

# Bob LeClair's DataNet Newsletter

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Data Item	1-Mar 2025	1-Feb 2025	Month's Change	12-Month's Change
120% AFMR	5.36%	5.43%	-0.07%	0.39%
Section 7520 Rate	5.40%	5.40%	0.00%	0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.31%	4.34%	-0.03%	-0.40%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.46%	4.52%	-0.06%	0.33%
Rates Long-Term (> 9 Yrs.)	4.82%	4.86%	-0.04%	0.42%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.41%	0.40%	0.01%	-0.10%
Mortgage 30-Yr. Fixed	6.76%	6.95%	-0.19%	-0.18%
Rates 15-Yr. Fixed	5.94%	6.12%	-0.18%	-0.58%
Secured Overnight Financing Rate (SOFR)	4.36%	4.36%	0.00%	-0.95%
Dow Jones				
Industrial Average	43,840	44,538	-698	4,844
Standard & Poor's				
500 Stock Index	5,955	6,040	-85	859
NASDAQ				
Composite Index	18,848	19,623	-775	2,756
Standard & Poor's				
500 Dividend Yield	1.30%	1.22%	0.08%	-0.09%
Standard & Poor's 500				
Price/Earnings Ratio	23.9	25.5	-1.67	0.85
U. S. Treasury				
Bills (90 Days)	4.29%	4.30%	-0.01%	-1.09%
U. S. Treasury				
Bonds (30 Years)	4.49%	4.50%	-0.01%	0.11%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.00%	3.15%	-0.15%	0.50%
Consumer (1982-84 = 100)	317.7	317.7	0.0	9.3
Price (1967 = 100)	951.5	951.5	0.0	27.6
Index (Month)	(1/25)	(12/24)		
Consumer Price Index				
Annual Growth Rate	3.01%	3.58%	-0.58%	-0.09%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$2,856.99	\$2,794.80	\$62.19	\$813.59