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DataNet Newsletter

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| Data Item | 1-Jan 2014 | 1-Dec 2013 | Month's Change | 12-Month's Change |
|---|------------|------------|----------------|-------------------|
| 120% AFMR | 2.10% | 1.98% | 0.12% | 1.06% |
| Section 7520 Rate | 2.20% | 2.00% | 0.20% | 1.20% |
| Appl. Short-Term (0 - 3 Yrs.) | 0.25% | 0.25% | 0.00% | 0.04% |
| Fedl. Mid-Term (>3 - 9 Yrs.) | 1.75% | 1.65% | 0.10% | 0.88% |
| Rates Long-Term (> 9 Yrs.) | 3.49% | 3.32% | 0.17% | 1.18% |
| Prime Rate (Major Banks) | 3.25% | 3.25% | 0.00% | 0.00% |
| Money Market | | | | |
| Mutual Funds (Taxable) | 0.01% | 0.01% | 0.00% | -0.01% |
| Mortgage 30-Yr. Fixed | 4.48% | 4.29% | 0.19% | 1.13% |
| Rates 1-Yr. Adjustable | 2.56% | 2.60% | -0.04% | 0.00% |
| London Interbank Offered Rate (LIBOR) 12-month | 0.58% | 0.57% | 0.01% | -0.26% |
| Dow Jones Industrial Average | 16,577 | 16,086 | 490 | 3,473 |
| Standard & Poor's 500 Stock Index | 1,848 | 1,806 | 43 | 422 |
| NASDAQ Composite Index | 4,177 | 4,060 | 117 | 1,157 |
| Standard & Poor's 500 Dividend Yield | 1.94% | 1.99% | -0.05% | -0.31% |
| Standard & Poor's 500 Price/Earnings Ratio | 19.0 | 18.9 | 0.13 | 2.18 |
| U. S. Treasury Bills (90 Days) | 0.07% | 0.08% | -0.01% | 0.03% |
| U. S. Treasury Bonds (30 Years) | 3.97% | 3.81% | 0.16% | 1.02% |
| Tax-Exempt Municipal Bonds (10 Yr.; AA) | 3.30% | 3.20% | 0.10% | 1.30% |
| Consumer (1982-84 = 100) | 233.1 | 233.5 | -0.5 | 2.9 |
| Price (1967 = 100) | 698.2 | 699.6 | -1.4 | 8.6 |
| Index (Month) | (11/13) | (10/13) | | |
| Consumer Price Index Annual Growth Rate | 1.20% | 1.00% | 0.20% | -0.60% |
| IRS Under and Over- Payment Interest Rate | 3.00% | 3.00% | 0.00% | 0.00% |
| Gold, Troy OZ. New York Close | \$1,205.50 | \$1,252.10 | (\$46.60) | (\$469.70) |