

Steve Leimberg
Bob LeClair

FaxNet Newsletter

www.leimbergservices.com

FAX: (610) 924-0514
TEL: (610) 924-0515

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Data Item	November 01, 2002	October 01, 2002	Month's Change	12 Month's Change
120% AFMR	3.68%	4.16%	-0.48%	-1.29%
Section 7520 Rate	3.60%	4.20%	-0.60%	-1.40%
Appl. Federal Rates	Short-Term	1.80%	2.03%	-0.23%
	Mid-Term	3.02%	3.46%	-0.44%
	Long-Term	4.51%	4.90%	-0.39%
Prime Rate (Major Banks)	4.75%	4.75%	0.00%	-0.75%
Money Market Mutual Funds (Taxable)	1.21%	1.23%	-0.02%	-1.08%
Mortgage Rates	30 Yr. Fixed Rate	6.13%	5.99%	0.14%
	1 Year Adjustable Rate	4.25%	4.22%	0.03%
Dow Jones Industrial Average	8,397	7,592	805	-678
Standard & Poor's 500 Stock Index	886	815	70	-174
NASDAQ Composite Index	1,330	1,172	158	-360
Standard & Poor's 500 Dividend Yield	1.76%	1.90%	-0.14%	0.32%
Standard & Poor's 500 Price/Earnings Ratio	29.7	29.1	0.60	-9.60
U.S. Treasury Bills (90 days)	1.44%	1.56%	-0.12%	-0.57%
U.S. Treasury Bonds (30 years)	4.98%	4.67%	0.31%	0.11%
Tax-Exempt Municipal Bonds (12-22 yr.; AA;GO)	4.76%	4.65%	0.11%	-0.11%
Consumer Price Index:	(1982-84 =100)	181.0	180.7	0.3
	(1967 = 100)	542.1	541.2	0.9
	(month)	(9/02)	(8/02)	8.1
Consumer Price Index Annual Growth Rate	1.50%	1.80%	-0.30%	-1.10%
IRS Under and Over Payment Interest Rates	6.00%	6.00%	0.00%	-1.00%
Gold, Troy OZ. (London Close)	\$318.40	\$325.20	(\$6.80)	\$37.90