

Bob LeClair's DataNet Newsletter

FAX: (610) 924-0514

TEL: (610) 924-0515

Data Item	1-Nov 2025	1-Oct 2025	Month's Change	12-Month's Change
120% AFMR	4.65%	4.65%	0.00%	0.20%
Section 7520 Rate	4.60%	4.60%	0.00%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	3.69%	3.81%	-0.12%	-0.31%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.83%	3.87%	-0.04%	0.13%
Rates Long-Term (> 9 Yrs.)	4.62%	4.73%	-0.11%	0.47%
Prime Rate (Major Banks)	7.00%	7.25%	-0.25%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.44%	0.45%	-0.01%	0.01%
Mortgage Rates				
30-Yr. Fixed	6.17%	6.30%	-0.13%	-0.55%
15-Yr. Fixed	5.41%	5.49%	-0.08%	-0.58%
Secured Overnight Financing Rate (SOFR)	4.20%	4.13%	0.07%	-0.61%
Dow Jones Industrial Average	47,563	46,398	1,165	5,421
Standard & Poor's 500 Stock Index	6,840	6,688	152	1,026
NASDAQ Composite Index	23,725	22,660	1,065	5,117
Standard & Poor's 500 Dividend Yield	1.16%	1.19%	-0.03%	-0.12%
Standard & Poor's 500 Price/Earnings Ratio	25.6	25.3	0.31	0.63
U. S. Treasury Bills (90 Days)	3.80%	3.92%	-0.12%	-0.74%
U. S. Treasury Bonds (30 Years)	4.65%	4.74%	-0.09%	0.18%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.85%	3.00%	-0.15%	-0.15%
Consumer Price Index (1982-84 = 100)	324.8	324.0	0.8	10.1
Price Index (1967 = 100)	971.5	968.5	3.0	29.0
Index (Month)	(9/25)	(8/25)		
Consumer Price Index Annual Growth Rate	3.21%	3.14%	0.07%	0.97%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$4,022.84	\$3,862.85	\$159.99	\$1,278.84