

# ***'DON'T JUST STAND THERE, BUST A MOVE' Young MC.***

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Last week's economic news should have been enough to make bonds and home loan rates "bust a move", but they didn't. "You want it, you got it", and a flurry of stronger than expected economic reports hit the wires, indicating a resilient economy. Strong economic news usually spells good things for US businesses - which tends to push money out of Bonds and into the Stock market. We also know that strong economic data can point to higher inflation, which is the arch enemy of bonds. So when money flows out of the Bond market, the value of Bonds fall - and since home loan rates are tied to Bonds, this in turn causes home loan rates to rise.

Here's a rundown of the headlines...the inflation measuring Consumer and Producer Price Indexes (CPI and PPI) both were hotter than expected, showing some lingering inflation in the economy; Housing Starts and Building Permits were both reported as better than anticipated; Initial Jobless Claims were lower than expected, indicating a strong labor market; the Philadelphia Fed Manufacturing Index was higher than estimated; and to top off the week, the Consumer Sentiment Index came in very strong - a three year high! But a closer look at the inflation numbers showed that prices are only increasing at a slightly higher pace than desired by the Fed, which keeps inflation as a concern, but not a reason to panic.

Whew! With all this strong economic news, it's surprising that Bond prices and home loan rates just stood there. Despite some mid-week bouncing around on the news, Bonds and home loan rates ended up the week only slightly worse than where they started.

**AND WHILE BONDS MAY NOT HAVE MOVED MUCH, YOU OR SOMEONE YOU KNOW MAY BE ABOUT TO BUST YOUR OWN MOVE. A CHANGE OF RESIDENCE IS SURE EXCITING, BUT THERE IS ALSO MUCH TO DO. READ THE BELOW MORTGAGE MARKET VIEW FOR SOME TIPS ON HOW TO MOVE ON UP WITH A LOT LESS STRESS.**

Moving can be very exciting...but it can also be a bit of a pain as well. Besides packing and unpacking, there is a long list of details to be handled. Things like choosing a mover, connecting utilities, getting Internet and cable service, or subscribing to newspapers or magazines in a new area can be quite a chore. And if you forget to connect one of the utilities you could be stuck in your new home for several days without that much needed service. To ease the stress of moving and schedule new connections for all of the utilities in one convenient location, simply logon to [www.whitefence.com](http://www.whitefence.com).

You can quickly compare prices for movers, phone, electricity, television, or high-speed Internet. Just select the service you wish to compare (e.g., phone, cable, electric, etc.) or enter your address on the home page, hit search, and within seconds a list of services and prices available in that area will appear. Next, click on the service of your choice to view details and pricing or comparison shop by choosing three providers. Once you determine the provider, select the service plan, complete the requested information, enter the connection date, and within minutes a confirmation will be sent to you.

If you want to change your current provider, simply hit the icon for phone, cable, or internet, select "switch provider", complete the requested information and a list of providers in the local area will appear. Choose the new provider and the service will be changed.

Additionally, on the site you can complete a change of address form, subscribe to local newspapers, and order magazine subscriptions. Moving to a new home should be enjoyable and exciting. Using this tool can help remove a bit of the stress of moving and will also help save valuable time.

## **The Quail Valley Website [qvloa.org](http://qvloa.org)**

Sign up now - see details below!!! QVLOA.ORG is our own community website, where you will find up to date information on rules and regulations of the community, as well as advance postings of meeting agendas, and forms for proposals to the Architectural Review Committee, and complaints or comments for consideration by the Board of Directors. All of the committees, those already well established as well as those just in process of formation, are represented and explained, and there are links to local business, cultural and governmental organizations.

The website began last August, and has been growing in scope ever since. In December we moved to a permanent host site with a permanent web address, "[qvloa.org](http://qvloa.org)". Recently the Web Manager revamped the website in order to make the contents easier to identify through a more logical organization of the material. After login, the user sees first the Home page, where the most recent and important postings to the site are listed. From the Home page the user proceeds via prominent links to an index page where the complete contents of the site is laid out.

Note that at this time access to the website is restricted to Quail Valley homeowners, and is password protected. That means that each user must obtain a User Name and Password in order to get past the logon page.

**How To Sign Up.** To get your own User Name and Password, send an e-mail to: [qvweb@cfl.rr.com](mailto:qvweb@cfl.rr.com), with "Password Request" in the subject line. Include your name, your Quail Valley property address, your lot number (if you know it), your telephone number, and your e-mail address. The Web Manager will verify your eligibility for access, and will e-mail you your logon information within a day or two. If you have a favorite password, please include that in your e-mail as well. All of this information is kept confidential, and is not sold or shared with any outside agency.