

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

	For the Week Ending:			Change (Week)	Change (Yr-to-Date)
	1/1/18	4/14/18	4/21/18		
Dow Jones Ind. Avg. (% Change)	24,719	24,360	24,463	103 0.42%	(256) -1.04%
S & P 500 Index (% Change)	2,674	2,656	2,670	14 0.52%	(3) -0.13%
NASDAQ Composite (% Change)	6,903	7,107	7,146	39 0.56%	243 3.52%
S & P 500 P/E Ratio	21.8	24.9	25.0	0.1	3.2
S & P 500 Div. Yield	1.89%	1.95%	1.95%	0.00%	0.06%
T-bill - S&P 500 Yield	-0.51%	-0.20%	-0.15%	0.05%	0.36%
30-Year T-Bond Yield	2.94%	3.03%	3.15%	0.12%	0.21%
10-Year T-Bond Yield	2.41%	2.83%	2.96%	0.13%	0.55%
91-Day T-Bill Yield	1.38%	1.75%	1.80%	0.05%	0.42%
Yield Spread	1.56%	1.28%	1.35%	0.07%	-0.21%
30-Year Mortgage	3.99%	4.42%	4.47%	0.05%	0.48%
15-Year Mortgage	3.44%	3.87%	3.94%	0.07%	0.50%
1-Year Adjustable Rate	3.47%	3.61%	3.67%	0.06%	0.20%
30-Yr. - 1-Yr. ARM Rate	0.52%	0.81%	0.80%	-0.01%	0.28%
\$ Value of Euro (€)	\$1.2005	\$1.2331	\$1.2288	-\$0.0043	\$0.0283
Japanese Yen (¥/\$)	112.69	107.35	107.66	0.31	-5.03
Crude Oil, Spot Price	\$60.42	\$67.39	\$68.06	\$0.67	\$7.64
Gasoline, Reg. (\$/Gal.)	\$2.48	\$2.71	\$2.75	\$0.04	\$0.27