

Steve Leimberg  
Bob LeClair

**DataNet Newsletter**

FAX: (610) 924-0514  
TEL: (610) 924-0515

Data Item	1-Dec 2019	1-Nov 2019	Month's Change	12-Month's Change
120% AFMR	2.03%	1.91%	0.12%	-1.66%
Section 7520 Rate	2.00%	2.00%	0.00%	-1.60%
Appl. Short-Term (0 - 3 Yrs.)	1.61%	1.68%	-0.07%	-1.15%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.69%	1.59%	0.10%	-1.38%
Rates Long-Term (> 9 Yrs.)	2.09%	1.94%	0.15%	-1.22%
Prime Rate (Major Banks)	4.75%	4.75%	0.00%	-0.50%
Money Market				
Mutual Funds (Taxable)	0.57%	0.71%	-0.14%	-1.07%
Mortgage 30-Yr. Fixed	3.68%	3.78%	-0.10%	-1.13%
Rates 1-Yr. Adjustable	3.43%	3.43%	0.00%	-0.69%
London Interbank Offered Rate (LIBOR) 12-month	1.94%	1.99%	-0.05%	-1.19%
Dow Jones Industrial Average	28,051	27,046	1,005	2,513
Standard & Poor's 500 Stock Index	3,141	3,038	103	381
NASDAQ Composite Index	8,665	8,292	373	1,334
Standard & Poor's 500 Dividend Yield	1.85%	1.91%	-0.06%	-0.12%
Standard & Poor's 500 Price/Earnings Ratio	24.6	23.1	1.53	2.88
U. S. Treasury Bills (90 Days)	1.57%	1.52%	0.05%	-0.77%
U. S. Treasury Bonds (30 Years)	2.21%	2.18%	0.03%	-1.09%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	1.65%	1.60%	0.05%	-1.10%
Consumer (1982-84 = 100)	257.3	256.8	0.6	4.4
Price (1967 = 100)	770.9	769.1	1.8	13.4
Index (Month)	(10/19)	(9/19)		
Consumer Price Index Annual Growth Rate	1.80%	1.70%	0.10%	-0.70%
IRS Under and Over- Payment Interest Rate	5.00%	5.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,464.00	\$1,512.70	(\$48.70)	\$242.60