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## FaxNet Newsletter

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Data Item	August 1 2005	July 1 2005	Month's Change	12-Month's Change
120% AFMR	4.71%	4.63%	0.08%	-0.10%
Section 7520 Rate	4.80%	4.60%	0.20%	0.00%
Appl. Short-Term (< 3 Yrs.)	3.58%	3.45%	0.13%	1.21%
Fedl. Mid-Term (3-9 Yrs.)	3.92%	3.86%	0.06%	-0.08%
Rates Long-Term (> 9 Yrs.)	4.33%	4.35%	-0.02%	-0.88%
Prime Rate (Major Banks)	6.25%	6.25%	0.00%	2.00%
Money Market				
Mutual Funds (Taxable)	2.83%	2.68%	0.15%	2.09%
Mortgage 30-Yr. Fixed	5.77%	5.53%	0.24%	-0.31%
Rates 1-Yr. Adjustable	4.46%	4.24%	0.22%	0.29%
London Interbank Offered Rate (LIBOR) 12-month	4.13%	3.83%	0.30%	1.74%
Dow Jones Industrial Average	10,641	10,275	366	501
Standard & Poor's 500 Stock Index	1,234	1,191	43	132
NASDAQ Composite Index	2,185	2,057	128	298
Standard & Poor's 500 Dividend Yield	2.00%	2.04%	-0.04%	0.30%
Standard & Poor's 500 Price/Earnings Ratio	19.7	19.7	0.00	-0.10
U. S. Treasury Bills (90 Days)	3.40%	3.12%	0.28%	1.97%
U. S. Treasury Bonds (30 Years)	4.47%	4.19%	0.28%	-0.73%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	4.27%	4.14%	0.13%	-0.20%
Consumer (1982-84 = 100)	194.5	194.4	0.1	4.8
Price (1967 = 100)	582.6	582.4	0.2	14.4
Index (Month)	(6/05)	(5/05)		
Consumer Price Index Annual Growth Rate	2.50%	2.80%	-0.30%	-0.80%
IRS Under and Over- Payment Interest Rate	6.00%	6.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$430.00	\$434.87	(\$4.87)	\$39.40