

Bob LeClair's DataNet Newsletter

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Data Item	1-Nov 2024	1-Oct 2024	Month's Change	12-Month's Change
120% AFMR	4.45%	4.45%	0.00%	-1.20%
Section 7520 Rate	4.40%	4.40%	0.00%	-1.20%
Appl. Short-Term (0 - 3 Yrs.)	4.00%	4.21%	-0.21%	-1.30%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.70%	3.70%	0.00%	-0.99%
Rates Long-Term (> 9 Yrs.)	4.15%	4.10%	0.05%	-0.68%
Prime Rate (Major Banks)	8.00%	8.00%	0.00%	-0.50%
Money Market				
Mutual Funds (Taxable)	0.43%	0.41%	0.02%	-0.18%
Mortgage 30-Yr. Fixed	6.72%	6.08%	0.64%	-1.07%
Rates 15-Yr. Fixed	5.99%	5.16%	0.83%	-1.04%
Secured Overnight Financing Rate (SOFR)	4.81%	4.84%	-0.03%	-0.50%
Dow Jones				
Industrial Average	42,142	42,330	-188	9,089
Standard & Poor's				
500 Stock Index	5,814	5,762	52	1,620
NASDAQ				
Composite Index	18,608	18,120	488	5,757
Standard & Poor's				
500 Dividend Yield	1.28%	1.27%	0.01%	-0.40%
Standard & Poor's 500				
Price/Earnings Ratio	25.0	24.2	0.80	6.05
U. S. Treasury				
Bills (90 Days)	4.54%	4.55%	-0.01%	-0.92%
U. S. Treasury				
Bonds (30 Years)	4.47%	4.12%	0.35%	-0.62%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.00%	2.80%	0.20%	-0.70%
Consumer (1982-84 = 100)	314.7	314.1	0.6	6.9
Price (1967 = 100)	942.5	940.8	1.7	20.5
Index (Month)	(9/24)	(8/24)		
Consumer Price Index				
Annual Growth Rate	2.24%	2.32%	-0.08%	-1.46%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	0.00%
Gold, Troy OZ.				
New York Close	\$2,744.00	\$2,634.70	\$109.30	\$760.70