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## FaxNet Newsletter

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**October 2002**

Data Item	October 01, 2002	September 01, 2002	Month's Change	12 Month's Change
120% AFMR	4.16%	4.51%	-0.35%	-1.36%
Section 7520 Rate	4.20%	4.60%	-0.40%	-1.40%
Appl. Federal Rates	Short-Term	2.03%	2.13%	-0.10%
	Mid-Term	3.46%	3.75%	-0.29%
	Long-Term	4.90%	5.23%	-0.33%
Prime Rate (Major Banks)	4.75%	4.75%	0.00%	-1.25%
Money Market Mutual Funds (Taxable)	1.23%	1.24%	-0.01%	-1.32%
Mortgage Rates	30 Yr. Fixed Rate	5.99%	6.22%	-0.23%
	1 Year Adjustable Rate	4.22%	4.34%	-0.12%
Dow Jones Industrial Average	7,592	8,664	-1,072	-1,256
Standard & Poor's 500 Stock Index	815	916	-101	-226
NASDAQ Composite Index	1,172	1,315	-143	-327
Standard & Poor's 500 Dividend Yield	1.90%	1.65%	0.25%	-0.37%
Standard & Poor's 500 Price/Earnings Ratio	29.1	32.9	-3.80	-4.00
U.S. Treasury Bills (90 days)	1.56%	1.67%	-0.11%	-0.81%
U.S. Treasury Bonds (30 years)	4.67%	4.93%	-0.26%	-0.75%
Tax-Exempt Municipal Bonds (12-22 yr.; AA;GO)	4.65%	4.70%	-0.05%	-0.29%
Consumer Price Index:	(1982-84 =100)	180.7	180.1	0.6
	(1967 = 100)	541.2	539.5	1.7
	(month)	(8/02)	(7/02)	
Consumer Price Index Annual Growth Rate	1.80%	1.50%	0.30%	-0.90%
IRS Under and Over Payment Interest Rates	6.00%	6.00%	0.00%	-1.00%
Gold, Troy OZ. (London Close)	\$325.20	\$313.90	\$11.30	\$32.80