

Bob LeClair's DataNet Newsletter

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Data Item	1-Oct 2025	1-Sep 2025	Month's Change	12-Month's Change
120% AFMR	4.65%	4.88%	-0.23%	0.20%
Section 7520 Rate	4.60%	4.80%	-0.20%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	3.81%	4.00%	-0.19%	-0.40%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.87%	4.04%	-0.17%	0.17%
Rates Long-Term (> 9 Yrs.)	4.73%	4.83%	-0.10%	0.63%
Prime Rate (Major Banks)	7.25%	7.50%	-0.25%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.45%	0.44%	0.01%	0.04%
Mortgage 30-Yr. Fixed	6.30%	6.56%	-0.26%	0.22%
Rates 15-Yr. Fixed	5.49%	5.69%	-0.20%	0.33%
Secured Overnight Financing Rate (SOFR)	4.13%	4.34%	-0.21%	-0.71%
Dow Jones				
Industrial Average	46,398	45,545	853	4,068
Standard & Poor's				
500 Stock Index	6,688	6,460	228	926
NASDAQ				
Composite Index	22,660	21,456	1,204	4,540
Standard & Poor's				
500 Dividend Yield	1.19%	1.21%	-0.02%	-0.08%
Standard & Poor's 500				
Price/Earnings Ratio	25.3	25.2	0.12	1.12
U. S. Treasury				
Bills (90 Days)	3.92%	4.14%	-0.22%	-0.63%
U. S. Treasury				
Bonds (30 Years)	4.74%	4.93%	-0.19%	0.62%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.00%	3.40%	-0.40%	0.20%
Consumer (1982-84 = 100)	324.0	323.0	1.0	9.9
Price (1967 = 100)	968.5	964.8	3.7	27.7
Index (Month)	(8/25)	(7/25)		
Consumer Price Index				
Annual Growth Rate	3.14%	3.03%	0.11%	0.82%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$3,862.85	\$3,447.73	\$415.12	\$1,228.15