



WHAT'S UP ? *

* or down...



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

	August 2021	July 2021	Month's Change	12-Month's Change
Borrowing				
Prime Rate	3.25%	3.25%	0.00%	0.00%
30 year fixed mortgage	2.80%	3.02%	-0.22%	-0.19%
1 yr. adjustable mortgage	2.45%	2.53%	-0.08%	-0.49%
LIBOR (12 mo.)	0.24%	0.25%	-0.01%	-0.22%

Conservative Yields				
U.S. Treasury Bills (90 days)	0.04%	0.04%	0.00%	-0.04%
U.S. Treasury Bonds (30 yrs)	1.89%	2.07%	-0.18%	0.70%
Tax-Exempt Muni (15 yr AAA)	0.95%	1.15%	-0.20%	0.10%

Equity Markets & Gold				
Dow Jones Ind Average	34,935	34,503	432	8,507
Standard & Poor's 500	4,395	4,302	93	1,124
NASDAQ Composite Index	14,673	14,504	169	3,928
Gold, per Troy ounce, NY close	\$1,813.80	\$1,770.20	\$43.60	-\$162.30
Standard & Poor's Div. Yield	1.31%	1.35%	-0.04%	-0.57%
Standard & Poor's P/E Ratio	33.8	45.7	-11.9	1.9

IRS Mandated Rates				
Section 7520 rate	1.20%	1.20%	0.00%	0.80%
120% AFMR	1.20%	1.20%	0.00%	0.71%
Applicable Short-term (0-3 yrs)	0.19%	0.12%	0.07%	0.02%
Applicable Mid-term (betw 3 & 9 yrs)	1.00%	1.00%	0.00%	0.59%
Applicable Long-term (over 9 yrs.)	1.89%	2.07%	-0.18%	0.77%
Under & Over-payment rate	3.00%	3.00%	0.00%	0.00%

Inflation				
	June-21	May-21		
CPI (1982=100)	271.7	269.2	2.5	13.9
CPI (1967=100)	813.9	806.4	7.5	41.7
Annual Growth of CPI	5.40%	5.00%	0.40%	4.80%

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