

Bob LeClair's DataNet Newsletter

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Data Item	1-Jan 2025	1-Dec 2024	Month's Change	12-Month's Change
120% AFMR	5.10%	5.03%	0.07%	-0.15%
Section 7520 Rate	5.20%	5.00%	0.20%	0.00%
Appl. Short-Term (0 - 3 Yrs.)	4.33%	4.30%	0.03%	-0.67%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.24%	4.18%	0.06%	-0.13%
Rates Long-Term (> 9 Yrs.)	4.53%	4.53%	0.00%	-0.01%
Prime Rate (Major Banks)	7.50%	7.75%	-0.25%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.42%	0.43%	-0.01%	-0.06%
Mortgage 30-Yr. Fixed	6.85%	6.81%	0.04%	0.24%
Rates 15-Yr. Fixed	6.00%	6.10%	-0.10%	0.07%
Secured Overnight Financing Rate (SOFR)	4.49%	4.57%	-0.08%	-0.91%
Dow Jones				
Industrial Average	42,544	44,911	-2,367	4,854
Standard & Poor's				
500 Stock Index	5,882	6,032	-150	1,112
NASDAQ				
Composite Index	19,310	19,060	250	4,299
Standard & Poor's				
500 Dividend Yield	1.26%	1.23%	0.03%	-0.21%
Standard & Poor's 500				
Price/Earnings Ratio	25.2	25.2	0.02	3.37
U. S. Treasury				
Bills (90 Days)	4.32%	4.49%	-0.17%	-1.01%
U. S. Treasury				
Bonds (30 Years)	4.80%	4.36%	0.44%	0.77%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.20%	3.00%	0.20%	0.85%
Consumer (1982-84 = 100)	316.4	315.5	1.0	9.3
Price (1967 = 100)	947.8	944.8	3.0	28.0
Index (Month)	(11/24)	(10/24)		
Consumer Price Index				
Annual Growth Rate	3.04%	2.52%	0.52%	-0.06%
IRS Under and Over- Payment Interest Rate	7.00%	8.00%	-1.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$2,624.25	\$2,637.80	(\$13.55)	\$562.05