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The U.S. 30-year fixed-rate mortgage has reached its highest level in over 20 years.

U.S. 30-YEAR FIXED-RATE MORTGAGE
VS. EXISTING HOME SALES



2023
With high mortgage rates, rising home prices, and a constrained housing inventory, U.S. housing affordability is at its lowest point since 1989.

Source: National Association of Realtors

Sources: FreddieMac, Trading Economics



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Brand Protection in the Online World David N. Barnett, 2016-12-03 The growth of the Internet has had a profound effect on the way business is carried out and has provided an unprecedented opportunity for third party individuals and organisations to attack brands with relative ease These changes have resulted in the birth of a significant and rapidly growing new industry that of online brand protection consisting of specialist service providers which can be employed by brand owners to monitor and prevent potential attacks on their brand Brand Protection in the Online World explains the full scope of Internet infringement and associated monitoring and enforcement options that are most relevant to brand owners and managers Covering crucial topics such as brand abuse counterfeiting fraud digital piracy and more Brand Protection in the Online World provides a clear and in depth exploration of the importance of and ideas behind the brand protection industry

Connectography Parag Khanna, 2016-04-19 From the visionary bestselling author of The Second World and How to Run the World comes a bracing and authoritative guide to a future shaped less by national borders than by global supply chains a world in which the most connected powers and people will win Connectivity is the most revolutionary force of the twenty first century Mankind is reengineering the planet investing up to ten trillion dollars per year in transportation energy and communications infrastructure linking the world's burgeoning megacities together This has profound consequences for geopolitics economics demographics the environment and social identity Connectivity not geography is our destiny In Connectography visionary strategist Parag Khanna travels from Ukraine to Iran Mongolia to North Korea Pakistan to Nigeria and across the Arctic Circle and the South China Sea to explain the rapid and unprecedented changes affecting every part of the planet He shows how militaries are deployed to protect supply chains as much as borders and how nations are less at war over territory than engaged in tugs of war over pipelines railways shipping lanes and Internet cables The new arms race is to connect to the most markets a race China is now winning having launched a wave of infrastructure investments to unite Eurasia around its new Silk Roads The United States can only regain ground by fusing with its neighbors into a super continental North American Union of shared resources and prosperity Connectography offers a unique and hopeful vision for the future Khanna argues that new energy discoveries and technologies have eliminated the need for resource wars ambitious transport corridors and power grids are unscrambling Africa's fraught colonial borders even the Arab world is evolving a more peaceful map as it builds resource and trade routes across its war torn landscape At the same time thriving hubs such as Singapore and Dubai are injecting dynamism into young and heavily populated regions cyber communities empower commerce across vast distances and the world's ballooning financial assets are being wisely invested into building an inclusive global society Beneath the chaos of a world that appears to be falling apart is a new foundation of connectivity pulling it together Praise for Connectography Incredible With the world rapidly changing and urbanizing Khanna's proposals might be the best way to confront a radically different future The Washington Post Clear and coherent a well researched

account of how companies are weaving ever more complicated supply chains that pull the world together even as they squeeze out inefficiencies He has succeeded in demonstrating that the forces of globalization are winning Adrian Woolridge The Wall Street Journal Bold With an eye for vivid details Khanna has produced an engaging geopolitical travelogue Foreign Affairs For those who fear that the world is becoming too inward looking Connectography is a refreshing optimistic vision The Economist Connectivity has become a basic human right and gives everyone on the planet the opportunity to provide for their family and contribute to our shared future Connectography charts the future of this connected world Marc Andreessen general partner Andreessen Horowitz Khanna s scholarship and foresight are world class A must read for the next president Chuck Hagel former U S secretary of defense This title has complex layouts that may take longer to download **Search**

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