

Avoid overspending on holiday gifts

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TIMES RECORDER WEEKEND

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Adventures await



Gov. Mike DeWine is photographed in the Ohio Statehouse Ceremonial Office. DORAL CHENOWETH/COLUMBUS DISPATCH

Mike DeWine to leave Ohio politics after half a century

Laura A. Bischoff
State Bureau | USA TODAY NETWORK

Whether cutting a ribbon on a highway rest stop or guiding Ohio through a global pandemic, no assignment was too big or too small for Republican Mike DeWine.

Over his nearly 50-year political career, DeWine likely attended more events, held more press conferences, shook more hands and navigated more crises than any politician in Ohio history.

In early January, just after his 80th birthday, he will finish an extraordinary career that focused largely on protecting children.

DeWine served eight years as Ohio attorney general, 12 years in the U.S. Senate, four years as lieutenant governor to George V. Voinovich, eight years in the U.S. House, two years in the Ohio Senate and four years as Greene County prosecutor.

> **"Spending on kids is the most cost-effective thing we can do for the state of Ohio and the people of Ohio."**
> **Gov. Mike DeWine**

He capped off his career with two terms as governor, a powerful post that allowed him to identify problems, marshal resources and make fixes.

"It is absolutely an unbelievable opportunity because you have the bully pulpit. It doesn't mean you get everything done that you want but you can highlight things that would never get done and many of them do in fact get done," DeWine said in an exclusive interview on Oct. 27. "So, yeah, I'll miss that a lot."

The protector

Ohio Supreme Court Justice Pat DeWine, the eldest of Mike and Fran DeWine's eight children, said his father took on the role of protector in every job he's held. That, as well as his length of service, define his legacy, Pat DeWine said.

"I think it is being in public office almost 50 years and being someone who took on the role of trying to protect Ohioans, protect families, protect

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Housing market remains in 'a standoff'

Daniel de Visé
USA TODAY

Reluctance rules the housing market this fall.

Buyers don't want to pay 7% interest on a mortgage, real estate experts say. Sellers don't want to lower their price. Neither side wins.

The number of newly pending home listings, a leading indicator of sales, declined by 17% in October to the lowest level recorded in that month since 2018, according to Zillow. Researchers expect a bigger dropoff in November.

"Sellers are reluctant to put the home up and get prices they don't like, and buyers are just squeezed by these mortgage rates," said Joel Berner, a senior economist at Realtor.com. "Everybody's in a bit of a standoff."

Thirty-year mortgage rates have hovered above 7% since late September. In the autumn of 2021, by contrast, rates dipped below 3%.

Mortgage rates rose dramatically in 2022 and have remained above 6% for most of the past five years. Homeowners who locked in historically low rates during the pandemic have waited half a decade for rates to recede.

Rates briefly dipped below 6% in early 2026, giving sellers and buyers a glimmer of hope. Then came the Iran war, and rates rose again.

Buyers lose purchasing power

Higher interest rates rob homebuyers of purchasing power. Those 6% rates in early 2026 gave the average home shopper $30,000 more buying power than they had held a year earlier, when rates hit 7%, Zillow reports. Today, that extra leverage is gone.

To put today's mortgage rates in context: A typical homeowner with an existing mortgage has an interest rate around 4%, according to a new report from Realtor.com. That mortgage holder would have to pay about $1,100 more every month to buy a mid-priced home today with a 7.3% mortgage rate.

Buyers and sellers have been waiting for 4% mortgage rates to return. They haven't, and they probably won't any time soon.

Mortgage rates are benchmarked to interest rates on 10-year Treasury notes. Those rates have ranged high in recent months, driving up mortgage

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