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**DataNet Newsletter**

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Data Item	1-Nov 2015	1-Oct 2015	Month's Change	12-Month's Change
120% AFMR	1.91%	2.00%	-0.09%	-0.37%
Section 7520 Rate	2.00%	2.00%	0.00%	-0.20%
Appl. Short-Term (0 - 3 Yrs.)	0.49%	0.55%	-0.06%	0.10%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.59%	1.67%	-0.08%	-0.31%
Rates Long-Term (> 9 Yrs.)	2.57%	2.58%	-0.01%	-0.34%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.02%	0.02%	0.00%	0.01%
Mortgage 30-Yr. Fixed	3.76%	3.86%	-0.10%	-0.22%
Rates 1-Yr. Adjustable	2.54%	2.53%	0.01%	0.11%
London Interbank Offered Rate (LIBOR) 12-month	0.83%	0.86%	-0.03%	0.29%
Dow Jones Industrial Average	17,664	16,285	1,379	273
Standard & Poor's 500 Stock Index	2,079	1,920	159	61
NASDAQ Composite Index	5,054	4,620	434	423
Standard & Poor's 500 Dividend Yield	2.09%	2.22%	-0.13%	0.13%
Standard & Poor's 500 Price/Earnings Ratio	22.7	20.6	2.06	3.95
U. S. Treasury Bills (90 Days)	0.07%	0.00%	0.07%	0.06%
U. S. Treasury Bonds (30 Years)	2.92%	2.86%	0.06%	-0.15%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.20%	2.25%	-0.05%	0.25%
Consumer (1982-84 = 100)	237.9	238.3	-0.4	-0.1
Price (1967 = 100)	712.8	713.9	-1.1	-0.2
Index (Month)	(9/15)	(8/15)		
Consumer Price Index Annual Growth Rate	0.00%	0.20%	-0.20%	-1.70%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,141.70	\$1,115.30	\$26.40	(\$31.20)