



DeeDee and Mike Fleming

# REAL ESTATE, RATES AND RECIPES

SEPTEMBER 2005

*Service With an Old-Fashioned Touch*

## A Message from DeeDee

This month I want to take a moment to say something a little personal. Having been in the real estate business for 3 years now, I want to share with you all a few things that I have learned. I want to share these with you because I think that they are important not only in business, but in life.

◆ First is that this is a business of service. I have learned to do what it takes to make sure that transactions are a win-win for everyone. When a sale or purchase is all done, there is nothing greater than to see everyone happy and grateful for your hard work. Just as with life, there is nothing better than to be of service to someone else.



◆ Second, it does matter who you do business with, just as it matters who your friends are. The fact that honesty and integrity are important and vital to me, does not mean that they are to everyone. I love to work with and be around people who share my values.

◆ Finally, I want you all to know that I love what I do. I have fun and enjoy my work. At the same time, I am able to develop relationships of trust with others. I get to teach and be taught daily. Learning is a never ending process and I am thankful for that.

Thank you all who have helped in making these past few years enjoyable. Thank you for your friendship and support. Thank you for your business and I hope that we will continue to rely on one another. Remember, I am here as a Realtor, but more importantly as a Friend.

### 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!*

### Average Mortgage Rates

(Source: FHLMC "Freddie Mac" [www.freddiemac.com](http://www.freddiemac.com))

Sep 29, 2005	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	5.91%	5.48%	5.44%	4.68%
Fees & Points:	.5	.5	.5	.6

## Caramels

- 2 cups white sugar
- 1 cup corn syrup
- 1 cup butter
- 1 1/4 tsp vanilla extract
- 1 cup packed brown sugar
- 1 cup evaporated milk
- 1 pint heavy whipping cream

1. Grease a 12x15 inch pan.
2. In a medium-size pot, combine all ingredients except the vanilla. Monitor the heat of the mixture with a candy thermometer while stirring. When the thermometer reaches 250 degrees F (120 degrees C) remove the pot from the heat.
3. Stir in vanilla. Transfer mixture to the prepared pan and let the mixture cool completely. When cooled cut the Carmel into small squares and wrap them in wax paper for storage.

(from [www.allrecipes.com](http://www.allrecipes.com))



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