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**DataNet Newsletter**

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Data Item	November 1 2008	October 1 2008	Month's Change	12-Month's Change
120% AFMR	3.57%	3.81%	-0.24%	-1.71%
Section 7520 Rate	3.60%	3.80%	-0.20%	-1.60%
Appl. Short-Term (0 - 3 Yrs.)	1.63%	2.19%	-0.56%	-2.48%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.97%	3.16%	-0.19%	-1.42%
Rates Long-Term (> 9 Yrs.)	4.24%	4.32%	-0.08%	-0.65%
Prime Rate (Major Banks)	4.00%	5.00%	-1.00%	-3.50%
Money Market				
Mutual Funds (Taxable)	2.63%	2.47%	0.16%	-1.79%
Mortgage 30-Yr. Fixed	6.46%	6.09%	0.37%	0.13%
Rates 1-Yr. Adjustable	5.38%	5.16%	0.22%	-0.28%
London Interbank Offered Rate (LIBOR) 12-month	3.51%	3.89%	-0.38%	-1.12%
Dow Jones Industrial Average	9,325	10,851	-1,526	-4,605
Standard & Poor's 500 Stock Index	969	1,165	-196	-580
NASDAQ Composite Index	1,721	2,082	-361	-1,138
Standard & Poor's 500 Dividend Yield	3.19%	2.52%	0.67%	1.35%
Standard & Poor's 500 Price/Earnings Ratio	21.3	23.3	-1.93	3.22
U. S. Treasury Bills (90 Days)	0.38%	0.90%	-0.52%	-3.53%
U. S. Treasury Bonds (30 Years)	4.33%	4.31%	0.02%	-0.41%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	5.08%	4.94%	0.14%	0.71%
Consumer (1982-84 = 100)	218.8	219.1	-0.3	10.3
Price (1967 = 100)	655.4	656.3	-0.9	30.9
Index (Month)	(9/07)	(8/07)		
Consumer Price Index Annual Growth Rate	4.90%	5.40%	-0.50%	2.10%
IRS Under and Over- Payment Interest Rate	6.00%	6.00%	0.00%	-2.00%
Gold, Troy OZ. New York Close	\$723.70	\$902.00	(\$178.30)	(\$68.00)