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FaxNet Newsletter

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Data Item	January 1 2006	December 1 2005	Month's Change	12-Month's Change
120% AFMR	5.39%	5.43%	-0.04%	0.86%
Section 7520 Rate	5.40%	5.40%	0.00%	0.80%
Appl. Short-Term (< 3 Yrs.)	4.38%	4.34%	0.04%	1.60%
Fedl. Mid-Term (3-9 Yrs.)	4.48%	4.52%	-0.04%	0.72%
Rates Long-Term (> 9 Yrs.)	4.73%	4.79%	-0.06%	-0.03%
Prime Rate (Major Banks)	7.25%	7.00%	0.25%	2.00%
Money Market Mutual Funds (Taxable)	3.79%	3.56%	0.23%	2.19%
Mortgage 30-Yr. Fixed	6.22%	6.28%	-0.06%	0.41%
Rates 1-Yr. Adjustable	5.15%	5.14%	0.01%	0.88%
London Interbank Offered Rate (LIBOR) 12-month	4.85%	4.74%	0.11%	1.77%
Dow Jones Industrial Average	10,718	10,806	-88	-66
Standard & Poor's 500 Stock Index	1,248	1,249	-1	36
NASDAQ Composite Index	2,205	2,233	-28	30
Standard & Poor's 500 Dividend Yield	1.81%	1.81%	0.00%	-0.13%
Standard & Poor's 500 Price/Earnings Ratio	18.4	18.4	0.00	-1.90
U. S. Treasury Bills (90 Days)	4.08%	3.95%	0.13%	1.87%
U. S. Treasury Bonds (30 Years)	4.54%	4.69%	-0.15%	-0.28%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	4.34%	4.39%	-0.05%	0.22%
Consumer (1982-84 = 100)	197.6	199.2	-1.6	6.6
Price (1967 = 100)	592.0	596.7	-4.7	19.8
Index (Month)	(11/05)	(10/05)		
Consumer Price Index Annual Growth Rate	3.50%	4.30%	-0.80%	0.00%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$516.60	\$495.60	\$21.00	\$79.00