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DataNet Newsletter

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Data Item	1-Jan 2013	1-Dec 2012	Month's Change	12-Month's Change
120% AFMR	1.04%	1.14%	-0.10%	-0.36%
Section 7520 Rate	1.00%	1.20%	-0.20%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	0.21%	0.24%	-0.03%	0.02%
Fedl. Mid-Term (>3 - 9 Yrs.)	0.87%	0.95%	-0.08%	-0.30%
Rates Long-Term (> 9 Yrs.)	2.31%	2.40%	-0.09%	-0.32%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.02%	0.02%	0.00%	0.00%
Mortgage 30-Yr. Fixed	3.35%	3.32%	0.03%	-0.60%
Rates 1-Yr. Adjustable	2.56%	2.56%	0.00%	-0.22%
London Interbank Offered Rate (LIBOR) 12-month	0.84%	0.86%	-0.02%	-0.28%
Dow Jones Industrial Average	13,104	13,026	79	886
Standard & Poor's 500 Stock Index	1,426	1,416	10	168
NASDAQ Composite Index	3,020	3,010	9	415
Standard & Poor's 500 Dividend Yield	2.25%	2.23%	0.02%	0.13%
Standard & Poor's 500 Price/Earnings Ratio	16.8	16.5	0.33	3.30
U. S. Treasury Bills (90 Days)	0.04%	0.08%	-0.04%	0.03%
U. S. Treasury Bonds (30 Years)	2.95%	2.81%	0.14%	0.06%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.00%	2.16%	-0.16%	-0.75%
Consumer (1982-84 = 100)	230.2	231.3	-1.1	4.0
Price (1967 = 100)	689.6	692.9	-3.3	11.9
Index (Month)	(11/12)	(10/12)		
Consumer Price Index Annual Growth Rate	1.80%	2.20%	-0.40%	-1.60%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,675.20	\$1,713.80	(\$38.60)	\$108.80