



## Mortgage transfer poses a dilemma

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rates. And the betting is that it will.

One critical factor should be remembered — it never will be forgotten by some folks — and it is that variable rates can vary upward. While most have caps, they can rise by several points in a few years.

So, is it wiser to pay \$1,000 or more in one-time charges, plus \$100 a month extra, to nail down a rate you know you can afford? Or is it better to take the chance that rates will fall, or not rise very much, over months to come?

Some factors that might influence your decision:

- Are you now close to the limit of your ability to pay?
- Do you have a cash reserve?
- Is your job secure? Remember,

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rising rates could accompany big layoffs.

• Do you intend to sell your house in the next few years, or keep it for the rest of your life?

While questions pertaining to a person's own future are difficult to answer, they are tame when matched against the big economic one: Are interest rates likely to rise, remain close to where they are, or fall some more?

## Let investment take wings

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The coin sells for the value of the gold plus a mark-up added by the Treasury and wholesale and retail dealers. Congress authorized production of the American Eagle gold coins last year after President Ronald Reagan banned imports of the one-Troy-ounce South African Kruggerand in this country.

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