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**DataNet Newsletter**

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Data Item	1-Nov 2018	1-Oct 2018	Month's Change	12-Month's Change
120% AFMR	3.65%	3.40%	0.25%	1.25%
Section 7520 Rate	3.60%	3.40%	0.20%	1.20%
Appl. Short-Term (0 - 3 Yrs.)	2.70%	2.55%	0.15%	1.32%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.04%	2.83%	0.21%	1.04%
Rates Long-Term (> 9 Yrs.)	3.22%	2.99%	0.23%	0.62%
Prime Rate (Major Banks)	5.25%	5.25%	0.00%	1.00%
Money Market				
Mutual Funds (Taxable)	1.64%	1.64%	0.00%	0.94%
Mortgage 30-Yr. Fixed	4.86%	4.72%	0.14%	0.92%
Rates 1-Yr. Adjustable	4.14%	3.97%	0.17%	0.93%
London Interbank Offered Rate (LIBOR) 12-month	3.07%	2.91%	0.16%	1.22%
Dow Jones Industrial Average	25,116	26,458	-1,342	1,739
Standard & Poor's 500 Stock Index	2,712	2,914	-202	137
NASDAQ Composite Index	7,306	8,046	-740	578
Standard & Poor's 500 Dividend Yield	1.95%	1.80%	0.15%	0.03%
Standard & Poor's 500 Price/Earnings Ratio	21.7	24.4	-2.69	-2.49
U. S. Treasury Bills (90 Days)	2.33%	2.20%	0.13%	1.20%
U. S. Treasury Bonds (30 Years)	3.39%	3.21%	0.18%	0.51%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.85%	2.75%	0.10%	0.75%
Consumer (1982-84 = 100)	252.4	252.1	0.3	5.6
Price (1967 = 100)	756.2	755.3	0.9	16.8
Index (Month)	(9/18)	(8/18)		
Consumer Price Index Annual Growth Rate	2.30%	2.70%	-0.40%	0.10%
IRS Under and Over- Payment Interest Rate	5.00%	5.00%	0.00%	1.00%
Gold, Troy OZ. New York Close	\$1,215.30	\$1,192.20	\$23.10	(\$55.10)