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July 2002

| Data Item | July 01, 2002 | June 01, 2002 | Month's Change | 12 Month's Change | |
|---|------------------------|---------------|----------------|-------------------|--------|
| 120% AFMR | 5.53% | 5.71% | -0.18% | -0.63% | |
| Section 7520 Rate | 5.60% | 5.80% | -0.20% | -0.60% | |
| Appl. Federal Rates | Short-Term | 2.84% | 2.91% | -0.07% | -1.23% |
| | Mid-Term | 4.60% | 4.74% | -0.14% | -0.52% |
| | Long-Term | 5.69% | 5.70% | -0.01% | -0.13% |
| Prime Rate (Major Banks) | 4.75% | 4.75% | 0.00% | -2.25% | |
| Money Market Mutual Funds (Taxable) | 1.47% | 1.47% | 0.00% | -2.41% | |
| Mortgage Rates | 30 Yr. Fixed Rate | 6.55% | 6.76% | -0.21% | -0.56% |
| | 1 Year Adjustable Rate | 4.61% | 4.76% | -0.15% | -1.16% |
| Dow Jones Industrial Average | 9,243 | 9,925 | -682 | -1,259 | |
| Standard & Poor's 500 Stock Index | 990 | 1,067 | -77 | -235 | |
| NASDAQ Composite Index | 1,463 | 1,616 | -153 | -699 | |
| Standard & Poor's 500 Dividend Yield | 1.62% | 1.47% | 0.15% | 0.33% | |
| Standard & Poor's 500 Price/Earnings Ratio | 41.9 | 43.9 | -2.00 | 13.30 | |
| U.S. Treasury Bills (90 days) | 1.68% | 1.72% | -0.04% | -1.96% | |
| U.S. Treasury Bonds (30 years) | 5.51% | 5.61% | -0.10% | -0.24% | |
| Tax-Exempt Municipal Bonds (12-22 yr.; AA;GO) | 5.84% | 4.75% | 1.09% | 1.04% | |
| Consumer Price Index: | (1982-84 =100) | 179.8 | 179.8 | 0.0 | 2.1 |
| | (1967 = 100) | 538.5 | 538.9 | -0.4 | 6.3 |
| | (month) | (5/02) | (4/02) | | |
| Consumer Price Index Annual Growth Rate | 1.20% | 1.60% | -0.40% | -2.40% | |
| IRS Under and Over Payment Interest Rates | 6.00% | 6.00% | 0.00% | -1.00% | |
| Gold, Troy OZ. (London Close) | \$313.90 | \$327.50 | (\$13.60) | \$42.60 | |