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***DataNet Newsletter***

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Data Item	January 1 2009	December 1 2008	Month's Change	12-Month's Change
120% AFMR	<b>2.48%</b>	<b>3.43%</b>	<b>-0.95%</b>	<b>-1.83%</b>
Section 7520 Rate	<b>2.40%</b>	<b>3.40%</b>	<b>-1.00%</b>	<b>-2.00%</b>
Appl. Short-Term (0 - 3 Yrs.)	<b>0.81%</b>	<b>1.36%</b>	<b>-0.55%</b>	<b>-2.37%</b>
Fedl. Mid-Term (>3 - 9 Yrs.)	<b>2.06%</b>	<b>2.85%</b>	<b>-0.79%</b>	<b>-1.52%</b>
Rates Long-Term (> 9 Yrs.)	<b>3.57%</b>	<b>4.45%</b>	<b>-0.88%</b>	<b>-0.89%</b>
Prime Rate (Major Banks)	<b>3.25%</b>	<b>4.00%</b>	<b>-0.75%</b>	<b>-4.00%</b>
Money Market Mutual Funds (Taxable)	<b>1.73%</b>	<b>1.12%</b>	<b>0.61%</b>	<b>-2.26%</b>
Mortgage 30-Yr. Fixed	<b>5.10%</b>	<b>5.97%</b>	<b>-0.87%</b>	<b>-1.07%</b>
Rates 1-Yr. Adjustable	<b>4.85%</b>	<b>5.18%</b>	<b>-0.33%</b>	<b>-0.68%</b>
London Interbank Offered Rate (LIBOR) 12-month	<b>2.09%</b>	<b>2.74%</b>	<b>-0.65%</b>	<b>-2.25%</b>
Dow Jones Industrial Average	<b>8,776</b>	<b>8,829</b>	<b>-53</b>	<b>-4,489</b>
Standard & Poor's 500 Stock Index	<b>903</b>	<b>896</b>	<b>7</b>	<b>-565</b>
NASDAQ Composite Index	<b>1,577</b>	<b>1,536</b>	<b>41</b>	<b>-1,075</b>
Standard & Poor's 500 Dividend Yield	<b>3.20%</b>	<b>3.48%</b>	<b>-0.28%</b>	<b>1.19%</b>
Standard & Poor's 500 Price/Earnings Ratio	<b>20.0</b>	<b>18.8</b>	<b>1.16</b>	<b>1.36</b>
U. S. Treasury Bills (90 Days)	<b>0.07%</b>	<b>0.04%</b>	<b>0.03%</b>	<b>-3.27%</b>
U. S. Treasury Bonds (30 Years)	<b>2.68%</b>	<b>3.44%</b>	<b>-0.76%</b>	<b>-1.77%</b>
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	<b>4.74%</b>	<b>4.90%</b>	<b>-0.16%</b>	<b>0.33%</b>
Consumer (1982-84 = 100)	<b>212.4</b>	<b>216.6</b>	<b>-4.1</b>	<b>2.2</b>
Price (1967 = 100)	<b>636.3</b>	<b>648.8</b>	<b>-12.4</b>	<b>6.7</b>
Index (Month)	<b>(11/08)</b>	<b>(10/08)</b>		
Consumer Price Index Annual Growth Rate	<b>1.10%</b>	<b>3.70%</b>	<b>-2.60%</b>	<b>-3.20%</b>
IRS Under and Over- Payment Interest Rate	<b>5.00%</b>	<b>6.00%</b>	<b>-1.00%</b>	<b>-2.00%</b>
Gold, Troy OZ. New York Close	<b>\$880.80</b>	<b>\$816.30</b>	<b>\$64.50</b>	<b>\$46.30</b>