



DeeDee and Mike Fleming

REAL ESTATE, RATES AND RECIPES

OCTOBER 2006

Service With an Old-Fashioned Touch

Homeowner's Halloween Horrors?

Not if you follow these Safety Tips

As Halloween creakingly creeps around the cobwebbed-corner, many of our thoughts will be on decorating, pumpkin-carving and costume-making. But, before the parade of ghosts and witches comes knocking on your door, here's a helpful list of things that you can do to keep your home and yard safe for all those anxious trick-or-treaters.

- Clear your yard of ladders, hoses, leashes, flower pots, low tree limbs, support wires and anything that could cause someone to trip.
- Be sure to keep your outdoor steps, porch and walkways well-lit.
- If you use real candles, keep them away from where trick-or-treaters will be walking or standing.

Dried flowers, cornstalks and crepe paper are highly flammable. Make sure paper or cloth yard decorations can't blow into a flaming candle.

- Consider fire safety when decorating. Don't overload electrical outlets with holiday lighting or special effects.
- Remember to keep exits clear of decorations.
- Remind all household drivers to remain cautious and drive slowly through the community.
- This is also a great time to install fresh batteries in your home smoke alarms.



OH, BY THE WAY...

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Average Mortgage Rates

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

Oct 19, 2006	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.36%	6.06%	6.11%	5.57%
Fees & Points:	.5	.5	.5	.8

Chocolate Chip Pumpkin Bread

INGREDIENTS:

- ▣ 3 cups white sugar
- ▣ 1 cup vegetable oil
- ▣ 4 eggs
- ▣ 1 Tblsp ground cinnamon
- ▣ 2 tsp baking soda
- ▣ 1 cup mini semisweet chocolate chips
- ▣ 1/2 cup chopped walnuts (optional)
- ▣ 1 15 oz can pumpkin puree
- ▣ 2/3 cup water
- ▣ 3 1/2 cups all-purpose flour
- ▣ 1 Tblsp ground nutmeg
- ▣ 1 1/2 tsp salt

DIRECTIONS:

- ▣ Preheat oven to 350 degrees F (175 degrees C). Grease and flour three 1 pound size coffee cans, or three 9x5 inch loaf pans. In a large bowl, combine sugar, pumpkin, oil, water, and eggs. Beat until smooth. Blend in flour, cinnamon, nutmeg, baking soda, and salt. Fold in chocolate chips and nuts. Fill cans 1/2 to 3/4 full. Bake for 1 hour, or until an inserted knife comes out clean. Cool on wire racks before removing from cans or pans.

(www.allrecipes.com)



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