



WHAT'S UP ? *

* or down...



Compliments of:
Lanny D. Levin, CLU, ChFC

	November 2019	October 2019	Month's Change	12-Month's Change
Borrowing				
Prime Rate	4.75%	5.00%	-0.25%	-0.50%
30 year fixed mortgage	3.78%	3.64%	0.14%	-1.08%
1 yr. adjustable mortgage	3.43%	3.38%	0.05%	-0.71%
LIBOR (12 mo.)	1.99%	2.04%	-0.05%	-1.08%

Conservative Yields				
U.S. Treasury Bills (90 days)	1.52%	1.81%	-0.29%	-0.81%
U.S. Treasury Bonds (30 yrs)	2.18%	2.11%	0.07%	-1.21%
Tax-Exempt Muni (15 yr AAA)	1.60%	1.55%	0.05%	-1.25%

Equity Markets & Gold				
Dow Jones Ind Average	27,046	26,917	129	1,930
Standard & Poor's 500	3,038	2,977	61	326
NASDAQ Composite Index	8,292	7,999	293	986
Gold, per Troy ounce, NY close	\$1,512.70	\$1,472.50	\$40.20	\$297.40
Standard & Poor's Div. Yield	1.91%	1.91%	0.00%	-0.04%
Standard & Poor's P/E Ratio	23.1	23.1	0.0	1.4

IRS Mandated Rates				
Section 7520 rate	2.00%	1.80%	0.20%	-1.60%
120% AFMR	1.91%	1.81%	0.10%	-1.74%
Applicable Short-term (0-3 yrs)	1.68%	1.69%	-0.01%	-1.02%
Applicable Mid-term (betw 3 & 9 yrs)	1.59%	1.51%	0.08%	-1.45%
Applicable Long-term (over 9 yrs.)	1.94%	1.86%	0.08%	-1.28%
Under & Over-payment rate	5.00%	5.00%	0.00%	0.00%

Inflation				
	September-19	August-19		
CPI (1982=100)	256.8	256.6	0.2	4.4
CPI (1967=100)	769.1	768.6	0.5	12.9
Annual Growth of CPI	1.70%	1.70%	0.00%	-0.60%

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