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## DataNet Newsletter

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Data Item	1-Jan 2012	1-Dec 2011	Month's Change	12-Month's Change
120% AFMR	1.40%	1.53%	-0.13%	-0.94%
Section 7520 Rate	1.40%	1.60%	-0.20%	-1.00%
Appl. Short-Term (0 - 3 Yrs.)	0.19%	0.20%	-0.01%	-0.24%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.17%	1.27%	-0.10%	-0.78%
Rates Long-Term (> 9 Yrs.)	2.63%	2.80%	-0.17%	-1.25%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.02%	0.02%	0.00%	-0.01%
Mortgage 30-Yr. Fixed	3.95%	3.98%	-0.03%	-0.91%
Rates 1-Yr. Adjustable	2.78%	2.79%	-0.01%	-0.48%
London Interbank Offered Rate (LIBOR) 12-month	1.12%	1.05%	0.07%	0.34%
Dow Jones Industrial Average	12,218	12,046	172	640
Standard & Poor's 500 Stock Index	1,258	1,247	11	0
NASDAQ Composite Index	2,605	2,620	-15	-48
Standard & Poor's 500 Dividend Yield	2.12%	2.27%	-0.15%	0.22%
Standard & Poor's 500 Price/Earnings Ratio	13.5	13.1	0.40	-2.30
U. S. Treasury Bills (90 Days)	0.01%	0.00%	0.01%	-0.11%
U. S. Treasury Bonds (30 Years)	2.89%	3.06%	-0.17%	-1.44%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	2.76%	3.12%	-0.36%	-1.41%
Consumer (1982-84 = 100)	226.2	226.4	-0.2	7.4
Price (1967 = 100)	677.7	678.3	-0.6	22.3
Index (Month)	(11/11)	(10/11)		
Consumer Price Index Annual Growth Rate	3.40%	3.50%	-0.10%	2.30%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,566.40	\$1,745.60	(\$179.20)	\$144.80