Bob LeClair's DataNet Newsletter

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Data Item	1-Nov 2026	1-Oct 2026	Month's Change	12-Month's Change
120% AFMR	6.11%	5.54%	0.57%	1.46%
Section 7520 Rate	6.20%	5.60%	0.60%	1.60%
Appl. Short-Term (0 - 3 Yrs.)	4.67%	4.25%	0.42%	0.98%
Fedl. Mid-Term (>3 - 9 Yrs.)	5.08%	4.61%	0.47%	1.25%
Rates Long-Term (> 9 Yrs.)	5.52%	5.22%	0.30%	0.90%
Prime Rate (Major Banks)	7.00%	7.00%	0.00%	0.00%
Money Market Mutual Funds (Taxable)	0.47%	0.45%	0.02%	0.03%
Mortgage 30-Yr. Fixed	7.24%	7.03%	0.21%	1.07%
Rates 15-Yr. Fixed	6.60%	6.42%	0.18%	1.19%
Secured Overnight Financing Rate (SOFR)	3.94%	3.88%	0.06%	-0.26%
Dow Jones Industrial Average	51,770	50,906	864	4,207
Standard & Poor's 500 Stock Index	7,580	7,652	-72	740
NASDAQ Composite Index	25,437	26,861	-1,424	1,712
Standard & Poor's 500 Dividend Yield	1.08%	1.07%	0.01%	-0.08%
Standard & Poor's 500 Price/Earnings Ratio	23.3	23.5	-0.21	-2.31
U. S. Treasury Bills (90 Days)	4.08%	4.10%	-0.02%	0.28%
U. S. Treasury Bonds (30 Years)	5.31%	5.64%	-0.33%	0.66%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.60%	4.35%	-0.75%	0.75%
Consumer (1982-84 = 100)	336.9	335.0	2.0	12.1
Price (1967 = 100)	1009.0	1003.3	5.7	37.5
Index (Month)	(9/26)	(8/26)		
Consumer Price Index Annual Growth Rate	3.72%	3.39%	0.33%	0.51%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	$3,875.20	$4,156.08	($280.88)	($147.64)

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