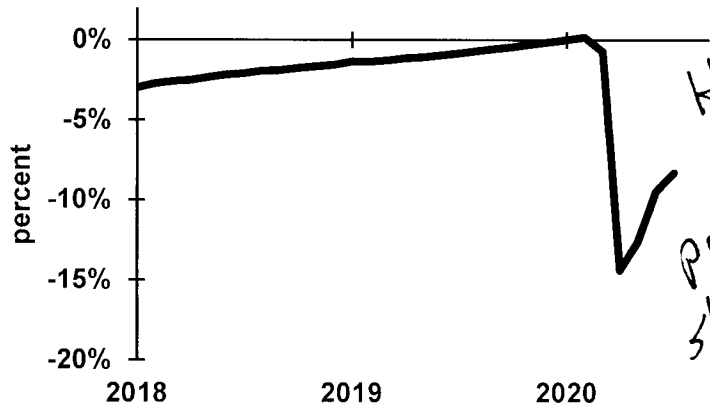


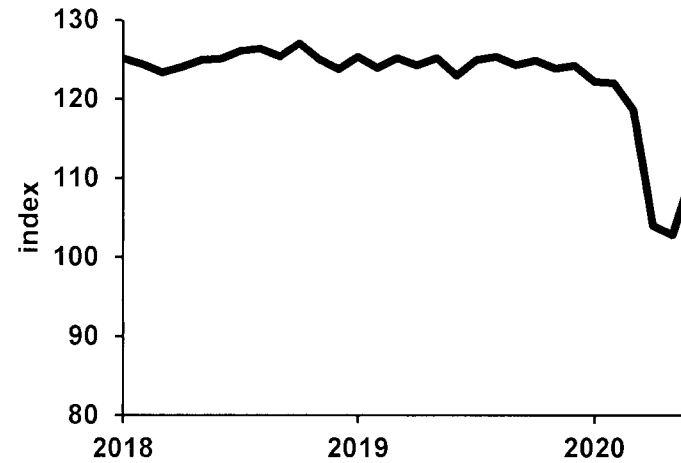
U.S. Employment

Change from January 2020



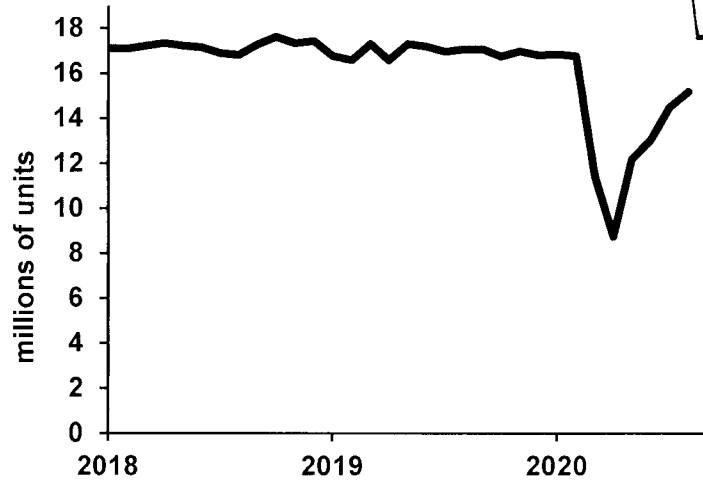
Half way to recovery, but progress will be slower now.

Global Trade



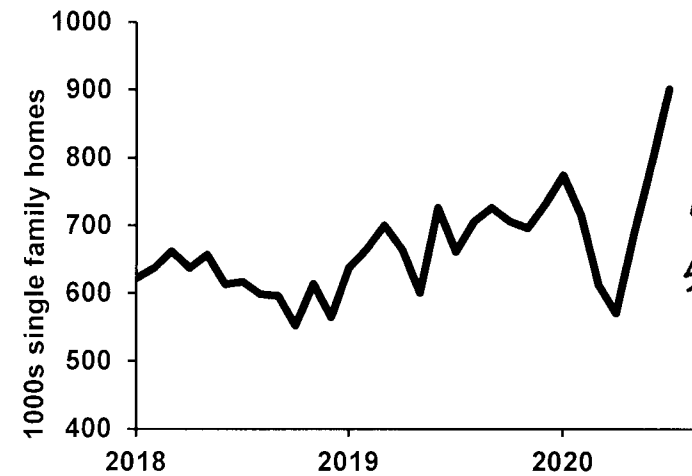
The whole world slowed down

Auto Sales



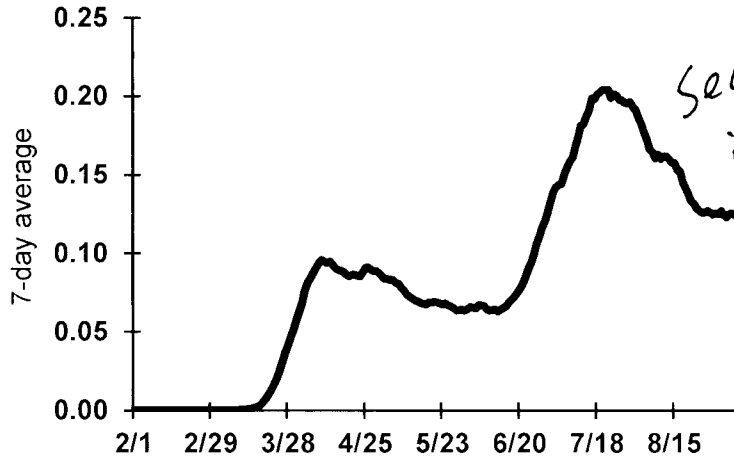
Low interest rates + cheap gas

Sales of New Homes



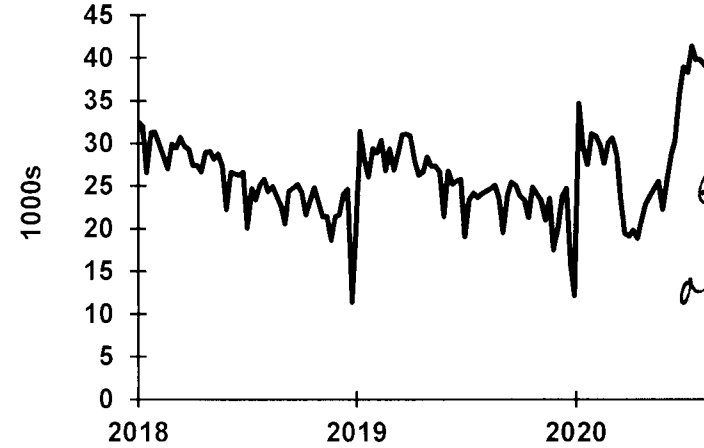
Mortgage rates low and the suburbs call.

U.S. New Covid-19 Cases
per 1000 Population



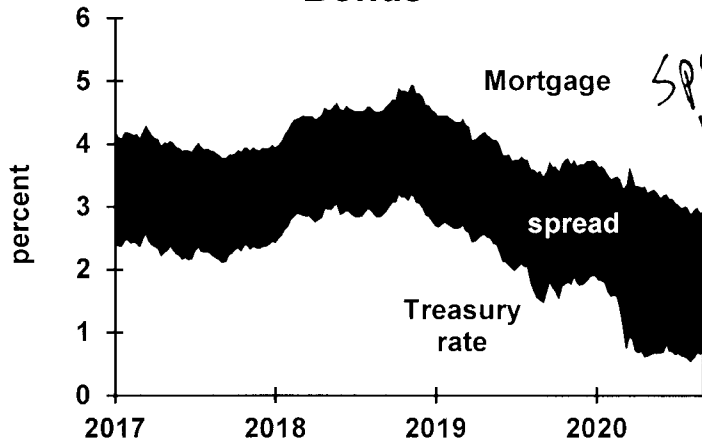
Second wave is easing

New Business Applications
Likely to Hire Employees



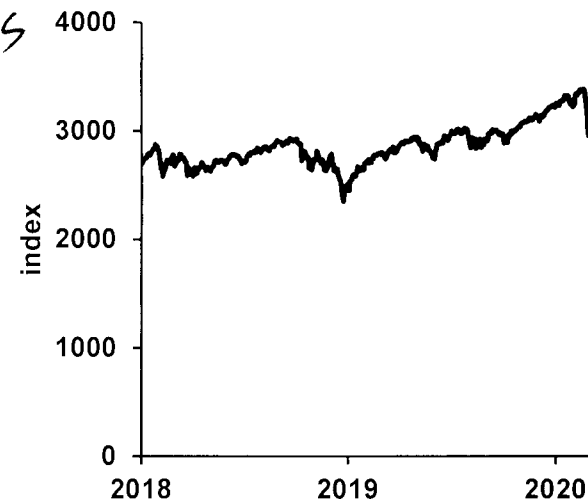
New entrepreneurs a very good sign.

Mortgage Rates & Treasury Bonds



Spread will narrow, pulling mortgage rates lower.

Stock Market: S & P 500



What else would investors buy? Bonds? Real estate?

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