

**Bob LeClair's Finance and Markets Newsletter**

	For the Week Ending:			Change (Week)	Change (Yr-to-Date)
	1/1/21	10/16/21	10/23/21		
Dow Jones Ind. Avg. (% Change)	30,606	35,295	35,677	382 1.08%	5,071 16.57%
S & P 500 Index (% Change)	3,756	4,471	4,545	74 1.64%	789 21.00%
NASDAQ Composite (% Change)	12,888	14,897	15,090	193 1.29%	2,202 17.08%
S & P 500 P/E Ratio	37.9	30.5	30.5	0.0	-7.4
S & P 500 Div. Yield	1.61%	1.32%	1.32%	0.00%	-0.29%
T-bill - S&P 500 Yield	-1.55%	-1.28%	-1.27%	0.01%	0.28%
30-Year T-Bond Yield	1.64%	2.04%	2.07%	0.03%	0.43%
10-Year T-Bond Yield	0.91%	1.57%	1.63%	0.06%	0.72%
91-Day T-Bill Yield	0.06%	0.04%	0.05%	0.01%	-0.01%
Yield Spread	1.58%	2.00%	2.02%	0.02%	0.44%
30-Year Mortgage	2.67%	3.05%	3.09%	0.04%	0.42%
15-Year Mortgage	2.17%	2.30%	2.33%	0.03%	0.16%
1-Year Adjustable Rate	2.71%	2.55%	2.54%	-0.01%	-0.17%
30-Yr. - 1-Yr. ARM Rate	-0.04%	0.50%	0.55%	0.05%	0.59%
\$ Value of Euro (€)	\$1.2215	\$1.1601	\$1.1643	\$0.0042	-\$0.0572
Japanese Yen (¥/\$)	103.20	114.22	113.50	-0.72	10.30
Crude Oil, Spot Price	\$48.44	\$82.28	\$83.76	\$1.48	\$35.32
Gasoline, Reg. (\$/Gal.)	\$2.25	\$3.32	\$3.38	\$0.06	\$1.13