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FaxNet Newsletter

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Data Item	February 01, 2003	January 01, 2003	Month's Change	12 Month's Change
120% AFMR	3.93%	4.12%	-0.19%	-1.65%
Section 7520 Rate	4.00%	4.20%	-0.20%	-1.60%
Appl. Federal Rates	Short-Term	1.65%	1.81%	-0.16%
	Mid-Term	3.27%	3.43%	-0.16%
	Long-Term	4.85%	4.90%	-0.05%
Prime Rate (Major Banks)	4.25%	4.25%	0.00%	-0.50%
Money Market Mutual Funds (Taxable)	0.81%	0.89%	-0.08%	-0.65%
Mortgage Rates	30 Yr. Fixed Rate	5.90%	5.93%	-0.03%
	1 Year Adjustable Rate	3.89%	4.01%	-0.12%
Dow Jones Industrial Average	8,054	8,342	-288	-1,866
Standard & Poor's 500 Stock Index	856	880	-24	-274
NASDAQ Composite Index	1,321	1,336	-15	-613
Standard & Poor's 500 Dividend Yield	1.85%	1.75%	0.10%	0.45%
Standard & Poor's 500 Price/Earnings Ratio	26.6	29.2	-2.60	-28.50
U.S. Treasury Bills (90 days)	1.17%	1.19%	-0.02%	-0.59%
U.S. Treasury Bonds (30 years)	4.84%	4.76%	0.08%	-0.59%
Tax-Exempt Municipal Bonds (12-22 yr.; AA;GO)	4.68%	4.57%	0.11%	-0.38%
Consumer Price Index:	(1982-84 =100)	180.9	181.3	-0.4
	(1967 = 100)	541.9	543.1	-1.2
	(month)	(12/02)	(11/02)	12.7
Consumer Price Index Annual Growth Rate	2.40%	2.20%	0.20%	0.80%
IRS Under and Over Payment Interest Rates	5.00%	5.00%	0.00%	-1.00%
Gold, Troy OZ. (London Close)	\$369.10	\$348.20	\$20.90	\$86.20