

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

	For the Week Ending:			Change (Week)	Change (Yr-to-Date)
	1/1/18	7/7/18	7/14/18		
Dow Jones Ind. Avg. (% Change)	24,719	24,456	25,019	563 2.30%	300 1.21%
S & P 500 Index (% Change)	2,674	2,760	2,801	41 1.50%	128 4.78%
NASDAQ Composite (% Change)	6,903	7,688	7,826	138 1.79%	923 13.36%
S & P 500 P/E Ratio	21.8	24.2	24.5	0.4	2.7
S & P 500 Div. Yield	1.89%	1.89%	1.87%	-0.02%	-0.02%
T-bill - S&P 500 Yield	-0.51%	0.05%	0.10%	0.05%	0.61%
30-Year T-Bond Yield	2.94%	2.93%	2.93%	0.00%	-0.01%
10-Year T-Bond Yield	2.41%	2.82%	2.83%	0.01%	0.42%
91-Day T-Bill Yield	1.38%	1.94%	1.97%	0.03%	0.59%
Yield Spread	1.56%	0.99%	0.96%	-0.03%	-0.60%
30-Year Mortgage	3.99%	4.52%	4.53%	0.01%	0.54%
15-Year Mortgage	3.44%	3.99%	4.02%	0.03%	0.58%
1-Year Adjustable Rate	3.47%	3.74%	3.86%	0.12%	0.39%
30-Yr. - 1-Yr. ARM Rate	0.52%	0.78%	0.67%	-0.11%	0.15%
\$ Value of Euro (€)	\$1.2005	\$1.1746	\$1.1685	-\$0.0061	-\$0.0320
Japanese Yen (¥/\$)	112.69	110.47	112.38	1.91	-0.31
Crude Oil, Spot Price	\$60.42	\$73.80	\$71.01	-\$2.79	\$10.59
Gasoline, Reg. (\$/Gal.)	\$2.48	\$2.87	\$2.88	\$0.02	\$0.40