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