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DataNet Newsletter

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Data Item	1-Dec 2014	1-Nov 2014	Month's Change	12-Month's Change
120% AFMR	2.06%	2.28%	-0.22%	0.08%
Section 7520 Rate	2.00%	2.20%	-0.20%	0.00%
Appl. Short-Term (0 - 3 Yrs.)	0.34%	0.39%	-0.05%	0.09%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.72%	1.90%	-0.18%	0.07%
Rates Long-Term (> 9 Yrs.)	2.74%	2.91%	-0.17%	-0.58%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.01%	0.01%	0.00%	0.00%
Mortgage 30-Yr. Fixed	3.97%	3.98%	-0.01%	-0.32%
Rates 1-Yr. Adjustable	2.44%	2.43%	0.01%	-0.16%
London Interbank Offered Rate (LIBOR) 12-month	0.56%	0.54%	0.02%	-0.01%
Dow Jones Industrial Average	17,828	17,391	438	1,742
Standard & Poor's 500 Stock Index	2,068	2,018	50	262
NASDAQ Composite Index	4,792	4,631	161	732
Standard & Poor's 500 Dividend Yield	1.89%	1.96%	-0.07%	-0.10%
Standard & Poor's 500 Price/Earnings Ratio	19.3	18.7	0.59	0.37
U. S. Treasury Bills (90 Days)	0.01%	0.01%	0.00%	-0.07%
U. S. Treasury Bonds (30 Years)	2.91%	3.07%	-0.16%	-0.90%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.00%	1.95%	0.05%	-1.20%
Consumer (1982-84 = 100)	237.4	238.0	-0.6	3.9
Price (1967 = 100)	711.2	713.0	-1.8	11.6
Index (Month)	(10/14)	(9/14)		
Consumer Price Index Annual Growth Rate	1.70%	1.70%	0.00%	0.70%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,168.50	\$1,172.90	(\$4.40)	(\$83.60)