

# Faster Growth Ahead



Many forecasters now believe America's economy will grow at a faster pace this year than in 2011. Government reports released in January show that *joblessness has fallen to its lowest level in almost three years.*

Unemployment has dropped steadily since last August, note economists. And *consumer confidence recently rose to a five-month high*, while manufacturers reported demand increasing at its highest pace in six months.

Slower growth in other parts of the world should help keep commodity prices stable this year. Yet ongoing hiring in the U.S. will encourage consumer spending, and keep America's expansion on track.

## NEW OPPORTUNITIES

Certainly we all have concerns about the future. But *our ability to adapt can help us find new routes to prosperity.* Continuing technological advances, the development of new energy sources, and demand from a growing middle class in many emerging countries will offer us opportunities.

It's natural to find the path a bit bumpy as we transition to a new era. But it's more likely that we'll discover positive new ways to pursue our goals, rather than descending into a permanent economic funk.



Most of us live in better homes and have easier lives than past generations of our families did. Even though we may go through challenging times, overall we continue to move forward. ■



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## Thought for the Month

*"In the end, it's not the years  
in your life that count.  
It's the life in your years."*

— Abraham Lincoln

## Home Loan Rates Remain Low

Mortgage rates fell to their all-time lows earlier this year,

says Freddie Mac, a national mortgage investment firm. Both home purchasers and refinancing owners gain from these historically-favorable conditions.

Today's rates allow owners to lock in affordable payments while they enjoy living in their house. Future interest rate movements pose no concerns for consumers with fixed-rate mortgages.

Experts don't foresee interest rates falling much, if any, from today's levels, reports *The Wall Street Journal*. Taking action now could allow you to save every month for decades.

Contact me if you'd like to review your options for buying or refinancing soon. I'll help you make the most of our current low-rate environment! ■

