

Bob LeClair's DataNet Newsletter

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Data Item	1-Jul 2025	1-Jun 2025	Month's Change	12-Month's Change
120% AFMR	5.04%	4.90%	0.14%	-0.36%
Section 7520 Rate	5.00%	5.00%	0.00%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.12%	4.00%	0.12%	-0.94%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.19%	4.07%	0.12%	-0.30%
Rates Long-Term (> 9 Yrs.)	4.90%	4.77%	0.13%	0.29%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.44%	0.45%	-0.01%	-0.07%
Mortgage Rates 30-Yr. Fixed	6.77%	6.97%	-0.20%	-0.09%
15-Yr. Fixed	5.89%	6.25%	-0.36%	-0.27%
Secured Overnight Financing Rate (SOFR)	4.39%	4.33%	0.06%	-0.95%
Dow Jones Industrial Average	44,095	42,270	1,825	4,976
Standard & Poor's 500 Stock Index	6,205	5,911	294	745
NASDAQ Composite Index	20,370	19,113	1,257	2,637
Standard & Poor's 500 Dividend Yield	1.24%	1.31%	-0.07%	-0.09%
Standard & Poor's 500 Price/Earnings Ratio	24.1	23.3	0.78	-0.01
U. S. Treasury Bills (90 Days)	4.29%	4.33%	-0.04%	-1.07%
U. S. Treasury Bonds (30 Years)	4.76%	4.93%	-0.17%	0.20%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.40%	3.40%	0.00%	0.50%
Consumer Price Index (1982-84 = 100)	321.5	320.8	0.7	7.4
(1967 = 100)	960.2	959.4	0.8	19.4
Index (Month)	(5/25)	(4/25)		
Consumer Price Index Annual Growth Rate	2.35%	2.33%	0.02%	-0.95%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$3,312.15	\$3,315.53	(\$3.38)	\$986.15