



# REAL ESTATE, RATES AND RECIPES

JULY 2004



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Realtor

*Service With an Old-Fashioned Touch*



We recently returned from our family vacation to Utah and California. It was wonderful to see our extended family members and to spend time with them. The kids enjoyed playing with cousins, taking hikes in the mountains, setting off fireworks and going to the beach. All of these activities were great, but my favorite memory from the trip was our visit to Disneyland.

Our son, Harris has been Disneyland a few times before, but this was Emma's very first visit. She was so excited, so I was too. We got to the park as it opened and of course there were already a lot of people. We had some breakfast on Main Street and headed to the RIDES. First was the Rocket ships of Tomorrowland, then the Matterhorn. Next we headed to Fantasyland and the Teacups. Harris went in his own to spin and Mike, Emma and I got a "pink" teacup and did not spin, therefore keeping our breakfast. So far she was having a good time, but it was the next ride that made the whole day—Alice in Wonderland. To those of you that have been on this ride, you know it is a rather boring ride, but to a five year old little girl, it was a wonder to behold. A magical place. We hopped into our caterpillar and rode it inside. As we entered, her eyes opened wide with amazement and her mouth was agape with delight. I enjoyed watching HER more than the ride! She was so happy and in awe of the



wonderful colors and scenes before us. The rest of the day was wonderful, but that was the highlight.

It was that moment of her happiness and pure joy, that made me reflect on life. How often do we stand back and really enjoy the wonders and simple beauties of life? How often are we childlike enough to stop worrying about all the "stuff"? Are we enjoying what we do and are we making time to relax? Just some food for thought. Have a great day!

Average Mortgage Rates (Source: Freddie Mac)			
July 22, 2004	30-yr	15-yr	1-yr ARM
Average Rates:	5.98%	5.39%	4.12%
Fees & Points:	.6	.6	.6

## People Chow

- 6 oz. Chocolate chips
- 1/2 c. butter or margarine
- 1/2 c. creamy peanut butter
- 1/2 tsp. Cinnamon
- 8 c. Cheerio's
- 2 c. powdered sugar

- Stirring constantly, melt chips and butter in saucepan over medium heat. Remove from heat. Add peanut butter and cinnamon; stir until smooth. Place cereal in large bowl. Pour chocolate mixture over cereal; stir until evenly coated. Pour powdered sugar into large paper bag; add chocolate covered cereal. Gently shake until mixture is evenly coated, add more sugar if needed. Spread onto wax paper; allow to cool.

From: Quick Gifts of Good Taste



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