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REAL ESTATE, RATES AND RECIPES

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Service With an Old-Fashioned Touch

Improving Your Outdoor Space

Spring is the perfect time for beautifying your landscaping! Plus, if you plan carefully and spend your money wisely, you can often recover most of your investment when you sell your house. Here are some useful tips to help you improve your outdoor space.

Set a Budget. Some experts suggest spending around 5% of your home's value on landscaping.

Take into account the environmental features of your property. Plan for sun and shade, summer and winter. Look for good and bad views. Listen for noises you may want to block. Know the type of soil you have.

Think about your needs. What kind of yard will best support your leisure activities? Identify and prioritize how your outdoor space should be utilized.

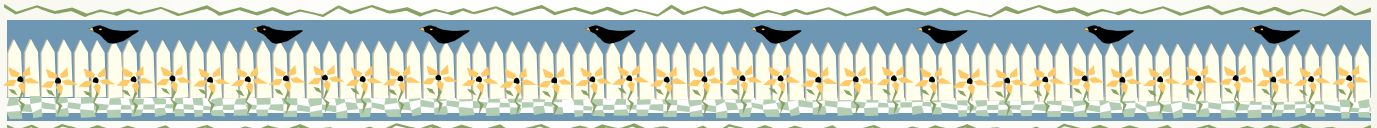
Let yourself dream. Look at books and magazines for ideas. Start a file of plants, trees, gardens, yards, pools, patios, decks and fences. Give yourself time to decide what you really want your space to become.

Create a backyard blueprint. Sketch a plot plan that shows the physical features of your property. Anticipate traffic patterns, designate use areas and include the new features you know you want.

Consult and expert. A landscape architect or contractor can use the planning you've done to create an outdoor living space that truly fits your personality. Even if you decide to do your own work, it's a smart investment to get expert advice during the planning stages.

Savor your outdoor space! Careful planning will ensure that your exterior living space compliments your lifestyle and enhances your daily life.

(source: Buffini Systems & Marcia Brown)



Average Mortgage Rates

(Source: FHLMC "Freddie Mac" www.freddiemac.com)

	30-yr	15-yr	5/1-yr ARM	1-yr ARM
March 10, 2005				
Average Rates:	5.85%	5.38%	5.22%	4.24%
Fees & Points:	.6	.6	.6	.7

OH, BY THE WAY...

We have a nation-wide network of realtors and brokers, so you're never too far away for us to help you. We can match you up with an agent just right for you, *so don't be afraid to call!*

Lemon Nut White Chip Cookies

(from Nestle Very Best Baking)

- 1 1/2 c flour
- 1/2 tsp salt
- 1/2 cup packed brown sugar
- 1 large egg
- 2 cups white chocolate chips
- 1 tsp grated lemon peel
- 3/4 tsp baking soda
- 3/4 cup butter, softened
- 1/4 cup sugar
- 1 Tbsp lemon juice
- 1 cup chopped walnuts

PREHEAT oven to 375° F.

COMBINE flour, baking soda and salt in a small bowl. Beat butter, brown sugar and granulated sugar in a large mixing bowl until creamy. Beat in egg and lemon juice; gradually beat in flour mixture. Stir in morsels, nuts and lemon peel. Drop by rounded tablespoon onto ungreased baking sheets.

BAKE for 7 to 10 minutes or until edges are lightly browned. Cool on baking sheets for 3 minutes; remove to wire racks to cool completely.



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