



DeeDee and Mike Fleming

REAL ESTATE, RATES AND RECIPES

JULY 2006

Service With an Old-Fashioned Touch

PROTECTING YOUR HOME: LOCKS, LIGHTS AND GOOD NEIGHBORS

TIPS ON SAFEGUARDING YOUR HOME

- MAKE SURE ALL EXTERIOR DOORS HAVE AT LEAST DEAD-BOLT LOCKS WITH A 1" THROW
- SECURE SLIDING GLASS DOORS WITH BARS OR LOCKS
- MAKE SURE YOUR WINDOWS HAVE GOOD LOCKS
- MAKE SURE ALL PORCHES, ENTRANCES, AND OUTSIDE AREAS ARE WELL LIT
- TRIM ANY BUSHES OR TREES THAT HIDE DOORS OR WINDOWS
- INSTALL AN ALARM SYSTEM FOR SUMMONING EMERGENCY HELP
- IF YOU PARK YOUR CAR OUTSIDE, NEVER LEAVE A GARAGE DOOR OPENER IN THE CAR

WHEN YOU GO AWAY

- ASK A NEIGHBOR TO COLLECT YOUR MAIL AND NEWSPAPERS, OFFER TO RETURN THE FAVOR
- PUT AN AUTOMATIC TIMER ON AT LEAST TWO LIGHTS AND A RADIO
- CONSIDER PHOTOELECTRIC SENSORS TO TURN OUTSIDE LIGHTS ON AND OFF AUTOMATICALLY
- TELL A TRUSTED NEIGHBOR WHEN YOU'RE LEAVING AND WHEN YOU'LL RETURN. INCLUDE AN ITINERARY AND PHONE NUMBERS WHERE YOU CAN BE REACHED IN AN EMERGENCY
- DON'T HIDE YOUR KEYS UNDER THE DOORMAT OR IN A FLOWERPOT. THAT'S THE FIRST PLACE BURGLARS LOOK! IT'S MUCH BETTER TO GIVE AN EXTRA KEY TO A TRUSTED NEIGHBOR



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)

July 13, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.74%	6.37%	6.33%	5.75%
Fees & Points:	.6	.4	.5	.6

Critter Crunch

Great tasting, fun to eat and easy enough for kids to make.

- 1 cup animal crackers
- 1 cup chocolate or honey flavored teddy grahams
- 1 cup small pretzel twists
- 1 cup yogurt-covered raisins
- 1 cup candy-coated chocolate candies
- Colorful ice-cream cones, if desired

1. Mix all ingredients except ice-cream cones. Serve snack in cones.
2. Store in covered container.

(with help from bettycrocker.com)



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