



I am an avid walker. I have been walking for exercise since I was in my early twenties. The trend in those days was aerobics. Aerobics is any exercise that is designed to strengthen the heart and lungs. I am of the number who really enjoy walking. Since my maiden name is Walker, I always said I was born to walk. Walking has helped me to meet many people that I would otherwise not ever have the opportunity to meet. Just the other day I was walking in my neighborhood. One of my neighbors, Chara, was also out walking her dog. I had the opportunity to speak with her for a few minutes. Chara and her husband live in an 800-square-foot condo with one bath and one bed on the second floor. Not long ago they acquired a lovely and friendly dog named Hazel. My neighbor is pregnant now and talked to me about the housing adjustment that would need to be made after the baby is born. Eight hundred square feet was beginning to seem crowded with Chara, her husband, and the dog not to mention the expected new baby boy. Chara knows that I am a Real Estate Specialist so she asked me if I thought interest rates would go down or up in the near future. Since that is far from my expertise because I am not a lender, I answered

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