



WHAT'S UP ? *

* or down...



Compliments of:
Lanny D. Levin, CLU, ChFC

	November 2018	October 2018	Month's Change	12-Month's Change
Borrowing				
Prime Rate	5.25%	5.25%	0.00%	1.00%
30 year fixed mortgage	4.86%	4.72%	0.14%	0.92%
1 yr. adjustable mortgage	4.14%	3.97%	0.17%	0.93%
LIBOR (12 mo.)	3.07%	2.91%	0.16%	1.22%

Conservative Yields				
Money Mkt (taxable)	1.64%	1.64%	0.00%	0.94%
U.S. Treasury Bills (90 days)	2.33%	2.20%	0.13%	1.20%
U.S. Treasury Bonds (30 yrs)	3.39%	3.21%	0.18%	0.51%
Tax-Exempt Muni (15 yr AAA)	2.85%	2.75%	0.10%	0.75%

Equity Markets & Gold				
Dow Jones Ind Average	25,116	26,458	-1,342	1,739
Standard & Poor's 500	2,712	2,914	-202	137
NASDAQ Composite Index	7,306	8,046	-740	578
Gold, per Troy ounce, NY close	\$1,215.30	\$1,192.20	\$23.10	-\$55.10
Standard & Poor's Div. Yield	1.95%	1.80%	0.15%	0.03%
Standard & Poor's P/E Ratio	21.7	24.4	-2.7	-2.5

IRS Mandated Rates				
Section 7520 rate	3.60%	3.40%	0.20%	1.20%
120% AFMR	3.65%	3.40%	0.25%	1.25%
Applicable Short-term (0-3 yrs)	2.70%	2.55%	0.15%	1.32%
Applicable Mid-term (betw 3 & 9 yrs)	3.04%	2.83%	0.21%	1.04%
Applicable Long-term (over 9 yrs.)	3.22%	2.99%	0.23%	0.62%
Under & Over-payment rate	5.00%	5.00%	0.00%	1.00%

Inflation				
	September-18	August-18		
CPI (1982=100)	252.4	252.1	0.3	5.6
CPI (1967=100)	756.2	755.3	0.9	16.8
Annual Growth of CPI	2.30%	2.70%	-0.40%	0.10%

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