



4th Quarter



Jorge Rodriguez

License: NMLS 263580

Senior Mortgage Adviser

Peoples Home Equity, Inc.

Phone: 630-225-7584

Cell Phone: 312-404-8957

jrodriguez@peopleshomeequity.com

Did You Know?

While excavating ancient tombs in Egypt, modern archeologists found pots of honey that are still edible due to the food's natural properties.

Trivia Challenge

These authors may have written other works, but only published one novel in their lifetime.

- | | |
|----------------------|--|
| A. Emily Bronte | 1. Black Beauty |
| B. Anna Sewell | 2. Doctor Zhivago |
| C. Margaret Mitchell | 3. The Bell Jar |
| D. J.D. Salinger | 4. The Picture of Dorian Gray |
| E. Edgar Allan Poe | 5. Gone with the Wind |
| F. Sylvia Plath | 6. Heartburn |
| G. Oscar Wilde | 7. The Narrative of Arthur Gordon Pym of Nantucket |
| H. Carl Sandburg | |
| I. Boris Pasternak | 8. Wuthering Heights |
| J. Nora Ephron | 9. Remembrance of Rock |
| | 10. The Catcher in the Rye |

See the last page for answers.

Sources: Bustle, Huffington Post

Mortgage News

Hurricanes Put a Damper on Some Housing Data

Hurricanes Harvey and Irma put a dent in new home construction in September. Total September Housing Starts fell 4.7 percent from August to the lowest level since September 2016, the Commerce Department reported. Single-family starts fell 4.6 percent from August, while multi-dwelling starts with five or more units saw a drop of 6.2 percent.



Overall, the South saw a 9.3 percent decline while gains were seen in the Northeast, Midwest and West. Total Housing Starts were up 6.1 percent from September 2016.

Building Permits, a sign of future construction, fell 4.5 percent from August to September, just below expectations.

After three straight monthly declines, Existing Home Sales edged up 0.7 percent in September from August to an annual rate of 5.39 million units, just above expectations. September's sales pace was 1.5 percent below September 2016 and the second slowest pace over the past year (behind August). Ongoing supply shortages and the hurricanes muted overall activity and caused sales to fall back on an annual basis, according to the National Association of REALTORS®.

On a positive note, New Home Sales soared in September, the Commerce Department reported, surging 18.9 percent from August to 667,000 units, their highest level since October 2007. This was the largest monthly gain since January 1992!

(Continued on next page)

Finance News

New Ways to See Movies for Less

By Thomas H. Blanton, Kiplinger.com

The average cost of a movie ticket is \$8.65, up 26% from a decade ago, according to Box Office Mojo, an industry-trend-reporting service. In Los Angeles and New York, movie tickets can cost almost twice that. But there are ways to see new-release films on the cheap.

True film buffs can check out MoviePass. You pay a flat monthly rate, \$45 in most cities and \$40 in rural areas, to see up to one movie a day in any major theater chain in the country. (In New York and Los Angeles, you'll pay \$50.) Plans for less-dedicated moviegoers range from \$15 to see two movies a month to \$31 for three movies, depending on your locale. Use an iPhone or Android app to book showtimes, then swipe your MoviePass card at the box office to pick up your ticket.



(Continued on next page)

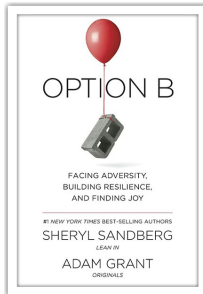


Book Review

"Option B: Facing Adversity, Building Resilience, and Finding Joy"

By Sheryl Sandberg and Adam Grant

After the sudden death of her husband, Sheryl Sandberg, Facebook COO and best-selling author of "Lean In," felt certain that she and her children would never feel pure joy again.



With personal friend, Wharton psychologist and co-author Adam Grant, Sandberg shares the details of her recovery. Her story is presented alongside Grant's groundbreaking and highly-practical research for building resilience in the face of hardships, ranging from illness, job loss, sexual assault, natural disasters and war. "Option B" offers ideas for self-care as well as ways to help others through crises to rebuild inner strength and find the joy of living in the aftermath of tragedy.

"Option B" is a number one *New York Times* best-seller. You can find it on Amazon or at your favorite local bookseller.

Quote of the Day

There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.

— Albert Einstein



Mortgage News *(Continued from cover)*

Also, the October National Association of Home Builders Housing Market Index rose four points to 68, as homebuilders rebounded from the initial shock of Hurricanes Harvey and Irma. The index measures sentiment among builders and any reading over 50 is considered a positive sign.

If you or anyone you know has any questions about home loans, please don't hesitate to ask. At this time, home loan rates remain near historic lows.

Be sure to look for next quarter's issue of *Homes & Money Newsletter* coming to you in February.



Finance News *(Continued from cover)*



Rub elbows with critics and insiders by taking in a screening before a movie's official release date. Studios and public-relations firms offer free tickets through Gofobo to generate buzz and word-of-mouth publicity. Create an account at gofobo.com, and you'll get e-mails when screenings are available (mostly in major cities).

Catch up on the 2017 Oscar winners and nominees at home with FandangoNOW, a new streaming platform from the online ticket seller. Prices are comparable to Amazon Prime, but you can accumulate reward points to rent more movies.



Reprinted with permission. All Contents ©2017 The Kiplinger Washington Editors. Kiplinger.com. All pricing current at time of writing.

Home News

Awesome Meal Planning Apps

If you want to save both time and money, and eat healthier, get organized with one of these meal and shopping planner apps.

Pepperplate allows users to schedule and organize meals for each week, edit and import from popular sites, and scale recipes on the fly. Save time shopping by arranging your grocery list the way you shop in the store. Special features include multiple cook timers for separate dishes and Cook Mode to prevent your screen from dimming or closing on the device. *Free for iOS, Android, Windows, Kindle and Nook devices.**





4th Quarter

Home News *(Continued from page 2)*

Yummly comes with search filters that allow you to find recipes and develop a shopping list based on any meal criteria, including holidays, taste preferences, dietary and nutrition needs, ingredients you have on hand, or those you don't want to include. Organize recipes into collections, and share favorite recipes on social media. *Free for iOS and Android devices.**

Nutrino helps develop meal plans and shopping lists based on your unique health and fitness goals, taste preferences, dietary needs, and biochemistry. When paired with data from wearables like Fitbit, Runkeeper and Apple Health, you can plan for optimum fuel for your body's activity level. The FoodPrint feature also connects to certain glucose monitoring devices for diabetes sufferers. *Free for iOS and Android devices.**

**Prices and availability current at time of writing.*

Street Smarts

Detecting Work-at-Home Scams

When you're looking to bring in extra money or start a brand new career, a work-at-home job opportunity can sound attractive. There's no commute, no special attire required and the hours can offer lots of flexibility.

While many work-at-home jobs are legitimate, the Federal Trade Commission (FTC) warns some of them aren't what they appear. No matter what the opportunity, do your homework before you sign up or pay any start-up or membership fees.



Under the FTC's Business Opportunity Rule, job providers must give a disclosure document of key information regarding the job, which you can use to fact check. This document addresses any legal actions against the company, cancellation and refund policies, and earnings claims. You should also ask questions, including:

- What tasks will I have to perform?
- Will I be paid a salary or commission?
- What is the basis for claims about likely earnings? (Note that if business opportunity providers make an earnings claim, they must provide an earnings claim statement with specifics.)
- Who will pay me and when will I get my first paycheck?
- What is the total cost of this work-at-home program, including supplies, equipment and any membership fees?

The FTC's Work-at-Home Businesses consumer information page can help you further determine whether a work-at-home program is legitimate.

Source: FTC.gov



Lentil, Tomato and Dill Salad

(Serves 4-6 as a side dish)

A simple side dish or a light lunch for staying healthy over the holidays.

Ingredients:

- 1 cup dried lentils (preferably small French lentils)
- 1 large garlic clove, chopped
- 1 teaspoon salt, or to taste
- 2 cups tomatoes, diced
- 4 large scallions, thinly sliced (3/4 cup)
- 1/4 cup chopped fresh dill
- 1/4 cup thinly-sliced fresh basil
- 3 tablespoons red wine vinegar, or to taste
- 1/4 cup extra-virgin olive oil
- 1/4 teaspoon black pepper

In a heavy saucepan, bring 4 cups water to a boil with lentils, garlic and 1/2 teaspoon salt. Reduce heat and simmer uncovered until lentils are just tender (15-25 minutes).

Drain lentils in a sieve and transfer to a large bowl. Immediately toss with tomatoes, scallions, dill, basil, vinegar, oil, pepper and remaining 1/2 teaspoon salt, or to taste.

Source: Epicurious

Facts & Figures

Hockey Hullabaloo

In honor of the National Hockey League's 100th anniversary, check out these fun facts:

Hockey pucks are made of vulcanized rubber. They are frozen before games to make them bounce resistant.

Jerseys are sometimes called sweaters because in the years before mesh jerseys, players wore sweaters.

The ice is approximately 3/4-inch thick and chilled at 16 degrees Fahrenheit.

The first NHL games were held on December 19, 1917.

The Stanley Cup weighs 36 pounds and stands 35 1/4-inches tall. It is the oldest trophy professional athletes in North America vie for.

Manon Rheaume was the first woman to play in one of the four major sports leagues in the U.S. She goaltended in a 1992 preseason game.

Source: NHL

Thank You!

We wish to thank our clients who have been kind enough to refer business to us. We appreciate the opportunity to provide excellent service to your family, friends and co-workers.

Trivia Answers

A-8, B-1, C-5, D-10, E-7,
F-3, G-4, H-9, I-2, J-6



Peoples Home Equity, Inc. 1801 S. Meyers Rd., Ste. 500 Oakbrook Terrace, IL 60185 NMLS #1002426 NMLS #63371 Illinois Residential Mortgage Licensee This is not an offer for extension of credit or a commitment to lend. Some restrictions apply. With approved credit. © 2017 Vantage Production, LLC. All rights reserved.

PEOPLES
HOME EQUITY
MORTGAGE LENDING

1801 S. Meyers Rd.
Suite 500
Oakbrook Terrace, IL 60108



Jorge Rodriguez
License: NMLS 263580
Senior Mortgage Adviser
Peoples Home Equity, Inc.
Phone: 630-225-7584
jrodriguez@peopleshomeequity.com
www.mortgageloanail.com