

Bob LeClair's DataNet Newsletter

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Data Item	1-Aug 2024	1-Jul 2024	Month's Change	12-Month's Change
120% AFMR	5.22%	5.40%	-0.18%	0.30%
Section 7520 Rate	5.20%	5.40%	-0.20%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	4.95%	5.06%	-0.11%	-0.12%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.34%	4.49%	-0.15%	0.25%
Rates Long-Term (> 9 Yrs.)	4.52%	4.61%	-0.09%	0.49%
Prime Rate (Major Banks)	8.50%	8.50%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.48%	0.51%	-0.03%	-0.08%
Mortgage 30-Yr. Fixed	6.78%	6.86%	-0.08%	-0.03%
Rates 15-Yr. Fixed	6.07%	6.16%	-0.09%	-0.04%
Secured Overnight Financing Rate (SOFR)	5.33%	5.34%	-0.01%	0.22%
Dow Jones				
Industrial Average	40,743	39,119	1,624	5,183
Standard & Poor's				
500 Stock Index	5,436	5,460	-24	847
NASDAQ				
Composite Index	17,147	17,733	-586	2,801
Standard & Poor's				
500 Dividend Yield	1.36%	1.33%	0.03%	-0.14%
Standard & Poor's 500				
Price/Earnings Ratio	23.6	24.1	-0.45	3.20
U. S. Treasury				
Bills (90 Days)	5.28%	5.36%	-0.08%	-0.12%
U. S. Treasury				
Bonds (30 Years)	4.63%	4.56%	0.07%	0.62%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	2.90%	2.90%	0.00%	0.15%
Consumer (1982-84 = 100)	313.0	314.1	-1.1	7.9
Price (1967 = 100)	937.6	940.8	-3.2	23.6
Index (Month)	(6/24)	(5/24)		
Consumer Price Index				
Annual Growth Rate	2.61%	3.30%	-0.69%	-0.39%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	1.00%
Gold, Troy OZ.				
New York Close	\$2,411.00	\$2,326.00	\$85.00	\$445.50