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REAL ESTATE, RATES AND RECIPES

DECEMBER 2004

Service With an Old-Fashioned Touch

“It's Christmas Eve...It's the one night of the year we all act a little nicer, we smile a little easier, we cheer a little more. For a couple of hours out of the whole year we are the people that we always hoped we would be.

It's a miracle, it's really sort of a miracle, because it happens every Christmas Eve...”

“But you have to do something, you have to take a chance, you do have to get involved. There are people that are having trouble making their miracle happen, there are people that don't have enough to eat, there are people that are cold. You can go out and say hello to these people. You can take an old blanket out of the closet and say "here." You can make 'em a sandwich and say ‘Oh, by the way, **HERE!**’...”

“I get it now. If you **GIVE**, then it can happen, then the miracle can happen to you. It's not just the poor and the hungry, it's **EVERYBODY** that's gotta have this miracle. And it can happen today for all of you, the miracle will happen, and then you'll want it to happen again tomorrow. It can happen every day...”

“I believe in it now, I believe it's gonna happen to me now, I'm ready for it, and it's a good feeling, it's really better than I've felt in a long time. I'm ready.”

(Frank Cross, played by Bill Murray, in the 1988 film “Scrooged”)

We wanted to share this short excerpt from “Scrooged” because it is touching and inspiring. We **CAN** have the miracle of Christmas in our lives every day, as long as we believe and we're ready to give.

Merry Christmas to all!

English Toffee

This candy tastes wonderful and is quick to make. Prep Time approx 5 Minutes. Cook Time approx 15 Minutes. Ready in approx 20 Minutes. Printed from Allrecipes.com, Submitted by Nancy Wasson

- 1 cup butter
- 1 1/4 cups white sugar
- 2 tablespoons water
- 1 cup chocolate chips
- 1/4 cup slivered almonds

Butter a 10x15 inch jellyroll pan. In a heavy skillet, over medium heat, melt butter. Stir in sugar and water. Bring to a boil and add almonds. Cook, stirring constantly until nuts are toasted and the sugar is golden. Pour the mixture into the prepared pan and sprinkle the chocolate chips on top. Let stand for a minute then spread the chocolate over the top. Let cool completely then break into pieces.

Average Mortgage Rates
(Source: FHLMC “Freddie Mac”)

December 2, 2004	30-yr	15-yr	1-yr ARM
Average Rates:	5.81%	5.23%	4.19%
Fees & Points:	.6	.6	.6

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