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## FaxNet Newsletter

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**August 2002**

Data Item	August 01, 2002	July 01, 2002	Month's Change	12 Month's Change
120% AFMR	5.10%	5.53%	-0.43%	-0.91%
Section 7520 Rate	5.20%	5.60%	-0.40%	-0.80%
Appl. Federal Rates	Short-Term	2.54%	2.84%	-0.30%
	Mid-Term	4.24%	4.60%	-0.36%
	Long-Term	5.46%	5.69%	-0.23%
Prime Rate (Major Banks)	4.75%	4.75%	0.00%	-2.00%
Money Market Mutual Funds (Taxable)	1.28%	1.47%	-0.19%	-2.05%
Mortgage Rates	30 Yr. Fixed Rate	6.34%	6.55%	-0.21%
	1 Year Adjustable Rate	4.31%	4.61%	-0.30%
Dow Jones Industrial Average	8,737	9,243	-507	-1,786
Standard & Poor's 500 Stock Index	912	990	-78	-299
NASDAQ Composite Index	1,328	1,463	-135	-699
Standard & Poor's 500 Dividend Yield	1.94%	1.62%	0.32%	0.61%
Standard & Poor's 500 Price/Earnings Ratio	28.5	41.9	-13.40	-0.50
U.S. Treasury Bills (90 days)	1.69%	1.68%	0.01%	-1.83%
U.S. Treasury Bonds (30 years)	5.30%	5.51%	-0.21%	-0.22%
Tax-Exempt Municipal Bonds (12-22 yr.; AA;GO)	4.90%	5.84%	-0.94%	0.03%
Consumer Price Index:	(1982-84 =100)	179.9	179.8	0.1
	(1967 = 100)	538.9	538.5	0.4
	(month)	(6/02)	(5/02)	
Consumer Price Index Annual Growth Rate	1.10%	1.20%	-0.10%	-2.10%
IRS Under and Over Payment Interest Rates	6.00%	6.00%	0.00%	-1.00%
Gold, Troy OZ. (London Close)	\$305.20	\$313.90	(\$8.70)	\$36.00