

Bob LeClair's DataNet Newsletter

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Data Item	1-Aug 2026	1-Jul 2026	Month's Change	12-Month's Change
120% AFMR	5.23%	5.23%	0.00%	0.35%
Section 7520 Rate	5.20%	5.20%	0.00%	0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.10%	4.00%	0.10%	0.07%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.35%	4.35%	0.00%	0.29%
Rates Long-Term (> 9 Yrs.)	4.92%	4.98%	-0.06%	0.10%
Prime Rate (Major Banks)	6.75%	6.75%	0.00%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.44%	0.44%	0.00%	0.00%
Mortgage 30-Yr. Fixed	6.66%	6.49%	0.17%	-0.06%
Rates 15-Yr. Fixed	6.04%	5.84%	0.20%	0.19%
Secured Overnight Financing Rate (SOFR)	3.65%	3.62%	0.03%	-0.67%
Dow Jones				
Industrial Average	52,485	52,319	166	8,354
Standard & Poor's				
500 Stock Index	7,490	7,499	-9	1,151
NASDAQ				
Composite Index	25,373	26,214	-841	4,251
Standard & Poor's				
500 Dividend Yield	1.10%	1.11%	-0.01%	-0.10%
Standard & Poor's 500				
Price/Earnings Ratio	25.2	25.0	0.20	0.34
U. S. Treasury				
Bills (90 Days)	3.75%	3.81%	-0.06%	-0.59%
U. S. Treasury				
Bonds (30 Years)	5.27%	4.95%	0.32%	0.37%
Tax-Exempt Municipal				
Bonds (10 Yr.; AA)	3.45%	3.05%	0.40%	0.10%
Consumer (1982-84 = 100)	334.0	335.1	-1.2	11.4
Price (1967 = 100)	996.1	1000.3	-4.2	33.1
Index (Month)	(6/26)	(5/26)		
Consumer Price Index				
Annual Growth Rate	3.53%	4.25%	-0.72%	0.49%
IRS Under and Over-				
Payment Interest Rate	7.00%	7.00%	0.00%	0.00%
Gold, Troy OZ.				
New York Close	\$4,043.36	\$4,008.33	\$35.03	\$758.10