

Bob LeClair's DataNet Newsletter

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Data Item	1-Aug 2025	1-Jul 2025	Month's Change	12-Month's Change
120% AFMR	4.88%	5.04%	-0.16%	-0.34%
Section 7520 Rate	4.80%	5.00%	-0.20%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.03%	4.12%	-0.09%	-0.92%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.06%	4.19%	-0.13%	-0.28%
Rates Long-Term (> 9 Yrs.)	4.82%	4.90%	-0.08%	0.30%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.44%	0.44%	0.00%	-0.04%
Mortgage Rates 30-Yr. Fixed	6.72%	6.77%	-0.05%	-0.06%
15-Yr. Fixed	5.85%	5.89%	-0.04%	-0.22%
Secured Overnight Financing Rate (SOFR)	4.32%	4.39%	-0.07%	-1.01%
Dow Jones Industrial Average	44,131	44,095	36	3,388
Standard & Poor's 500 Stock Index	6,339	6,205	134	903
NASDAQ Composite Index	21,122	20,370	752	3,975
Standard & Poor's 500 Dividend Yield	1.20%	1.24%	-0.04%	-0.16%
Standard & Poor's 500 Price/Earnings Ratio	24.9	24.1	0.76	1.25
U. S. Treasury Bills (90 Days)	4.34%	4.29%	0.05%	-0.94%
U. S. Treasury Bonds (30 Years)	4.90%	4.76%	0.14%	0.27%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.35%	3.40%	-0.05%	0.45%
Consumer Price Index (1982-84 = 100)	322.6	321.5	1.1	9.5
(1967 = 100)	962.9	960.2	2.8	25.3
Index (Month)	(6/25)	(5/25)		
Consumer Price Index Annual Growth Rate	3.04%	2.35%	0.69%	0.43%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$3,285.26	\$3,312.15	(\$26.89)	\$874.26