

Bob LeClair's DataNet Newsletter

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Data Item	1-Feb 2025	1-Jan 2025	Month's Change	12-Month's Change
120% AFMR	5.43%	5.10%	0.33%	0.64%
Section 7520 Rate	5.40%	5.20%	0.20%	0.60%
Appl. Short-Term (0 - 3 Yrs.)	4.34%	4.33%	0.01%	-0.34%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.52%	4.24%	0.28%	0.54%
Rates Long-Term (> 9 Yrs.)	4.86%	4.53%	0.33%	0.68%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.40%	0.42%	-0.02%	-0.10%
Mortgage 30-Yr. Fixed	6.95%	6.85%	0.10%	0.26%
Rates 15-Yr. Fixed	6.12%	6.00%	0.12%	-0.25%
Secured Overnight Financing Rate (SOFR)	4.36%	4.49%	-0.13%	-0.95%
Dow Jones				
Industrial Average	44,538	42,544	1,994	6,388
Standard & Poor's				
500 Stock Index	6,040	5,882	158	1,191
NASDAQ				
Composite Index	19,623	19,310	313	4,459
Standard & Poor's				
500 Dividend Yield	1.22%	1.26%	-0.04%	-0.24%
Standard & Poor's 500				
Price/Earnings Ratio	25.5	25.2	0.35	3.42
U. S. Treasury				
Bills (90 Days)	4.30%	4.32%	-0.02%	-1.06%
U. S. Treasury				
Bonds (30 Years)	4.50%	4.80%	-0.30%	0.32%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.15%	3.20%	-0.05%	0.60%
Consumer (1982-84 = 100)	317.7	316.4	1.2	11.0
Price (1967 = 100)	951.5	947.8	3.7	32.7
Index (Month)	(12/24)	(11/24)		
Consumer Price Index				
Annual Growth Rate	3.58%	3.04%	0.54%	0.18%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$2,794.80	\$2,624.25	\$170.55	\$758.50