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**DataNet Newsletter**

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Data Item	1-Jan 2016	1-Dec 2015	Month's Change	12-Month's Change
120% AFMR	2.17%	2.01%	0.16%	0.07%
Section 7520 Rate	2.20%	2.00%	0.20%	0.00%
Appl. Short-Term (0 - 3 Yrs.)	0.75%	0.56%	0.19%	0.34%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.81%	1.68%	0.13%	0.06%
Rates Long-Term (> 9 Yrs.)	2.65%	2.61%	0.04%	-0.02%
Prime Rate (Major Banks)	3.50%	3.25%	0.25%	0.25%
Money Market				
Mutual Funds (Taxable)	0.06%	0.02%	0.04%	0.05%
Mortgage 30-Yr. Fixed	4.01%	3.95%	0.06%	0.14%
Rates 1-Yr. Adjustable	2.68%	2.59%	0.09%	0.28%
London Interbank Offered Rate (LIBOR) 12-month	1.15%	0.97%	0.18%	0.52%
Dow Jones Industrial Average	17,425	17,720	-295	-398
Standard & Poor's 500 Stock Index	2,044	2,080	-36	-15
NASDAQ Composite Index	5,007	5,109	-101	271
Standard & Poor's 500 Dividend Yield	2.14%	2.10%	0.04%	0.22%
Standard & Poor's 500 Price/Earnings Ratio	23.0	23.2	-0.23	3.25
U. S. Treasury Bills (90 Days)	0.16%	0.17%	-0.01%	0.12%
U. S. Treasury Bonds (30 Years)	3.02%	2.97%	0.05%	0.27%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.15%	2.40%	-0.25%	0.25%
Consumer (1982-84 = 100)	237.3	237.8	-0.5	1.1
Price (1967 = 100)	711.0	712.5	-1.5	3.6
Index (Month)	(11/15)	(10/15)		
Consumer Price Index Annual Growth Rate	0.50%	0.20%	0.30%	-0.80%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,061.00	\$1,064.20	(\$3.20)	(\$121.90)