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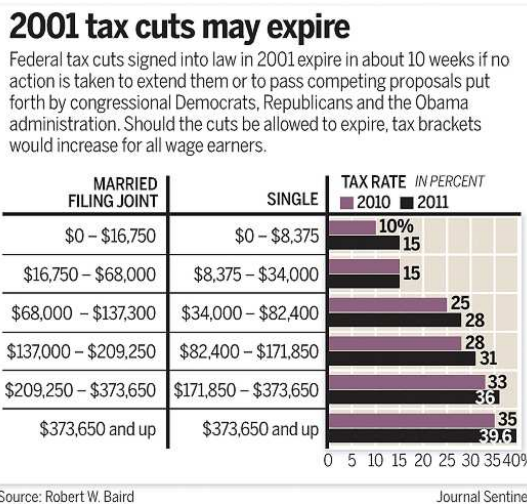
Weekly Economic Update

Attached you will find this week's Economic Update:

Stocks and Commodities: The Dow Jones Industrials Average closed at 11133, just 73 points shy of its April high erasing the hash losses of late spring. The DJIA is up 6.8% YTD. All other stock indexes rose except the EAFE. The price of Gold finally fell (\$47: almost 3.5%) and settled at \$1,325 an ounce (still up over 20% YTD). The price of Crude Oil remained steady (up only 44 cents a barrel) to finish the week at \$81.69.

Bond, Mortgage and Deposit Rates: The US Treasury yield curve remained steady and yields on bonds held last week's rates. LIBOR rates stayed the same, as did Swap rates. The average rate on national and local mortgage rates fell a few basis points, holding on to their historic lows. Freddie Mac's mortgage rates were up a couple basis points on the 15- and 30-year products. The average earnings rate on state and local Money Market accounts and CDs held steady.

What happens when our 2001 tax cuts expire? Take a Look at This:



Thanks for reading,



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