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DataNet Newsletter

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| Data Item | 1-Jan 2015 | 1-Dec 2014 | Month's Change | 12-Month's Change |
|---|------------|------------|----------------|-------------------|
| 120% AFMR | 2.10% | 2.06% | 0.04% | 0.00% |
| Section 7520 Rate | 2.20% | 2.00% | 0.20% | 0.00% |
| Appl. Short-Term (0 - 3 Yrs.) | 0.41% | 0.34% | 0.07% | 0.16% |
| Fedl. Mid-Term (>3 - 9 Yrs.) | 1.75% | 1.72% | 0.03% | 0.00% |
| Rates Long-Term (> 9 Yrs.) | 2.67% | 2.74% | -0.07% | -0.82% |
| Prime Rate (Major Banks) | 3.25% | 3.25% | 0.00% | 0.00% |
| Money Market | | | | |
| Mutual Funds (Taxable) | 0.01% | 0.01% | 0.00% | 0.00% |
| Mortgage 30-Yr. Fixed | 3.87% | 3.97% | -0.10% | -0.61% |
| Rates 1-Yr. Adjustable | 2.40% | 2.44% | -0.04% | -0.16% |
| London Interbank Offered Rate (LIBOR) 12-month | 0.63% | 0.56% | 0.07% | 0.05% |
| Dow Jones Industrial Average | 17,823 | 17,828 | -5 | 1,246 |
| Standard & Poor's 500 Stock Index | 2,059 | 2,068 | -9 | 211 |
| NASDAQ Composite Index | 4,736 | 4,792 | -56 | 559 |
| Standard & Poor's 500 Dividend Yield | 1.92% | 1.89% | 0.03% | -0.02% |
| Standard & Poor's 500 Price/Earnings Ratio | 19.7 | 19.3 | 0.40 | 0.67 |
| U. S. Treasury Bills (90 Days) | 0.04% | 0.01% | 0.03% | -0.03% |
| U. S. Treasury Bonds (30 Years) | 2.75% | 2.91% | -0.16% | -1.22% |
| Tax-Exempt Municipal Bonds (10 Yr.; AA) | 1.90% | 2.00% | -0.10% | -1.40% |
| Consumer (1982-84 = 100) | 236.2 | 237.4 | -1.3 | 3.1 |
| Price (1967 = 100) | 707.4 | 711.2 | -3.8 | 9.2 |
| Index (Month) | (11/14) | (10/14) | | |
| Consumer Price Index Annual Growth Rate | 1.30% | 1.70% | -0.40% | 0.10% |
| IRS Under and Over- Payment Interest Rate | 3.00% | 3.00% | 0.00% | 0.00% |
| Gold, Troy OZ. New York Close | \$1,182.90 | \$1,168.50 | \$14.40 | (\$22.60) |