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**DataNet Newsletter**

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Data Item	1-Jan 2019	1-Dec 2018	Month's Change	12-Month's Change
120% AFMR	3.47%	3.69%	-0.22%	0.85%
Section 7520 Rate	3.40%	3.60%	-0.20%	0.80%
Appl. Short-Term (0 - 3 Yrs.)	2.72%	2.76%	-0.04%	1.04%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.89%	3.07%	-0.18%	0.71%
Rates Long-Term (> 9 Yrs.)	3.15%	3.31%	-0.16%	0.56%
Prime Rate (Major Banks)	5.50%	5.25%	0.25%	1.00%
Money Market				
Mutual Funds (Taxable)	2.00%	1.64%	0.36%	1.30%
Mortgage 30-Yr. Fixed	4.55%	4.81%	-0.26%	0.56%
Rates 1-Yr. Adjustable	4.00%	4.12%	-0.12%	0.53%
London Interbank Offered Rate (LIBOR) 12-month	3.05%	3.13%	-0.08%	0.95%
Dow Jones Industrial Average	23,327	25,538	-2,211	-1,392
Standard & Poor's 500 Stock Index	2,507	2,760	-253	-167
NASDAQ Composite Index	6,635	7,331	-695	-268
Standard & Poor's 500 Dividend Yield	2.15%	1.97%	0.18%	0.26%
Standard & Poor's 500 Price/Earnings Ratio	19.6	21.7	-2.11	-2.20
U. S. Treasury Bills (90 Days)	2.35%	2.34%	0.01%	0.97%
U. S. Treasury Bonds (30 Years)	3.01%	3.30%	-0.29%	0.27%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.45%	2.75%	-0.30%	0.25%
Consumer (1982-84 = 100)	252.0	252.9	-0.8	5.3
Price (1967 = 100)	755.0	757.5	-2.5	16.1
Index (Month)	(11/18)	(10/18)		
Consumer Price Index Annual Growth Rate	2.20%	2.50%	-0.30%	0.00%
IRS Under and Over- Payment Interest Rate	6.00%	5.00%	1.00%	2.00%
Gold, Troy OZ. New York Close	\$1,282.10	\$1,221.40	\$60.70	(\$20.40)