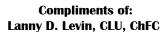


WHAT'S UP? *

* or down...





	June	May	Month's	12-Month's
	2022	2022	Change	Change
	Bori	rowing		
Prime Rate	4.00%	3.50%	0.50%	0.75%
30 year fixed mortgage	5.10%	5.10%	0.00%	2.15%
1 yr. adjustable mortgage	4.20%	3.70%	0.50%	1.61%
LIBOR (12 mo.)	2.70%	2.55%	0.15%	2.44%
	Conserva	ative Yields		
U.S. Treasury Bills (90 days)	1.03%	0.82%	0.21%	1.03%
U.S. Treasury Bonds (30 yrs)	3.06%	3.00%	0.06%	0.80%
Tax-Exempt Muni (15 yr AAA)	3.00%	2.55%	0.45%	1.85%
		rkets & Gold		
Dow Jones Ind Average	32,990	32,977	13	-1,539
Standard & Poor's 500	4,132	4,132	0	-72
NASDAQ Composite Index	12,081	12,335	-254	-1,668
Gold, per Troy ounce, NY close	\$1,837.90	\$1,896.70	-\$58.80	-\$65.60
Standard & Poor's Div. Yield	1.54%	1.46%	0.08%	0.16%
Standard & Poor's P/E Ratio	21.1	24.1	-3.0	-23.6
	IDO Maria	Jaka d Daka		
Section 7520 rate	3.60%	dated Rates	0.000/	2.400/
120% AFMR		3.00%	0.60%	2.40%
	3.52%	3.01%	0.51%	2.30%
Applicable Short-term (0-3 yrs) Applicable Mid-term (betw 3 & 9 yrs	2.21%	1.85%	0.36%	2.08%
Applicable long-term (over 9 yrs.)	2.93% 3.11%	2.51% 2.66%	0.42% 0.45%	1.91% 1.03%
Under & Over-payment rate	4.00%	4.00%	0.45%	1.00%
Onder & Over-payment rate	4.00%	4.00%	0.00%	1.00%
	Infl	ation		
	April-22	March-22		
CPI (1982=100)	289.1	287.5	1.6	22.0
CPI (1967=100)	866.0	861.2	4.8	66.0
Annual Growth of CPI	8.30%	8.50%	-0.20%	4.10%

Data and rates used were indicative of market conditions as of the date shown and do not constitute a solicitation, offer, or recommendation to purchase or sell a security. Dow Jones Industrial Average is a price-weighted average of 30 actively traded blue chip stocks, primarily industrials. S&P 500 Index is a market index focused on the large-cap segment of the U.S. equities market. NASDAQ Composite Index is a market value-weighted index that measures all NASDAQ domestic and non-U.S. based common stocks listed on the NASDAQ stock market. The Consumer Price Index (CPI) is the weighted average of prices of a basket of consumer goods and services and is a commonly used measure of the rate of inflation. Indices are unmanaged and one cannot invest directly in an index. Past performance is not a guarantee of future results.

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