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**DataNet Newsletter**

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Data Item	1-Jan 2018	1-Dec 2017	Month's Change	12-Month's Change
120% AFMR	2.62%	2.54%	0.08%	0.26%
Section 7520 Rate	2.60%	2.60%	0.00%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	1.68%	1.52%	0.16%	0.72%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.18%	2.11%	0.07%	0.21%
Rates Long-Term (> 9 Yrs.)	2.59%	2.64%	-0.05%	-0.16%
Prime Rate (Major Banks)	4.50%	4.25%	0.25%	0.75%
Money Market				
Mutual Funds (Taxable)	0.70%	0.70%	0.00%	0.47%
Mortgage 30-Yr. Fixed	3.99%	3.90%	0.09%	-0.33%
Rates 1-Yr. Adjustable	3.47%	3.32%	0.15%	0.17%
London Interbank Offered Rate (LIBOR) 12-month	2.10%	1.94%	0.16%	0.41%
Dow Jones Industrial Average	24,719	24,272	447	4,956
Standard & Poor's 500 Stock Index	2,674	2,648	26	435
NASDAQ Composite Index	6,903	6,874	29	1,520
Standard & Poor's 500 Dividend Yield	1.89%	1.92%	-0.03%	-0.18%
Standard & Poor's 500 Price/Earnings Ratio	21.8	24.5	-2.68	-2.99
U. S. Treasury Bills (90 Days)	1.38%	1.23%	0.15%	0.88%
U. S. Treasury Bonds (30 Years)	2.74%	2.82%	-0.08%	-0.33%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.20%	2.20%	0.00%	-0.40%
Consumer (1982-84 = 100)	246.7	246.7	0.0	5.3
Price (1967 = 100)	738.9	738.9	0.0	15.9
Index (Month)	(11/17)	(10/17)		
Consumer Price Index Annual Growth Rate	2.20%	2.00%	0.20%	0.50%
IRS Under and Over- Payment Interest Rate	4.00%	4.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,302.50	\$1,274.60	\$27.90	\$151.50