



MORTGAGE RATES

MONTHLY CHART

MONTH	INTEREST RATE (%)	NOTES
JANUARY	5.10	STABLE START TO THE YEAR
FEBRUARY	5.15	SLIGHT INCREASE
MARCH	5.20	RATES CONTINUE TO RISE
APRIL	5.25	INCREASED DEMAND FOR MORTGAGES
MAY	5.30	MARKET RESPONSE TO ECONOMIC CONDITIONS
JUNE	5.35	PEAK RATE OBSERVED
JULY	5.25	SLIGHT DECREASE AS MARKET ADJUSTS
AUGUST	5.20	STABILIZING TREND
SEPTEMBER	5.15	SEASONAL DECREASE
OCTOBER	5.10	STABLE AS YEAR PROGRESSES
NOVEMBER	5.05	END-OF-YEAR ADJUSTMENT
DECEMBER	5.00	YEAR-END DECREASE

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A red circular graphic with a gradient, appearing as a partial circle or a thick curved line, located to the right of the Gus Venditto text.

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The Average Family's Guide to Financial Freedom Bill Toohey, Mary Toohey, 2000-02-24 Bill and Mary Toohey are average middle income people from a small Iowa town Bill has been employed for 23 years as a Vocational Rehabilitation Counselor and Mary has worked for 20 years as an Office Manager for a small psychological firm They started saving and investing in 1991 when their net worth was 63 000 Eight years later their net worth was 467 000 In other words their assets increased by an average of more than 50 000 per year during that period while their income not counting dividends and capital gains averaged about 65 000 per year But it wasn't always easy They have three children Colleen 24 Tim 22 and Meghann 14 Tim has been severely disabled since birth and despite the challenges of helping Tim cope with his chronic illnesses the Toohey family has been able to achieve financial freedom on a modest income They were able to build a sizable nest egg in eight years while encountering some of life's biggest expenses during the period They helped to pay for their daughter's college education and wedding paid cash for a new car and made several expensive home improvements Despite those major expenses the Tooheys still managed to save 46% of their gross income and were listed among the Best Personal Finance Managers in America in the December 1994 issues of Money magazine The Tooheys story in an article written by Bill appeared in the April 1997 issue of Money magazine Mary co authored an article published in the February 1998 issue of McCall's magazine In May 1997 Bill was invited to speak at Money magazine's Elgin Project seminar series Money magazine adopted Elgin Illinois and brought in speakers with

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