



DeeDee and Mike Fleming

# REAL ESTATE, RATES AND RECIPES

FEBRUARY 2007

*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? Mortgage interest is probably the most significant deduction for homeowners. But also medical and dental expenses, charitable donations, education and loan expenses, disaster and theft expenses, and tax return preparation fees.

### 2. No, seriously, "Make a List"

Let a spreadsheet program be your friend while preparing taxes, especially if you prepare your own return. Use a spreadsheet program or personal finance program to help you tally your category totals. Print the list and it becomes a handy worksheet for double-checking against your receipts and annotating certain expenses.

### 3. 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.

### 4. 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!

### 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](http://www.freddiemac.com))

Feb 15, 2007	30-yr	15-yr	5/1-yr ARM	1-yr ARM
Average Rates:	6.30%	6.03%	6.01%	5.52%
Fees & Points:	.4	.4	.5	.6

Dish: \_\_\_\_\_ Serves: \_\_\_\_\_

## Recipe

### KISSABLES Chocolate Candies Crunch

Ingredients:

- 2 cups miniature pretzels
- 1 cup Hershey's Kissables Chocolate Candies
- 1 cup miniature marshmallows
- 1/2 cup banana chips

Directions:

Stir together pretzels, candies, marshmallows and banana chips. Store in airtight container in cool, dry place. About 4 cups mix.



Web: [www.FlemingProperties.net](http://www.FlemingProperties.net)

Fax: 480-821-8157

The DeeDee & Mike Fleming Team

DeeDee: 480-239-7194

Mike: 480-215-0198

DeeDee@FlemingProperties.net

Mike@FlemingProperties.net