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LESS THAN HALF THE AVERAGE - The average 30-year fixed rate mortgage over the last 45 years is 8.26%. The average 30-year fixed rate mortgage as of 11/17/16 was 3.94% (source: Freddie Mac).

WE SELL, THEY BUY - US exports of goods and services to China have increased tenfold since 1999, rising from \$17 billion in 1999 to \$165 billion in 2015 (source: Commerce Department).

No independent analysis has been performed and the material should not be construed as investment advice. Investment decisions should not be based on this material since the information contained here is a singular update, and prudent investment decisions require the analysis of a much broader collection of facts and context. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.



"The only real blind person at Christmastime is he who has not Christmas in his heart."

- Helen Keller

This Christmas, think about what this time of year is all about. Christmas is about being with your loved ones and having not a care in the world, for one day at least. It's about giving gifts to those you care for. It's about seeing their faces light up when they realize how much thought you've put into their gift. It's about giving to those who may not receive anything otherwise. It's about the feeling you get when you know you've made a difference in someone's life.

These are the feelings that should fill your heart this holiday season – the real spirit of Christmas. These are the things that make this time of year so special. So why not carry this feeling, this spirit of giving, throughout the year? From my experience, the happiest people are those that give to others.

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The Gift of Giving

WE TEACH THE WORLD – 59% of the 1,043,839 foreign students studying at American colleges during last year's school year (2015-16) are natives of China, India, Saudi Arabia or South Korea. New York University (NYU) and the University of Southern California (USC) have the most foreign students in the United States (source: Institute of International Education).

DECAYING - The United States will need to spend \$3.32 trillion over the next decade to fix our nation's infrastructure, including \$2.04 trillion in roads and bridges (source: American Society of Civil Engineers).

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Here are some quotes that embody the spirit of giving during Christmastime.

"Let us remember that the Christmas heart is a giving heart, a wide open heart that thinks of others first. The birth of the baby Jesus stands as the most significant event in all history, because it has meant the pouring into a sick world the healing medicine of love, which has transformed all manner of hearts for almost two thousand years... Underneath all the bulging bundles is this beating Christmas heart." – **George Matthew Adams**, *The Christmas Heart*

"Christmas, my child, is love in action. Every time we love, every time we give, it's Christmas" – **Dale Evans Rogers**

"Christmas is most truly Christmas when we celebrate it by giving the light of love to those who need it most." – **Ruth Carter Stapleton**

"The joy of brightening other lives, bearing each other's burdens, easing other's loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of Christmas." – **W. C. Jones**

"The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other." – **Burton Hillis**

"We make a living by what we get but we make a life by what we give." – **Winston Churchill**

It is my sincerest hope that your Christmas is filled with the joy of giving, the warmth of quality time spent with loved ones, and a day free from the day-to-day stress of our busy lives.

I hope you have a very merry Christmas!

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