



WHAT'S UP ? *

* or down...



Compliments of:
Lanny D. Levin, CLU, ChFC

	March 2019	February 2019	Month's Change	12-Month's Change
Borrowing				
Prime Rate	5.50%	5.50%	0.00%	1.00%
30 year fixed mortgage	4.35%	4.46%	-0.11%	-0.05%
1 yr. adjustable mortgage	3.84%	3.96%	-0.12%	0.19%
LIBOR (12 mo.)	2.88%	3.02%	-0.14%	0.40%

Conservative Yields				
Money Mkt (taxable)	2.00%	2.00%	0.00%	0.98%
U.S. Treasury Bills (90 days)	2.43%	2.38%	0.05%	0.78%
U.S. Treasury Bonds (30 yrs)	3.08%	3.00%	0.08%	-0.05%
Tax-Exempt Muni (15 yr AAA)	2.30%	2.40%	-0.10%	-0.35%

Equity Markets & Gold				
Dow Jones Ind Average	25,916	25,000	916	887
Standard & Poor's 500	2,784	2,704	80	70
NASDAQ Composite Index	7,533	7,282	251	260
Gold, per Troy ounce, NY close	\$1,312.90	\$1,320.70	-\$7.80	-\$4.90
Standard & Poor's Div. Yield	1.99%	2.04%	-0.05%	0.10%
Standard & Poor's P/E Ratio	20.2	20.0	0.2	-5.3

IRS Mandated Rates				
Section 7520 rate	3.20%	3.20%	0.00%	0.20%
120% AFMR	3.10%	3.15%	-0.05%	0.02%
Applicable Short-term (0-3 yrs)	2.55%	2.57%	-0.02%	0.59%
Applicable Mid-term (betw 3 & 9 yrs)	2.59%	2.63%	-0.04%	0.02%
Applicable Long-term (over 9 yrs.)	2.91%	2.91%	0.00%	0.03%
Under & Over-payment rate	6.00%	6.00%	0.00%	2.00%

	Inflation			
	January-19	December-18		
CPI (1982=100)	251.7	251.2	0.5	3.8
CPI (1967=100)	754.0	752.6	1.4	11.5
Annual Growth of CPI	1.60%	1.90%	-0.30%	-0.50%

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