-1/2 minutes, until morsels are softened and shiny. Stir until frosting is smooth. Spread over warm brownies. Sprinkle with colored sprinkles before frosting sets. Cool completely in pan on wire rack.
- USE foil to lift brownies from pan; fold down sides. Cut into bars.

(from Reynolds Wrap "Release, Non-Stick Aluminum Foil" Recipes & Tips)



### Interest Rates, Updated 4/19/04

Loan Type	Rate	Points
30 Year	5.63	.38
15 Year	5.03	.32
7/1 ARM	4.94	.23
5/1 ARM	4.47	.27



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