

Steve Leimberg
Bob LeClair

FaxNet Newsletter

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

| Data Item | November 1 2005 | October 1 2005 | Month's Change | 12-Month's Change |
|---|--------------------|-------------------|-------------------|----------------------|
| 120% AFMR | 5.09% | 4.91% | 0.18% | 0.83% |
| Section 7520 Rate | 5.00% | 5.00% | 0.00% | 0.80% |
| Appl. Short-Term (< 3 Yrs.) | 4.04% | 3.89% | 0.15% | 1.67% |
| Fedl. Mid-Term (3-9 Yrs.) | 4.23% | 4.08% | 0.15% | 0.68% |
| Rates Long-Term (> 9 Yrs.) | 4.57% | 4.40% | 0.17% | -0.13% |
| Prime Rate (Major Banks) | 6.75% | 6.75% | 0.00% | 2.00% |
| Money Market Mutual Funds (Taxable) | 3.36% | 3.21% | 0.15% | 2.18% |
| Mortgage 30-Yr. Fixed | 6.15% | 5.91% | 0.24% | 0.51% |
| Rates 1-Yr. Adjustable | 4.98% | 4.68% | 0.30% | 1.02% |
| London Interbank Offered Rate (LIBOR) 12-month | 4.57% | 4.28% | 0.29% | 2.10% |
| Dow Jones Industrial Average | 10,440 | 10,569 | -129 | 413 |
| Standard & Poor's 500 Stock Index | 1,207 | 1,229 | -22 | 77 |
| NASDAQ Composite Index | 2,120 | 2,152 | -31 | 145 |
| Standard & Poor's 500 Dividend Yield | 2.09% | 2.05% | 0.04% | 0.37% |
| Standard & Poor's 500 Price/Earnings Ratio | 18.1 | 19.0 | -0.90 | -1.30 |
| U. S. Treasury Bills (90 Days) | 3.89% | 3.54% | 0.35% | 1.99% |
| U. S. Treasury Bonds (30 Years) | 4.74% | 4.56% | 0.18% | -0.05% |
| Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev) | 4.43% | 4.33% | 0.10% | 0.39% |
| Consumer (1982-84 = 100) | 198.8 | 196.4 | 2.4 | 8.9 |
| Price (1967 = 100) | 595.4 | 588.2 | 7.2 | 26.7 |
| Index (Month) | (9/05) | (8/05) | | |
| Consumer Price Index Annual Growth Rate | 4.70% | 3.60% | 1.10% | 2.20% |
| IRS Under and Over- Payment Interest Rate | 7.00% | 7.00% | 0.00% | 2.00% |
| Gold, Troy OZ. New York Close | \$465.60 | \$469.20 | (\$3.60) | \$37.40 |