

# Pathway to Prosperity

By Mark Lazar, CFP®

## Your Guide to Money and Economics

### Volume III—The Biggies

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## Chapter 3

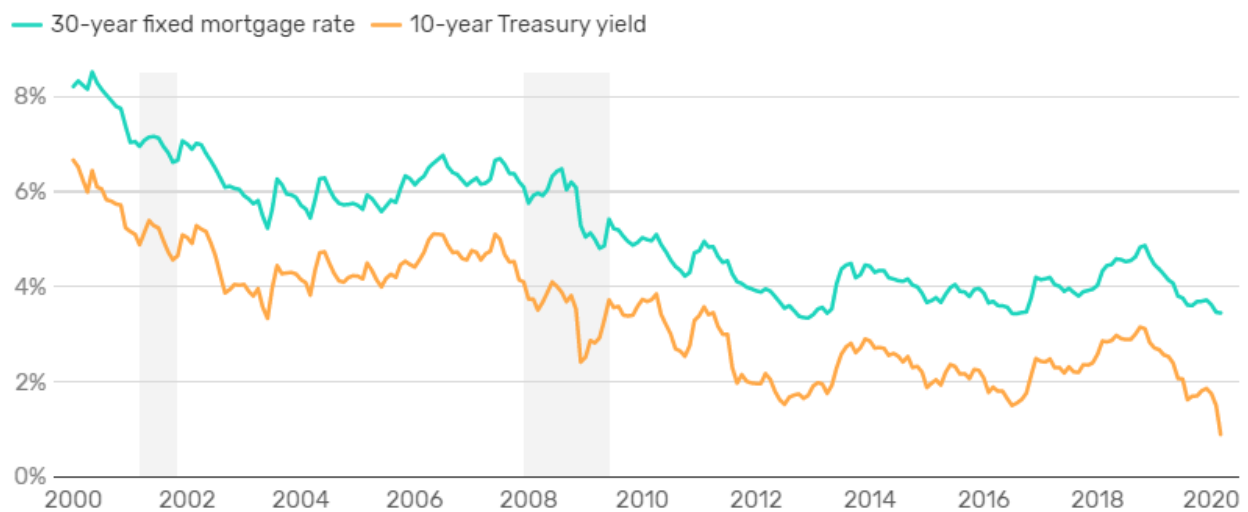
### Home Mortgages

Illustration I: 10-year Treasury historical yield chart



[Federal Reserve Bank](#)

Illustration II: 10-year Treasury historical yield chart



[The Balance](#)

## Chapter 5

Volume III [Knowledge Check](#)

## About the author



Mark Lazar is a CERTIFIED FINANCIAL PLANNER™ and senior vice president of investments for a national wealth management firm. He has worked in the investment industry for twenty-five years and has been an adjunct professor of finance at the University of Utah's David Eccles School of Business since 2002. Mark earned a Bachelor of Science in finance at the University of Utah and an MBA at the University of Colorado, Colorado Springs.

Born to a blue-collar family, Mark watched his parents' ongoing struggle to make ends meet. After their divorce, Mark lived with his father in a run-down one-bedroom apartment for many years. Rather than discouraging him, hardship instead provided the motivation to do better.

Going to work at age twelve, Mark quickly learned the correlation between effort and reward, and became a millionaire by age forty. He now wants to share the common-sense principles, values, and strategies anyone can learn that will lead to financial success.

## Before you go

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