

Bob LeClair's DataNet Newsletter

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Data Item	1-May 2025	1-Apr 2025	Month's Change	12-Month's Change
120% AFMR	4.93%	5.06%	-0.13%	-0.38%
Section 7520 Rate	5.00%	5.00%	0.00%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.05%	4.16%	-0.11%	-0.92%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.10%	4.21%	-0.11%	-0.32%
Rates Long-Term (> 9 Yrs.)	4.62%	4.61%	0.01%	0.07%
Prime Rate (Major Banks)	7.50%	7.50%	0.00%	-1.00%
Money Market				
Mutual Funds (Taxable)	0.45%	0.45%	0.00%	-4.35%
Mortgage 30-Yr. Fixed	6.81%	6.65%	0.16%	-0.13%
Rates 15-Yr. Fixed	5.94%	5.89%	0.05%	-0.30%
Secured Overnight Financing Rate (SOFR)	4.36%	4.34%	0.02%	-0.96%
Dow Jones Industrial Average	40,669	42,002	-1,333	1,600
Standard & Poor's 500 Stock Index	5,569	5,612	-43	264
NASDAQ Composite Index	17,446	17,299	147	525
Standard & Poor's 500 Dividend Yield	1.38%	1.34%	0.04%	0.03%
Standard & Poor's 500 Price/Earnings Ratio	22.1	23.2	-1.01	-0.46
U. S. Treasury Bills (90 Days)	4.28%	4.27%	0.01%	-1.11%
U. S. Treasury Bonds (30 Years)	4.70%	4.58%	0.12%	0.45%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.50%	3.40%	0.10%	0.65%
Consumer (1982-84 = 100)	319.8	319.1	0.7	7.6
Price (1967 = 100)	957.3	957.8	-0.5	22.1
Index (Month)	(3/25)	(2/25)		
Consumer Price Index Annual Growth Rate	2.42%	2.59%	-0.16%	-1.06%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ.				
New York Close	\$3,273.49	\$3,123.80	\$149.69	\$987.36