

# Bob LeClair's DataNet Newsletter

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Data Item	1-Sep 2024	1-Aug 2024	Month's Change	12-Month's Change
120% AFMR	4.84%	5.22%	-0.38%	-0.20%
Section 7520 Rate	4.80%	5.20%	-0.40%	-0.20%
Appl. Short-Term (0 - 3 Yrs.)	4.57%	4.95%	-0.38%	-0.55%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.02%	4.34%	-0.32%	-0.17%
Rates Long-Term (> 9 Yrs.)	4.37%	4.52%	-0.15%	0.18%
Prime Rate (Major Banks)	8.50%	8.50%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.47%	0.48%	-0.01%	-0.10%
Mortgage 30-Yr. Fixed	6.35%	6.78%	-0.43%	-0.83%
Rates 15-Yr. Fixed	5.51%	6.07%	-0.56%	-1.04%
Secured Overnight Financing Rate (SOFR)	5.33%	5.33%	0.00%	0.03%
Dow Jones				
Industrial Average	41,563	40,743	820	6,841
Standard & Poor's				
500 Stock Index	5,648	5,436	212	1,140
NASDAQ				
Composite Index	17,516	17,147	369	3,481
Standard & Poor's				
500 Dividend Yield	2.08%	1.36%	0.72%	0.53%
Standard & Poor's 500				
Price/Earnings Ratio	25.4	23.6	1.83	5.23
U. S. Treasury				
Bills (90 Days)	5.08%	5.28%	-0.20%	-0.21%
U. S. Treasury				
Bonds (30 Years)	4.13%	4.63%	-0.50%	-0.08%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	2.80%	2.90%	-0.10%	-0.30%
Consumer (1982-84 = 100)	313.5	313.0	0.5	7.8
Price (1967 = 100)	939.1	937.6	1.5	23.4
Index (Month)	(7/24)	(6/24)		
Consumer Price Index				
Annual Growth Rate	2.56%	2.61%	-0.04%	-0.64%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	1.00%
Gold, Troy OZ.				
New York Close	\$2,521.20	\$2,411.00	\$110.20	\$581.90