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FaxNet Newsletter

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Data Item	December 1 2005	November 1 2005	Month's Change	12-Month's Change
120% AFMR	5.43%	5.09%	0.34%	1.15%
Section 7520 Rate	5.40%	5.00%	0.40%	1.20%
Appl. Short-Term (< 3 Yrs.)	4.34%	4.04%	0.30%	1.86%
Fedl. Mid-Term (3-9 Yrs.)	4.52%	4.23%	0.29%	0.96%
Rates Long-Term (> 9 Yrs.)	4.79%	4.57%	0.22%	0.11%
Prime Rate (Major Banks)	7.00%	6.75%	0.25%	2.00%
Money Market Mutual Funds (Taxable)	3.56%	3.36%	0.20%	2.20%
Mortgage 30-Yr. Fixed	6.28%	6.15%	0.13%	0.56%
Rates 1-Yr. Adjustable	5.14%	4.98%	0.16%	0.87%
London Interbank Offered Rate (LIBOR) 12-month	4.74%	4.57%	0.17%	1.88%
Dow Jones Industrial Average	10,806	10,440	366	378
Standard & Poor's 500 Stock Index	1,249	1,207	42	75
NASDAQ Composite Index	2,233	2,120	113	136
Standard & Poor's 500 Dividend Yield	1.81%	2.09%	-0.28%	-0.14%
Standard & Poor's 500 Price/Earnings Ratio	18.4	18.1	0.30	-1.50
U. S. Treasury Bills (90 Days)	3.95%	3.89%	0.06%	1.73%
U. S. Treasury Bonds (30 Years)	4.69%	4.74%	-0.05%	-0.31%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	4.39%	4.43%	-0.04%	0.20%
Consumer (1982-84 = 100)	199.2	198.8	0.4	8.3
Price (1967 = 100)	596.7	595.4	1.3	24.8
Index (Month)	(10/05)	(9/05)		
Consumer Price Index Annual Growth Rate	4.30%	4.70%	-0.40%	1.10%
IRS Under and Over- Payment Interest Rate	7.00%	7.00%	0.00%	2.00%
Gold, Troy OZ. New York Close	\$495.60	\$465.60	\$30.00	\$44.10