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## FaxNet Newsletter

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Data Item	December 1 2006	November 1 2006	Month's Change	12-Month's Change
120% AFMR	5.70%	5.65%	0.05%	0.27%
Section 7520 Rate	5.80%	5.60%	0.20%	0.40%
Appl. Short-Term (0 - 3 Yrs.)	4.97%	4.89%	0.08%	0.63%
Fedl. Mid-Term (>3 - 9 Yrs.)	4.73%	4.69%	0.04%	0.21%
Rates Long-Term (> 9 Yrs.)	4.90%	4.90%	0.00%	0.11%
Prime Rate (Major Banks)	8.25%	8.25%	0.00%	1.25%
Money Market Mutual Funds (Taxable)	4.85%	4.84%	0.01%	1.29%
Mortgage 30-Yr. Fixed	6.14%	6.40%	-0.26%	-0.14%
Rates 1-Yr. Adjustable	5.46%	5.60%	-0.14%	0.32%
London Interbank Offered Rate (LIBOR) 12-month	5.29%	5.37%	-0.08%	0.55%
Dow Jones Industrial Average	12,222	12,081	141	1,416
Standard & Poor's 500 Stock Index	1,401	1,378	23	152
NASDAQ Composite Index	2,432	2,367	65	199
Standard & Poor's 500 Dividend Yield	1.76%	1.78%	-0.02%	-0.05%
Standard & Poor's 500 Price/Earnings Ratio	17.6	17.8	-0.20	-0.80
U. S. Treasury Bills (90 Days)	5.02%	5.07%	-0.05%	1.07%
U. S. Treasury Bonds (30 Years)	4.56%	4.72%	-0.16%	-0.13%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	4.06%	4.11%	-0.05%	-0.33%
Consumer (1982-84 = 100)	201.8	202.9	-1.1	2.6
Price (1967 = 100)	604.6	607.9	-3.3	7.9
Index (Month)	(10/06)	(9/06)		
Consumer Price Index Annual Growth Rate	1.30%	2.10%	-0.80%	-3.00%
IRS Under and Over- Payment Interest Rate	8.00%	8.00%	0.00%	1.00%
Gold, Troy OZ. New York Close	\$646.60	\$604.10	\$42.50	\$151.00