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DataNet Newsletter

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Data Item	1-Jan 2020	1-Dec 2019	Month's Change	12-Month's Change
120% AFMR	2.03%	2.03%	0.00%	-1.44%
Section 7520 Rate	2.00%	2.00%	0.00%	-1.40%
Appl. Short-Term (0 - 3 Yrs.)	1.60%	1.61%	-0.01%	-1.12%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.69%	1.69%	0.00%	-1.20%
Rates Long-Term (> 9 Yrs.)	2.07%	2.09%	-0.02%	-1.08%
Prime Rate (Major Banks)	4.75%	4.75%	0.00%	-0.75%
Money Market Mutual Funds (Taxable)	0.58%	0.57%	0.01%	-1.42%
Mortgage 30-Yr. Fixed	3.74%	3.68%	0.06%	-0.81%
Rates 1-Yr. Adjustable	3.45%	3.43%	0.02%	-0.55%
London Interbank Offered Rate (LIBOR) 12-month	2.00%	1.94%	0.06%	-1.05%
Dow Jones Industrial Average	28,538	28,051	487	5,211
Standard & Poor's 500 Stock Index	3,231	3,141	90	724
NASDAQ Composite Index	8,973	8,665	307	2,338
Standard & Poor's 500 Dividend Yield	1.82%	1.85%	-0.03%	-0.33%
Standard & Poor's 500 Price/Earnings Ratio	25.5	24.6	0.95	5.93
U. S. Treasury Bills (90 Days)	1.54%	1.57%	-0.03%	-0.81%
U. S. Treasury Bonds (30 Years)	2.39%	2.21%	0.18%	-0.62%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	1.60%	1.65%	-0.05%	-0.85%
Consumer (1982-84 = 100)	257.2	257.3	-0.1	5.2
Price (1967 = 100)	770.5	770.9	-0.4	15.5
Index (Month)	(11/19)	(10/19)		
Consumer Price Index Annual Growth Rate	2.10%	1.80%	0.30%	-0.10%
IRS Under and Over- Payment Interest Rate	5.00%	5.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$1,516.80	\$1,464.00	\$52.80	\$234.70