



WHAT'S UP ? *

* or down...

Compliments of:
Lanny D. Levin, CLU, ChFC



	March 2022	February 2022	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	0.00%
30 year fixed mortgage	3.89%	3.55%	0.34%	0.92%
1 yr. adjustable mortgage	2.98%	2.70%	0.28%	-0.01%
LIBOR (12 mo.)	1.33%	0.95%	0.38%	1.05%

Conservative Yields				
U.S. Treasury Bills (90 days)	0.29%	0.16%	0.13%	0.26%
U.S. Treasury Bonds (30 yrs)	2.15%	2.12%	0.03%	0.00%
Tax-Exempt Muni (15 yr AAA)	1.65%	1.60%	0.05%	0.60%

Equity Markets & Gold				
Dow Jones Ind Average	33,893	35,132	-1,239	2,961
Standard & Poor's 500	4,374	4,516	-142	563
NASDAQ Composite Index	13,751	14,240	-489	559
Gold, per Troy ounce, NY close	\$1,906.90	\$1,796.90	\$110.00	\$171.30
Standard & Poor's Div. Yield	1.41%	1.40%	0.01%	-0.09%
Standard & Poor's P/E Ratio	23.8	26.0	-2.2	-15.0

IRS Mandated Rates				
Section 7520 rate	2.00%	1.60%	0.40%	1.20%
120% AFMR	2.09%	1.69%	0.40%	1.35%
Applicable Short-term (0-3 yrs)	0.97%	0.59%	0.38%	0.86%
Applicable Mid-term (betw 3 & 9 yrs)	1.74%	1.40%	0.34%	1.12%
Applicable Long-term (over 9 yrs.)	2.14%	1.92%	0.22%	0.52%
Under & Over-payment rate	3.00%	3.00%	0.00%	0.00%

Inflation				
	January-22	December-21		
CPI (1982=100)	281.1	278.8	2.3	19.5
CPI (1967=100)	842.2	835.2	7.0	58.6
Annual Growth of CPI	7.50%	7.00%	0.50%	6.10%

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