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HOUSING - The average interest rate nationwide on a 30-year fixed rate mortgage was 3.99% at the end of 2017. The record low national average was 3.31% as of 11/22/12 or just over 5 years ago (source: Freddie Mac).

OIL PRICES - The price of oil ended 2017 at \$60.12 a barrel, up +12% (and \$6.40 a barrel) from its 2016 close of \$53.72. The \$60.12 price was the first daily close above \$60 a barrel since 6/24/15 (source: CME Group).

OVERSPENDING - The national debt of the United States was \$20.493 trillion as of Thursday 12/28/17, an increase of \$11.4 trillion (from \$9.121 trillion) since 12/28/07 or 10 years ago (source: Treasury Department).

At the beginning of every year, most Americans make a series of New Year's Resolutions. A friend sent me his list under the title "The Rules for Being Human":

1. **YOU WILL RECEIVE A BODY.**
You may love it or hate it, but it will be yours for the duration of your life on Earth.
2. **YOU WILL BE PRESENTED WITH LESSONS.**
You are enrolled in a full-time informal school called "life." Each day in this school you will have the opportunity to learn lessons. You may like the lessons or hate them.
3. **THERE ARE NO MISTAKES, ONLY LESSONS.**
Growth is a process of experimentation, a series of trials, errors, and occasional victories. The failed experiments are as much a part of the process as the experiments that work.
4. **A LESSON IS REPEATED UNTIL LEARNED.**
Lessons will be repeated to you in various forms until you have learned them. When you have learned them, you can then go on to the next lesson.
5. **LEARNING DOES NOT END.**
There is no part of life that does not contain lessons. If you are alive, there are lessons to be learned.
6. **"THERE" IS NO BETTER THAN "HERE."**
When your "there" has become a "here," you will simply obtain a "there" that will look better to you than your present "here."
7. **OTHERS ARE ONLY MIRRORS OF YOU.**
You cannot love or hate something about another person unless it reflects something you love or hate about yourself.
8. **WHAT YOU MAKE OF YOUR LIFE IS UP TO YOU.**
You have all the tools and resources you need. What you do with them is up to you.
9. **ALL YOUR ANSWERS LIE INSIDE YOU.**
All you need to do is look, listen, and trust.
10. **YOU WILL FORGET ALL OF THIS.**

(adapted from Cherie Carter-Scott's book If Life Is a Game, These Are the Rules)

Whatever you think of her observations, let us all seek to make positive changes in our lives in 2018.

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