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DataNet Newsletter

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Data Item	1-Dec 2011	1-Nov 2011	Month's Change	12-Month's Change
120% AFMR	1.53%	1.45%	0.08%	-0.30%
Section 7520 Rate	1.60%	1.40%	0.20%	-0.20%
Appl. Short-Term (0 - 3 Yrs.)	0.20%	0.19%	0.01%	-0.12%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.27%	1.20%	0.07%	-0.26%
Rates Long-Term (> 9 Yrs.)	2.80%	2.67%	0.13%	-0.73%
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	3.98%	4.10%	-0.12%	-0.42%
Rates 1-Yr. Adjustable	2.79%	2.90%	-0.11%	-0.44%
London Interbank Offered Rate (LIBOR) 12-month	1.05%	0.93%	0.12%	0.26%
Dow Jones Industrial Average	12,046	11,955	91	1,040
Standard & Poor's 500 Stock Index	1,247	1,253	-6	66
NASDAQ Composite Index	2,620	2,684	-64	122
Standard & Poor's 500 Dividend Yield	2.27%	2.05%	0.22%	0.30%
Standard & Poor's 500 Price/Earnings Ratio	13.1	14.2	-1.10	-4.00
U. S. Treasury Bills (90 Days)	0.00%	-0.02%	0.02%	-0.16%
U. S. Treasury Bonds (30 Years)	3.06%	3.13%	-0.07%	-1.05%
Tax-Exempt Municipal Bonds (15 Yr.;AAA;Rev)	3.12%	3.11%	0.01%	-0.86%
Consumer (1982-84 = 100)	226.4	226.9	-0.5	7.7
Price (1967 = 100)	678.3	679.7	-1.4	23.1
Index (Month)	(10/11)	(9/11)		
Consumer Price Index Annual Growth Rate	3.50%	3.90%	-0.40%	2.30%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$1,745.60	\$1,715.10	\$30.50	\$361.00