

Published based on [Nov 3rd, Video Mortgage and Financial Market Update](#)

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Hello Friends,

I cannot believe it is November already. Well I can a bit due to the craziness of this election year but other than that, time has flown! I hope you all had a safe and fun Halloween weekend.

The market has opened tame this morning, likely due to the pending election day tomorrow as everyone is sitting on their hands in anticipation but the reality is, markets in the past have always had a knee jerk reaction to who is elected only to correct itself in the coming months. Especially operating in a global economy now, as we have seen front and center in recent months, what happens in Europe or China can directly affect our economy within hours. So it should be interesting over the next 48 hours.

No big economic reports due today outside of the ISM index (Institute for Supply Management) that was released this morning with dismal numbers. This index measures 300 manufacturing executives and their numbers on production and productivity. It came in at its lowest reading in 27 years. Oil continues to drop, down \$3 this morning to \$64 a barrel. Please watch the video for more details.

Be Blessed!

Duration : **0:2:42**

[youtube VR3txFACLS8]

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