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DataNet Newsletter

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Data Item	1-Feb 2010	1-Jan 2010	Month's Change	12-Month's Change
120% AFMR	3.39%	2.95%	0.44%	1.41%
Section 7520 Rate	3.40%	3.00%	0.40%	1.40%
Appl. Short-Term (0 - 3 Yrs.)	0.72%	0.57%	0.15%	0.12%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.82%	2.45%	0.37%	1.17%
Rates Long-Term (> 9 Yrs.)	4.44%	4.11%	0.33%	1.48%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.03%	0.03%	0.00%	-0.45%
Mortgage 30-Yr. Fixed	4.98%	5.14%	-0.16%	-0.12%
Rates 1-Yr. Adjustable	4.29%	4.33%	-0.04%	-0.61%
London Interbank Offered Rate (LIBOR) 12-month	0.86%	0.98%	-0.12%	-1.06%
Dow Jones Industrial Average	10,067	10,428	-361	2,066
Standard & Poor's 500 Stock Index	1,074	1,115	-41	248
NASDAQ Composite Index	2,147	2,269	-122	671
Standard & Poor's 500 Dividend Yield	2.16%	2.09%	0.07%	-1.30%
Standard & Poor's 500 Price/Earnings Ratio	17.3	19.0	-1.70	-2.10
U. S. Treasury Bills (90 Days)	0.07%	0.06%	0.01%	-0.16%
U. S. Treasury Bonds (30 Years)	4.49%	4.63%	-0.14%	0.89%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	3.86%	3.86%	0.00%	-0.49%
Consumer (1982-84 = 100)	215.9	216.3	-0.4	5.7
Price (1967 = 100)	646.9	648.0	-1.1	17.1
Index (Month)	(12/09)	(11/09)		
Consumer Price Index Annual Growth Rate	2.70%	1.80%	0.90%	2.60%
IRS Under and Over- Payment Interest Rate	4.00%	4.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$1,080.20	\$1,096.40	(\$16.20)	\$153.10