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REAL ESTATE, RATES AND RECIPES

NOVEMBER 2004

Service With an Old-Fashioned Touch



10 Reasons To List Your Home During The Holidays

1. People who look for a home during the holidays are more serious buyers.
2. Serious buyers have fewer houses to choose from during the Holidays and less competition means more money for you.
3. Houses show better when decorated for the Holidays.
4. Buyers are more emotional during the Holidays, so they're more likely to pay your price.
5. Buyers have more time to look for a home during the Holidays than they do during a work week.
6. Some people must buy before the end of the year for tax reasons.
7. January is traditionally the month for employees to begin new jobs. Since transferees cannot wait until Spring to buy, you must be on the market now to capture that market.
8. You can still be on the market, but you have the option to restrict showings during the six or seven days during the Holidays.
9. You can sell now for more money and we'll provide for a delayed closing or extended occupancy until early next year.
10. Today's interest rates are still at historic lows. This gives buyers more spending power, and will be even more important when you begin shopping for your next home!



Average Mortgage Rates (Source: FHLMC "Freddie Mac")			
November 18, 2004	30-yr	15-yr	1-yr ARM
Average Rates:	5.74%	5.15%	4.17%
Fees & Points:	.6	.6	.7

We want to thank all of you, our friends, for the support and encouragement you've given us this year. We have grown our business significantly thanks to your referrals and positive word-of-mouth! We have the goal to double our business in the coming year, and we hope we can count on your continued support and referrals.

Colonial Pumpkin Bars

(Vanilla frosted pumpkin bars with walnuts, Yields 3 dozen. From www.allrecipes.com)

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|------------------------|--|
| 3/4 c butter | 2 c white sugar |
| 4 eggs, beaten | 1 (15 ounce) can pumpkin puree |
| 2 c flour | 2 t baking powder |
| 1/2 t baking soda | 1/2 t salt |
| 1 t cinnamon | 1/4 t nutmeg |
| 1 c chopped walnuts | 1 (3 ounce) pkg cream cheese, softened |
| 1/3 c butter, softened | 1 t vanilla extract |
| 3 c powdered sugar | |

1. Preheat oven to 350 degrees. Butter and flour a 10x15 inch jellyroll pan.
2. In a large bowl, cream together 3/4 cup butter and white sugar until light and fluffy. Beat in the eggs one at a time, then stir in the pumpkin. Combine the flour, baking powder, baking soda, salt, cinnamon, and nutmeg; stir into the pumpkin mixture. Mix in walnuts. Spread evenly into the prepared pan.
3. Bake for 30 to 35 minutes in the preheated oven, or until toothpick inserted near the center comes out clean. Cool completely before frosting.
4. In a medium bowl, mix together the cream cheese, 1/3 cup butter, and vanilla until smooth. Gradually blend in sugar, then beat until smooth. Spread over cooled pumpkin bars. Cut into squares.



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Each office is independently owned and operated