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REAL ESTATE, RATES AND RECIPES

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Service With an Old-Fashioned Touch

A Less Taxing Season

Save time and money on your taxes this year by getting organized! While it might not be your idea of fun, having your papers in order and a few deductions in mind can help make this tax season a little bit smoother, and a lot more rewarding.

1. Make a List!

If you have a mortgage, home business, or a complicated medical situation, you can often find financial rewards in itemizing your deductions. Areas where you can benefit? Medical and dental expenses, charitable donations, education and loan expenses, disaster and theft expenses, and tax return preparation fees.

2. Home Office Deductions

In 1999, the IRS relaxed a bit on the rules about using a home office as a tax deduction. Nowadays, even if you don't have a fixed location of business (for example: a plumber who makes house calls), but you use a space in your home for administrative or management purposes, you may be able to qualify for a deduction.

3. Tax-free and Tax-deferred Dollars

Many companies offer their employees benefits like flex spending accounts, which allow you to elect an amount to be taken out of each paycheck for certain expenses, such as medical or childcare costs. The advantage is that money put into this account isn't available to the IRS, so there's no income tax, no social security tax and—in most states—no state income tax.

4. File Electronically

If you're expecting a refund, filing electronically will help you receive your refund earlier and your submissions will have far fewer errors than paper returns.

5. Get Professional Help

When things get complicated or you just want a professional to review your work for peace of mind, talk to an accountant.

And remember, the fees for tax preparation services are tax deductible!

(Buffini Systems)

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!*

Chocolate Zucchini Muffins

- 3 eggs
- 2 cups white sugar
- 1 cup vegetable oil
- 1/3 cup unsweetened cocoa powder
- 1 1/2 teaspoons vanilla extract
- 2 cups grated zucchini
- 1/4 teaspoon ground cloves
- 3 cups all-purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1 teaspoon salt
- 1/4 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon ground cardamom

1. Preheat oven to 350 degrees F (175 degrees C). Lightly grease or line two 12 cup muffin tins with paper liners.
2. In a large bowl beat the eggs. Beat in the sugar and oil. Add the cocoa, vanilla, zucchini and stir well.
3. Stir in the flour, baking soda, baking powder, salt, cinnamon, nutmeg, cloves and cardamom. Mix until just moist.
4. Pour batter into prepared muffin tins filling 2/3 of the way full. Bake at 350 degrees F (175 degrees C) for 20 to 25 minutes. Remove from pan and let cool on a wire rack. Store loosely covered.

(www.allrecipes.com)

Average Mortgage Rates

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

Mar 16, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.34%	5.98%	5.93%	5.37%
Fees & Points:	.7	.7	.7	.8



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