

Mise à Jour de l'économie US par Rafic Vartan

L'économie US : **September 29 2018**



Market update for the week ending September 29 2018

CRUDE OIL 73.56 GOLD 1.196.20 SILVER 14.69 EUR/USD 1.16

Stocks drop slightly in the final week of September - Stock markets fell slightly this week after hitting record highs last week. Escalating trade tensions with China and another interest rate hike by the Federal Reserve left investors a little more cautious this week. The Dow Jones Industrial Average closed the week at 26,458.31, down from 26,743.50 last week. It is up 7% year to date. The S&P 500 closed the week at 2,913.98, down from 2,929.67 last week. It's up 9% year to date. The NASDAQ closed the week at 8,046.35, up from 7,986.96 last week. It's up 16% year to date.

Treasury Bond Yields slightly lower - The 10 year treasury bond closed the week yielding 3.05%, down slightly from 3.07% last week. The 30 year Treasury bond yield ended the week at 3.19%, almost unchanged from 3.20% last week. We watch Treasury bond yields because mortgage rates follow bond yields.

Mortgage rates higher this week - The September 27 2018 Freddie Mac Primary Mortgage Survey reported that the 30 year fixed mortgage rate average was 4.72%, up from 4.65% last week. The 15 year

fixed was 4.16%, up from 4.11% last week. The 5 year ARM was 3.97%, up from 3.93% last week.

Consumer Confidence at highest level hits 18 year high in September - The U.S. Consumer Confidence Index hit its highest level since 2000 this week according to data from the Conference Board's September survey.

New home sales rebound in August - The Commerce Department reported that sales of new homes increased 3.6% in August from July on a seasonally adjusted annualized rate. Year over year the number of new homes sold in August increased 12.7% from August 2017. The median price paid for a new home increased 1.9% from one year ago.

Moving is stressing you out? Here are 5 move planning apps to make your life easier - What can eclipse the excitement of moving to a new home? The headache of packing and unpacking, deciding what to toss, and actually transporting all of your prized possessions. It's a big job, and someone has to do it. But that doesn't make the impending stress of moving any less overwhelming. What will help take the pain out of preparing to relocate are move planning apps. Like other productivity apps that can be downloaded on your smartphone, move planning apps will help you keep everything organized. Move planning apps work great for preparation and organization, because they help you break up your move into small, actionable steps, so you can be prepared on your move day. This can greatly save you on the cost of your move, because the less the movers do, the more money you keep in your pocket. Below are five of the best move planning apps to help make moving day as hassle free as possible.