



DeeDee and Mike Fleming

REAL ESTATE, RATES AND RECIPES

APRIL 2007

Service With an Old-Fashioned Touch

Great Escapes!

Make your good vacation GREAT by doing some proactive planning

It really pays to plan ahead.

When it comes to vacation, some people like the idea of spontaneity. The truth is, if you plan ahead, you can save on airfare, hotel, car rental and even passport applications. So when you're on vacation, you'll have the peace of mind to really enjoy yourself, knowing everything is taken care of and paid in full.

Plan to save.

Most financial planners would agree that it is a foolish financial decision to take out a loan to pay for a vacation. So take some time to save for your vacation. When saving for a vacation, sock away funds incrementally—consider having your employer make a direct deposit out of each paycheck into a savings account, certificate of deposit or money-market account.



How much money will you need?

You'll want to frame your budget with informed cost estimates of big items such as airfare, hotels, car rentals and dining. Then estimate the small or unexpected expenses, such as tipping, souvenirs, snacks, shopping, host gifts and parking, all of which can add up to a lot.

Any special needs.

Are you traveling with kids? With grandparents? With the family dog? The earlier you plan, the more likely you'll be able to select seats behind the bulkhead (a good place for kids due to the extra space) or that hotel room at the end of the hall (quiet for grandparents). Sometimes, the little things can make all the difference in the comfort of your trip.

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)

Apr 19, 2007	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.17%	5.89%	5.92%	5.45%
Fees & Points:	.5	.5	.6	.7

Blueberry Zucchini Bread

INGREDIENTS

- 3 eggs, lightly beaten
- 3 teaspoons vanilla extract
- 2 cups shredded zucchini
- 1 teaspoon salt
- 1/4 teaspoon baking soda
- 1 pint fresh blueberries
- 1 cup vegetable oil
- 2 1/4 cups white sugar
- 3 cups all-purpose flour
- 1 teaspoon baking powder
- 1 tablespoon ground cinnamon

DIRECTIONS

Preheat oven to 350 degrees F (175 degrees C). Lightly grease 4 mini-loaf pans.

In a large bowl, beat together the eggs, oil, vanilla, and sugar. Fold in the zucchini. Beat in the flour, salt, baking powder, baking soda, and cinnamon. Gently fold in the blueberries. Transfer to the prepared mini-loaf pans.

Bake 50 minutes in the preheated oven, or until a knife inserted in the center of a loaf comes out clean. Cool 20 minutes in pans, then turn out onto wire racks to cool completely.

www.allrecipes.com



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