

Bob LeClair's DataNet Newsletter

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Data Item	1-Jan 2026	1-Dec 2025	Month's Change	12-Month's Change
120% AFMR	4.60%	4.55%	0.05%	-0.50%
Section 7520 Rate	4.60%	4.60%	0.00%	-0.60%
Appl. Short-Term (0 - 3 Yrs.)	3.63%	3.66%	-0.03%	-0.70%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.81%	3.79%	0.02%	-0.43%
Rates Long-Term (> 9 Yrs.)	4.63%	4.55%	0.08%	0.10%
Prime Rate (Major Banks)	6.75%	7.00%	-0.25%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.41%	0.43%	-0.02%	-0.01%
Mortgage Rates 30-Yr. Fixed	6.27%	6.23%	0.04%	-0.58%
15-Yr. Fixed	5.66%	5.51%	0.15%	-0.34%
Secured Overnight Financing Rate (SOFR)	3.71%	4.05%	-0.34%	-0.78%
Dow Jones Industrial Average	48,063	47,716	347	5,519
Standard & Poor's 500 Stock Index	6,845	6,849	-4	963
NASDAQ Composite Index	23,242	23,366	-124	3,932
Standard & Poor's 500 Dividend Yield	1.14%	1.16%	-0.02%	-0.12%
Standard & Poor's 500 Price/Earnings Ratio	25.7	25.3	0.43	0.51
U. S. Treasury Bills (90 Days)	3.63%	3.77%	-0.14%	-0.69%
U. S. Treasury Bonds (30 Years)	4.84%	4.69%	0.15%	0.04%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.90%	2.85%	0.05%	-0.30%
Consumer Price Index (1982-84 = 100)	324.1	324.8	-0.7	7.7
(1967 = 100)	973.5	971.5	2.0	25.7
(Month)	(11/25)	(9/25)		
Consumer Price Index Annual Growth Rate	2.43%	2.96%	-0.54%	-0.61%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$4,318.50	\$4,220.43	\$98.07	\$1,694.25