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**DataNet Newsletter**

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Data Item	1-Nov 2014	1-Oct 2014	Month's Change	12-Month's Change
120% AFMR	2.28%	2.22%	0.06%	0.21%
Section 7520 Rate	2.20%	2.20%	0.00%	0.20%
Appl. Short-Term (0 - 3 Yrs.)	0.39%	0.38%	0.01%	0.12%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.90%	1.85%	0.05%	0.17%
Rates Long-Term (> 9 Yrs.)	2.91%	2.89%	0.02%	-0.46%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.01%	0.01%	0.00%	0.00%
Mortgage 30-Yr. Fixed	3.98%	4.20%	-0.22%	-0.12%
Rates 1-Yr. Adjustable	2.43%	2.43%	0.00%	-0.21%
London Interbank Offered Rate (LIBOR) 12-month	0.54%	0.58%	-0.04%	-0.07%
Dow Jones Industrial Average	17,391	17,043	348	1,845
Standard & Poor's 500 Stock Index	2,018	1,972	46	261
NASDAQ Composite Index	4,631	4,493	137	711
Standard & Poor's 500 Dividend Yield	1.96%	1.95%	0.01%	-0.06%
Standard & Poor's 500 Price/Earnings Ratio	18.7	18.9	-0.26	0.08
U. S. Treasury Bills (90 Days)	0.01%	0.02%	-0.01%	-0.04%
U. S. Treasury Bonds (30 Years)	3.07%	3.20%	-0.13%	-0.57%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	1.95%	2.14%	-0.19%	-1.15%
Consumer (1982-84 = 100)	238.0	237.9	0.2	3.9
Price (1967 = 100)	713.0	712.5	0.5	11.6
Index (Month)	(9/14)	(8/14)		
Consumer Price Index Annual Growth Rate	1.70%	1.70%	0.00%	0.50%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,172.90	\$1,208.70	(\$35.80)	(\$149.80)