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DataNet Newsletter

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Data Item	1-Dec 2009	1-Nov 2009	Month's Change	12-Month's Change
120% AFMR	3.16%	3.10%	0.06%	-0.27%
Section 7520 Rate	3.20%	3.20%	0.00%	-0.20%
Appl. Short-Term (0 - 3 Yrs.)	0.69%	0.71%	-0.02%	-0.67%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.64%	2.59%	0.05%	-0.21%
Rates Long-Term (> 9 Yrs.)	4.17%	4.01%	0.16%	-0.28%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.03%	0.04%	-0.01%	-1.09%
Mortgage 30-Yr. Fixed	4.78%	5.03%	-0.25%	-1.19%
Rates 1-Yr. Adjustable	4.35%	4.57%	-0.22%	-0.83%
London Interbank Offered Rate (LIBOR) 12-month	1.02%	1.24%	-0.22%	-1.72%
Dow Jones Industrial Average	10,345	9,713	632	1,516
Standard & Poor's 500 Stock Index	1,096	1,036	59	200
NASDAQ Composite Index	2,145	2,045	99	609
Standard & Poor's 500 Dividend Yield	2.24%	2.40%	-0.16%	-1.24%
Standard & Poor's 500 Price/Earnings Ratio	18.3	17.1	1.20	-0.50
U. S. Treasury Bills (90 Days)	0.05%	0.04%	0.01%	0.01%
U. S. Treasury Bonds (30 Years)	4.19%	4.23%	-0.04%	0.75%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	3.88%	3.91%	-0.03%	-1.02%
Consumer (1982-84 = 100)	216.2	216.0	0.2	-0.4
Price (1967 = 100)	647.6	646.9	0.6	-1.2
Index (Month)	(10/09)	(9/09)		
Consumer Price Index Annual Growth Rate	-0.20%	-1.30%	1.10%	-3.90%
IRS Under and Over- Payment Interest Rate	4.00%	4.00%	0.00%	-2.00%
Gold, Troy OZ. New York Close	\$1,178.90	\$1,044.70	\$134.20	\$362.60