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DataNet Newsletter

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Data Item	1-Dec 2020	1-Nov 2020	Month's Change	12-Month's Change
120% AFMR	0.58%	0.47%	0.11%	-1.45%
Section 7520 Rate	0.60%	0.40%	0.20%	-1.40%
Appl. Short-Term (0 - 3 Yrs.)	0.15%	0.13%	0.02%	-1.46%
Fedl. Mid-Term (>3 - 9 Yrs.)	0.48%	0.39%	0.09%	-1.21%
Rates Long-Term (> 9 Yrs.)	1.31%	1.17%	0.14%	-0.78%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	-1.50%
Money Market				
Mutual Funds (Taxable)	0.21%	0.19%	0.02%	-0.36%
Mortgage 30-Yr. Fixed	2.72%	2.81%	-0.09%	-0.96%
Rates 1-Yr. Adjustable	3.16%	2.88%	0.28%	-0.27%
London Interbank Offered Rate (LIBOR) 12-month	0.33%	0.33%	0.00%	-1.61%
Dow Jones Industrial Average	29,639	26,502	3,137	1,588
Standard & Poor's 500 Stock Index	3,622	3,270	352	481
NASDAQ Composite Index	12,199	10,912	1,287	3,534
Standard & Poor's 500 Dividend Yield	1.65%	1.79%	-0.14%	-0.20%
Standard & Poor's 500 Price/Earnings Ratio	36.7	33.0	3.71	12.06
U. S. Treasury Bills (90 Days)	0.07%	0.09%	-0.02%	-1.50%
U. S. Treasury Bonds (30 Years)	1.57%	1.66%	-0.09%	-0.64%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	1.00%	1.10%	-0.10%	-0.65%
Consumer (1982-84 = 100)	260.4	260.3	0.1	3.1
Price (1967 = 100)	780.0	779.7	0.4	9.1
Index (Month)	(10/20)	(9/20)		
Consumer Price Index Annual Growth Rate	1.20%	1.40%	-0.20%	-0.60%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	-2.00%
Gold, Troy OZ. New York Close	\$1,776.20	\$1,867.30	(\$91.10)	\$312.20