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**DataNet Newsletter**

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Data Item	1-Feb 2014	1-Jan 2014	Month's Change	12-Month's Change
120% AFMR	2.36%	2.10%	0.26%	1.15%
Section 7520 Rate	2.40%	2.20%	0.20%	1.20%
Appl. Short-Term (0 - 3 Yrs.)	0.30%	0.25%	0.05%	0.09%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.97%	1.75%	0.22%	0.96%
Rates Long-Term (> 9 Yrs.)	3.56%	3.49%	0.07%	1.04%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.01%	0.01%	0.00%	-0.01%
Mortgage 30-Yr. Fixed	4.32%	4.48%	-0.16%	0.79%
Rates 1-Yr. Adjustable	2.55%	2.56%	-0.01%	-0.04%
London Interbank Offered Rate (LIBOR) 12-month	0.57%	0.58%	-0.01%	-0.23%
Dow Jones Industrial Average	15,699	16,577	-878	1,838
Standard & Poor's 500 Stock Index	1,783	1,848	-66	285
NASDAQ Composite Index	4,104	4,177	-73	962
Standard & Poor's 500 Dividend Yield	1.95%	1.94%	0.01%	-0.22%
Standard & Poor's 500 Price/Earnings Ratio	17.3	19.0	-1.69	-0.21
U. S. Treasury Bills (90 Days)	0.02%	0.07%	-0.05%	-0.06%
U. S. Treasury Bonds (30 Years)	3.60%	3.97%	-0.37%	0.42%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	3.20%	3.30%	-0.10%	1.35%
Consumer (1982-84 = 100)	233.0	233.1	0.0	3.4
Price (1967 = 100)	698.1	698.2	-0.1	10.3
Index (Month)	(12/13)	(11/13)		
Consumer Price Index Annual Growth Rate	1.50%	1.20%	0.30%	-0.20%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,245.90	\$1,205.50	\$40.40	(\$418.00)