



DeeDee and Mike Fleming

REAL ESTATE, RATES AND RECIPES

APRIL 2006

Service With an Old-Fashioned Touch

Steps for Planning Your Garden

A garden can contribute to the landscaping and curb appeal of your home, so try these helpful tips for planning and planting your garden. Remember to take into account sun and shade areas of your yards.

- Sketch out your existing yard**, including the intended planting areas, decks, trees, slopes, fences, walkways, etc. Don't worry if your drawing isn't suitable for framing! Make sure you have actual dimensions and note them in the sketch.
- Plan trees first**, as they provide focal points for your yard or garden. You may want shade trees that provide colorful foliage in fall, or elegant flowering trees, usually smaller, that bloom in spring or summer.
- Next come plants that give year-round structure to the garden**, such as large bushes and shrubs. Garden art, pathways, and low walls or borders of brick, stone or wood, can also provide structure, especially in a garden's bare months.
- Now incorporate the decorative flowering shrubs and grasses**. These might be used to screen plain garage walls or compost heaps, as dividers between garden segments, or as attractive accents to frame the garden.
- Finish off with perennials, bulbs, and annuals**. In the typical border garden bed, perennials give the garden shape, with bulbs providing early spring color and annuals the later spring and summer accents. Note varieties, colors, and bloom times in your sketch.
- Finally, it's time to scout nurseries!** Seed packages and flats tell requirements for climate, soil, sun and shade, temperature and planting distance, as do seed catalogs.

(Buffini Systems)

OH, BY THE WAY...

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Average Mortgage Rates

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

April 13, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.49%	6.14%	6.13%	5.61%
Fees & Points:	.6	.5	.7	.8

Citrus Cookies

INGREDIENTS:

- 1/2 cup butter
- 1/8 teaspoon salt
- 2 teaspoons lemon zest
- 1 1/2 cups all-purpose flour
- 2/3 cup white sugar
- 1 tablespoon lemon juice
- 6 drops yellow food coloring

DIRECTIONS:

- Cream together butter or margarine and sugar. Add salt, zest, juice, and food coloring. Mix until well blended.
- Add flour a half cup at a time, mixing well. Dough should ball up when finished. Shape into a cylinder about 2 1/2 inches in diameter. Chill for 4 hours.
- Preheat oven to 350 degrees F (180 degrees C).
- Slice into 24 cookies and bake on cookie sheet 6 to 8 minutes.

For lime cookies substitute lime juice, lime zest, and green food coloring. For orange cookies, substitute orange juice, orange zest and orange food coloring. (allrecipes.com)



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