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**DataNet Newsletter**

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Data Item	1-Jan 2022	1-Dec 2021	Month's Change	12-Month's Change
120% AFMR	1.57%	1.52%	0.05%	0.95%
Section 7520 Rate	1.60%	1.60%	0.00%	1.00%
Appl. Short-Term (0 - 3 Yrs.)	0.44%	0.33%	0.11%	0.30%
Fedl. Mid-Term (>3 - 9 Yrs.)	1.30%	1.26%	0.04%	0.78%
Rates Long-Term (> 9 Yrs.)	1.82%	1.90%	-0.08%	0.47%
Prime Rate (Major Banks)	3.25%	3.25%	0.00%	0.00%
Money Market				
Mutual Funds (Taxable)	0.07%	0.07%	0.00%	-0.13%
Mortgage 30-Yr. Fixed	3.11%	3.10%	0.01%	0.44%
Rates 1-Yr. Adjustable	2.41%	2.47%	-0.06%	-0.30%
London Interbank Offered Rate (LIBOR) 12-month	0.59%	0.42%	0.17%	0.25%
Dow Jones Industrial Average	36,338	34,484	1,855	5,732
Standard & Poor's 500 Stock Index	4,766	4,567	199	1,010
NASDAQ Composite Index	15,645	15,538	107	2,757
Standard & Poor's 500 Dividend Yield	1.30%	1.28%	0.02%	-0.31%
Standard & Poor's 500 Price/Earnings Ratio	28.9	28.8	0.04	-9.05
U. S. Treasury Bills (90 Days)	0.03%	0.05%	-0.02%	-0.03%
U. S. Treasury Bonds (30 Years)	1.90%	1.79%	0.11%	0.26%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	1.15%	1.30%	-0.15%	0.30%
Consumer (1982-84 = 100)	277.9	276.6	1.4	17.7
Price (1967 = 100)	832.6	828.5	4.1	53.1
Index (Month)	(11/21)	(10/21)		
Consumer Price Index Annual Growth Rate	6.80%	6.20%	0.60%	5.60%
IRS Under and Over- Payment Interest Rate	3.00%	3.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$1,829.00	\$1,774.60	\$54.40	(\$67.90)