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DataNet Newsletter

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Data Item	1-Feb 2012	1-Jan 2012	Month's Change	12-Month's Change
120% AFMR	1.34%	1.40%	-0.06%	-1.46%
Section 7520 Rate	1.40%	1.40%	0.00%	-1.40%
Appl. Short-Term (0 - 3 Yrs.)	0.19%	0.19%	0.00%	-0.32%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.12%	1.17%	-0.05%	-1.21%
Rates Long-Term (> 9 Yrs.)	2.58%	2.63%	-0.05%	-1.57%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.02%	0.02%	0.00%	-0.01%
Mortgage 30-Yr. Fixed	3.98%	3.95%	0.03%	-0.82%
Rates 1-Yr. Adjustable	2.74%	2.78%	-0.04%	-0.52%
London Interbank Offered Rate (LIBOR) 12-month	1.10%	1.12%	-0.02%	0.32%
Dow Jones Industrial Average	12,633	12,218	415	741
Standard & Poor's 500 Stock Index	1,312	1,258	55	26
NASDAQ Composite Index	2,814	2,605	209	114
Standard & Poor's 500 Dividend Yield	2.05%	2.12%	-0.07%	0.22%
Standard & Poor's 500 Price/Earnings Ratio	14.5	13.5	1.00	-1.60
U. S. Treasury Bills (90 Days)	0.05%	0.01%	0.04%	-0.09%
U. S. Treasury Bonds (30 Years)	2.94%	2.89%	0.05%	-1.64%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	2.47%	2.76%	-0.28%	-1.80%
Consumer (1982-84 = 100)	225.7	226.2	-0.6	6.5
Price (1967 = 100)	676.0	677.7	-1.7	19.4
Index (Month)	(12/11)	(11/11)		
Consumer Price Index Annual Growth Rate	3.00%	3.40%	-0.40%	1.50%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,736.70	\$1,566.40	\$170.30	\$403.70