

Bob LeClair's DataNet Newsletter

FAX: (610) 924-0514

TEL: (610) 924-0515

Data Item	1-Dec 2024	1-Nov 2024	Month's Change	12-Month's Change
120% AFMR	5.03%	4.45%	0.58%	-0.76%
Section 7520 Rate	5.00%	4.40%	0.60%	-0.80%
Appl. Short-Term (0 - 3 Yrs.)	4.30%	4.00%	0.30%	-0.96%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.18%	3.70%	0.48%	-0.64%
Rates Long-Term (> 9 Yrs.)	4.53%	4.15%	0.38%	-0.50%
Prime Rate (Major Banks)	7.75%	8.00%	-0.25%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.43%	0.43%	0.00%	-0.04%
Mortgage 30-Yr. Fixed	6.81%	6.72%	0.09%	-0.41%
Rates 15-Yr. Fixed	6.10%	5.99%	0.11%	-0.46%
Secured Overnight Financing Rate (SOFR)	4.57%	4.81%	-0.24%	-0.74%
Dow Jones				
Industrial Average	44,911	42,142	2,769	8,960
Standard & Poor's				
500 Stock Index	6,032	5,814	218	1,464
NASDAQ				
Composite Index	19,060	18,608	452	4,834
Standard & Poor's				
500 Dividend Yield	1.23%	1.28%	-0.05%	-0.32%
Standard & Poor's 500				
Price/Earnings Ratio	25.2	25.0	0.20	4.75
U. S. Treasury				
Bills (90 Days)	4.49%	4.54%	-0.05%	-0.90%
U. S. Treasury				
Bonds (30 Years)	4.36%	4.47%	-0.11%	-0.13%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.00%	3.00%	0.00%	0.10%
Consumer (1982-84 = 100)	315.5	314.7	0.8	7.8
Price (1967 = 100)	944.8	942.5	2.3	23.2
Index (Month)	(10/24)	(9/24)		
Consumer Price Index				
Annual Growth Rate	2.52%	2.24%	0.28%	-0.68%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	0.00%
Gold, Troy OZ.				
New York Close	\$2,637.80	\$2,744.00	(\$106.20)	\$602.10