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**DataNet Newsletter**

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Data Item	December 1 2008	November 1 2008	Month's Change	12-Month's Change
120% AFMR	3.43%	3.57%	-0.14%	-1.54%
Section 7520 Rate	3.40%	3.60%	-0.20%	-1.60%
Appl. Short-Term (0 - 3 Yrs.)	1.36%	1.63%	-0.27%	-2.52%
Fedl. Mid-Term (>3 - 9 Yrs.)	2.85%	2.97%	-0.12%	-1.28%
Rates Long-Term (> 9 Yrs.)	4.45%	4.24%	0.21%	-0.27%
Prime Rate (Major Banks)	4.00%	4.00%	0.00%	-3.50%
Money Market				
Mutual Funds (Taxable)	1.12%	1.54%	-0.42%	-3.08%
Mortgage 30-Yr. Fixed	5.97%	6.46%	-0.49%	-0.13%
Rates 1-Yr. Adjustable	5.18%	5.38%	-0.20%	-0.25%
London Interbank Offered Rate (LIBOR) 12-month	2.74%	3.51%	-0.77%	-1.70%
Dow Jones Industrial Average	8,829	9,325	-496	-4,543
Standard & Poor's 500 Stock Index	896	969	-73	-585
NASDAQ Composite Index	1,536	1,721	-185	-1,125
Standard & Poor's 500 Dividend Yield	3.48%	3.19%	0.29%	1.51%
Standard & Poor's 500 Price/Earnings Ratio	18.8	21.3	-2.52	0.90
U. S. Treasury Bills (90 Days)	0.04%	0.38%	-0.34%	-3.11%
U. S. Treasury Bonds (30 Years)	3.44%	4.33%	-0.89%	-0.94%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	4.90%	5.08%	-0.18%	0.49%
Consumer (1982-84 = 100)	216.6	218.8	-2.2	7.7
Price (1967 = 100)	648.8	655.4	-6.6	22.9
Index (Month)	(10/08)	(9/08)		
Consumer Price Index Annual Growth Rate	3.70%	4.90%	-1.20%	0.20%
IRS Under and Over- Payment Interest Rate	6.00%	6.00%	0.00%	-2.00%
Gold, Troy OZ. New York Close	\$816.30	\$723.70	\$92.60	\$33.20