



WHAT'S UP ? *

* or down...



**Compliments of:
Lanny D. Levin, CLU, ChFC**

	July 2022	June 2022	Month's Change	12-Month's Change
Borrowing				
Prime Rate	4.75%	4.00%	0.75%	1.50%
30 year fixed mortgage	5.70%	5.10%	0.60%	2.68%
1 yr. adjustable mortgage	4.50%	4.20%	0.30%	1.97%
LIBOR (12 mo.)	3.61%	2.70%	0.91%	3.36%

Conservative Yields				
U.S. Treasury Bills (90 days)	1.63%	1.03%	0.60%	1.59%
U.S. Treasury Bonds (30 yrs)	3.18%	3.06%	0.12%	1.11%
Tax-Exempt Muni (15 yr AAA)	3.20%	3.00%	0.20%	2.05%

Equity Markets & Gold				
Dow Jones Ind Average	30,775	32,990	-2,215	-3,728
Standard & Poor's 500	3,785	4,132	-347	-517
NASDAQ Composite Index	11,029	12,081	-1,052	-3,475
Gold, per Troy ounce, NY close	\$1,807.50	\$1,837.90	-\$30.40	\$37.30
Standard & Poor's Div. Yield	1.68%	1.54%	0.14%	0.33%
Standard & Poor's P/E Ratio	20.4	21.1	-0.7	-25.3

IRS Mandated Rates				
Section 7520 rate	3.60%	3.60%	0.00%	2.40%
120% AFMR	3.59%	3.52%	0.07%	2.39%
Applicable Short-term (0-3 yrs)	2.37%	2.21%	0.16%	2.25%
Applicable Mid-term (betw 3 & 9 yrs)	2.99%	2.93%	0.06%	1.99%
Applicable Long-term (over 9 yrs.)	3.22%	3.11%	0.11%	1.15%
Under & Over-payment rate	5.00%	4.00%	1.00%	2.00%

Inflation				
	May-22	April-22		
CPI (1982=100)	292.3	289.1	3.2	23.1
CPI (1967=100)	875.6	866.0	9.6	69.2
Annual Growth of CPI	8.60%	8.30%	0.30%	3.60%

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