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**DataNet Newsletter**

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Data Item	1-Aug 2014	1-Jul 2014	Month's Change	12-Month's Change
120% AFMR	2.27%	2.18%	0.09%	0.32%
Section 7520 Rate	2.20%	2.20%	0.00%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	0.36%	0.31%	0.05%	0.08%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.89%	1.82%	0.07%	0.26%
Rates Long-Term (> 9 Yrs.)	3.09%	3.06%	0.03%	-0.07%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.01%	0.01%	0.00%	0.00%
Mortgage 30-Yr. Fixed	4.12%	4.14%	-0.02%	-0.19%
Rates 1-Yr. Adjustable	2.38%	2.40%	-0.02%	-0.27%
London Interbank Offered Rate (LIBOR) 12-month	0.56%	0.55%	0.01%	-0.11%
Dow Jones Industrial Average	16,563	16,827	-263	1,063
Standard & Poor's 500 Stock Index	1,931	1,960	-30	245
NASDAQ Composite Index	4,370	4,408	-38	744
Standard & Poor's 500 Dividend Yield	1.90%	1.91%	-0.01%	-0.17%
Standard & Poor's 500 Price/Earnings Ratio	19.5	19.3	0.19	0.91
U. S. Treasury Bills (90 Days)	0.02%	0.02%	0.00%	-0.01%
U. S. Treasury Bonds (30 Years)	3.32%	3.35%	-0.03%	-0.32%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.40%	2.35%	0.05%	-0.35%
Consumer (1982-84 = 100)	238.3	237.9	0.4	4.8
Price (1967 = 100)	714.0	712.6	1.3	14.5
Index (Month)	(6/14)	(5/14)		
Consumer Price Index Annual Growth Rate	2.10%	2.10%	0.00%	0.30%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,280.40	\$1,326.90	(\$46.50)	(\$42.60)