

Bob LeClair's DataNet Newsletter

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Data Item	1-Sep 2025	1-Aug 2025	Month's Change	12-Month's Change
120% AFMR	4.88%	4.88%	0.00%	0.04%
Section 7520 Rate	4.80%	4.80%	0.00%	0.00%
Appl. Short-Term (0 - 3 Yrs.)	4.00%	4.03%	-0.03%	-0.57%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.04%	4.06%	-0.02%	0.02%
Rates Long-Term (> 9 Yrs.)	4.83%	4.82%	0.01%	0.46%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.44%	0.44%	0.00%	-0.03%
Mortgage 30-Yr. Fixed	6.56%	6.72%	-0.16%	0.21%
Rates 15-Yr. Fixed	5.69%	5.85%	-0.16%	0.18%
Secured Overnight Financing Rate (SOFR)	4.34%	4.32%	0.02%	-0.99%
Dow Jones				
Industrial Average	45,545	44,131	1,414	3,982
Standard & Poor's				
500 Stock Index	6,460	6,339	121	812
NASDAQ				
Composite Index	21,456	21,122	334	3,940
Standard & Poor's				
500 Dividend Yield	1.21%	1.20%	0.01%	-0.87%
Standard & Poor's 500				
Price/Earnings Ratio	25.2	24.9	0.30	-0.28
U. S. Treasury				
Bills (90 Days)	4.14%	4.34%	-0.20%	-0.94%
U. S. Treasury				
Bonds (30 Years)	4.93%	4.90%	0.03%	0.80%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.40%	3.35%	0.05%	0.60%
Consumer (1982-84 = 100)	323.0	322.6	0.5	9.5
Price (1967 = 100)	964.8	962.9	1.9	25.8
Index (Month)	(7/25)	(6/25)		
Consumer Price Index				
Annual Growth Rate	3.03%	3.04%	-0.01%	0.38%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$3,447.73	\$3,285.26	\$162.47	\$926.53