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DataNet Newsletter

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Data Item	1-Nov 2012	1-Oct 2012	Month's Change	12-Month's Change
120% AFMR	1.07%	1.12%	-0.05%	-0.38%
Section 7520 Rate	1.00%	1.20%	-0.20%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	0.22%	0.23%	-0.01%	0.03%
Fedl. Mid-Term (>3 - 9 Yrs.)	0.89%	0.93%	-0.04%	-0.31%
Rates Long-Term (> 9 Yrs.)	2.40%	2.36%	0.04%	-0.27%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.02%	0.03%	-0.01%	0.00%
Mortgage 30-Yr. Fixed	3.41%	3.40%	0.01%	-0.69%
Rates 1-Yr. Adjustable	2.59%	2.60%	-0.01%	-0.31%
London Interbank Offered Rate (LIBOR) 12-month	0.88%	0.99%	-0.11%	-0.05%
Dow Jones Industrial Average	13,096	13,437	-341	1,141
Standard & Poor's 500 Stock Index	1,413	1,441	-28	160
NASDAQ Composite Index	2,975	3,116	-141	291
Standard & Poor's 500 Dividend Yield	2.10%	2.06%	0.04%	0.05%
Standard & Poor's 500 Price/Earnings Ratio	16.4	16.8	-0.33	2.24
U. S. Treasury Bills (90 Days)	0.11%	0.09%	0.02%	0.13%
U. S. Treasury Bonds (30 Years)	2.86%	2.82%	0.04%	-0.27%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	2.16%	2.24%	-0.08%	-0.95%
Consumer (1982-84 = 100)	231.4	230.4	1.0	4.5
Price (1967 = 100)	693.2	690.1	3.1	13.5
Index (Month)	(9/12)	(8/12)		
Consumer Price Index Annual Growth Rate	2.00%	1.70%	0.30%	-1.90%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,721.00	\$1,771.10	(\$50.10)	\$5.90