

# Bob LeClair's DataNet Newsletter

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Data Item	1-Apr 2025	1-Mar 2025	Month's Change	12-Month's Change
120% AFMR	5.06%	5.36%	-0.30%	-0.11%
Section 7520 Rate	5.00%	5.40%	-0.40%	-0.20%
Appl. Short-Term (0 - 3 Yrs.)	4.16%	4.31%	-0.15%	-0.73%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.21%	4.46%	-0.25%	-0.09%
Rates Long-Term (> 9 Yrs.)	4.61%	4.82%	-0.21%	0.16%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.45%	0.41%	0.04%	-0.03%
Mortgage 30-Yr. Fixed	6.65%	6.76%	-0.11%	-0.14%
Rates 15-Yr. Fixed	5.89%	5.94%	-0.05%	-0.55%
Secured Overnight Financing Rate (SOFR)	4.34%	4.36%	-0.02%	-0.99%
Dow Jones				
Industrial Average	42,002	43,840	-1,838	2,195
Standard & Poor's				
500 Stock Index	5,612	5,955	-343	358
NASDAQ				
Composite Index	17,299	18,848	-1,549	920
Standard & Poor's				
500 Dividend Yield	1.34%	1.30%	0.04%	-0.01%
Standard & Poor's 500				
Price/Earnings Ratio	23.2	23.9	-0.70	-0.45
U. S. Treasury				
Bills (90 Days)	4.27%	4.29%	-0.02%	-1.09%
U. S. Treasury				
Bonds (30 Years)	4.58%	4.49%	0.09%	0.24%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.40%	3.00%	0.40%	0.85%
Consumer (1982-84 = 100)	319.1	317.7	1.4	8.0
Price (1967 = 100)	957.8	951.5	6.3	28.2
Index (Month)	(2/25)	(1/25)		
Consumer Price Index				
Annual Growth Rate	2.59%	3.01%	-0.42%	-0.61%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$3,123.80	\$2,856.99	\$266.81	\$890.80